ANALYSING FACTORS THAT DRIVE CUSTOMER SATISFACTION OF GO-RIDE MANADO.

ANALISIS FAKTOR FAKTOR YANG MENDORONG KEPUASAN PELANGGAN TERHADAP GO-RIDE MANADO

by:
Felly Oroh[1]
S. L. H. V. Joyce Lapian[2]
Willem J. F. Alfa Tumbuan[3]

[1,2,3]Faculty of Economics and Business,International Business Administration (IBA), Management Program
Sam Ratulangi University Manado

Email:
[1]fellyoroh.fo@gmail.com
[2]lapianjoyce@gmail.com
[3]wjf_alfa@yahoo.com

Abstrak: Transportasi memainkan peran yang sangat vital dalam pengembangan ekonomi suatu negara, menentukan keseluruhan produktivitas, kualitas hidup warga negara, akses terhadap barang dan jasa dan pola distribusi aktivitas ekonomi. Sepeda motor merupakan salah satu angkutan darat dan termasuk dalam klasifikasi jenis kendaraan pribadi namun saat ini sepeda motor juga melakukan fungsi angkutan umum. Jenis transportasi ini dikenal dengan nama Ojek. Saat ini ada dua jenis layanan ojek, yaitu "Ojek Konvensional" dan "Ojek Online". Penelitian ini menganalisis faktor yang mendorong kepuasan pelanggan Go-ride Manado. Metode kuantitatif digunakan untuk mengumpulkan data dalam penelitian ini. Sampel dari penelitian ini adalah 100 pelanggan Go-Ride di Manado, dengan menggunakan Metode Analisis Faktor. Berdasarkan analisis dan pembahasan, terdapat 3 faktor utama yang mendorong kepuasan konsumen Goride di Manado yaitu: pertama, Teknologi dan Kualitas, kedua, Citra perusahaan dan Pemasaran dan ketiga, Layanan pelanggan.

Kata kunci: *Transportasi, Goride, Kepuasan Pelanggan, Analisis Faktor*

Abstract: Transport plays very vital role in the development of a country's economy, indetermining overall productivity, quality of life of citizens, access to goods and services and the pattern for distribuion of economic activity. Motorcycle is one of land transport and included in the classification of types of private vehicles but nowadays motorcycles also perform the function of public transport. This kind of transportation is known as Ojek. Currently there are two kinds of ojek services, namely "Offline Ojek" and "Online Ojek". This research analyzed the factor that drive customer satisfaction of Go-ride Manado. Quantitative method is used to collect the data in this research. The sample of this research is 100 customers of Go-Ride in Manado. This research used the Factor Analysis Method. Based on the analysis and discussion, there are 3 main factors that drive consumer satisfaction of Goride in Manado, namely: fisrt, technology & service quality, second, company image and marketing and third, customer service.

Keywords: *Transport, Goride, Customer Satisfaction, Factor Analysis.*

INTRODUCTION

Research Background

Transport plays very vital role in the development of a country's economy, indetermining overall productivity, quality of life of citizens, access to goods and services and the pattern for distribution of economic activity. Currently there are two kinds of ojek service, namely "Conventional Ojek" and "Online Ojek". In contrast to conventional ojek that can be encountered when the consumer to look at certain spots, online ojek can be ordered online through the app.

Since 2016 Gojek began to be operating in Manado. At the beginning of March 2017, Gojek has 1.928 riders operated in Manado included 30 women riders and about 7.583 orders or transactions per day from 8 services provided by Gojek which are Go-Ride, Go-Car, Go-Food, Go-Send, Go-mart, Go-Pulsa, and Go-Tix.

In a day there are about 4.070 orders or transaction of Go-ride. The data shows Go-ride is the highest in use among the other based on the number of order or transaction per day. These services aim to facilitate the users and improve the welfare of workers in Indonesia. Gojek company success attract the citizens, day by day, more people are choosing to use this online ojek transportation. By using the Gojek app users can order Gojek by writing the address prior to directing the rider/ driver to where the user is located.

Satisfied customers are most likely to share their experiences with other five or six people around them. Equally well, dissatisfied customers are more likely to tell another ten people about their unfortunate experiences with a particular organization, La Barbera, & Mazursky (1983). Koesharijadi (2016) found that Customer satisfaction significantly influence customer loyalty.

Research Objective

To define the factors that drive customer satisfaction of Go-Ride Manado

THEORETICAL FRAMEWORK

Marketing

According to Kotler (2004), marketing is a social and managerial process whereby individuals and groups get what they need and want through the creation, supply and exchange of products or values with others. This definition is based on several core concepts, such as: the needs, desires, and demands of products (goods, services, and ideas), value, cost and satisfaction, exchange and transactions, relationships and networks, markets and marketers, As well as prospects.

Customer Satisfaction

Kotler and Keller (2009) define customer satisfaction as "a person's feelings of pleasure or disappointment that result from comparing a products perceived performance (or outcome) to expectations. Customer satisfaction is the customer's reaction to the value received from the purchase or utilization of the offering.

Transaction convenience is the ease of purchase payment process, flexibility in the payment transfer process and payment security. Transaction convenience can be measured by Ease of the purchase payments, Flexibility in the payment transfer process, and Security guarantee when customers make payments, Teguh (2016). Brand Image means that when the customers assess a brand name, they spontaneously think of the features of a brand. Saleem and Raja (2014) posited that brand image is a reflection of a brand held in consumer memory. They added that, in a simple words brand image is basically what comes into the consumers' mind when a brand is p laced in front of the customer. According to Kotler *et al.* (2008), Price is the amount of money charged for a product or service, or the total values that consumers exchange for the benefits of having or using the product or service. Promotion is an incentive for consumers to buy products or services. It can be a special package discount, coupons, a bonus gift, etc. It provides savings for consumers, and thereby creates economic value. Reliability is defined as the ability to perform the required service to customers dependably and accurately as promised to deliver, Zeithaml, Parasuraman, and Berry (1990). Assurance is as the knowledge and good manners or courtesy of employees, Van Iwaarden, Van Der, Ball and Millen (2003). Assurance refers to the knowledge and courtesy of employees as well as their ability to convey trust and confidence. E-lifestyle is conceived as patterns in which people live and spend their time and money through the Internet and electronics, which this definition is consistent with that of Kaynak and Kara (2001). Johnston (1997) defined empathy as the ability to make customers feel welcome, especially by staff contacts. Van Iwaarden *et al.* (2003) Empathy refers to the caring and individualized attention what the customer gets during the service delivery. Responsiveness is

willingness to help customers and to provide prompts service, Zeithaml, Parasuraman, and Berry (1990). Venkatesh (2000) Ease of usage refers to this notion as ease of use and describes it as the extant in which one believes that using a particular technology will be without effort. It is generally believed that customers may choose to use technology they believe it is easy to use. Privacy/Security is defined as the ability of the website to protect personal information of the customers from any unauthorized use of information disclosure during the electronic transaction, Guo, Long, and Liu (2012). Innovation can be defined as a continuous process of discovery, learning and application of new technologies and techniques from many sources, Rao, Ahmad, Horsman, & Kaptein-Russell, (2001). Innovative value covers the responsiveness of the company to the new coming service. Comfort in Oxford dictionary is things that contribute to physical ease and well-being. Comfort derived from the provision of comfortable seat, clean and good conditioned vehicles, reasonable entertainment and enough air circulation, Horsu and Yeboah (2015). According to McKnight and Chervany (2002), trust can be viewed as trusting belief and trusting intention. Trusting belief refers tothe users' perceptions of attributes of service providers, including the ability, integrity, and benevolence of the providers; trusting intention describes the truster's willingness or intention to dependon the trustee. Process shows procedure of rendering services. Process means a mix of wellness procedures and schedules of activities and routine work. The systems and processes of the organization affect the execution of the service, processes in business service for example, professional service to customer and process of ordering. Parasuraman *et al* (1991) proposed that customer expectations comprise two levels: desired and adequate. Desired expectations represent the level of service a customer hopes to receive, defined as the level of service performance that the customer expects. Adequate expectations, a lower level of expectation, considered to be customer's acceptable level of performance, Zeithaml *et al* (1993). Complaint is one part of negative expressions resulted by unsuitability and gap between reality and someone's expectation, James (2006) in Supriaddin (2015). Customers' complaint behavior is term in which cover all customers action if they feel unsatisfied with a purchase or service. Flexibility refer to a willingness and ability on the part of the service worker to amend or alter the nature of the service or product to meet the needs of the customer, Johnston (1997). In oxford dictionary facility is a place, amenity, or piece of equipment provided for a particular purpose. Facility is one of indicator of tangible in service quality. Tangibles are the physical aspects of service delivery i.e. the appearance of physical facilities, equipment, personnel, and communication materials, Awoke (2010). Emotional value refers to utility derived from feelings or affective states that a service provider engenders, Sweeney and Souter (2001). This may include feeling good, as well as enjoyment and happiness during the use of the service.

Previous Researches

Horsu E. N. And Yeboah S. T. (2015), Influence of Service Quality On Customer Satisfaction: A Study Of Minicab Taxi Service In Cape Coast, Ghana. The purpose of this paper is to examine the relationship and effects of service quality on customer satisfaction by applying the RESCA model (service quality) with the introduction of another variable driver behavior. To examine the effect of these variables on customer satisfaction, six hypotheses were tested. Multiple regressions analysis result proved that continuous service, comfort, affordability and reliability had a positive and significant effect on customer satisfaction, with safety having positive but insignificant effect. However driver behavior had negative effect on customer satisfaction.

Roche Isuri Dharmaratne (2014), An Empirical Investigation of Internet Banking Service Quality, Corporate Image and the Impact on Customer Satisfaction; With Special Reference to Sri Lanka Banking Sector. The main objective of this study is to ascertain the service quality antecedent's specific for Internet banking customer satisfaction. Exploratory method also used to identify additional attribute of corporate image and its relationship to customer satisfaction. Results revealed that corporate image is the most significant indicator of Customer satisfaction, followed by assurance, problem handling, empathy, reliability and security/ privacy.

Haruna Isa Mohammad (2015), 7Ps Marketing Mix And Retail Bank Customer Satisfaction In Northeast Nigeria. This study analyzed customer satisfaction using 7Ps marketing mix elements to retail bank customers in North east Nigeria. Objectives include examining product, price, place, promotion people, process and physical evidence as drivers of retail bank customer satisfaction. Seven hypotheses were formulated to address the objectives. The study used correlation and regression analysis. The results found that product, process and physical evidence were significantly related to customer satisfaction while price, promotion, place and people are not significantly related. It was also found that process is the most influential driver while price is the least influential.

Conceptual Framework

Figure 1. Conceptual Framework
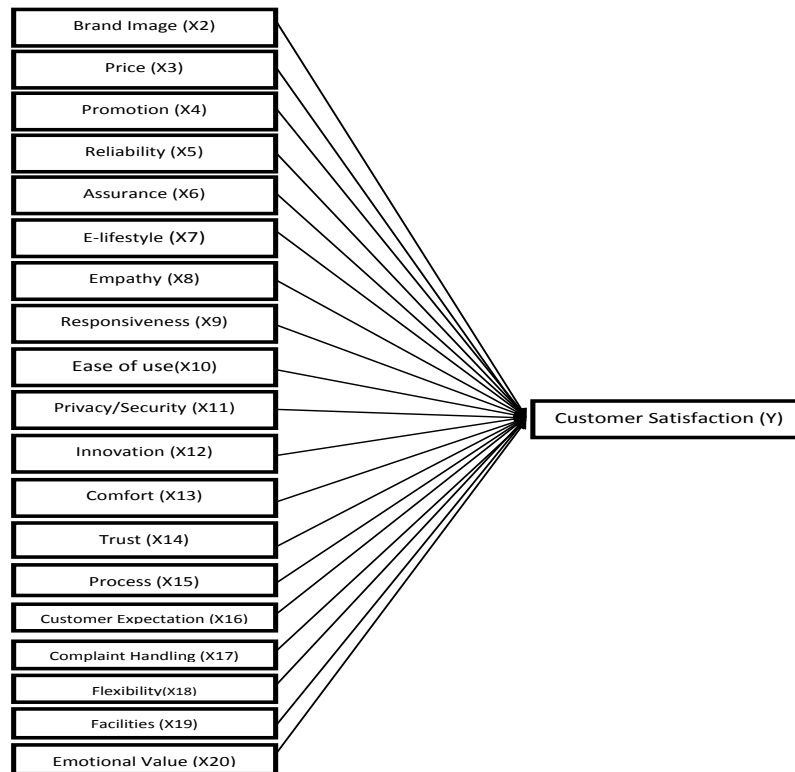
Source: Data Processed, 2017

RESEARCH METHOD

Type of Research

Quantitative method is used to collect the data in this research. According to Aliaga and Gunderson (2002) describe quantitative research is explaining phenomena by collecting numeric data that are analyzed using mathematically based methods (in particular statistics). This research in field of marketing management analyzed the factors that drive customer satisfaction of Go-Ride Manado.

Place and Time of Research

The study was conducted in Manado with the period about 3 months started from February 2017 – April 2017.

Research Procedures

1. Choose the research topic
2. Compose the statement
3. Find journals, articles, and books that related to this research in order to complete the theoretical framework
4. Collect data about the company that needed in this research
5. Design the questionnaire
6. Distribute the questionnaire to the respondents
7. Collect the questionnaire from the respondents
8. Analyze the data
9. Writing result

Population and Sample

According to Sekaran and Bougie (2010), Population is the entire group of people, events, or things of interest that the researcher wishes to investigate. The population of this research is all of Go-Ride customers in

Manado. According to Malhotra (2007), a sample is a subgroup of the elements of the population selected for participation in the study, the sample of this research is 100 customers of Go-Ride in Manado.

Data Collection Method

The source of data for this research are from primary and secondary data. Primary data of this research is from the questionnaire result. Secondary data used for this research are from journals, textbooks, and relevant literature from library and internet.

Data Analysis
Validity and Reliability Test

The validity test is defined as the extent to which differences in observed scale scores reflect true differences in what is being measured rather than systematic or random error. Then in analyzing the validity of questionnaires, Pearson Product Moment is used. Reliability test is established by testing for both consistency and stability of the the answer of questions. Alpha Cronbach is reliable coeffiecients that can indicate how good items in asset have positive correlation one another, Sekaran (2006).

Confirmatory Factor Analysis

This research used the Factor Analysis Method. Confirmatory Factor Analysis is a special form of factor analysis, most commonly used in social research, Kline (2010) in Mongkol (2016). Confirmatory Factor Analysis (CFA) test whether a specified set of constructs influencing responses in a predicted way. This type of factor analysis is based on the Common Factor Model. The strength of the link between each factor and each measure varies, such that a given factor influences some measures more than others. Factor analysis is performed by examining the pattern of correlations (or covariance) between the observed measures. Measures that are highly correlated (either positively or negatively) are likely influenced by the same factors, while those that are relatively influenced by different factors.

RESULT AND DISCUSSION
Result of Factor Analysis

Confirmatory factor analysis was used to determine how many factor were appropriate and which items belonged together. As suggested by Krishnaswamy, Sivakumar and Mathirajan (2009), the steps that were followed for doing factor analysis were four: (1) data collection and generation of the correlation matrix, (2) extraction or initial factor solution, (3) rotation and interpretation, and (4) construction of scales or factor scores to use in further analysis.

Kaiser-Meyer-Olkin (KMO) & Barlett's Test

Table 1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0,906
Bartlett's Test of Sphericity	Approx. Chi-Square	1405,439
	Df	190
	Sig.	0

Source: SPSS Output, 2017

Table 1 shows that the Kaiser-Meyer-Olkin Measure of Sampling Adequacy = 0.906 or greater than 0. Which indicates that the sample is adequate and we may proceed with the factor analysis. The Barlett's Test of Sphericity or p- value (Sig.) of .000 < 0.05, therefore the factor analysis is valid.

Communalities

Table 2. Communalities (Principal Component Analysis)

	Initial	Extraction
Trasnaction Convenience	1,000	,750
Brand Image	1,000	,539
Price	1,000	,761
Promotion	1,000	,550
Reliability	1,000	,652
Assurance	1,000	,648

Empathy	1,000	,781
Responsiveness	1,000	,729
Easy of Use	1,000	,706
Privacy/ Security	1,000	,626
Innovation	1,000	,508
Comfort	1,000	,670
Trust	1,000	,670
Process	1,000	,702
Customer Expectation	1,000	,675
Complaint Handling	1,000	,597
Flexibility	1,000	,724
Facilities	1,000	,668
Emotional Value	1,000	,596

Extraction Method: Principal Component Analysis.
Source: SPSS Output, 2017

Table 2 shows that all variable has extraction value greater than 0.5. so, after deleting 1 variable which is E-lifestyle (X7), all the variables can be used for factor extraction. Two components of factors were from and that classification is still random. After the rotation, variables will form components in the table below.

Table 3. Rotated Component Matrix

	Component		
	1	2	3
Transaction Convenience	0,187	**0,833**	0,144
Brand Image	0,355	**0,635**	0,096
Price	0,212	**0,805**	0,261
Promotion	0,354	**0,526**	0,384
Reliability	0,534	**0,549**	0,257
Assurance	**0,621**	0,448	0,248
Empathy	**0,801**	0,244	0,284
Responsiveness	**0,763**	0,326	0,203
Easy Of Use	**0,639**	0,49	0,238
Pricacy/ Security	**0,749**	0,21	0,143
Innovation	**0,568**	0,274	0,333
Comfort	**0,755**	0,022	0,316
Trust	**0,621**	0,319	0,428
Process	**0,673**	0,435	0,245
Customer Expectation	0,244	0,212	**0,755**
Complaint Handling	0,279	0,136	**0,708**
Flexibility	0,233	0,437	**0,692**
Facilities	0,254	0,15	**0,762**
Emotional Value	0,219	**0,586**	0,452

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.[a]
a. Rotation converged in 6 iterations.
Source: SPSS Output, 2017

Table 4 shows the value for nineteen variables that divided into 3 main factors.

Result of Regression Analysis

The present research attempted to answer research question what are the factors that drive customer satisfaction.

Table 4. Regression Models and Variables

Regression	Dependent Variable	Independent Variable
First	Technology & Perceived quality	Assurance
		Empathy
		Responsiveness
		Ease of Use
		Privacy/ Security
		Innovation
		Comfort
		Trust
		Process
Second	Company Image and Marketing	Transaction Convenience
		Brand Image
		Price
		Promotion
		Reliability
		Emotional Value
Third	Customer Service	Customer Expectation
		Complaint Handling
		Flexibility
		Facilities

Source: Data Processed, 2017

Table 4.29 shows that from the 19 variables, there are 3 factors that conducted. It support by the resutl of the values that above 1, only in the first second third factors, so the factoring process had stop in the third factor. The first factor named:Technology & Service Quality, the second factor named: Company Image and Marketing and the third factor named: Customer Service.

Discussion

Importance of customer satisfaction in today's dynamic corporate environment is obvious as it greatly influences customers' repurchase intensions whereas dissatisfaction has been seen as a primary reason for customers' intentions to switch. So, it is important for the company to make their customer satisfied. In this research researcher distributed questionnaire to consumer of Goride Manado with the total of respondents are 100 people. The sampling technique that was used for selecting the respondents was convenience sampling method. The characteristics of this research are the majority of respondents of Goride service in Manado is female, fall in the 21 – 30 year age group, with the level of education is Senior High School, the occupation is school/ collage student with monthly income or allowance less then IDR 1.000.000 and the most frequency of using the service is more than three times in a month. Based on the rotation component matrix can be concluded that there are 19 variables that have value above 0.6 which mean they have correlated to factor that finallly

conducted. From all 19 variables there are 3 factors conducted. It is caused by the values above 1 only in the first second and the third factors that is why the factoring process is ended only in three factors.

First factor (Technology&Perceived Quality).

Divided by nine items, those are: 1. Assurance. The assurance is the good manner or courtesy of employee. 2. Empathy.Empathy is the ability to make the customers feel welcome, especially by staff contacts is important. 3. Responsiveness. The willinngness or readiness of Goride rider is important to maintain the customers and to attract them to use the service of Goride.. 4. Ease of Use. It is the effort less to access the service and make an order. 5. Privacy/ Security. The privacy of customer identity and the security when using the service is important to make the customer feel safe. 6. Innovation. Innovation refers to introducing new things in the market and converting new knowledge in new products and services. 7. Comfort. Comfort for example have a comfortable seat, clean and good condition of the vehicles. 8. Trust. The important factor for building and maintaining relationships is trust. 9. Process. Professional service to customer and process of ordering affect the execution of the service.

Rudansky and Kloppers (2014) conduct a study about Investigating factors influencing customer online buying satisfaction in Gauteng, South Africa. This research investigates the factors which influence customer online buying satisfaction in the Gauteng province of South Africa. The research result shows that the security factor identified in the analysis proved to be a key subcomponent within the technology factors identified in the model,. Mwatsika Charles (2016) conducted a study about Factor influencing customer satisfaction with ATM Banking. His research support this finding. The study analyzed the performance of these ATM banking attributes within the five dimensions on how they affected customers' satisfaction.

Second factor (Company Image and Marketing)

Divided by six items, those are:1. Transaction Convenience. The ease of purchase payment process, flexibility in the payment transfer process.. 2. Brand Image. When the customers spontaneously think of the features of a brand. It is good for company to have strong brand image. 3. Price. Price is exchange for the benefits of having or using the service. 4. Promotion. It's good for company to have a promotion, it can be a special package discount, coupons, a bonus gift, etc. 5. Reliability. Accuracy in completing orders, maintaining precise record and quote, accuracy in billing, maintaining promised services.. Emotional Value. Make their customers feeling good, as well as enjoyment and happiness during the use of the service.

Theodoridis and Chatzipanagiotou, (2009) support this finding. Their aim was to discover the relationship between the image attributes and satisfaction of a Greek supermarket. The results indicated that only four of the six factors had a significant impact on customer satisfaction: service, price, products and in-store convenience. Another result of their study was that store image attributes and satisfaction are strongly related. Alelign D., Rao B., V., P., and Obse W., G., (2014), Their study support this finding. The main purpose of the study was to examine the impact of marketing mix on customer satisfaction in MOHA Soft Drinks Industry S.C, Hawassa Millennium Plant. The result shows that the four marketing mix dimensions namely product, price, promotion and place are positively related to customer satisfaction in company.

Third factor (Customer Service)

Divided by four items, those are: 1. Customer Expectation. The level of service a customer hopes to receive, defined as the level of service performance that the customer expects. 2. Complaint Handling. How the company manage a situation or a problem from the customers caused by dissatisfaction of the services 3. Flexibility. Enable the user to give customized service to its customers, particularly in special or non-routine requests. 4. Facilities. The appearance of physical facilities, equipment, personnel, and communication materials is important.

Chereno and Vivian (2016) conducted a study about influence of customer service and firm-level characteristics on customer satisfaction among large retail supermarkets in Kenya. The purpose of this study was to examine the influence of customer service and firm level characteristics on customer satisfaction among large retail supermarkets in Kenya. Based on the conceptual framework, it is hypothesized that there is a relationship between customer service and firm- level characteristics on customer satisfaction in large retail supermarkets in Kenya. Enyonam Afi Ako-Nai (2011) support this finding. His study about the effect of customer service on customer satisfaction, a case study of fidelity bank, adum, Kumasi. The purpose of the research was to find out if the customer service provided in the bank has any effect on customer satisfaction and

for that matter, customer loyalty. In conclusion, good customer service positively affect satisfaction of customers and that is the case in the Adum branch of Fidelity bank.

CONCLUSION AND RECOMMENDATION

Conclusion

Anderson, Fornell, and Lehmann (1994) say that companies that strive for high customer satisfaction are more likely to receive larger economic returns. Matzler, Hinterhuber, Bailom, Sauerwein, (1996) argue that customer satisfaction act as an indicator of future business opportunities, where a satisfied customer is loyal to the company, which implies a stable future cash-flow. This is strengthened by Anderson, Fornell, and Lehmann (1994) who acknowledge the fact that there is a positive relationship between customer satisfaction and profitability. Based on the analysis and discussion, there are 3 main factors that drive consumer satisfaction of Goride in Manado, namely: 1. Technology and Perceived Quality, the independent variables are: Assurance, Empathy, Responsiveness, Ease of Use, Privacy/ Security, Innovation, Comfort, Trust, and Processs. 2. Company Image and Marketing, the independent variables are: Transaction Convenience, Brand Image, Price, Promotion, Reliability, and Emotional Value. 3. Customer Service, the independent variables are: Customer Expectation, Complaint Handling, Flexibility, and Facilities.

Recommendation

Based on the conclusion, the recommendation can be proposed. The researcher recommended to managers or owners of Goride (feature Gojek) in Manado in hope that these inputs will be beneficial to the company, and the recommendations are explained below:

Assurance, In order to make customer more satisfy Goride should have a knowladegable and polite rider. Empathy, Goride (feature Gojek) employee andthe rider should make their customer feel welcome. Responsiveness, Goride's rider should has a quich respond or quick service. Ease of Use, the company should provide a service or application that ease to use. Privacy/ Security, the company or rider should have to guarantee the privacy and the security of the customers. Innovation, the company must improve their performance. Comfort, the company or rider should provide a comfortable seat, clean helmet, a new mask and motorcycle with good condition and neat uniform. Trust, the provider and rider should make their customer trust them. Processs, the company and rider should provide professional service. Transaction Convenience, the company should have to make sure that when the customer make an order it is ease for them to do the transaction. Brand Image, the company should has a strong brand image, which is resulting from customer experience and information about. Price, the company should set price which is the fee is affordable, and the fee charged to the customer should same with the price information from the application. Promotion, the company should do promotion in some special event in calendar, give promotion for loyal customer or those who has made many transaction is some period of time and make a clear promotion in Gopoint. Reliability, the rider should accurate in completing the orders, maintaining precise record or quote, accurate in billing, on-time, and ordering process can be. Emotional Value, the rider should make the customer enjoy and happy during the service. Customer Expectation, the company or the rider should provide a service that meet customer expectation or more than their expect. Complaint Handling, the company has to provide facility that can make the customer easier to deliver their complain. Flexibility, the company has number of rider that balancing the number of orders. The rider has flexible operation or working hour to meet the needs of the customer. Facilities, the company and rider should provide a good apperance of physical facilities, clean helmet, new mask, provide clean uniform for the rider and communication tools.

REFERENCES

Alelign D., Rao B., V., P., and Obse W., G., (2014), The impact of marketing mix on customer satisfaction. *International Journal of Academic Research.* Vol. 1 Issue. 1.

Aliaga, M. & Gunderson, B. (2002). Interactive statistics. New Jersey: *Prentice Hall.* Provides introduction of basic statistical methods with its strong emphasis on data analysis, also describes how to understand and interpret a variety of statistical results.

Anderson, E.W., Fornell, C. and Lehmann, D.R. (1994), "Customer Satisfaction, Market Share, and Profitability: Findings from Sweden," *Journal of Marketing*, 58 (3), 53-66.

Awoke Habtamu Mekonnen (2010). The Quality of Service Delivery and Customer Satisfaction. The Practice and Case of Banking Industry.

Cherono, Vivian (2016), Influence of Customer Service and Firm- Level Characteristics on Customer Satisfaction Among Large Retail Supermarkets in Kenya: Theoretical Framework. *European Journal of Business and Management*. Vol.8, No.33, 2016.

Enyonam Afi Ako-Nai (2011). Effect of customer service on customer satisfaction, a case study of fidelity bank, adum, Kumasi. *Retrieved from:* http://dspace.knust.edu.gh

Guo, X., Ling, K.C., and Liu, M. (2012). Evaluating factors influencing customer satisfaction towards online shopping in China. *Asian Social Science,* 8(13), pp. 40-50.

Haruna Isa Mohammad, (2015). *7Ps Marketing Mix And Retail Bank Customer Satisfaction In Northeast Nigeria*. British *Journal Of Marketing Studies,* Vol. III, No. 3, pp.71-88.

Horsu E. N. And Yeboah S. T. (2015). Inflluence of service quality on customer satisfaction: A study of minicab Taxi service in Cape Coast, Ghana. International *Journal of Economics, Commerce and Management*. Vol. III. pp. 1453-1459.

Johnston, R. (1997), Identifying the critical determinants of service quality in retail banking: importance and effect, *International Journal of Bank Marketing,* 15(4).

Kaynak, E., & Kara, A. (2001). An examination of the relationship among consumer lifestyles, ethnocentrism, knowledge structures, attitudes and behavioural tendencies: A comparative study in two CIS states. International Journal of Advertising, 20(4), 457-482.

Kline, R. B. 2010. Principles and Practice of Strucutral Equation Modelling. *3rd Edition. Springer, New York*.

Koesharijadi (2016), Factors Affecting Loyalty Customer Services Banking Industry in East Java. *International Journal of Business and Management.* Vol. 11, No. 6. Pp 168-177

Kotler, Armstrong. (2004). Principle of marketing. *Pearson Education*.

Kotler, P., Armstrong, G., Wong, V., & Saunders, J. (2008). *Principles of Marketing. (5th ed.). Prentice Hall.*

Kotler, P., & Keller, K. L. (2009). Marketing Management. *New Jersey: Pearson Education, Inc.*

Krishnaswamy KN, AI Sivakumar & M Mathirajan, (2009). Management Research Methodology: Integration of Methods and Techniques. *New Delhi: Pearson Education*

LaBarbera, P. A., & Mazursky, D. (1983). A Longitudinal Assessment of Consumer Satisfaction, Dissatisfaction: the Dynamic Aspect of Cognitive Process. *Journal of Marketing Research.* Vol. 20, No. 4 pp. 393-404.

Malhotra, N. K. 2009. Basic Marketing Research: a decision-making approach. *3rd Edition, Pearson Education*, New Jersey.

Malhotra, N.K., Peterson, M., (2006). Basic Marketing Research: A decision-making. *London: Prentice Hall.*

Matzler, K., Hinterhuber, H.H., Bailom, F., Sauerwein, E. (1996), "How to Delight Your Customers" *Journal of Product and Brand management*, Vol. 5, No. 2, pp.6-18.

McKnight, D. H.,&Chervany, N. L. (2002).What trust means in e-commerce customer relationships: An interdisplinary conceptual typology. *Internatiional journal of electronic commerce,* 6 (2), 35-59.

Mongkol, C. (2016) Analyzing factors that drive customer preferences on franchased coffee shops in Manado. *Jurnal EMBA*, Vol. 4. No. 2. Pp 382-392.

Mwatsika Charles (2016), Factor influencing customer satisfaction with ATM Banking. *International Journal of Academic Research in Business and Social Sciences*. Vol. 6, No. 2.pp. 31-32

Parasuraman, A., Zeithaml, V. and Berry, L. (1991). "Refinement and Reassessment of the SERVQUAL Scale." *Journal of Retailing*, Vol. 67 No.4, pp.420-450

Rao, S., Ahmad, A., Horsman, W., & Kaptein-Russell, P. (2001). The Importance of Innovation for Productivity.

Roche I. D. (2015). An empirical investigation of internet banking service quality, corporate image and the impact on customer satisfaction; With special reference to Sri Lanka Banking sector. *Journal of internet banking and commerce,* Vol. 19, No.2, pp. 1-18.

Rudansky S. and Kloppers (2014), Investigating factors influencing customer online buying satisfaction in Gauteng, South Africa. *International Business & Economics Research Journal*. Vol. 13, No. 5.pp. 1993-1996.

Sekaran, U., & Bougie, R. (2010). *Research methods for business: A skill building approach (5th ed.). West Sussex, UK: John Wiley & Sons Ltd.*

Saleem, H., & Raja, N. S. (2014). The impact of service quality on customer satisfaction, customer loyalty. *Middle-East Journal of Scientific Research*, 19 (5): 706-711.

Sekaran, U. (2006). Research Methods for Business, *6th edition. John Willey and Sons, Inc, USA*

Supriaddin N., Palilati A., Bua H., Patwayati,and Jusuf H. (2015), The effect of complaint handling towards customers satisfaction, trust and loyalty to Bank Rakyat Indonesia (BRI) Southeast Sulawesi. *The International Journal of Engineering and Science (IJES),* Vol. 4(6), pp 1-10.

Sweeney, J. C. and Soutar, G. N. (2001), "Consumer perceived value: the development of a multiple itemscale", *Journal of Retailing* , 77(2), 203-220.

Teguh Hadi Prayitno, (2016). *The Effect Of Price Perception And Convenience Online Shopping Towards Customer Satisfaction Of Batik Products In Indonesia. International Journal Of Recent Advances In Multidisciplinary Research,* Vol. 03, Issue 12, pp.2086-2091.

Theodoridis, P. K., & Chatzipanagiotou, K. C., (2009). Store image attributes and customer satisfaction across different customer profiles within the supermarket sector in Greece. *European Journal of Marketing*, 43(5/6), 708-734.

Van Iwaarden, J., Van Der Wiele, T., Ball, L., & Millen, R. (2003). Applying SERVQUAL To Web Sites: An Exploratory Study. *International Journal Of Quality & Reliability Management,* 20(8), 919-935.

Venkatesh, V. (2000). Determinants of perceived ease of use: Integrating control, intrinsic motivation, and emotion into the technology acceptance model. *Information Systems Research,* Vol. 11, No. 4, pp. 342–365.

Zeithaml, V. A., Parasuraman, A., and Berry, L., (1990). Delivering quality service: Balancing customer perceptions and expectations. *New York, NY: Free Press..*

Zeithaml, V.A., Berry, L.L., & Parasuraman, A. (1993). The nature and determinants of customer expectations of service. *Journal of the Academy of Marketing Science*, 21(1), 1-12.