International Journal Multidisciplinary Science
IJML Vol 1 No. 3, October 2022 | P-ISSN: 2963-8119 E-ISSN: 2963-7821, Page 33-41

THE INFLUENCE OF SERVICE QUALITY AND PERCEPTION OF BENEFITS ON GO-PAY SERVICE USER SATISFACTION

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ABSTRACT

One of the electronic payment instruments is known as electronic money (emoney). E-money is a form of digital money. E-money functions to transfer the money balance data contained in our e-money to a computer or sales information system, so that the goods we want are purchased without spending additional cash. The purpose of this study was to determine the effect of service quality and perceived benefits partially and simultaneously on Go-Pay service user satisfaction. In this study, the method used is primary data, namely data taken from distributing questionnaires to Gundarma University students majoring in management class of 2017 who use Go-Pay services. The analytical tools used are Likert scale, validity test, reliability test, classic assumption test, determination, RLB, t test, and f test.

From the results of the analysis tested, it can be concluded that service quality (X1) has no partial effect on user satisfaction of Go-Pay services, while the perceived benefits variable (X2) has a partial effect on user satisfaction of Go-Pay services. Service quality and perceived benefits simultaneously influence Go-Pay service user satisfaction. This confirms that perceived benefits have a positive influence on Go-Pay service user satisfaction.

Keywords: service quality, perceived benefits, user satisfaction.

1. INTRODUCTION

The evolution of payment instruments in Indonesia can be said to be developing very rapidly and progressing. At first the means of payment was known. barter system between traded goods. In its development, certain units have become known which have a payment value that is better known as money. Until now, money is still one of the main means of payment in society. Furthermore, payment instruments continue to develop from cash-based payment instruments to non-cash payment instruments such as electronic-based payment instruments (Bank Indonesia, 2018).

One of the electronic payment instruments is known as electronic money (emoney). E-money is a form of digital money. E-money functions to transfer the money balance data contained in our e-money to a computer or sales information system, so that the goods we want are purchased without spending additional cash. The types of e-money circulating in Indonesia also vary, as well as the institutions that issue them and the best places to use them. In general, e-money in the form of prepaid cards tends to have a much smaller balance compared to e-money cards issued by banks. However, registration of e-money in the form of prepaid cards tends to be faster and shorter than registration of e-money in the form of cards from banks which may require verification of transactions within a certain time (SimulationKredit, 2013).

E-money is different from debit cards and credit cards, in that these cards are access products and not prepaid products. Debit cards or credit cards require layered authentication in an effort to guarantee money in the user's account. E-money is clearly more practical, because it doesn't have to be done because the funds used are only the amount of funds that the user previously entered into the e-money card, therefore e-money users don't need to be connected to a server, don't need a signature, don't need a PIN and the price is cheaper because there is no need for online communication costs such as credit cards (Gobear, 2018). Physically, there are 2 types of e-money, namely chip-based and also e-wallet in the form of digital applications. Chip based consists of BCA Flazz, Tap Cash BNI, Brizzi BRI, and Mandiri E-money. Meanwhile, E-wallets consist of Bank Mandiri E-cash, Telkomsel T-cash, Go-pay, Ovo and Doku (Bank Indonesia, 2018).

Go-pay or previously known as Go Wallet is a virtual wallet for storing Gojek Credit which can be used to pay for transactions related to services in the Gojek application. Gojek is one of the companies that provides online transportation services in the form of motorcycle taxis. As a company that provides online-based transportation services, the main service provided by Gojek to its customers is transportation.

Apart from motorbikes, Gojek also has transportation services using four-wheeled vehicles or cars. This service is called Go Car. To support the needs of the community, Gojek also has other services that facilitate people's daily activities, for example Go Food, Go Clean and Go Massage.

All services in the Gojek application can use go-pay as a non-cash payment tool offered by Gojek to facilitate payment transactions for using Gojek services. Now pure Go-pay is an e-money platform by adding Transfer, Receive (receiving money), and Withdraw (withdrawing money to a bank account) features. This process takes place gradually and is only available to some users. To use the full features, Gojek consumers must follow the KYC (Know Your Customer) process required by the regulator by entering a photo of themselves (selfie) and a photo of an identity card (KTP, SIM, KITAS, or Passport). Go-pay also presents transaction information to provide usage history and top up services. Go-pay can be used for various billing transactions, including bills for PLN, BPJS Health, Mobile legends, Google Play Voucher Codes, PGN Gas, Postpaid, Cable TV, PDAM, Multifinance (DailySocial, 2017).

Gojek claims that Go-pay has contributed to 30% of non-cash transactions throughout Indonesia as of October 2017, the average use of Go-pay for transactions every month has grown 25%, the nominal top-up has also increased to 15%. The growth in Go-pay use is claimed to have tripled compared to 2016. The Gojek company stated that data as of November 2017 Go-pay has processed remittances from Jabodetabek totaling IDR 570 million to several points on the islands of Java, Sumatra, Kalimantan to Sulawesi. (DailySocial, 2017).

One of the factors that influence customer satisfaction is service quality. According to Kotler (2002) the definition of service is any action or activity that can be offered by one party to another, which is basically intangible and does not result in any ownership. Production can be linked or not linked to one physical product. Service is the behavior of producers in order to meet the needs and desires of consumers in order to achieve satisfaction with the consumers themselves.

The second factor that influences customer satisfaction is perceived benefits. According to Rahmat (1990) Perception is the experience of objects, events and relationships that are obtained by concluding information and interpreting messages. According to Wirawan Sarwono (1983) Perception is a person's ability to organize an observation. These abilities include the ability to distinguish, classify, and focus.

According to Desy Setyowati in an article on Katadata.co.id with the title "Transactions Translucent IDR 89.5 Trillion, Most Active GoPay Users in RI", research by iPrice Group and App Annie shows that GoPay monthly active users are the most active in Indonesia. As a result, transactions through the digital wallet made by Gojek have exceeded US$ 6.3 billion or around Rp. 89.5 trillion as of February 2019. The research company noted that 70% of transactions in the Gojek application use GoPay as a means of payment. “GoPay is also the main payment method for GoFood, which is also the largest food delivery service in Southeast Asia

Based on these data, the reason for choosing Go-Pay is because many of us use non-cash payments, one of which is Go-Pay where Go-Jek application users use Go-Pay for transactions such as payment for services provided by Go companies. -Jack. It's not difficult to get a Go-Pay balance, we just fill it in via an ATM or you can also top up the driver directly. Go-Pay is very useful when we don't carry or have cash. And I chose to research Go-Pay because I have experience using non-cash payments such as Go-Pay. I get many advantages from paying with Go-Pay, I will get low prices every time I travel via Go-Ride or Go-Car. And if I buy food or drinks through Go-Food, I usually get very cheap promos so the prices are cheap and I can order what I want. Thus Go-Pay really helps us to make transactions without cash (cash). To get Go-Pay is not difficult, just download the Go-Jek application and verify in the application. After that we do a Top Up to top up the Go-Pay balance.

Based on the description above, the authors feel interested in conducting a study of the level of consumer interest in Go-Pay with the title "The Influence of Service Quality and Perceived Benefits on Go-Pay Service User Satisfaction". This study uses data obtained from a population of Go-Pay service users at Gunadarma University Kalimalang J1.

2. LITERATURE REVIEW

2.1. Definition of Marketing

According to Kotler and Kevin Lane Keller (2009) the definition of marketing is "meeting needs in a profitable way". Meanwhile, according to the American Marketing Association cited by Kotler and Kevin Lane Keller (2009) suggests that marketing is "an organizational function and a series of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders." .

According to Kotler and Gary Armstrong (2010) they concluded that marketing is a social and managerial process that makes individuals and groups obtain what they need and want by creating, offering and freely exchanging products and services of value with other parties.

2.2. Service quality

Tjiptono (2003) is as fitness for use, which implies that a product or service must be able to meet what is expected by the wearer. Following the definition above, quality can be defined as a predictable level of uniformity and dependability at low cost according to the market and must be able to meet what is expected by the user. (Tjiptono & Diana 2003: 24) states that quality is a predictable level of uniformity and dependability at low cost and in accordance with the market.

Kotler (2005) defines quality as the overall nature of a product or service that affects its ability to satisfy stated or implied needs. Through this understanding and theory, it can be seen that an item or service will be considered quality if it can meet consumer expectations for the value of the product provided to these consumers. That is, quality or quality is one of the factors that determine the assessment of consumer satisfaction.

2.3. Characteristics of Service Quality

Tjiptono (2011: 28-51) suggests that services have four main characteristics, namely: a. Intangibility Services are not real, not the same as physical products (goods). Services cannot be seen, felt, smelled, or heard before they are purchased. To reduce uncertainty, service buyers will look for signs or evidence of service quality, namely from the places, people, equipment, communication tools, symbols, and prices they see. Therefore, the task of the service provider is to manage the evidence that manifests the intangible. b. Inseparability In general, services that are produced (produced) and felt at the same time, henceforth, if someone wants to be handed over to another party, then he will still be part of the service. c. Variable (Variability) Services vary greatly because it depends on who, when and where the service is provided. d. Perishability Services cannot be stored. The durability of a service will not be a problem if demand is always there and certain, because it is easy to produce services in advance. When demand fluctuates up and down, difficult problems will soon arise.

2.4. Service Quality Indicators

Zeithhaml, Parasuraman & Berry (in Hardiansyah 2011) to find out the quality of service that is actually felt by consumers, there are indicators of service quality which lie in the five dimensions of service quality, namely:

a. Tangible
b. Reliability
c. Responsiveness
d. Assurance
e. Empathy

2.5. Perceived Benefit

Perception is a process in which the individual organizes the stimulus received and interprets it, so that one can realize and understand what is received and this can also be influenced by the experiences of the individual concerned. According to Rahmat (1990) Perception is the experience of objects, events and relationships that are obtained by concluding information and interpreting messages.

According to Wirawan Sarwono (1983) Perception is a person's ability to organize an observation. These abilities include the ability to distinguish, classify, and focus. According to Eysenck in Asrori (2009) Perception is a process of learning and experience. The results of the learning process and one's interaction will provide experience for him to be able to compare the circumstances at hand.

2.6. Customer Satisfaction

According to Kotler (2014) Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance (results) of the product in question with the expected performance.

According to Barnes (2003) Customer satisfaction is the customer's response to the fulfillment of their needs. This means the assessment that a form of privilege of an item or service or the goods/services itself provides a level of comfort associated with fulfilling a need, including fulfilling below expectations or fulfilling needs beyond customer expectations.

Based on the results of the researcher's theory, it illustrates that customer satisfaction is very important to maintain customer loyalty, so that customers remain loyal to buying our products or services. According to the Big Indonesian Dictionary, satisfaction is defined as a feeling of pleasure obtained through sacrifice.

From some of these definitions of satisfaction, it can be assumed that satisfaction is a person's feelings of pleasure or disappointment as a result of a comparison between perceived performance (actually experienced) and their expectations.

3. METHOD

The research object is an attribute of a person, object, or activity that has certain variations determined by the researcher to be studied and then drawn conclusions (Sugiyono, 2012). Based on the descriptions and explanations that have been submitted by experts, the authors use the object of research, namely students of the Faculty of Economics majoring in management class of 2017 Gunadarma University Kalimalang J1. The subjects of this study were Gunadarma University students who had or had never used Go-Pay services.

Source of data used in this research is primary data. Primary data is data obtained from the results of distributing questionnaires to Go-Pay users and the results of distributing the questionnaire data are processed using Excel and SPSS (Statistical Package for Social Science) software version 23.

The research variable is anything in any form determined by the researcher to be studied so that information is obtained about it, then a conclusion is drawn (Sugiyono, 2016: 38). In accordance with the research title chosen by the author, namely the Effect of Information Asymmetry on Budgetary Slack, the authors grouped the variables used in this study into independent variables (X) and dependent variables (Y).

4. RESULT AND DISCUSSION

4.1. Validity test

Test the validity by comparing the calculated r value in the Corrected Item-Total Correction column in the Item-Total Statistics table with the value in the r table.

If the r count value > r table value then the statement is declared valid and the r count value < r table value then it is declared invalid. The r table value is at a significant level of 0.05 (α = 5%) with a 2-sided test and the number of data (n) is 80 with degrees of freedom (df = n-2) (80-2) = 78 of 0.2199.

Based on the validity test, the results are obtained in table 1 below:

Table 1. Validity Test Results

Variable	Statement	r count	r table	Description
Service quality (X_1)	KP1	0.698	0.2199	Valid
	KP2	0.671	0.2199	Valid
	KP3	0.645	0.2199	Valid
	KP4	0.688	0.2199	Valid
	KP5	0.766	0.2199	Valid
	KP6	0.668	0.2199	Valid
	KP7	0.822	0.2199	Valid
Perceived Benefit (X_2)	PM1	0.838	0.2199	Valid
	PM2	0.821	0.2199	Valid
	PM3	0.758	0.2199	Valid
	PM4	0.825	0.2199	Valid
	PM5	0.835	0.2199	Valid
	PM6	0.799	0.2199	Valid
	PM7	0.830	0.2199	Valid
User Satisfaction	Y.1	0.853	0.2199	Valid
	Y.2	0.784	0.2199	Valid
	Y.3	0.762	0.2199	Valid
	Y.4	0.756	0.2199	Valid
	Y.5	0.726	0.2199	Valid
	Y.6	0.764	0.2199	Valid
	Y.7	0.802	0.2199	Valid

Based on Table 1. The validity test results of the 22 statements consisting of 7 statements on the Service Quality variable, 7 statements on the Perceived Benefit variable, and 8 on the User Satisfaction variable obtained rcount positive and rcount > rtable. It can be concluded that the 22 point statements are valid.

4.2. Reliability Test

Reliability is an index that shows the extent to which a measuring device can be trusted or relied on. The value of an instrument is said to be reliable if the value of Cronbach Alpha (α) ≥ 0.6 and vice versa. The results of the reliability test can be seen in table 2, as follows:

Table 2. Reliability Test Results

Reliability Statistics

Cronbach's Alpha	N of Items
,971	22

Based on table 2 above, with a total of 22 statements and a Cronbach's Alpha value of 0.971, which means greater than 0.60. So the statements submitted in the questionnaire are reliable.

4.3. Normality test

This test is intended to determine whether the data is normally distributed or not. Using the SPSS 21 tool the normality test can be carried out using the one sample Kolmogrov-Smirnov test with the following criteria:

a. asymp. Sig > 0.05, then the data is normally distributed
b. asymp. Sig < 0.05, then the data is not normally distributed

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		80
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	3,60091345
Most Extreme Differences	Absolute	,191
	Positive	,191
	Negative	-,137
Kolmogorov-Smirnov Z		1,710
Asymp. Sig. (2-tailed)		,206

a. Test distribution is Normal.
b. Calculated from data.

The results of the Kolmogrov-Smirnov test in Table 3. The results of the Normality Test show that the Kolmogro-Smirnov value is 1.710 with a significant probability value (Asymp. Sig) of 0.206. Because the p-value or Asymp. Sig > 0.05, it can be concluded that the data is normally distributed. In other words, the research regression model is normally distributed.

4.4. Multicollinearity Test

To find out whether there are multicollinearity symptoms in the regression model, it is necessary to pay attention to the following things:

a. Tolerance value must be greater than 0.10
b. The Variance Infaltion Factor (VIF) value is less than 10.

The results of the multicollinearity test can be seen in table 4:

Table 4. Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4,710	2,068		2,278	,026		
	KP	,154	,150	,121	1,026	,308	,233	4,298
	PM	,833	,129	,759	6,451	,000	,233	4,298

a. Dependent Variable: Y

Based on the test results in Table 4. Multicollinearity Test Results show that the tolerance value of the 2 independent variables is greater than 0.10 and the VIF value of the 2 independent variables is less than 10, that it can be concluded that there is no multicollinearity.

4.5. Heteroscedasticity Test

By looking at the plot graph between the value of the dependent variable (SRESID) and the residual (ZPRED). If there is a certain pattern, such as dots that form a regular pattern (narrowing, widening or wavy), then heteroscedasticity occurs. If there is no clear pattern and the dots spread above and below or above the number 0 on the Y axis, then homoscedasticity occurs.

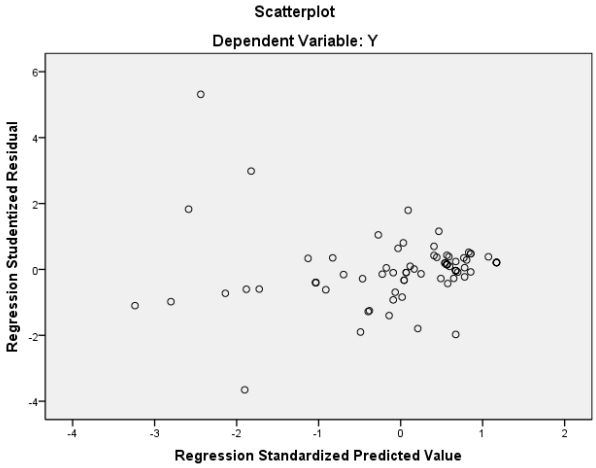

Figure 1. Heteroscedasticity Test Results

From the figure above there is no clear pattern, the dots spread above and below. So it can be concluded that there is no heteroscedasticity.

4.6. Multiple Linear Regression Test

Furthermore, multiple linear regression analysis can be carried out to test the hypotheses that have been formulated. Multiple linear regression calculations for independent variables such as: service quality X1, perceived benefits X2, and user satisfaction at Y. As the dependent variable using the help of the SPSS program package, the results are as follows.

Table 5. Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,710	2,068		2,278	,026
	KP	,154	,150	,121	1,026	,308
	PM	,833	,129	,759	6,451	,000

a. Dependent Variable: Y

From the results of data processing in table 5 using SPSS, the regression equation is obtained as follows:

$Y = a + b_1X_1+b_2X_2$

Y = 4,710 + 0,154 X1 + 0,833 X2

Information:

Y = User Satisfaction
a = Constant
b_1, b_2 = Regression Coefficient
X_1 = Quality of Service
X_2 = Perceived Benefits

From the above equation it can be seen that:

a. The constant value (a) is 4.710 meaning that if the value of the variable Quality of Service (X1) , Perceived Benefits (X2) is zero (0), then the value of User Satisfaction (Y) will be equal to the constant value of 4.710. This shows that user satisfaction without service quality factors and perceived benefits is positive.
b. The coefficient value of the Service Quality variable (X1) is 0.154 with a positive coefficient sign, meaning that if the Service Quality factor increases by one unit, User Satisfaction (Y) will increase by 0.154 assuming the other independent variables remain constant.
c. The coefficient value of the Perceived Benefits variable (X2) is 0.833 with a positive coefficient sign, meaning that if the price factor increases by one unit, User Satisfaction (Y) will increase by 0.833 assuming the other independent variables are constant.
d. Of the two coefficients above, the Perceived Benefit variable (X2) has the highest coefficient value of 0.833 while the Service Quality variable (X1) has a coefficient value of 0.154. This means that the variable Perceived Benefits (X2) has a greater influence on User Satisfaction (Y).

4.7. T test

The t test is used to determine whether there is a significant (significant) relationship or influence between the independent variables partially on the dependent variable.

Test criteria with a significance level (α) = 0.05 are determined as follows:

a. If T count > T table, whereas if sig < 0.05, then Ha is accepted.
b. If T count < T table, whereas if sig > 0.05, then Ha is rejected.

Table 6. Test Results - t

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,710	2,068		2,278	,026
	KP	,154	,150	,121	1,026	,308
	PM	,833	,129	,759	6,451	,000

a. Dependent Variable: Y

Based on Table 6, the t-test results can be explained as follows:

1. **Service Quality Variables**
   From the calculation results, the t value for the Service Quality variable is 1.026 <1.991 (t table). With a significant value > 0.05, which is 0.308.
   Thus it can be concluded that Ha is rejected and Ho is accepted, which means that the Service Quality variable has no significant effect on Go-Pay User satisfaction.
2. **Perceived Benefit Variable**
   From the calculation results, it can be obtained that the t value for the variable Perceived Benefits of the calculation can be obtained 6.451> 1.991 (t table). With a probability value of <0.05, which is equal to 0.000.
   Thus it can be interpreted that Ha is accepted and Ho is rejected, which means that the Perceived Benefit variable has a significant effect on Go-Pay User satisfaction.

4.8. Simultaneous Test (Test – f)

The following is a table of simultaneous test results (test - F) to show whether all independent variables (free) have a joint effect on the dependent variable (tied).

Table 7. Test Results – F

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3103,190	2	1551,595	116,632	,000[a]
	Residual	1024,360	77	13,303		
	Total	4127,550	79			

a. Predictors: (Constant), PM, KP

b. Dependent Variable: Y

Based on Table 7. The results of the F test can be explained. From the results of the Anova test or F test, the calculated F value is 116.632 with a significant probability indicating 0.000. Which means that the test value is smaller than the significant level (α) = 0.05. For Fcount 116.632 is greater than Ftable 3.12 (116.632> 3.12) then Ha is accepted.

Thus the Quality of Service and Perceived Benefits have a jointly significant effect on Go-Pay Service User Satisfaction.

4.9. Determination Test

The determination test is used to determine the percentage of the independent variable's influence on the dependent variable. According to Santoso (2001), for simple linear regression, R Square is used as the overall coefficient of determination.

Table 8. Determination Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,867[a]	,752	,745	3,647

a. Predictors: (Constant), PM, KP

Based on table 8 the results of the analysis The coefficient of determination can be seen in the Model Summary output, based on the output obtained (Adjusted R Square) of 0.745 or 74.5%. This shows that the influence of the independent variables (Quality of Service and Perceived Benefits) is 74.5%, while the rest (25.5%) is influenced by other factors not examined in this paper.

5. CONCLUSION

Based on the results of the analysis and discussion in this study, the following conclusions are obtained:

1. Service Quality has no partial effect on user satisfaction with Go-Pay services. This means that the quality of services provided has no influence on user satisfaction with Go-Pay services.
2. Perceived benefits partially influence user satisfaction with Go-Pay services. This means that the better the Perception of Benefits provided by Go-Pay will increase user satisfaction so that consumers will continue to grow.
3. Service Quality and Perceived Benefits simultaneously affect User Satisfaction with Go-Pay services. This proves that these two variables have a positive influence on user satisfaction with Go-Pay services.

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