



Effect of Brand Image, the Quality and Price on Customer Satisfaction and Implications for Customer Loyalty PT Strait Liner Express in Jakarta

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ABSTRACT

The purpose of this study was to determine the effect of brand image, service quality and price both partially and simultaneously to the customer satisfaction and the impact of customer satisfaction on customer loyalty. Using quantitative research methods, with a sample of 171 respondents. Data were analyzed using structural equation modeling. The results of the analysis showed that the partial towards customer satisfaction, the brand image variable has a positive and significant impact with a coefficient of 0.773. Variable quality of service has a positive and significant impact with a coefficient of 0.720, the price variable price has a positive and significant impact with a coefficient of 0.683. In partial variable customer satisfaction with loyalty has a positive and significant impact with a coefficient of 0.602. The results of the analysis showed that simultaneous independent variables to customer satisfaction positively and significantly with a coefficient of 0.720. The results of the analysis showed that the partial loyalty, brand image variable has a positive and significant impact with a coefficient of 0.672. Variable quality of service has a positive and significant impact with a coefficient of 0.739, the price variable price has a positive and significant impact with a coefficient of 0.739. The results of the analysis showed that simultaneous independent variables loyalty, positive and significant impact with a coefficient of 0.734.

Keywords: Influence of Brand Image, Quality Service, Price, Customer Satisfaction, Customer Loyalty

JEL Classifications: M21, M31, Z33

1. INTRODUCTION

Lately there has been an interesting phenomenon that occurs to the delivery services industry in the country, where they are starting to busy combine various types of shipping services in handling one roof. Not only ordinary shipping services, even some have penetrated into a variety of services delivery door to door system express cargo in one roof (one stop service). These include integrated logistics management services. Starting from a supply chain process that functions to plan, implement, and control the efficiency and effectiveness of storage and flow of goods from point of origin to point of consumption to meet customer needs (Wah Yap et al., 2012).

Dynamical, the shipping service industry, moves to various shipping service segments, including cargo, container cargo,

warehouse services, and logistics under one roof. Logistics services are management in regulating and controlling the flow of goods from production sources of markets. The activities include information integration, custom clearance, transportation, inventory, warehouse reserve logistics, packaging, and shipping. Understandably, Indonesia is the largest logistics market in ASEAN so that many foreign companies are increasingly aggressive in looking at this opportunity. Moreover, Indonesia also opens up to free trade and foreign investment.

PT Strait Liner Express is one of the companies engaged in integrated logistics. By combining the strength of its global infrastructure, PT Strait Liner Express affirms its expertise as a Logistics company for various types of shipments of all industries, even providing warehouse and total logistics services for various

customer groups. As the saying goes “ships follow the trade”, in line with the increasing flow of global trade (import export) and the excitement of regional and domestic economies, the potential of the industrial market.

It cannot be denied, with the recent global trade trend, the value of the logistics business continues to rise. Just look at the data onto trade flows after the free market era such as the Asian-China agreement (Asian-China Free Trade Agreement) which came into force since January 2010. With the enactment of this agreement, a zero tariff heading applies to a number of goods and services products of Japan to Asian countries, including Indonesia. Thousands of products have zero tariffs, covering manufacturing, agriculture, mining and other sectors. No doubt if the flow of trade with countries that follow the agreement, including Indonesia, becomes more open (borderless). Even the implementation of the free agreement does not only have implications for the movement towards goods, but also the flow of capital across country (Gauthier et al., 2012).

Globalization is indeed impossible to stop again where the impact also occurs to the logistics business in the country. Moreover, without realizing it, Indonesia has also opened a wide enough door for global foreign forwarders in Indonesia. While in terms of regulation, Indonesia is still far behind. “Obviously this is a particular challenge to local players, including how preparedness in the face of foreigners is seen to be increasingly strong in working on the Indonesian market, the flow of competition certainly has implications both positively and negatively, especially with regard to tariff wars. The value of Cargo Service services imposed by PT Strait Liner Express is relatively higher than that of competitors and this is of course the concept developed specifically in marketing communications, it is important, given the difference in prices from average competitors and other implications and this must be dealt with by the company’s ability to maintain the quality of products and services.

As (Rizan et al., 2014) with the results of research shows that the price variable gives a negative and significant effect on customer satisfaction, thus the price on the one hand puts pressure on satisfaction, but on the reciprocal side if the service directly has a positive and significant impact on customer satisfaction then the price relatively does not give effect, meaning consumers sees more on the side of service quality, if service quality is met to its fullest, consumers tend to see price variables relatively, and if service quality should not be felt maximally then consumer tendency will correlate with price factors.

In Service Company a service strategy is the most important thing to maintain and attract customers. Many companies strive to provide first-class service to customers because high-quality services make it possible to increase customer satisfaction (Coelho and Henseler, 2012). Failure in service can lead to disappointment for customers, but failures that are not immediate and effective in overcoming service failure will lead to dissatisfaction or complaints. Poor service results in lost customer loyalty fads of service failures decreases customer satisfaction (Coelho and Henseler, 2012).

Service Quality is the customer’s perception that one particular aspect or more in service delivery does not meet their expectations (Gorla et al., 2010). Service recovery is an action taken to maintain customer loyalty to a timely and appropriate response to customer complaints (Wah Yap et al., 2012). Service recovery includes not only the response and actions of service providers to increase service failure but also actions taken to correct emotional dissatisfaction or even customer anger (Anderson et al., 2010).

Customer satisfaction is a function of the perception of a product or service and its expectations for the performance of the product or service (Lemmetynen et al., 2016). Customer satisfaction is a level of feeling where someone states the results of a comparison of the performance of products/services received and expected (Emrah, 2010). For that (Emrah, 2010) divides three important things that must be considered in customer satisfaction first, the right choice is measured from the feelings arising from the customer, both the suitability of expectations are measured by feelings arising from the company’s ability and customer satisfaction facilities.

According to Zhang (2015), companies in the future will increasingly depend on brands, which means they are not only product oriented. (Su and Tong, 2015) states that a company that involves brand orientation in its corporate strategy formulation, the company has resources to lead to sustainable competitive advantage through brand equity because only brands can provide strong protection, and things. This is what PT Strait Liner Express always pays attention to, by establishing a service culture that is a necessity to run on all lines of the company, both those that are directly related to service and not directly related to customers, which ultimately lead to customer loyalty. Customers demonstrate their loyalty to a company or brand by buying repeatedly, buying additional products of the company, and recommending it to others. This is reinforced by a statement from (Rizan et al., 2014), which states that the characteristics of loyal customers include; Make repeated purchases regularly, Buy between product lines and services and Recommend to others and not easily influenced by the attractiveness of competing products. Meanwhile (Oh, 2000) defines intention to buy as a statement relating to the mind that reflects the plan of the buyer to buy a particular product of a certain period of time, thus the company’s vision makes loyal consumers certainly not easy, this must be supported by the ability of the company to build a strong brand image of the company, attention to service quality that is continuous, and competitive pricing policies which ultimately affect customer satisfaction so that it has direct implications for the formation of customers that are loyal to the company.

2. LITERATURE REVIEW

2.1. Influence of Brand Image

Image according to (Zhang, 2015) is a belief, an idea, and someone’s impression of something (Severi and Ling, 2013). Supporting factors of the formation of a Brand image in relation to brand associations with (Severi and Ling, 2013):

1. Favorability of brand association. One of the factors forming a brand image is product excellence, where the product excels in competition. Examples of things Oliver Footwear is the largest

footwear producer in Australia. The products are high combat boots, high boots for firefighters. The boots produced in the early 1990s are now one of the best shoe models in Australia. The advantages of these shoes are superior quality both in terms of model and comfort when used. These shoes strive to continue to maintain a “modest style and simple character.” Because of the superiority over quality (model and comfort) and the characteristics that make these shoes have a special attraction for young people, wealthy Western entrepreneurs and women.

2. Strength of brand association/familiarity of brand association. Every valuable brand has a soul, a special personality is a fundamental obligation to brand owners to be able to express, socialize the soul/personality in one forms into advertising, or other promotional and marketing activities. That is what will continue to be the link between products/brands of consumers. Thus the brand will be quickly known and will stay awake amidst the rampant competition. Building the popularity of a brand of a well-known brand is not easy. However, popularity is one of the keys that can form a consumer Brand image. (Delgado-Ballester et al., 2012) The Brand images component consists of 3 parts, namely;
 - Corporate image, which is a set of associations that consumers perceive to companies that make a product or service. In this study the image of the maker includes things such as popularity, credibility and corporate networks.
 - User image, namely a set of associations that consumers perceive to users that use an item or service. Include the user itself, lifestyle/personality, and social status.
 - Product image, namely a set of associations that consumers perceive as a product. Include the meaning of the product, benefits from consumers, users, and guarantees (Freling and Forbes, 2005).

2.2. Service Quality

Service quality is one of the important factors of creating customer satisfaction. This statement is supported by which states that service to customers is one of the most important elements to attract buyers (Coelho and Henseler, 2012).

According to (Gorla et al., 2010), states that service quality is a loss caused by a product of the community after the product is sent, besides losses caused by the intrinsic function of the product. (Ukil, 2016) suggests 5 main factors related to the quality of services (services), are as follows:

1. Tangibles, includes physical facilities, equipment, employees, and means of communication.
2. Reliability, namely the ability to provide promised services promptly, accurately and satisfactorily.
3. Responsiveness, namely the desire for staff to help customers and provide responsive service.
4. Assurance, includes the knowledge, ability, politeness, and trustworthiness of the staff; free from anger, risk or doubt.
5. Empathy, including ease of relationships, good communication, personal attention, and understanding the needs of customers.

According to (Keller et al., 2014) defines quality as “suitability of use”, “conformity with requirements”, “free from irregularities”,

and others. We will use definitions of the American Society for Quality Control that are adopted throughout the world. Quality is the overall characteristics and characteristics of an item or service that influences its ability to satisfy expressed or implied needs.

2.3. Price

Price is one of the most important parts in marketing a product because price is one of four marketing mixes (4P = Product, price, place, promotion/product, price, distribution, promotion). Price is an exchange rate of goods and services products expressed in monetary units. (Riggs, 2011) Price is one of the determinants of the success of a company because prices to determine how much profits the company will get from selling its products of the form of goods or services. (Renneboog and Spaenjers, 2013) Setting prices too high will cause sales to decrease, but if the price is too low it will reduce the profits that can be obtained by the company’s organization.

2.4. Customer Satisfaction

Customer satisfaction according to (Wah Yap et al., 2012) is a post-purchase evaluation where alternatives choose at least to give out results equal or exceed customer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations. (Lin et al., 2017) customer satisfaction as “Satisfaction level of a person felt state resulting from comparing a product perceived performance or relation to the person expectation”, which is interpreted as the level of one’s feelings after comparing performance or performance with expectations - hope.

According to (Uncles et al., 2013), basically the purpose of a business is to create satisfied customers. The creation of customer satisfaction can provide several benefits, including the relationship between the company and its customers to be harmonious, providing a good basis of repurchasing and creating customer loyalty, and forming a word of mouth recommendation that is beneficial for the company.

According to (Sofiati and Limakrisna, 2017) states that customer satisfaction or dissatisfaction is the customer’s response to the evaluation of disconfirmation that was felt by previous expectations and the actual performance of the product that was felt after its use.

Because customer satisfaction is an emotional state, their post-purchase reactions can be anger, dissatisfaction, irritation, reality, excitement or pleasure (Wah Yap et al., 2012). According to (Terpstra and Verbeeten, 2014) argues that customer satisfaction is the extent to which the performance provided by a product is commensurate with the expectations of the buyer. If product performance is less than expected, customers are not satisfied. According to (Mao, 2010) customers that are angry or dissatisfied will cause problems, because they can move to other companies and spread negative news from mouth to mouth.

2.5. Customer Loyalty

Loyalty is a combination of intellectual and emotional processes, between customers and companies. As a result loyalty cannot be enforced even though loyalty can be measured and managed.

According to (Rizan et al., 2014) customer loyalty is the company's loyalty to companies that have provided goods or services to them.

(Coelho and Henseler, 2012) argues that loyalty is a situation where consumers are positive about the product or manufacturer or service provider and is accompanied by consistent repurchases.

According to (Wah Yap et al., 2012) said that the notion of customer loyalty is "The long term success of a particular brand that is not based on the number of consumers that purchase it only once, but on the number who become repeat purchase." In this case it can be explained that loyal consumers are not measured by how much they buy, but from how often they make repeat purchases, including recommending other people to buy.

According to (Wah Yap et al., 2012) the definition of customer loyalty is as follows "Customer Loyalty is deeply held commitment to rebuy or patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavior." Loyalty is the commitment to deep customers to repurchase or regularly buy products or services that are liked consistently in the future, even though the influence of the situation and marketing efforts has the potential to cause changes in behavior

3. METHODOLOGY

The research method used in this research is descriptive verification. This study uses a multi-variable where the observed variables consist of 3 (three) variables, namely independent variables including Brand Image (X1), Service Quality (X2) and Price (X3) and while the dependent variable in the nature of this research is customer satisfaction (Y) while the intervening variable in this study is Loyalty or what is called variable (Z). The population of this study is a regular customer of PT Strait Liner Express in 2015 with a total of 300 subscribers. Sampling is selected by Stratified Sampling or Sampling Staple that is 171 customers. Statistical techniques used are structural equation modeling (SEM) statistical techniques (SEM) with multiple regression analysis.

4. RESULTS AND DISCUSSION

4.1. Results

On the results of data analysis using the SEM method and with the LISREL 8.70 application software processing tool, the model conformity indexes summary was obtained. The hybrid model built on the structural equation model to become as follows in Figure 1.

The hybrid model of research results (t-value can be seen in Figure 2 below, as an analysis of the statistical hypothesis testing criteria.

Based on Figures 1 and 2, the calculation above will then be put forward for testing the structural β (loading factor coefficient) parameters in exogenous and endogenous models. This test is shown to determine the causal relationship or influence of one variable on other latent variables, whether or not the indicators

are strong for each latent variable (construct). Testing the β parameter is a standardized regression weight for exogenous and endogenous variables.

4.2. Discussion

4.2.1. Effect of brand image on PT strait liner express customer satisfaction

Brand is one of the factors that determine the success of a product. The brand also functions to differentiate one product of another. That is what makes many companies and realize that brands are one of the most valuable corporate assets. This is because the name or brand of a product or a company concerns the image and perception, which is one of the criteria considered by consumers to buy their products (Bellezza and Keinan, 2014).

In fact, now the unique characteristics of modern marketing are based on the creation of distinctive brands that can strengthen the company's brand image. In the purchasing process, consumers are more likely to buy brands, not products. This is caused by two things. First, consumers do not care about the product specifications and product manufacturing processes because the products or services produced tend to be similar, so consumers are more likely to choose products with well-known brands because these consumers think that famous brands are more trustworthy and safer. The second thing that makes consumers buy a brand is the feeling of pride or added value when using products of well-known brands (Zhang, 2015). The only way to dominate the market is to have a dominant brand.

4.2.2. Effect of service quality on PT strait liner express customer satisfaction

As stated by (Coelho and Henseler, 2012), namely "An Image is a total perception of the subject that this formed by processing information from various sources over time." Image is the whole of one's perception of one thing that is formed into the process of information obtained from various sources. (Gorla et al., 2010) in his research on measuring banking images produced four elements that can shape a company's image, namely access to services, service offered, personal contact, security and reputation, which will be used in this study. (Limakrisna, 2008) suggested that customer loyalty is a customer's behavior to maintain relations of the company through the purchase of goods and services. Thus the service provided with consumers is a reflection of the good or bad of a company in the eyes of consumers. Thus, service is one of the factors that can boost the market share of a company. In an effort to maintain consumers, companies must be able to choose the form of policy and the most appropriate technology to achieve it. This will affect the accuracy, accuracy, and ability of the company in providing fish services to its customers. Basically, service is centered on efforts to meet the needs and desires for consumers and their delivery to balance consumer expectations. (Rizan et al., 2014) states that customer satisfaction is closely related to the quality of services provided by the company to them. (Limakrisna, 2008) defines services as any actions or actions that can be offered by other parties, which are essentially intangible and do not produce ownership of the product, and production of services can be related or not related to physical products.

Figure 1: Hybrid model results of structural equation modeling calculation (standardized coefficient)

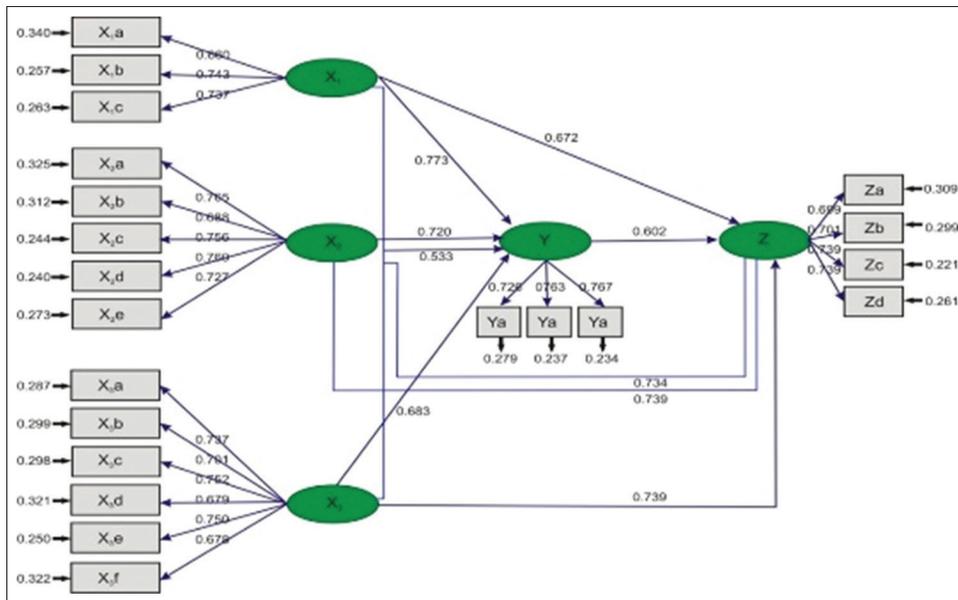
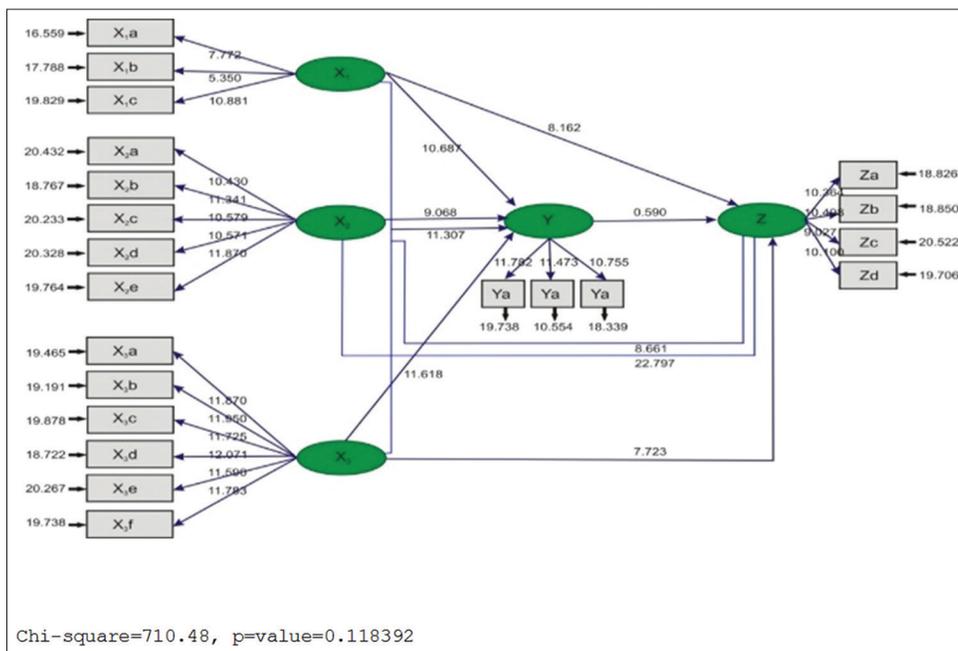


Figure 2: Hybrid model results of structural equation modeling calculation (t-value model)



4.2.3. There is influence on price satisfaction of PT strait liner express customers

Prices can be used as a benchmark for customer satisfaction, research while answering the research hypothesis thus it is in line with the results of research conducted by (Andrés-martínez et al., 2013) with the results of price research having an influence on customer satisfaction, (Suryati and Krisna, 2015) states that in studies showing that consumers do not always remember the true price of a product, instead they encode prices in ways that are meaningful to them, where the level of consumer attention, awareness and knowledge of prices seems much lower than what is needed for consumers to knowing accurate prices from internal references for many products In an effort, companies that market goods or services need the right pricing. Price is one element of

marketing that provides income or approach to the company, price is also a component that has a direct effect of company profits. Whereas according to (Andrés-martínez et al., 2013) the price is a monetary unit or other measure (including other goods or services) that is exchanged in order to obtain the right to use a barge.

4.2.4. There is the effect of brand image, service quality and simultaneous prices on PT strait liner express customer satisfaction

Brand image is formed into customer satisfaction, sales by itself are obtained through customer satisfaction, because consumers that are satisfied with going back to buying, will also invite other prospective buyers. A strong brand is a brand that is clear, different and superior in relevance compared to its competitors. When we

talk about products, we only talk about scope, quality, and usage. (Oh, 2000) states that brands identify sources or makers of products and allow consumers, whether individuals or organizations to assign responsibilities to certain makers or distributors. (Severi and Ling, 2013) reveals that price valuation indicators can be seen from the suitability of a sacrifice to the consumer to the value received after making a purchase, and from there the consumer will perceive the product or service. Positive perceptions are the result of satisfaction with a purchase, while negative perceptions are a form of consumer dissatisfaction with the product or service they buy. If the price set by a company does not match the benefits of the product then it can reduce the level of customer satisfaction and vice versa if the price set by a company in accordance with the benefits received will increase customer satisfaction. If the customer's perceived value is higher, it will create maximum customer satisfaction. The main key to winning the competition is providing satisfaction with customers through delivering quality products of competitive prices (Oh, 2000).

4.2.5. There is the influence of brand image on customer loyalty of PT strait liner express

Brand image can be used as a benchmark for customer loyalty, this is in line with the results of the research of (Choi et al., 2017) with the results of research that the image has a positive effect on loyalty, thus the brand image of the minds of consumers brands positioning tends to contribute more important to the success of a brand than the actual characteristics of the brand, so marketers try to create a brand/product image that is consistent with the consumer's self-image which is roughly appropriate in the targeted market segment. Different and unique brand image is the most important thing, because the product is increasingly complex and the market is getting fuller, so consumers will increasingly depend on brand image rather than the actual brand attributes to make purchasing decisions (Bouhleb et al., 2011).

4.2.6. There is the influence of service quality on customer loyalty of PT strait liner express

Service Quality Brand image can be used as a benchmark for customer loyalty, and if you look at the perspective of the concept of service orientation, it is closely related to the concept of market orientation. If the service orientation emphasizes the practice aspects, policies and procedures of an organization, while market orientation focuses more on aligning between the organization's unique capabilities and customer needs in order to achieve business performance goals (Gupta and Sharma, 2016). With customer needs met will lead to satisfaction with customers that will lead to good customer loyalty, so that it will keep customers steady. A product will not be separated from the element of service (Seimiene and Kamarauskaite, 2014). Empirically, many studies with different sample backgrounds have proven that service has a positive influence on customer loyalty as expressed by (Mao, 2010) with the results of research on service quality has a positive effect on customer loyalty.

4.2.7. There is Influence of price on customer loyalty PT strait liner express

Prices can be made a benchmark for customer loyalty prices is factors that can influence customers in using a product, because

prices can be a tool that can be used to obtain a product. Price is a sum of money (plus several items if possible needed to get a number of combinations of goods and services. Whereas, according to (Shin et al., 2000) price is a value expressed with money. Price is the only marketing mix element that provides income or income for the company, while the other three elements in the form of products, distribution, and promotion require expenditure of funds. In addition, prices can be changed quickly accordingly (Oh, 2000).

4.2.8. There is an influence of customer satisfaction to customer loyalty PT strait liner express

Quality products and services to play an important role in shaping customer satisfaction, besides that it is also closely related to creating profits for the company. The higher the quality of products and services provided by the company, the higher the satisfaction felt by customers. (Rizan et al., 2014) customer satisfaction will be able to establish harmonious relations between producers and consumers. Creating a good basis of repurchasing and creating customer loyalty and forming word of mouth recommendations that will benefit a company. Satisfaction is feeling happy or disappointed someone that appears after comparing the performance (results) of products that are thought of the performance (results) that is expected (Thaichon and Quach, 2015). Satisfaction can provide several benefits including the relationship between the company and the customer to be harmonious, becoming the basis of repurchasing and creating customer loyalty and word of mouth recommendations that benefit the company (Al Mehrzi and Singh, 2016). The relationship between satisfaction and loyalty is a time when the consumer reaches the highest level of satisfaction that creates strong emotional bonds and long-term commitment to the company's brand (Choi et al., 2017).

4.2.9. There is the influence of brand image, service quality and price and customer satisfaction simultaneously towards customer loyalty of PT strait liner express

Brand Image, Service Quality and Price together can be used as a benchmark for customer loyalty, so the research simultaneously answers the research hypothesis. According to (Suryati and Krisna, 2015; Thaichon and Quach, 2015), customers form expectations about value and satisfaction that will be given various market offerings and buy based on their expectations. Satisfied customers will buy again and tell others about their good experiences. Dissatisfied customers often change from competitors and mock the products they buy to others.

5. CONCLUSION

1. The results of data presentation between brand image variables on customer satisfaction with a coefficient of 0.773 thus there are a positive contribution and the results of hypothesis testing see $t_{10.687} > t_{table} 1.980$ then (H_a) is accepted then the brand image has a positive and significant influence thus brand image can be made benchmark for strengthening PT Strait Liner Express customer satisfaction.
2. The results of data presentation on service quality variables on customer satisfaction with a coefficient of 0.720 thus there are a positive contribution and the results of hypothesis testing

- seen $t_{\text{count}} 9,068 > t_{\text{table}} 1,980$ then (Ha) accepted then the service quality variable has a positive and significant effect with the missed hypothesis so that service quality can be used as a benchmark for customer satisfaction.
3. The results of the data presentation between the price of customer satisfaction with a coefficient of 0.039 thus there are a positive contribution and the results of hypothesis testing see $t_{\text{count}} 11.618 > t_{\text{table}} 1.980$ then (Ha) accepted then the price variable has a positive and significant effect, so the price variable can be used as a benchmark against strengthening customer satisfaction.
 4. The results of data presentation between brand image, service quality and price together on customer satisfaction are generated $F_{\text{count}} 11.307$ where $F_{\text{table}} 2.72$ then ($F_{\text{count}} 11.307 > F_{\text{table}} 2.72$) then (Ha) received independent variables together has a positive and significant effect so that this variable can be used as a benchmark for strengthening customer satisfaction.
 5. The results of data presentation between brand image of customer loyalty to a coefficient of 0.672 thus there is a positive contribution and the results of hypothesis testing seen $t_{\text{count}} 8.162 > t_{\text{table}} 1.980$ then (Ha) are accepted then the brand images variable has a positive and significant influence on customer loyalty.
 6. The results of data processing between service quality of customer loyalty to a coefficient of 0.739 thus there are a positive contribution and the results of hypothesis testing see $t 8.861 > t_{\text{table}} 1.980$ then (Ha) is accepted then the service quality variable is declared to have a positive and significant effect on customer loyalty.
 7. The results of data processing between prices against customer loyalty to a coefficient of 0.739 thus there are a positive contribution and the results of hypothesis testing see $t_{\text{count}} 7.723 > t_{\text{table}} 1.980$ then (Ha) accepted then the price variable has a positive and significant effect on customer loyalty.
 8. The results of data presentation between the influence of customer satisfaction with customer loyalty to a coefficient of 0.602 thus there are a positive contribution and the results of hypothesis testing see $t_{\text{count}} 10,073 > t_{\text{table}} 1,980$ then (Ha) is accepted then the variable customer satisfaction has a positive and significant effect on customer loyalty, so customer satisfaction can be used as a benchmark for strengthening customer loyalty.
 9. The results of simultaneous data presentation of independent variables on customer loyalty to PT Strait Liner Express, generated $F_{\text{count}} 22,797$ where $F_{\text{table}} 2.72$ then ($F_{\text{count}} 22,797 > F_{\text{table}} 2.72$) then (Ha) received independent variables together has a positive and significant effect so that this variable can be made benchmark for strengthening Customer Loyalty.

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