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## **The Influence Of Product Digital, Service Quality, and Price, On Purchasing Decisions Which Implicate Customer Satisfaction At BNI Life Insurance Jakarta**

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### **Abstract**

*Companies can introduce products so that efforts to fill the certainty of protection in the form of insurance for the community are met who have different needs from each other and become important besides the factor of seeking profit. This study is expected to be able to analyze how much Product, Service Quality, and Price Against Purchasing have Implications for Customer Satisfaction of PT BNI Life Insurance. This methodology is of the associative quantitative type. The sample uses 101 respondents. The analysis method uses linear regression analysis, the software used is SPSS 26. Research findings found that each variable, namely Product Digital, Service Quality, Price, Purchasing Decision and Customer Satisfaction, had a significant effect both partially and simultaneously. The multiple linear regression value  $Z = 1.502 + 0.354 X_1 + 0.098 X_2 + 0.378 X_3 + 0.061 Y$  with an  $F$ count value of  $51.860 > F$ table 2.47 with a significance of  $0.000 < 0.05$ , from the regression equation obtained, it can be seen that price is an important factor with the highest value influencing BNI life insurance customer satisfaction, and the service quality factor must be improved because it also has an effect but the value is still small. .*

*Kata kunci: Customer Satisfaction, Purchase Decision, Price, Product Digital, Service Quality*

### **1. Introduction**

The current business world is experiencing intense competition. Businesses face intense competition, necessitating increased creativity and innovation to introduce attractive products while simultaneously generating added value for both consumers and the company. Furthermore, the products offered must compete with competitors in the same market. As profit-seeking entities, businesses are required to be selective in contributing to the success of economic development amidst various challenges. Through these activities, businesses can introduce products as an effort to provide certainty of protection in the form of insurance for people with varying needs.

(Warnadi & Triyono, 2019) Explains all tangible products or services used to fulfill consumer needs, where the tangible in question has various advantages. In other words, consumers who utilize a product do not only use the form of the item but utilize it more than they should. Consumers are willing to spend more money to satisfy their desires. According to Winarni, Lilik, Setiadi (2016) the high level of consumer freedom in making product purchasing decisions is based on customer perceived value, namely customer assessment by comparing the benefits they will receive and the sacrifices they make to obtain a product/service.

Competition between insurance companies in Indonesia in getting consumers through product variations is very tight. The similarity of BNI Life insurance products with competitors has a big influence on the marketing process, therefore BNI Life insurance products are less able to become a superior strategy in increasing sales, thus the marketing team has a challenge in capturing consumers so that the targets set by the company can be achieved well.

One strategy used by BNI Life to overcome the similarity of products sold with competitors is by providing a prime service experience to customers. (Hardiyansyah, 2011) explains that service quality is a dynamic state of mutual synergy with goods, services, and other supporting factors where the quality is produced when the service is provided.

The synergy of service and product convenience is crucial to achieving a company's goals. Service is said to be capable of meeting quality or providing satisfaction when it meets consumer desires and expectations. The quality of service in meeting consumer expectations in marketing is highly dependent on the quality of the marketing team. Although BNI Life has high service quality standards for each customer, ultimately each customer will receive personalized treatment based on their personality.

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A more personalized service quality can result in a decrease in customer loyalty to BNI Life. When the marketing team or HR moves to a competitor, consumers will have no hesitation in switching to that competitor. The problem with good service quality is that it's not enough to provide customer satisfaction because ultimately, the price offered will be the next determining factor in whether consumers will use or purchase the products we offer.

According to experts (Tjiptono, 2012), price is the measure of exchange that can be used to obtain ownership or use of a product. Similarly, Tobing (2021) found that price range represents a product's role in determining customer loyalty and satisfaction at restaurants in Bogor. Price is an element that can provide benefits for businesses, but on the one hand, factors (products, quality, distribution, and marketing) create burdens for the company. BNI Life's pricing is highly oriented toward the profits earned by the business.

Taslim's (2020) research is an important factor for MSMEs and cooperatives because it can determine total future revenue, therefore price affordability is crucial. Setting a price that is too low will impact the company's profits and also affect the level of consumer trust regarding the company's image if the consumer segment they will target is the middle to upper class, because currently insurance products are purchased more by those who are financially stable. If the price is too low, consumers will think that BNI Life is not suitable for them. Ultimately, pricing becomes an important consideration for customers in determining the purchase of benefits to be used.

According to (Tjiptono, 2012) purchasing decisions are dynamics in which customers recognize their problems, look for the advantages of a product and the name of the product and systematically analyze the goods offered to see which ones can meet their needs, then decide to buy them.

The factors previously explained, such as product, service quality, and price, are the basis for customers' selection to meet their needs and purchase the appropriate product. The decisions made by customers become the marketing and company's objectives when a product is offered to consumers. Companies must provide sufficient, accessible information to consumers regarding the products being introduced, so that customers can be more confident in their decisions.

Selling products to consumers is one of the goals of marketing. However, beyond sales, customer satisfaction is also crucial for retaining customers. According to Kotler (2014), customer satisfaction is the feeling that arises after comparing the product's intended performance to their actual needs. Therefore, when a product fails to meet customer expectations, and when expectations are low, customers feel a loss. When the product meets expectations, customers are pleased. When the product exceeds expectations, customers are delighted. Sari (2023) found from her research that product variables also shape customer satisfaction. Her research explains that products sold in South Tangerang and Depok have met consumer expectations.

Customer satisfaction is closely linked to a business's survival. Understanding what customers value most allows for sales transactions that foster customer satisfaction and loyalty. With increasingly competitive insurance industry competition in Indonesia, BNI Life must continually improve customer satisfaction.

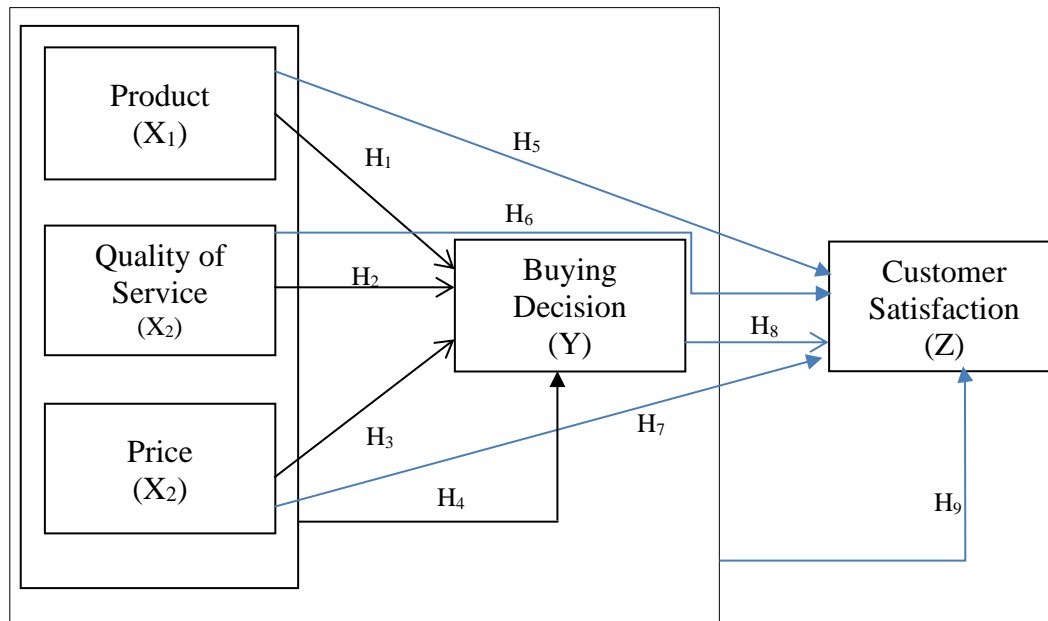
From several statements and supporting matrices, the researcher was immediately interested in testing the field of marketing management, especially customer loyalty and satisfaction, taking the research title "The Influence of Products, Service Quality, and Price on Purchasing Decisions which implicate Customer Satisfaction at BNI Life Insurance Jakarta".

## **2. Research Methods**

According to Sugiyono (2013: 2), a research method is the process of collecting data to obtain results. The collected data contains key elements, namely the process, data, objectives, and function. According to Darmadi (2013: 153), research methods are the process of obtaining data through work functions. The process is also the researcher's behavior, namely rational, empirical, and systematic. We must also determine a research design to facilitate research and serve as a guide for researchers to stay on track. The research design used in this study uses associative research, with the goal of determining the influence of two variables and more (Sugiyono, 2015: 36). The goal is to see the relationship and influence of the dependent variable on the independent variable. Based on the data, we used quantitative research because the research uses data analysis in the form of numbers.

### **2.1. Hypothesis and Research Framework**

Conceptual framework serves as a guide for researchers in completing their research. A good conceptual framework will theoretically explain the relationship between the variables being studied. The research paradigm in this research can be described by the author as follows :



**Figure 1. Conceptual Framework**

The research hypothesis is a tentative conclusion that will be tested through research. The research hypotheses are :

- H1: Product (X<sub>1</sub>) has a positive and significant effect on BNI Life's Purchasing Decision (Y).
- H2: Service Quality (X<sub>2</sub>) has a positive and significant effect on BNI Life's Purchasing Decision (Y).
- H3: Price (X<sub>3</sub>) has a positive and significant effect on BNI Life's Purchasing Decision (Y).
- H4: Product (X<sub>1</sub>), Service Quality (X<sub>2</sub>), and Price (X<sub>3</sub>) simultaneously have a positive and significant effect on BNI Life's Purchasing Decision (Y).
- H5: Product (X<sub>1</sub>) has a positive and significant effect on BNI Life's Customer Satisfaction (Z).
- H6: Service Quality (X<sub>2</sub>) has a positive and significant effect on BNI Life's Customer Satisfaction (Z).
- H7: Price (X<sub>3</sub>) has a positive and significant effect on BNI Life's Customer Satisfaction (Z).
- H 8: Purchase Decision (Y) has a positive and significant effect on BNI Life Customer Satisfaction (Z).
- H 9: Product (X<sub>1</sub>), Service Quality (X<sub>2</sub>), Price (X<sub>3</sub>), and Purchase Decision (Y) simultaneously have a positive and significant effect on BNI Life Customer Satisfaction (Z).

### 3. Results and Discussions

The findings of the research show that the independent variables, individually and simultaneously, influence the dependent variable. The influence of these three variables is significant: Product (X<sub>1</sub>), Service Quality (X<sub>2</sub>), Price (X<sub>3</sub>), and Purchase Decision (Y) will increase BNI Life Customer Satisfaction (Z). This is very consistent with the hypothesis. The influence of other variables can be explained as follows :

#### 3.1. Influence of Product (X<sub>1</sub>) on Purchasing Decisions (Y)

The simple linear regression value  $Y = 13.722 + 0.489 X_1$  means that if X<sub>1</sub> gets a value of 0.489, the Sig. value is 0.000 positive and when the value of X<sub>1</sub> increases, the Purchase Decision (Y) also increases and when the value of the variable X<sub>1</sub> decreases, the Purchase Decision (Y) also decreases, the value of the other factors is 0.

Table 1  
 T Test Product (X<sub>1</sub>) on Purchasing Decisions (Y)

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	13.722	2.349		5.841	.000
	Product (X1)	.489	.089	.485	5.520	.000

a. Dependent Variable: Purchasing Decisions (Y)

Source : Results of data processing using SPSS version 26 of 2024.

The findings of this study show that variable X<sub>1</sub> has an effect on variable Y with a calculated t value > t table, namely 5,520 > 1.985 and a significance of <0.05, so it is proven that variable Y has a positive and significant effect on variable X<sub>1</sub>.

The findings of this study are similar to those of Septiani & Robinato (2021) and Kencana (2020). These results indicate that BNI Life insurance companies must prioritize selecting the right insurance products for their customers. The attributes inherent in BNI Life insurance products will significantly influence customers' product selection and purchasing decisions.

### 3.2. Influence of Quality Services (X<sub>2</sub>) on Purchasing Decisions (Y)

The linear equation between X<sub>2</sub> and Y is 15.406 + 0.443, meaning X<sub>2</sub> and Y have a unidirectional relationship. If X<sub>2</sub> increases, the Purchase Decision (Y) also increases, and vice versa, with other variables remaining constant.

Table 2  
 T Test Quality Services (X<sub>2</sub>) on Purchasing Decisions (Y)

Model		Coefficients <sup>a</sup>				
		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	15.406	1.717		8.974	.000
	Quality Services (X2)	.443	.067	.554	6.618	.000

a. Dependent Variable: Purchasing Decisions (Y)

Source : Results of data processing using SPSS version 26 of 2024.

The study found that X<sub>2</sub> influences Y, with a calculated t value of 6.618 > 1.985, and a significance level of <0.05, proving that variable Y has a significant relationship with the service quality variable (X<sub>2</sub>).

The findings of this study are similar to those of Saputra (2018) and Ahidin & Ribka (2018), which also found that purchasing decisions are influenced by Service Quality.

The results of this study indicate that BNI Life insurance is expected to provide excellent service, thereby increasing customer purchasing decisions, meaning more people will become BNI Life insurance customers.

### 3.3. Influence of Price (X<sub>3</sub>) on Purchasing Decisions (Y)

The linear regression between X<sub>3</sub> and Y is 9.240 + 0.635, meaning X<sub>3</sub> and Y have a unidirectional relationship. If X<sub>3</sub> increases, Y also increases, and vice versa, assuming constant values are applied to other variables.

Table 3  
 T Test Price (X3) on Purchasing Decisions (Y)

Model	Coefficients <sup>a</sup>					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	9.240	1.809		5.108	.000
	Price (X3)	.635	.066	.698	9.693	.000

a. Dependent Variable: Purchasing Decisions (Y)

Source : Results of data processing using SPSS version 26 of 2024.

This study found that X3 influences Y, with a calculated t value > t table, i.e., 9.693 > 1.985, and a significance level <0.05, proving that Y has a significant relationship with the price variable (X3). This finding is similar to that of Sipakoly (2019), who also found that purchasing decisions are influenced by price. This study suggests that BNI Life insurance companies must prioritize setting appropriate insurance product prices for customers and refrain from arbitrarily raising or lowering prices, as insurance product prices significantly influence customer purchasing decisions.

#### 3.4. Influence of Product (X1), Quality Services (X2) and Price (X3) on Purchasing Decisions (Y)

Table 4  
 T Test Variabel Product (X1), Service Quality (X2), dan Price (X3) on Customer Satisfaction (Y)

Model	ANOVA <sup>a</sup>					
	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	908.320	3	302.773	32.967	.000 <sup>b</sup>
	Residual	890.868	97	9.184		
	Total	1799.188	100			

a. Dependent Variable: Keputusan Pembelian (Y)  
 b. Predictors: (Constant), Harga (X3), Produk (X1), Kualitas Pelayanan (X2)

Source : Results of data processing using SPSS version 26 of 2024.

The research findings revealed that variables X1, Quality, X2, and X3 had an effect on Y, with a calculated F value > F table of 32.96 > 2.47, and a significance level of <0.05. This demonstrates a significant relationship between Y and variables X1, X2, and X3.

These findings align with those of Sicilia (2019), who also found that purchasing decisions are influenced by product and service quality.

These findings suggest that BNI Life insurance companies must simultaneously consider product, service quality, and pricing. Good pricing and product attributes without appropriate service quality for insurance customers will be futile, as price, product, and service quality simultaneously significantly influence customers' purchasing decisions.

3.5. Influence of Product (X1) on Customer Satisfaction (Z)

Table 5  
 T Test Product (X1) on Customer Satisfaction (Z)

Model		Coefficients <sup>a</sup>				t	Sig.
		Unstandardized Coefficients		Standardized Coefficients			
		B	Std. Error	Beta			
1	(Constant)	6.846	1.889			3.624	.000
	Product (X1)	.699	.071	.702		9.807	.000

a. Dependent Variable: Customer Satisfaction (Z)

Source : Results of data processing using SPSS version 26 of 2024.

The findings of this study indicate that the product variable (X1) influences customer satisfaction (Z), with a calculated t-value of 9.807 > 1.985, and a significance level of <0.05. This proves that customer satisfaction (Z) is significantly influenced by product (X1).

The findings of this study are similar to those of Yuriyanto and Dewi (2021), who also found that customer satisfaction is influenced by the results of evaluations or consumer responses after purchasing a product. These results suggest that BNI Life insurance companies must pay attention to determining the right insurance products for their customers, as choosing the right insurance product significantly impacts customer satisfaction.

3.6. Influence of Quality Service (X2) on Customer Satisfaction (Z)

Table 6  
 T Test Quality Service (X2) on Customer Satisfaction (Z)

Model		Coefficients <sup>a</sup>				t	Sig.
		Unstandardized Coefficients		Standardized Coefficients			
		B	Std. Error	Beta			
1	(Constant)	12.632	1.579			7.998	.000
	Quality Service (X2)	.498	.062	.631		8.091	.000

a. Dependent Variable: Customer Satisfaction (Z)

Source : Results of data processing using SPSS version 26 of 2024.

The findings of this study indicate that variable X2 influences Z, with a calculated t value > t table, namely 8.091 > 1.985, and a significance level <0.05, thus proving that Z is significantly related to X2.

The findings of this study are similar to those of Sicilia (2019), which also found that customer satisfaction is influenced by service quality. These results indicate that BNI Life insurance companies must pay attention to the quality of insurance services provided to insurance customers, as the quality of insurance services will significantly influence customer satisfaction.

3.7. Influence of Price (X3) on Customer Satisfaction (Z)

Table 7  
 T Test Price (X3) Terhadap Customer Satisfaction (Z)

Model		Coefficients <sup>a</sup>		Standardized Coefficients	t	Sig.
		Unstandardized Coefficients	Std. Error			
		B		Beta		
1	(Constant)	6.611	1.628		4.061	.000
	Price (X3)	.681	.059	.758	11.545	.000

a. Dependent Variable: Customer Satisfaction (Z)

Source : Results of data processing using SPSS version 26 of 2024.

These findings indicate that variable X3 plays a role in Z, with a calculated t value > t table, i.e., 11.545 > 1.985, and a significance level <0.05. This proves that variable Z is significantly influenced by variable X3. Price is a crucial factor when customers decide to choose a product or service. The value consumers will spend must be comparable to or even exceed customer expectations to achieve customer satisfaction.

3.8. Influence Buying Decisions (Y) on Customer Satisfaction (Z)

Table 8  
 T Test Buying Decisions (Y) on Customer Satisfaction (Z)

Model		Coefficients <sup>a</sup>		Standardized Coefficients	t	Sig.
		Unstandardized Coefficients	Std. Error			
		B		Beta		
1	(Constant)	9.517	2.139		4.449	.000
	Customer Satisfaction (Y)	.589	.080	.596	7.395	.000

a. Dependent Variable: Customer Satisfaction (Z)

Source : Results of data processing using SPSS version 26 of 2024.

The findings of the research results show that the Y variable has a role in Z with a calculated t value > t table, namely 7,395 > 1.985 and a significance of <0.05, so it is proven that Z is significantly influenced by purchasing decisions (Y). Indications of Customer Satisfaction (Y) are known after they decide to make a purchase and provide positive responses and there are no complaints regarding the products that have been purchased.

3.9. Influence Product (X<sub>1</sub>), Quality Services (X<sub>2</sub>), Price (X<sub>3</sub>) dan Buying Decision (Y) on Customer Satisfaction (Z)

Table 9  
 F Test Variabel Product (X1), Quality Services (X2), Price (X3) and Buying Decisions (Y) on Customer Satisfaction (Z)

Model		ANOVA <sup>a</sup>			F	Sig.
		Sum of Squares	df	Mean Square		
1	Regression	1199.123	4	299.781	51.860	.000 <sup>b</sup>
	Residual	554.937	96	5.781		
	Total	1754.059	100			

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- |   |
|---|
| a. Dependent Variable: Customer Satisfaction (Z)  |
| b. Predictors: (Constant), uying Decisions (Y), Product (X1), Quality Services (X2), Price (X3) |

Sumber : Data Primer diolah dengan Software SPSS versi 26

The findings indicate that variables X1, X2, X3, and Y contribute to Z, with an F-value > F-table, i.e., 51,860 > 2.47, and a significance level <0.05. This finding aligns with the research conducted by Yurianto and Dewi (2021), who also found that customer satisfaction is influenced by product and service quality.

The results of this study indicate that BNI Life insurance companies must consider product selection, service quality, and pricing as these factors will influence purchasing decisions and ultimately lead to customer satisfaction with BNI Life insurance products.

#### 4. Conclusion

The results of processing with multiple linear regression show that each variable, namely Product, Service Quality, Price, Purchase Decision and Customer Satisfaction, has a positive and significant effect both partially and simultaneously. The multiple linear regression value  $Z = 1.502 + 0.354 X1 + 0.098 X2 + 0.378 X3 + 0.061 Y$  with an Fcount value of 51.860 > Ftable 2.47 with a significance of 0.000 < 0.05. From the regression equation obtained, it can be seen that price is an important factor with the highest value influencing customer satisfaction. When customers make a decision to choose the selected insurance product or service, the consumer's expectation is that the value or benefit to be obtained must be comparable or even more than the price and sacrifice or cost incurred by the customer so that customer satisfaction will be achieved. Management can improve customer satisfaction by focusing on three main areas: product excellence, service quality, and price on purchasing decisions that have implications for customer satisfaction at PT. Asuransi Jiwa BNI Jakarta. The company can provide more attractive designs or packaging so that the products they buy are equivalent to the value spent by customers to obtain the product. In addition, the company can be more convincing and provide guarantees to customers with more open information so that consumers feel safer. Also provide more price variations so that consumers can buy products according to customer needs. The company must be able to start innovating to be able to sell its products other than by agents but can collaborate with other sales channels so that consumers can buy BNI Life products anywhere. maintain superior products by sharing benefits so that consumers will continue to buy the product again before the contract agreement ends.

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