

## DAFTAR PUSTAKA

- Aini, M. D. N., & Safitri, R. (2022). Peran Kepuasan Memediasi Kualitas Pelayanan Dan Customer Relationship Management Terhadap Loyalitas Nasabah. *Jurnal Tabarru': Islamic Banking and Finance*, 5(2), 513–525. [https://doi.org/10.25299/jtb.2022.vol5\(2\).11245](https://doi.org/10.25299/jtb.2022.vol5(2).11245)
- Ajayi, V. O. (2025). A Review on Primary Sources of Data and Secondary Sources of Data. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.5378785>
- Al-Zwainy, F., & Al-Marsomi, M. (2023). Structural equation modeling of critical success factors in the programs of development regional. *Journal of Project Management*, 8(2), 119–132.
- Almutairi, E. M. (2025). Effect of brand inclusivity and brand personality on consumer-based brand equity in B2C market: moderating roles of gender and personal income. *Future Business Journal*, 11(1), 226.
- Alshammare, G. I., Halim, M. S. B. A., & Alsheikh, G. A. A. (2022). Online Booking Services Assisted By Technology To Improve Customer Loyalty in Jordanian Five-Star Hotels. *International Journal of Professional Business Review*, 7(3). <https://doi.org/10.26668/businessreview/2022.v7i3.0551>
- Álvarez-García, J., González-Vázquez, E., Del Río-Rama, M. de la C., & Durán-Sánchez, A. (2019). Quality in customer service and its relationship with satisfaction: An innovation and competitiveness tool in sport and health centers. *International Journal of Environmental Research and Public Health*, 16(20), 3942. <https://doi.org/10.3390/ijerph16203942>
- Alvarez- García, J., Vázquez, E. G., Río- Rama, M. d. la C. de., & Durán-Sánchez, A. (2025). Quality in Customer Service and Its Relationship with Satisfaction: An Innovation and Competitiveness Tool in Sport and Health Centers. *International Journal of Environmental Research and Public Health*, 16(20), 3942. <https://doi.org/10.3390/ijerph16203942>
- Anugraini, F., & Ihsannudin, I. (2021). Determinasi Revisit Intention Wisatawan Wanawisata Sumber Biru Kabupaten Jombang Jawa Timur. *Agriscience*, 2(1).
- Anwar, S., & Herlina, E. (2022). The impact of strategic human resource management on organizational performance. *Jurnal Indonesia Sosial Teknologi*, 3(12), 1303–1309.
- Badawi, N. S., & Basif, A. A. (2023). The impact of consumer-based brand equity on consumer attitude and intention towards electronic word-of-mouth: An empirical study on luxury brands in Saudi Arabia. *Innovative Marketing*, 19(3), 11.
- Bañbula, J. (2024). Effects of brand awareness, brand association, perceived quality, and brand loyalty on overall brand equity in sport. A case study of an amateur football sports club. *Physical Culture and Sport*, 104(1), 36–47.
- Basiya, R., Marlien, M., Kasmari, K., Sutejo, B., & Sudiyatno, B. (2024). The influence of co-branding strategies on repurchase intention: Empirical evidence on cosmetics and herbal medicine collaboration product in

- Indonesia. *Innovative Marketing*, 20(2), 89.
- Beran, V. (2024). *Attitudes of manufacturers toward the value attributes of regional product brands*.
- Borishade, T., Ogunnaike, O., Kehinde, O., & Aka, D. (2022). Relationship marketing and loyalty of mobile phone customers. *Innovative Marketing*, 18(3), 38.
- Budur, T., & Poturak, M. (2021). Employee performance and customer loyalty: Mediation effect of customer satisfaction. *Middle East Journal of Management*, 8(5), 453–474.
- Chairudin, A., & Sari, S. R. (2021). Model Hubungan Citra Merek dan Minat Beli Ulang : Peran Kepuasan Pelanggan dan Kesetiaan Pelanggan. *Oikonomia: Jurnal Manajemen*, 17(2), 112. <https://doi.org/10.47313/oikonomia.v17i2.1259>
- Chigora, F., & Zvavahera, P. (2016). Attitudinal and Behavioural Loyalty: Zimbabwe Tourism Brand Performance Ascendancy. *Business and Management Horizons*, 3(2), 52. <https://doi.org/10.5296/bmh.v3i2.8546>
- Chiguvi, D. (2023). Analysis of the effectiveness of e-customer service platforms on customer satisfaction at ABSA, Botswana. *International Journal of Research in Business & Social Science*, 12(1).
- Danurdara, A. B., & Masatif, A. (2025). Assessing the customer experience quality and customer loyalty: The mediating role of customer satisfaction. *Innovative Marketing*, 21(2), 248–259.
- Daouk-Öyry, L., Sahakian, T., & van de Vijver, F. (2021). Evidence-Based Management Competency Model for Managers in Hospital Settings. *British Journal of Management*, 32(4), 1384–1403. <https://doi.org/10.1111/1467-8551.12434>
- Desiyanti, N. L., Sudja, I. N., & Budi Martini, L. K. (2018). Effect of Service Quality on Customer Satisfaction, Customer Delight and Customer Loyalty (Study on LPD Desa Adat Sembung and LPD Desa Adat Seseh). *International Journal of Contemporary Research and Review*, 9(03), 20660–20668. <https://doi.org/10.15520/ijcrr/2018/9/03/483>
- Fazal, N. M. M. (2025). *Exploring the Role of Consumer Engagement Style in Digital Brand Equity Formation: Evidence from Sri Lanka*.
- Fornell, C., & Larcker, D. F. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/10.1177/002224378101800104>
- Gopi, B., & Samat, N. (2020). The influence of food trucks' service quality on customer satisfaction and its impact toward customer loyalty. *British Food Journal*, 122(10), 3213–3226. <https://doi.org/10.1108/BFJ-02-2020-0110>
- Green, D., & Levy, C. (2021). *eCampusOntario open competency toolkit*. eCampusOntario.
- Gusmelia, I., Srimayarti, B. N., Wijayanto, T., Leonard, D., Harefa, W. L., Sari, W., & Ningsi, F. F. (2022). Pelatihan service excellence karyawan guna meningkatkan kualitas pelayanan di rsia mutiara bunda. *Jurnal Abdidas*, 3(3), 607–611.
- Hair, J., & Alamer, A. (2022). Partial Least Squares Structural Equation Modeling

- (PLS-SEM) in second language and education research: Guidelines using an applied example. *Research Methods in Applied Linguistics*, 1(3), 100027. <https://doi.org/https://doi.org/10.1016/j.rmal.2022.100027>
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer Nature.
- Hasbiah, S. (2023). Exploring the role of brand equity on customer satisfaction and brand loyalty: a case study of Browcyl's signature Makassar snacks. *Economics and Business Journal (ECBIS)*, 2(1), 89–98.
- Höfling, T. T. A., Walter, N., Kuhlenkasper, T., & Alpers, G. W. (2025). What I like! The joint impact of attitude, perceived quality, and experience on brand loyalty: Semi-parametric additive mixed modeling. *Review of Marketing Science*, 23(1), 27–56.
- Holmes, A. G. D., Tuin, M. P., & Turner, S. L. (2021). Competence and competency in higher education, simple terms yet with complex meanings: Theoretical and practical issues for university teachers and assessors implementing Competency-Based Education (CBE). *Educational Process: International Journal*, 10(3), 39–52.
- Hsiao, C.-H., Tang, K.-Y., & Su, Y.-S. (2021). An Empirical Exploration of Sports Sponsorship: Activation of Experiential Marketing, Sponsorship Satisfaction, Brand Equity, and Purchase Intention. *Frontiers in Psychology, Volume 12*. <https://doi.org/10.3389/fpsyg.2021.677137>
- Huang, H.-H. (2023). Expectation Disconfirmation, Ideal Point and Kano Models of Customer Satisfaction: A Comparison. *Journal of Asian Social Science Research*, 5(2), 153–166.
- Huertas, A., Moreno, A., & Pascual, J. (2021). Place branding for smart cities and smart tourism destinations: Do they communicate their smartness? *Sustainability (Switzerland)*, 13(19), 10953. <https://doi.org/10.3390/su131910953>
- Ighomereho, S. O., Ojo, A. A., Omoyele, S. O., & Olabode, S. O. (2022). *From Service Quality to E-Service Quality: Measurement, Dimensions and Model*. <http://arxiv.org/abs/2205.00055>
- Iis, E. Y., & Yanita, Y. (2021). Peran motivasi kerja dan kepuasan kerja dalam memediasi pengaruh budaya organisasi terhadap kinerja karyawan pada pt bank aceh syariah cabang bireuen. *E-Mabis: Jurnal Ekonomi Manajemen Dan Bisnis*, 22(1), 85–96.
- Jaya, P. K. D., & Sukaatmadja, I. P. G. (2023). Peran Emosi Positif Memediasi Pengaruh Kualitas Pelayanan Terhadap Niat Pembelian Kembali. *E-Jurnal Manajemen Universitas Udayana*, 12(8).
- Jie, M., & Xin, C. (2021). Consumers' satisfaction with live delivery in the post-epidemic era research. *2021 International Conference on Enterprise Management and Economic Development (ICEMED 2021)*, 369–374.
- Joner, A. M., & Ginting, H. (2024). Service Quality Training Design: Evidence from A Large Bakery Company in Indonesia. *International Research Journal of Economics and Management Studies*, 3(5), 93–107. <https://doi.org/10.56472/25835238/irjems-v3i5p114>

- Jyoti, & Kaur, R. (2023). Does Customer Satisfaction and Service Quality have an impact on HDFC Bank Customers' Loyalty? *Gyan Management Journal*. <https://doi.org/10.48165/gmj.2022.17.2.2>
- Jyoti, Rashid, M. C., & Bali, N. (2024). the Influence of Employee'S Professionalism, Courtesy and Problem-Solving Skills on Customer Satisfaction and Loyalty. *ShodhKosh: Journal of Visual and Performing Arts*, 5(1). <https://doi.org/10.29121/shodhkosh.v5.i1.2024.2883>
- Keller, K. L. (2001). *Building customer-based brand equity: A blueprint for creating strong brands*.
- Keni, K., Wilson, N., Adrianto, F., Dharmawan, P., & Teoh, A. P. (2024). Leveraging the SOR Framework to Determine Tourists' Willingness to Revisit Riau Island. *Jurnal Komunikasi*, 16(1), 257–287.
- Kesy, M., & Antoniewicz, A. (2023). The Evolution of Perceptions of Competency in the Literature. *European Research Studies Journal*, XXVI(Issue 4), 660–679. <https://doi.org/10.35808/ersj/3319>
- Khansa, H. A., Suwarsi, S., & Firdaus, F. S. (2024). Pengaruh Kompetensi dan Motivasi Kerja terhadap Kinerja Karyawan. *Bandung Conference Series: Business and Management*, 4(1), 313–320.
- Khurram, S. (2023). *Investigating the impact of customer-based brand equity on customer satisfaction and brand loyalty in the online shopping goods retail industry in Australia*. University of Southern Queensland.
- Kotler dan keller. (2009). Manajemen pemasaran. In: Manajemen Pemasaran. In *Edisi Millenium, Jilid 1* (14th ed., Vol. 1, Issue 2). Erlangga.
- Kotler, P., & Keller, K. L. (2016). Marketing Management (15th Editi). *England: Pearson Education Limited*.
- Lado, A. A., & Wilson, M. C. (1994). Human Resource Systems and Sustained Competitive Advantage: A Competency-Based Perspective. *Academy of Management Review*, 19(4), 699–727. <https://doi.org/10.5465/amr.1994.9412190216>
- Laia, B. (2024). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Konsumen. *Ndrumi: Jurnal Ilmu Pendidikan Dan Humaniora*, 7(1), 47–60.
- Latifah, I., Dora, Y. M., & Saefudin, N. (2023). Kepuasan Pelanggan Baso Urat Saturnus: Studi Empiris Kualitas Pelayanan Dan Citra Merek. *Finansha: Journal of Sharia Financial Management*, 4(2), 203–216.
- Le, D. C. T., Thanh, L. N., & Giao, L. H. (2025). Relationship between corporate culture, service quality, and customer satisfaction of food and beverage franchise enterprises. *F1000Research*, 14, 267.
- Lin, M., Ling, Q., Liu, Y., & Hu, R. (2021). The effects of service climate and internal service quality on frontline hotel employees' service-oriented behaviors. *International Journal of Hospitality Management*, 97, 102995. <https://doi.org/https://doi.org/10.1016/j.ijhm.2021.102995>
- Liu, S., Wang, X., Wang, L., & Pang, Z. (2022). Influence of Non-Standard Tourist Accommodation's Environmental Stimuli on Customer Loyalty: The Mediating Effect of Emotional Experience and the Moderating Effect of Personality Traits. *International Journal of Environmental Research and Public Health*, 19(15), 9671. <https://doi.org/10.3390/ijerph19159671>

- Lorensius Jufrianus Siso, Pipiet Niken, & Wihelmina Maryetha Yulia. (2024). Pengaruh Kualitas Pelayanan, Partisipasi Anggota dan Motivasi Berkoperasi Terhadap Sisa Hasil Usaha. In *Inisiatif: Jurnal Ekonomi, Akuntansi dan Manajemen* (Vol. 3, Issue 4, pp. 441–464). <https://doi.org/10.30640/inisiatif.v3i4.3188>
- Lovelock, C., & Patterson, P. (2015). *Services marketing*. Pearson Australia.
- Mahfudz, N., Satria, A., Hubeis, A. V. S., Suroso, A. I., & Uchrowi, Z. (2021). The Objective Conditions of the Competency of Labor Social Security Practitioners in Facing Future Jobs. *Journal of Business & Economics Review (JBER)*, 5(4).
- Malhotra, N. K., & Hall. (2019). *Student Resosurce Manual with Technology Manual Essential of Marketing Research: A Hands-On orientation Preface*.
- Manosalvas-Vaca, C. A., Manosalvas-Vaca, L. O., Quevedo-Amay, D. V., & Haro-Acosta, S. N. (2022). Quality, satisfaction and loyalty in the emergency service of public hospitals, from the central zone of Ecuador. *INNOVA Research Journal*, 7(2), 194–204. <https://doi.org/10.33890/innova.v7.n2.2022.2030>
- Manzoor, F., Wei, L., Asif, M., Ul Haq, M. Z., & Ur Rehman, H. (2019). The contribution of sustainable tourism to economic growth and employment in Pakistan. *International Journal of Environmental Research and Public Health*, 16(19), 3785. <https://doi.org/10.3390/ijerph16193785>
- Martalia, D., Sudiarta, I. N., & Mananda, I. G. S. (2022). Pengaruh Pengalaman Terhadap Kepuasan Dan Niat Berkunjung Kembali Wisatawan Nusantara Pada Masa Pandemi Di Taman Nasional Baluran. *Jumpa*, 9(1), 123–146.
- Martinović, M. (2018). Competitiveness Through Consumer Loyalty: The Influence of Switching Costs. In *In: 6th International OFEL Conference on Governance, Management and Entrepreneurship. New Business Models and Institutional Entrepreneurs: Leading Disruptive Change. April 13th - 14th, 2018, Dubrovnik, Croatia* (pp. 177–191). <https://hdl.handle.net/10419/179991>
- Martiwi, R. (2021). Implementasi Relationship Marketing dalam Industri Pariwisata dan Perhotelan. *Komitmen: Jurnal Ilmiah Manajemen*, 2(1), 21–28.
- Megawati, T., Rofiaty, R., & Hadiwidjojo, D. (2018). Role of Trust and Customer Satisfaction as a Mediation Effect of Human Resource Competence on Customer Loyalty (Study on Commercial Customer BCA Kanwil VII Malang). *Wacana Journal of Social and Humanity Studies*, 21(1).
- Mensah, J., Oppong, P. K., & Addae, M. (2022). Effect of packaging on perceived quality and brand loyalty: the mediating role of brand association in over-the-counter market. *Open Journal of Business and Management*, 10(01), 297–313.
- Mortezaei, G., Otaghvar, H. A., Vazifehdoost, H., Saeedi, P., & Pegheh, A. (2021). Prioritization of brand equity components using an integrated structural equation modelling and fuzzy AHP. *Tehnički Glasnik*, 15(3), 357–365.
- Msoa, S. K. (2023). Customer satisfaction and brand loyalty amongst South

- African Millennials during the Covid-19 Pandemic. *International Journal of Research in Business and Social Science*, 12(3), 22–30.
- Mubarok, E. S., Subarjo, B., Raihan, R., Wiwin, W., & Bandawaty, E. (2023). Determinants of customer satisfaction and loyalty Waroeng Steak Restaurant in DKI Jakarta. *Cogent Business and Management*, 10(3). <https://doi.org/10.1080/23311975.2023.2282739>
- Mudanganyi, M., Muposhi, A., & Shamhuyenhanzva, R. M. (2019). The Influence of Customer-Based Brand Equity on Customer Satisfaction and Brand Loyalty: Evidence from South African Mobile Telecommunications Industry. *The International Journal of Business and Management*, 11(2), 32–47. <https://dergipark.org.tr/en/download/article-file/766817>
- Ndhlovu, T., & Maree, T. (2024). The central role of consumer–brand engagement in product and service brand contexts. *Journal of Marketing Analytics*, 12(4), 944–961.
- Oyekunle, D. O. T., Abbey, T. I., & Ibeh, F. (2024). Exploring Project Managers' Influence on Client Satisfaction: The UBA Nigeria Perspective. *Open Journal of Business and Management*.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41. <https://doi.org/10.2307/1251430>
- Petrov, I., Larinina, T., & Samosudova, N. (2020). Applying implicit knowledge for enterprise architectural transformation. *E3S Web of Conferences*, 217, 7012. <https://doi.org/10.1051/e3sconf/202021707012>
- Purnama, C., Rahmah, M., Fatmah, D., Hasani, S., Rahmah, Y., & Rahmah, Z. Z. (2025). Customer Satisfaction as a Mediator between Service Quality and Customer Loyalty: Evidence from Islamic Banks in Indonesia. *Journal of Economic Cooperation & Development*, 46(3), 175–206.
- Qazi, A., Tamjidyamcholo, A., Raj, R. G., Hardaker, G., & Standing, C. (2017). Assessing consumers' satisfaction and expectations through online opinions: Expectation and disconfirmation approach. *Computers in Human Behavior*, 75, 450–460. <https://doi.org/10.1016/j.chb.2017.05.025>
- Rao, A. S., Suar, D., & Sahoo, B. K. (2024). Effects of employee competency on customer loyalty via justice perception and customer affection in Indian banks: do gender and failure severity moderate such relations? *TQM Journal*. <https://doi.org/10.1108/TQM-09-2023-0296>
- Rasika Lakshan Gunawardana, Janaka Rumesh Gamlath, & Dillina Herath. (2024). Effect of staff competence on customer loyalty in the hospitality industry in Sri Lanka. *World Journal of Advanced Research and Reviews*, 23(3), 1960–1970. <https://doi.org/10.30574/wjarr.2024.23.3.2858>
- Rifka, I., & Rubiyanti, N. (2023). The Effect of Customer Relationship Management on Customer Loyalty of Local Cosmetics in Indonesia. *Proceedings of the 1st Bengkulu International Conference on Economics, Management, Business and Accounting (BICEMBA 2023)*, 127–132. [https://doi.org/10.2991/978-94-6463-328-3\\_15](https://doi.org/10.2991/978-94-6463-328-3_15)
- Rohani, R., Hadidu, A., & Sukardi, S. (2022). Brand Equity and Service Quality Effects on Loyalty With an Intervening Variable of Customer Satisfaction.

- International Journal of Economics, Business and Accounting Research (IJEBAR)*, 6(2). <https://doi.org/10.29040/ijebar.v6i2.5781>
- Sadeghi, F., & Bavi, D. (2024). Investigating the effect of frontline staff competence on customer satisfaction with the moderating role of question type and perceived crowding. *Journal of New Approaches in Management and Marketing*, 3(3), 70–90.
- Sadikin, M. R. (2024). Employee Competencies Strategy; A Human Resource Management Perspective. *International Journal of Research and Scientific Innovation*, XI(II), 1–6. <https://doi.org/10.51244/ijrsi.2024.1102001>
- Sasser, W. E., Schlesinger, L. A., & Heskett, J. L. (1997). *Service profit chain*. Simon and Schuster.
- Schiebler, T., Lee, N., & Brodbeck, F. C. (2025). Expectancy-disconfirmation and consumer satisfaction: A meta-analysis. *Journal of the Academy of Marketing Science*. <https://doi.org/10.1007/s11747-024-01078-x>
- Senivongse, C. (2023). Competency Profiling of Organization's Absorptive Capacity Development. In *Business and Management Annual Volume 2023*. IntechOpen.
- Seo, Y.-J., & Um, K.-H. (2023). The role of service quality in fostering different types of perceived value for student blended learning satisfaction. *Journal of Computing in Higher Education*, 35(3), 521–549.
- Shanujas, V., & Ramanan, T. R. (2021). Do job competencies influence the satisfaction of customers? An investigation in the cooperative banking sector. *International Journal of Productivity and Performance Management*. <https://doi.org/10.1108/IJPPM-09-2020-0473>
- Souders, D. J., & Yu, Y. (2025). Beyond the bipolar: allowing satisfaction and dissatisfaction to coexist. *Frontiers in Psychology*, 16, 1572220.
- Spencer, L. M., & Spencer, P. S. M. (2008). *Competence at Work models for superior performance*. John Wiley & Sons.
- Stukalina, Y., & Pavlyuk, D. (2021). Using customer-based brand equity model in the higher education context: simulating the current university's brand. *Business, Management and Economics Engineering*, 19(2), 272–288.
- Suardana, K. Y., Purnamawati, I. G. A., & Werastuti, D. N. S. (2024). Peran Mediasi Inklusi Keuangan pada Pengaruh Literasi Keuangan dan Teknologi Keuangan terhadap Keberlanjutan Usaha Menengah di Kabupaten Buleleng. *Ekuitas: Jurnal Pendidikan Ekonomi*, 12(2), 250–267.
- Sugiyono, A. (2019). *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Suhartanto, D., Brien, A., Primiana, I., Wibisono, N., & Triyuni, N. N. (2020). Tourist loyalty in creative tourism: the role of experience quality, value, satisfaction, and motivation. *Current Issues in Tourism*, 23(7), 867–879. <https://doi.org/10.1080/13683500.2019.1568400>
- Tabiaat, A. (2023). The Influence Of Brand Equity On Customers'loyalty The Mediating Role Of Satisfaction (The Case Of Lebanese Smes: Confectionary Trade). *Russian Law Journal*, 11(3), 2181–2190.
- Trisninawati, T., Ariana, S., & Helmi, S. (2023). The influence of competence and non-work environment on loyalty mediated by job satisfaction and

- employee engagement. *IJBE (Integrated Journal of Business and Economics)*, 7(3), 578–591.
- Victor Bangun Mulia, I Wayan Suardana, & I Nyoman Sukma Arida. (2024). An Analysis of Trends, Challenges, and Future Directions in Human Resources for the Tourism Sector: Rebuilding Bali's Workforce. *International Journal of Tourism Business Research*, 3(2), 237–254. <https://doi.org/10.29303/intour.v3i2.1366>
- Vithayaporn, S., Yong, S. S., & Chai, E. G. (2021). The integration of self-directed learning and employee competency in the 21st century. *Asian Journal of Business Research*, 11(2).
- Walean, R. H., Pongoh, H., & Mandagi, D. (2024). Integrating brand gestalt and customer loyalty in telecommunication sector: The mediating role of customer satisfaction. *International Review of Management and Marketing*, 14(6), 409.
- Wanjau, K. L. (2024). Emotional intelligence and customer loyalty. *Customer Relationship Management—Contemporary Concepts and Strategies*.
- Warapsari, D., & Rusfian, E. Z. (2021). Electronic word-of-mouth turis muslim mengenai pariwisata halal di Lombok, Nusa Tenggara Barat, Indonesia. *Religious: Jurnal Studi Agama-Agama Dan Lintas Budaya*, 5(1), 97–110.
- Weerathunga, W. M. A. D. (2021). Assessing Customers', Employees' and Managers' Perceptions of Service Quality in Sri Lankan Financial Industry. *Proceedings of International Conference on Business Management*, 18.
- Winario, M., Yulianti, J., Khairi, R., & Mairiza, D. (2023). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Pasien Di Klinik HMC Kandis. *Sharing: Journal of Islamic Economics Management and Business*, 2(2), 51–62.
- Yum, K., & Yoo, B. (2023). The Impact of Service Quality on Customer Loyalty through Customer Satisfaction in Mobile Social Media. *Sustainability (Switzerland)*, 15(14), 11214. <https://doi.org/10.3390/su151411214>
- Zaid, M. Z., Jamaludin, M. S., Bambale, S. A., & Ismail, M. A. (2017). *How service quality affects the customer satisfaction: Case study of electric train service (ETS)*.
- Zeglat, D., Shrafat, F., & Al-Gasawneh, J. (2024). Going Beyond the Conventional Service Profit Chain Model. *Sage Open*, 14(2), 21582440241254590. <https://doi.org/10.1177/21582440241254592>
- Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *Journal of Marketing*, 60(2), 31–46. <https://doi.org/10.1177/002224299606000203>
- Zhigang, W., Lei, Z., & Xintao, L. (2020). Consumer Response to Corporate Hypocrisy From the Perspective of Expectation Confirmation Theory. *Frontiers in Psychology*, 11. <https://doi.org/10.3389/fpsyg.2020.580114>