

## **THE EFFECT OF QUALITY SERVICE ON CLIENT SATISFACTION AND LOYALTY IN TAX AND MANAGEMENT CONSULTANT OFFICE**

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### **ABSTRACT**

The purpose of this study was to find out, test and analyze the effect of service quality on the satisfaction and loyalty of clients of tax and management consultant office Dr. Sudarno, S.Pd., M.M., BKP and colleagues Pekanbaru. The study was conducted at the office of tax and management consultant Dr. Sudarno Pekanbaru. The study time starts in August and until November 2021. Respondents in this study were taken from the client office of tax and management consultant Dr. Sudarno Pekanbaru, which is as many as 86 clients consisting of WPOP and WPB. The sampling techniques used in the study used saturated samples in which all members of the population were sampled. The number of samples used in the study was that all members of the study object population were 86 respondents. The data analysis techniques in this study used descriptive analysis the help of SPSS version 21 software. The results showed (1) Assurance has had a significant positive impact on client satisfaction (2) reliability, responsiveness, empathy, and tangibles have not had a significant positive impact on client satisfaction. Tangibles and satisfaction have a significant positive impact on client loyalty. (4) Reliability, responsiveness, assurance and empathy have not had a significant positive impact on client loyalty.

**Keywords:** Reliability, Responsiveness, Assurance, Empathy, Tangibles, Satisfaction, Loyalty

### **INTRODUCTION**

Today's world is already running so fast, technology has made the boundaries between data and human needs continue to be close. This speed and accuracy is also needed in the process of company interaction with consumers. But unfortunately, such a large consumer mobility is not balanced with the company's accuracy and speed in terms of service for its customers.

Tax and Management Consultant Dr. Sudarno, S.Pd., M.M., BKP and Pekanbaru Partners. Where this consultant is based in the Ruko Damai Langgeng Block B 22 Sidomulyo Barat Tampan Pekanbaru-Riau Complex. Tax and management consultant Dr. Sudarno, S.Pd., M.M., BKP and Pekanbaru colleagues are institutions that have been registered with the directorate general of taxes of the Ministry of Finance of the Republic of Indonesia and are members of the Indonesian Tax Consultants Association (IKPI). In his activities, tax and management consultant Dr. Sudarno, S.Pd., M.M., BKP and Pekanbaru colleagues serving individual taxpayers (WPOP) and corporate taxpayers (WPB) clients really need a good level of tax service management. In addition, tax and management consultant Dr. Sudarno, S.Pd., M.M., BKP and Pekanbaru colleagues in their activities also provide services in tax and management issues. Some of the services provided by tax consultants and management Dr. Sudarno, S.Pd., M.M., BKP and Pekanbaru partners are meeting client needs for taxpayers such as tax compliance services, tax consulting services, tax analysis services, assistance services, tax planning services, tax administration services, tax training services, tax training services, accounting services and business feasibility studies.

Based on client data for the last 5 years consisting of WPOP and WPB, where in 2016 there were 59 clients, in 2017 there were 68 clients, in 2018 there were 72 clients, in 2019 there were 76 clients, and in 2020 there were 86 clients. It can be concluded that the number of tax consultant clients and management Dr. Sudarno, S.Pd., M.M., BKP and colleagues has increased every year.

Based on the results of the presurvey response from clients to the services provided by tax and management consultants Dr. Sudarno, S.Pd., M.M., BKP and colleagues, from pre-survey activities carried out directly on tax and management consultant clients Dr. Sudarno, S.Pd., M.M., BKP and colleagues in 2021, where the pre-survey conducted from 20 clients showed that the respondents who felt very dissatisfied (STP) were 3 respondents, dissatisfied (TP) as many as 6 respondents, quite satisfied (CP) as many as 1 respondent, satisfied (P) as many as 9 respondents, and very satisfied (SP) as many as 1 respondent. It can be concluded that the level

of satisfaction (Saputro et al., 2022) provided from tax and management consultants Dr. Sudarno, S.Pd., M.M., BKP and colleagues is not optimal.

According to Widjoyo, (2014) consumer loyalty is more associated with behavior than attitude. If a person is a loyal client, then the client will show excellent behavior to tax and management consultant Dr. Sudarno, S.Pd., M.M., BKP and colleagues which is defined as an expression of satisfaction from the client towards the company. If the company provides good service, it can have a positive impact on client satisfaction. On the other hand, if the company does not provide good satisfaction, it can reduce the level of client satisfaction and have an impact on client loyalty.

Understanding the client's wishes is the first step in providing excellent service that boils down to client satisfaction. Client satisfaction is the key word of a service process. A satisfied client is expected to be a loyal client. Client satisfaction contributes to a number of crucial aspects such as the creation of client loyalty, improving the company's reputation and increasing employee efficiency being the estuary of all service processes carried out, Mira et al., (2020).

Kotler and Keller, (2012) say satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product (or result) to their expectations. If the performance fails to meet expectations, the client will be dissatisfied. If the kineja meets expectations, then the client will feel satisfied. If the performance exceeds expectations, the client will be very satisfied or happy.

Research conducted by Wijayanto (2015), and Putra & Herianingrum, (2015), regarding the effect of satisfaction on loyalty shows that where the results of the research on satisfaction have a significant positive effect on client loyalty and are supported by research by Dan et al., (2013), and Business et al., (2015) the results of his research satisfaction had a significant positive effect on client loyalty.

There are so many causes or factors that affect client satisfaction. The factor that is very popular and has been widely used as a reference for service marketing research is the servqual (service quality) model developed by Noer, (2016) servqual which is used as a reference to measure service quality, namely reliability, responsiveness, assurance, empathy, and tangibles.

Several studies related to the effect of reliability, responsiveness, assurance, empathy, and tangibles on client satisfaction and loyalty have different results. In this case, it is the basis why the variables were taken in this study. The results of gap research or differences in previous research results are as follows:

According to Handaru & Mardiyati, (2014) and Alaan, (2016) reliability is a company's ability to be able and provide services quickly and precisely. Equitable service to all clients without errors, sympathetic activity, and high precision must be in accordance with the performance of the services provided by the company is an expectation of the client.

Research conducted by Bisnis et al., (2015), Solichin et al., (2019), and Wibowo & Muhtarom, (2018), regarding the effect of reliability on satisfaction shows that where the results of the research reliability have a significant positive effect on client satisfaction. But another study conducted by Dan Alaan, (2016), has different research results, namely reliability is not significant to client satisfaction.

Research conducted by Handaru & Mardiyati, (2014), Utami, (2014), Monica et al., (2016), and Dwiyanto, (2015) regarding the effect of reliability on loyalty shows that where the results of the research reliability have a significant positive effect on client loyalty. But another study conducted by Mira et al., (2020), has different research results, namely insignificant reliability of client loyalty.

According to Nitisusastro, (2012) responsiveness is a form of service in providing explanations, so that people who are given responsive services and respond to the services received. Fast and precise service to clients, with clear information delivery will make it easier for clients to use these services.

Research conducted by Wahyuti & Poniman (2017), Monica et al., (2016), Solichin et al., (2019), and Hariansyah et al., (2019), regarding the effect of responsiveness on satisfaction shows that where the results of the research responsiveness have a significant positive effect on client satisfaction. But another study conducted by Bisnis et al., (2015), and Alaan (2016), have different research results, namely insignificant responsiveness to client satisfaction.

Research conducted by Utami, (2014), and Handaru & Mardiyati, (2014) on the effect of responsiveness on loyalty shows that where the results of the research responsiveness have a significant positive effect on client loyalty and are supported by research by Monica et al., (2016), and Wijayanto (2015) the results of the research on responsiveness has a significant positive effect on client loyalty.

According to Dan et al., (2013) assurance is an effort to provide confidence to consumers. This means a certainty obtained from the attitude of employee manners, good communication, and knowledge possessed, so as to be able to foster trust in clients.

Research conducted by Solichin et al., (2019), Monica et al., (2016), and Wahyuti & Poniman, (2017), regarding the effect of assurance on satisfaction shows that where the research results assurance has a significant positive effect on client satisfaction. But another study conducted by Rahayu Triastity, (2019) and Alaan, (2016) has different research results, namely insignificant assurance of client satisfaction.

Research conducted by Utami, (2014), Monica et al., (2016), Wijayanto (2015), and Handaru & Mardiyati, (2014), regarding the effect of assurance on loyalty shows that where the results of the research assurance have a significant positive effect on client loyalty. But another study conducted by Astuti et al., (2015), has different research results, namely insignificant assurance of client loyalty.

Rifai, Achmad, (2020) empathy is to give honest, personal or personal attention to customers by trying to understand consumer needs. When a company has an understanding and knowledge of its customers, understands the needs of a particular customer, and is expected to have comfortable working hours for them.

Research conducted by Monica et al., (2016), Wahyuti & Poniman (2017), Dan et al., (2013), Putra & Herianingrum, (2015), and Solichin et al., (2019), regarding the effect of empathy on satisfaction shows that where the results of the research empathy have a significant positive effect on client satisfaction. But another study conducted by Bisnis et al., (2015), has different research results, namely empathy is not significant to client satisfaction.

Research conducted by Utami, (2014), and Monica et al., (2016), regarding the influence of empathy on loyalty shows that where the results of the research empathy have a significant positive effect on client loyalty and supported by research by Handaru & Mardiyati, (2014) the results of the research empathy have a significant positive effect on client loyalty.

The definition of tangibles is a form of real actualization that can be physically seen or used by employees in accordance with their use and utilization which can be felt to help the services received by people who want services, so that they are satisfied with the services felt, which at the same time shows work performance for the provision of services provided by Parasuraman, (2001).

Research conducted by Putra & Herianingrum, (2015), Bisnis et al., (2015), Solichin et al., (2019), Monica et al., (2016), Wahyuti & Poniman, (2017), Wijayanto (2015), and Dan et al., (2013), regarding the effect of tangibles on satisfaction shows that where the research results are tangibles have a significant positive effect on Parasuraman satisfaction, (2001) client. But another study conducted by Rahayu Triastity, (2019) has different research results, namely that tangibles are not significant to client satisfaction.

Research conducted by Handaru & Mardiyati, (2014), and Utami, (2014), regarding the influence of tangibles on loyalty shows that where the results of the research on tangibles loyalty have a significant positive effect on clients and are supported by research by Monica et al., (2016), and Wijayanto (2015) the research results are tangible has a significant positive effect on client loyalty.

The purposes of this study are (1) to determine, test and analyze the effect of reliability, responsiveness, assurance, empathy, and tangibles on client satisfaction. (2) To determine, test and analyze the effect of reliability, responsiveness, assurance, empathy, and tangibles on client loyalty (3) To determine, test and analyze the effect of satisfaction on client loyalty

## **LITERATURE REVIEW**

### **Theoretical Foundations**

#### **Client Loyalty**

Soriton et al., (2021) customers have a positive attitude towards a brand (Fajri et al., 2021), have a commitment (Yarmanelis et al., 2022) to the brand (Arif et al., 2021) and intend to continue their purchases in the future. According to Lovelock et al, (2011) customer loyalty is the consumer's willingness to use the company's products in the long run.

According to Widjoyo, (2014) consumer loyalty is more associated with behavior than attitude. If a person is a loyal client, then the client will show excellent behavior to the client. Ratini, (2013) loyalty is a

commitment (Atika et al., 2022) aimed at an attitude in which there is a willingness to buy or reuse a product or service, a willingness to express positive things and recommend them to others and a commitment not to move to competitors

From some of the understandings above, it can be concluded that regarding customer loyalty, which is a function of customer satisfaction, obstacles to diversion and customer complaints. Satisfied customers will be able to repurchase in the future and notify others of the expected service.

According to Siregar, (2019) there are five indicators of loyal consumer loyalty, namely: (1) Tend to buy more and stay loyal longer, (2) Tend to cross sell or add-on-selling, (3) Not sensitive to prices, and (4) Will do a positive word of mouth.

### **Client Satisfaction**

According to Kurnia & Suradi, (2019) satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the perceived performance of a product (or result) to their expectations. If performance fails to meet expectations, customers will be dissatisfied. If the performance is in line with expectations, customers will be satisfied. If the performance exceeds expectations, the customer will be very satisfied.

Supranto, J, (2011) Customer satisfaction is the customer's response to the evaluation of perceived dissatisfaction (disconfirmation) between previous expectations or other performance expectations and the actual performance of the product felt after wearing it. Consumer satisfaction is the sense of consumer comfort when getting the results of the selected product of better quality (Hidayat et al., 2022) than the results of unselected products with poor quality or worse, Tjiptono, (2015).

From some of the understandings above, it can be concluded that customer satisfaction is the customer's response to the comparison between performance and expectations in accordance with the evaluation of discrepancies after what the customer feels.

According to Edwin, (2017) there are several indicators of loyal consumer satisfaction, namely: (1) Fulfillment of consumer expectations, (2) Recommending to other parties, (3) Quality of service (Jackson et al., 2021), (4) Loyal, and (5) Location.

### **Quality of Service**

According to Gofur, (2019) service quality according to American Society for Quality Control the totality of features and characteristics of a product or service that depends on its ability to satisfy stated or implied needs Goetsch and davis, (2013) define service quality as dynamic conditions related to products, services, human resources, processes and the environment (Juprizon et al., 2022; Rafizal et al., 2022) that meet or exceed expectations.

Tjiptono, (2015) service quality is defined as a measure of how well the level of service provided is able to match the client's expectations. Kotler and Keller, (2012) service quality is the overall characteristic of a product or service that affects its ability to meet the stated or unstated needs and desires of clients.

From some of the understandings above, it can be concluded that regarding service quality (Setiawan et al., 2021) is the expected level of excellence and control over that level of excellence to meet customer wishes.

According to Herdiansyah et al., (2018) they then developed SERVQUAL (Service Quality), here are the five dimensions of service quality: (1) Reliability indicators: (a) services provided as promised, (b) reliability in handling customer service problems, (c) providing good service from the first time, (d) maintaining error-free records, providing services at the promised time. (2) Responsiveness indicators: (a) tell customers when the service will be performed, (b) have prompt service for customers, (c) willingness to help customers, (d) readiness to respond to customer requests. (3) Assurance indicators: (a) have employees who can instill trust in customers, (b) make customers feel safe in their transactions, (c) have consistently polite employees, (d) employees who have the knowledge to answer customer questions. (4) Emphaty indicators: (a) paying individual attention to customers, (b) having employees who care about customers, (c) understanding what customers want, (d) having employees who understand customer needs. (5) Tangibles indicators: (a) have the latest equipment, (b) have attractive visual facilities, (c) have employees who look neat and professional.

### **Relationships Between Variables**

#### **The Effect of Reliability on Client Satisfaction**

Reliability is the ability of a company to deliver services as promised accurately and reliably. Client expectations such as punctuality, equitable service to all clients without errors, sympathetic activity, and high precision should

be in accordance with the performance of the services provided by the company. The fulfillment of promises in service will illustrate the seriousness of the company. The relationship between reliability and client satisfaction is that reliability has a positive influence on client satisfaction. The better the client's perception of the company's reliability, the greater the client's satisfaction. And if the client's perception of reliability is negative, client satisfaction will also be lower.

Research conducted by Bisnis et al., (2015), Solichin et al., (2019), and Wibowo & Muhtarom, (2018), regarding the effect of reliability on satisfaction shows that where the results of the research reliability have a significant positive effect on client satisfaction. But another study conducted by dan Alaan, (2016), has different research results, namely reliability is not significant to client satisfaction. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 1: Reliability positively affects client satisfaction**

**The Effect of Assurance on Client Satisfaction**

Assurance which includes the knowledge and ability of employees in meeting client needs, client ethics. This means a certainty obtained from the attitude of employee manners, good communication, and knowledge possessed, so as to be able to foster trust in clients, furthermore assurance from a company will affect client satisfaction because what the client wants can be fulfilled by the company, namely with knowledge and skills by employees. The relationship between assurance and client satisfaction is that insurance has a positive influence on client satisfaction. The better the client's perception of the guarantees provided by the company, the greater the client's satisfaction. And if the client's perception of the guarantee provided by the company is negative, the client's satisfaction will also be lower.

Research conducted by Solichin et al., (2019), Monica et al., (2016), and Wahyuti & Poniman, (2017 ), regarding the effect of assurance on satisfaction shows that where the research results assurance has a significant positive effect on client satisfaction. But another study conducted by Rahayu Triastity, (2019) and Alaan, (2016) has different research results, namely insignificant assurance of client satisfaction. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 2: Assurance positively affects client satisfaction**

**The Effect of Responsiveness on Client Satisfaction**

Responsiveness is a fast and appropriate service to clients, with the delivery of clear information that will make it easier for consumers to use the service. The more responsiveness the service provided, the more satisfied the client tends to be, because basically the client comes to the company needs attention and wants to immediately get fast and precise service. The service is unresponsive and will definitely make customers feel dissatisfied. The reactivity provided by the company will increase the satisfaction felt by the client. The relationship between Responsiveness and customer satisfaction is that Responsiveness positively affects client satisfaction. The better the client's perception of the company's responsiveness, the greater the client's satisfaction. Clients who feel disappointed or dissatisfied with the responsiveness of the service, it can result in a decrease in client satisfaction.

Research conducted by Wahyuti & Poniman (2017), Monica et al., (2016), Solichin et al., (2019), and Hariansyah et al., (2019), regarding the effect of responsiveness on satisfaction shows that where the results of the research responsiveness have a significant positive effect on client satisfaction. But other studies conducted by Bisnis et al., (2015), and Alaan (2016), have different research results, namely insignificant responsiveness to client satisfaction. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 3: Responsiveness has a positive effect on client satisfaction**

**The Effect of Emphaty on Client Satisfaction**

Emphaty i.e. the company has concern for clients by providing a sincere and individual or personal attitude given to all clients. With special attention and good communication from employees to clients, it will affect client satisfaction, because when what is needed and complaints are responded well by the company, the client will feel cared for by the company so that the client feels satisfied. The relationship between emphaty and client satisfaction is that caring has a positive influence on client satisfaction. The better the client's perception of the services provided by the company, the higher the level of client satisfaction. And if the client's perception of the services provided by the company is poor, then the client's satisfaction will also be lower.

Research conducted by Monica et al., (2016), Wahyuti & Poniman (2017), Dan et al., (2013), Putra & Herianingrum, ( 2015), and Solichin et al. (2019), regarding the effect of empathy on satisfaction shows that where the research results empathy has a significant positive effect on client satisfaction. But another study conducted

by Bisnis et al., (2015), has different research results, namely empathy is not significant to client satisfaction. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 4: Empathy has a positive effect on client satisfaction**

**Tangible Effect on Client Satisfaction**

Tangible relates to customer satisfaction because good physical evidence will affect the client's perception. Because with good physical evidence, client expectations are higher. Tangible is very important for companies to know the extent of the most suitable physical aspects, which still give a positive impression on the quality of services provided but do not cause client expectations to be too high so that they can meet their needs and desires so that clients feel satisfied. The relationship between physical form and client satisfaction is that physical form positively affects client satisfaction. The better the client's perception of physical appearance, the higher the client's satisfaction. And if the client's perception of physical appearance is poor, then the client's satisfaction will also be lower.

Research conducted by Putra & Herianingrum, (2015), Bisnis et al., (2015), Solichin et al., (2019), Monica et al., (2016), Wahyuti & Poniman, (2017), Wijayanto (2015), and Dan et al., (2013), regarding the effect of tangibles on satisfaction shows that where the research results are tangibles has a significant positive effect on client satisfaction. But another study conducted by Rahayu Triastity, (2019) has different research results, namely that tangibles are not significant to client satisfaction. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 5: Tangible positively affects client satisfaction**

**The Effect of Reliability on Client Loyalty**

Reliability is the ability of a company to deliver services as promised accurately and reliably. Client expectations such as punctuality, equitable service to all clients without errors, sympathetic activity, and high precision should be in accordance with the performance of the services provided by the company. If the client judges well, they tend to be satisfied and a loyalty is formed. The relationship between reliability and client loyalty is that reliability has a positive influence on client loyalty. The better the client's perception of the reliability of the company, the greater the loyalty of the client. And if the client's perception of reliability is negative, client loyalty will also be lower.

Research conducted by Handaru & Mardiyati, (2014), Utami, (2014), Monica et al., (2016), and Wijayanto (2015), regarding the effect of reliability on loyalty shows that where the results of the research reliability has a significant positive effect on client loyalty. But another study conducted by Mira et al., (2020), has different research results, namely insignificant reliability of client loyalty. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 6: Reliability positively affects the loyalty of clients**

**The Effect of Assurance on Client Loyalty**

Assurance which includes the knowledge and ability of employees in meeting client needs, client ethics. The client feels safe and without hesitation in carrying out recreational activities because of a company guarantee given by the client, furthermore, the guarantee from a company will affect client satisfaction because what the client wants can be fulfilled by the company, namely with knowledge and skills by employees. If the client judges well, they tend to be satisfied and a loyalty is formed. The relationship between assurance and client loyalty is that assurance has a positive influence on client loyalty. The better the client's perception of the guarantees provided by the company, the greater the client's loyalty. And if the client's perception of the guarantees provided by the company is negative then the loyalty of the client will also be lower.

Research conducted by Utami, (2014), Monica et al., (2016), Wijayanto (2015), and Handaru & Mardiyati, (2014), regarding the effect of assurance on loyalty shows that where the results of the research assurance have a significant positive effect on client loyalty. But another study conducted by Astuti et al., (2015), has different research results, namely insignificant assurance of client loyalty. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 7: Assurance positively affects the loyalty of clients**

**The Effect of Responsiveness on Client Loyalty**

Responsiveness is a fast (responsive) and appropriate service to clients, with the delivery of clear information that will make it easier for consumers to use the service. The more responsiveness the service provided, the more

satisfied the client tends to be satisfied and a loyalty is formed, because basically the client comes to the company needs attention and wants to immediately get fast and precise service. The service is unresponsive and will definitely make customers unfaithful. The relationship between responsiveness and client loyalty is that responsiveness positively affects client loyalty. The better the client's perception of the company's responsiveness, the greater the client's loyalty. Clients who feel disappointed or dissatisfied with the responsiveness of the service, it can result in a decrease in client loyalty.

Research conducted by Utami, (2014), and Handaru & Mardiyati, (2014) on the effect of responsiveness on loyalty shows that where the results of the research responsiveness have a significant positive effect on client loyalty and are supported by research by Monica et al., (2016), and Wijayanto (2015) the results of the research on responsiveness has a significant positive effect on client loyalty. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 8: responsiveness positively affects client loyalty**

**The Effect of Emphaty on Client Loyalty**

Emphaty i.e. the company has concern for clients by providing a sincere and individual or personal attitude given to all clients. With special attention and good communication from employees to clients, it will affect satisfaction and form a client loyalty, because when what is needed and complaints are responded well by the company, the client will feel cared for by the company so that the client will be loyal to the company. The relationship between emphaty and client loyalty is that caring has a positive influence on client loyalty. The better the client's perception of the services provided by the company, the higher the level of client loyalty. And if the client's perception of the services provided by the company is poor, then the client's loyalty will also be lower.

Research conducted by Utami, (2014), and Monica et al., (2016), regarding the influence of empathy on loyalty shows that where the results of the research empathy have a significant positive effect on client loyalty and are supported by research by Handaru & Mardiyati, (2014) the results of the research empathy has a significant positive effect on client loyalty. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 9: Empathy positively affects the loyalty of clients**

**Tangible Effect on Client Loyalty**

Tangible relates to customer satisfaction because good physical evidence will affect the client's perception. Because with good physical evidence, client expectations are higher. Tangible is very important for companies to know the extent of the most suitable physical aspects, which still give a positive impression on the quality of service provided but do not cause client expectations to be too high so that they can meet their needs and desires so that clients feel satisfied and a loyalty is formed. The relationship between tangible and client loyalty is that tangible positively affects client loyalty. The better the client's perception of physical appearance, the higher the client's loyalty. And if the client's perception of physical appearance is poor, then the client's loyalty will also be lower.

Research conducted by Handaru & Mardiyati, (2014), and Utami, (2014), regarding the effect of tangibles on loyalty shows that where the results of the research on tangibles have a significant positive effect on client loyalty and are supported by research by Monica et al., (2016), and Wijayanto (2015) the research results are tangible has a significant positive effect on client loyalty. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 10: Tangible positively affects client loyalty**

**The Effect of Client Satisfaction on Client Loyalty**

Satisfied clients are not necessarily loyal to the company, but if the client peruses all his needs and desires to be achieved continuously in accordance with what the company provides, then they will be loyal by themselves.

Research conducted by Wijayanto (2015), and Putra & Herianingrum, (2015), regarding the effect of satisfaction on loyalty shows that where the results of the research on satisfaction have a significant positive effect on client loyalty and are supported by research by Dan et al., (2013), and Bisnis et al., (2015) The results of his research satisfaction had a significant positive effect on client loyalty. Based on this statement, a hypothesis can be made in this study, namely:

**Hypothesis 11: Satisfaction has a positive effect on client loyalty**

## RESEARCH METHODS

### Place and Time of Research

This research was conducted at the office of Tax and Management Consultant Dr. Sudarno, S.Pd., M.M., BKP and Partners located at the Ruko Damai Langgeng Block B 22 Sidomulyo Barat Tampan Pekanbaru-Riau Complex. The research time was carried out for approximately 2 (two) months, starting from September 9, 2021 to October 23, 2021.

### Population and Sample

Where the population in this study is all clients of Tax and Management Consultant Dr. Sudarno, S.Pd., M.M., BKP and Partners. The total population is 86 consisting of 44 Corporate Taxpayers and 42 Individual Taxpayers. While the samples in this study were all clients of Tax and Management Consultant Dr. Sudarno, S.Pd., M.M., BKP and Partners.

Based on the data obtained, the number of existing clients amounted to 86 people. The sample in this study that will be taken based on the census method means that it makes the entire population a sample. Thus the sample in this study also amounted to 86 people.

### Operationalization of Research Variables

Endogenous variables are variables that are influenced by exogenous variables. The endogenous variables in this study are client satisfaction and loyalty. Client satisfaction and loyalty is the result of work in quality and quantity achieved by the company in carrying out the services provided in accordance with what the client expects.

**Table 1. Operational Variables**

Variable	Indicators	Sub Indicators	Source	Scale
Loyalty (Y2)	Buy more and stay loyal longer.	a) Using the services of a long-term tax consultant b) Not interested in other service providers	Siregar, (2019)	Interval
	Cross-selling or add-on-selling.	willingness to encourage others to use tax consultants as the right choice.		
	Not sensitive to price.	Not interested in other service providers.		
	Doing a positive word of mouth.	a) The client has provided positive information about the company to others. b) Recommend services to others.		
Satisfaction (Y1)	Fulfillment of consumer expectations	a) The company has provided services according to expectations b) Services provided as expected	Edwin, (2017)	Interval
		c) I feel like I'm part of the family in this company d) I really feel helped by the existence of this company e) My social needs to interact with the company's services were met.		
		a) There is no coercion in Recommending to the other party. b) I am proud to tell the kindness of this company to others.		
		a) Whether the services provided are as promised. b) Willingness to help customers		
		c) Have consistently polite employees. d) Have employees who care about customers e) Have employees who look neat and professional.		
Loyal	a) Pay attention individually to customers.			

Variable	Indicators	Sub Indicators	Source	Scale
Quality of Service (X)	Location	b) Willingness to help customers in social matters	Herdiansyah et al., (2018)	Interval
		a) Companies make customers feel safe in their transactions.		
		b) Access to the company is easy.		
	Reliability	c) Convenience and memorable parking location.		
		a) Whether the services provided are as promised.		
		b) Reliability in handling customer service issues.		
		c) Provide good service from the first time.		
		d) Maintain error-free records.		
	Responsiveness	e) Providing services at the promised time.		
		a) Tells the customer when the service will be performed.		
b) Have prompt service for customers.				
c) Willingness to help customers.				
Assurance	d) Readiness to respond to customer requests.			
	a) Having employees who can instill trust in customers.			
	b) Make customers feel safe in their transactions.			
	c) Have consistently polite employees.			
Empathy	d) Employees who have the knowledge to answer customer questions.			
	a) Pay attention individually to customers.			
	b) Have employees who care about customers.			
	c) Understand what customers want.			
Tangibles	d) Have employees who understand customer needs.			
	a) Has the latest equipment			
	b) Has attractive visual facilities.			
		c) Have employees who look neat and professional.		

### Data type and source

Primary data obtained directly from the object of research or data collected and processed by an organization or individual directly from its object such as the answers of respondents Client Tax and Management Consultant Dr. Sudarno, S.Pd., M.M., BKP and Partners. Meanwhile, secondary data is obtained from indirect sources such as documents, literature related to the object of research in the form of data on the number of clients, a brief history, organizational structure to complement the primary data obtained to support and explain the problem.

### Data Analysis Techniques

#### Descriptive Analysis

The descriptive analysis in this study contains a discussion of respondent characteristics that are associated with respondents' responses.

#### Research Instruments

The Indicators and measurements in the form of intervals consisting of five levels of answers are each weighted with answer choices, namely (1) If the respondent's answer Strongly Agrees is given a weight of 5, (2) If the respondent's answer Agrees is given a weight of 4, (3) If the respondent's answer Strongly Disagrees is given a weight of 3, (4) If the respondent's answer Disagrees is given a weight of 2 and (5) If the respondent's answer Strongly Disagrees is given a weight of 1.

### Questionnaire Due Diligence

Validity test is a test carried out to measure the accuracy of research instruments or questionnaires. A questionnaire is said to be valid if the question or statement from the questionnaire is able to reveal something that will be measured by the questionnaire. The accuracy of the questionnaire can be measured using the correlation coefficient. The questionnaire that is said to be good and valid, if the correlation coefficient is significant or  $r_{count} > 0.3$  (Ghozali, 2016).

The reliability test is a questionnaire test conducted with the intention of measuring the consistency of respondents' answers. Reliability tests were performed with Cronbach's Alpha statistical test. Cronbach's Alpha test limit is  $\geq 0.70$  (Ghozali, 2016) with criteria namely (1) If Cronbach alpha indigo  $> 0.70$  means reliable instrument and (2) If Cronbach alpha indigo  $> 0.70$  means that the instrument is not reliable.

### Analysis of structural equations

The analysis of structural equations in this study is to find a model of equations. The stages of structural equation analysis are:

#### Test Model

##### F Test (Simultaneous Test)

Simultaneous or Concurrent Test (F test) The value used for simultaneous testing is the  $F_{calculated}$  F value. A significant F-test shows that the value of bound variable variation can be explained together by free variables. The test criteria are (1) If F counts the  $< F_{of\ the\ table}$  at 5%  $\alpha$  then  $H_0$  is accepted and  $H_1$  is accepted and (2) Jif  $F_{counts} > F_{table}$  at 5%  $\alpha$  then  $H_0$  is rejected and  $H_1$  is accepted.

##### Coefficient of Determination ( $R^2$ )

Coefficient of determination ( $R^2$ ) analysis is used to determine how much the contribution of independent variables to dependent variables manifests in percentage terms. The magnitude  $R^2$  is referred to as the coefficient of determination and is the quantity used to measure the fit or conformity of a regression line

##### Drawing up path diagrams and structural equations

$$Y1 = \beta_1x1 + \beta_2x2 + \beta_3x3 + \beta_4x4 + \beta_5x5 + e1$$

$$Y2 = \beta_6x1 + \beta_7x2 + \beta_7x3 + \beta_8x4 + \beta_9x5 + \beta_{10}y1 + e2$$

$Y1$ =Satisfaction,  $Y2$ =loyalty,  $X1$ =Reliability,  $X2$ =Responsiveness,  $X3$ =Assurance,  $X4$ =Empathy

$X5$ =Tangibles,  $\beta_1 - \beta_{10}$  =Regression coefficient,  $e1 - e2$ =other factors

##### Structural Equation Modeling (SEM) Test

Before arriving at the results of the analysis in the form of goodness of fit, it is necessary to first check the assumptions behind the validity of the model that has been made. According to Ghozali, (2016) the assumptions in SEM can be divided into two parts, namely assumptions related to models and assumptions related to parameter presumption and hypothesis testing. Assumptions related to parameter estimation and hypothesis testing in SEM.

##### Measurement Model Fit

The approach to assessing the measurement model is to measure composite reliability and variance extracted for each construct. Reliability is a measure of internal consistency indicators of a construct. High reliability results give confidence that individual indicators are all consistent with their measurements. The generally accepted level of reliability is  $> 0.70$  while the reliability  $< 0.70$  accepted for research is exploratory Ghozali, (2016) Variance extracted is a measure of validity. Validity is a measure of the extent to which all indicators accurately measure what is to be measured. The recommended figure for variance extracted is  $> 0.50$  Ghozali, (2016).

##### Hypothesis Test

Hypothesis Test in this study uses a partial testing method, to determine whether or not the influence separately of free variables is significant on bound variables using the t test. As for the kriteria of the test, namely (1) If  $t_{count} > t_{table}$  or significance value is smaller than  $\alpha$  5% then  $H_0$  is rejected and  $H_1$  is accepted and (2) if  $t_{calculate} < t_{table}$  or significance value greater than  $\alpha$  5% then  $H_0$  is accepted and  $H_1$  is rejected.

## **RESULTS AND DISCUSSION**

### **Analysis of Respondent Characteristics**

Respondent characteristics are used to determine the diversity of respondents based on age, class, and education. This is expected to provide a fairly clear picture of the condition of the respondents and their relation to the problem and the purpose of the study. The results of the analysis of respondents' characteristics, namely (1) The characteristics of respondents based on age showed that the most respondents, namely 31-40 respondents aged 31-40 years, were 39 respondents with a presentase of 45%, respondents over the age of 40 years were 32 respondents with a presentase of 30%, while respondents under the age of 30 were 15 respondents with a presentase of 17%. It can be concluded that the most respondents in this study were clients with an age level of 31-40 years. (2) The characteristics of respondents based on taxpayers show that the most respondents were WPB respondents with a presentase of 53% while WPOP was 40 respondents with a presentase of 47%. It can be concluded that the most respondents in this study were corporate taxpayer clients (WPB). (3) The characteristics of respondents based on education showed that the most respondents were S2 / Master education as many as 30 with a percentage of 34.9%, S1 / Bachelor as many as 23 respondents with a presentase of 267%, Diploma as many as 18 respondents with a presentase of 20%, and S3 / Doctoral education respondents 15 with a percentage of 17.4 %. It can be concluded that the most respondents in this study were clients with S2 / Masters education.

### **Analysis of Respondents' Responses**

The results of the analysis of respondents' responses to the variables used in this study were (1) The respondents' assumptions of client loyalty variables showed that the average respondent gave a very satisfied assumption to statements to measure client loyalty variables in Management Tax Consultant Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues with an average score of 4,432 (Very Satisfied). (2) The response of the respondents to the client satisfaction variable shows that the average respondent gives a very satisfied assumption to the statements to measure the client satisfaction variable in the Management Tax Consultant Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues with an average score of 4,316 (Very Satisfied). (3) The response of the respondents to the reliability variable shows that the average respondent gives a very satisfied assumption to the statements to measure the reliability variables in the Management Tax Consultant Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues with an average value of 4,423 (Very Satisfied). (4) Hasil responses of respondents of responsiveness variables show that on average respondents give a very satisfied assumption of statements to measure the responsiveness variables in Management Tax Consultants Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues with an average value of 4,407 (Very Satisfied). (5) The response of the assurance variable respondents shows that the average respondent gives a very satisfied assumption of the statements to measure the assurance variables in the Management Tax Consultant Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues with an average value of 4,334 (Very Satisfied). (6) Hasil responses of empathy variable respondents showed that on average respondents gave a very satisfied assumption of statements to measure empathy variables in Management Tax Consultants Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues with an average score of 4,302 (Very Satisfied). (7) Hasil responses of respondents of tangibles variables show that on average respondents give a very satisfied assumption of statements to measure tangibles variables in Management Tax Consultants Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues with an average score of 4,357 (Very Satisfied).

### **Questionnaire Test**

Based on the results of tests that have been carried out, it shows that all statements in this study have a value of  $>0.30$ . So that these results can be concluded that all the statements used in this study have valid values. Meanwhile, the reliability test results in this study showed a Cronbach alpha value of  $>0.70$ . This result can be concluded to have a reliable or reliable value.

### **Test Data Multicolonierity**

Based on the results of the multicolonierity test, it shows that there is no problem of multicholinerity, because all free variables used in this study have a VIF value smaller than the value of 10.

### **Coefficient of Determination Test ( $R^2$ )**

In this study, it can be explained that the R Square value of 0.602 or 60.2% of the satisfaction variable is described as the reliability, responsiveness, assurance, empathy, and tangibles variables. While the rest that the R Square Adjusted value of 0.578 or 57.8% is explained by other factors that were not studied by this study. While the test results in model 2 obtained an R Square value of 0.591 or 59.1% of loyalty variables can be explained by reliability,

responsiveness, assurance, empathy, tangibles and satisfaction. While the rest that the R Square Adjusted value of 0.560 or 56.0% is explained by other factors that were not studied in this study.

**Table 2. Structure Equation Model (SEM) PLS**

Research Variables	Hypothesis	Original Sample	T Statistics	P Values	Conclusion
Reliability -> Satisfaction	Positive	0.344	1.574	0.116	Insignificant
Responsiveness -> Satisfaction	Positive	-0.067	0.314	0.754	Insignificant
<b>Assurance -&gt; Satisfaction</b>	Positive	<b>0.440</b>	<b>2.239</b>	<b>0.026**</b>	<b>Significantly Positive</b>
Empathy -> Satisfaction	Positive	0.178	1.209	0.227	Insignificant
Tangible -> Satisfaction	Positive	-0.075	0.391	0.696	Insignificant
Reliability -> Loyalty	Positive	0.055	0.248	0.804	Insignificant
Responsiveness -> Loyalty	Positive	0.241	1.325	0.186	Insignificant
Assurance -> Loyalty	Positive	-0.087	0.541	0.589	Insignificant
Empathy -> Loyalty	Positive	-0.103	0.686	0.493	Insignificant
<b>Tangible -&gt; Loyalty</b>	Positive	<b>0.358</b>	<b>2.237</b>	<b>0.026**</b>	<b>Significantly Positive</b>
<b>Satisfaction -&gt; Loyalty</b>	Positive	<b>0.410</b>	<b>3.086</b>	<b>0.002***</b>	<b>Significantly Positive</b>

If P-Value <0.01\*\*\*, <0.05\*\*, <0.10\*

Source: Smart PLS processed data, 2022

## Discussion of Research Results

### The effect of reliability on client satisfaction

In theory, high reliability can increase client satisfaction. Based on the results of the path coefficient, it shows that reliability has a positive effect on satisfaction. However, the results of the hypothesis test where reliability is not significant to satisfaction. It can be concluded that not knowing good reliability can affect the level of client satisfaction. These results are in line with Alaan's research, (2016) reliability is not significant to client satisfaction. But contrary to the results carried out by Bisnis et al., (2015), Solichin et al., (2019), and Wibowo & Muhtarom, (2018), where the results of the research show that reliability has a significant positive effect on client satisfaction.

### The effect of responsiveness on client satisfaction

In theory, high responsiveness can increase client satisfaction. Based on the results of the path coefficient, it shows that responsiveness negatively affects satisfaction. However, the results of the hypothesis test where responsiveness is not significant to satisfaction. It can be concluded that good responsiveness may not necessarily affect the level of client satisfaction. These results are in line with the research of Bisnis et al., (2015), and Alaan (2016), responsiveness is not significant to client satisfaction. But contrary to the results carried out by Wahyuti & Poniman (2017), Monica et al., (2016), Solichin et al., (2019), and Hariansyah et al., (2019), where the results of the research show that responsiveness has a significant positive effect on client satisfaction.

### The effect of assurance on client satisfaction

In theory, high assurance can increase client satisfaction. Based on the results of the path coefficient, it shows that assurance has a positive effect on satisfaction. However, the results of the hypothesis test where assurance is significantly positive for satisfaction. It can be concluded that good assurance can certainly affect the level of client satisfaction. These results are in line with the research of Solichin et al., (2019), Monica et al., (2016), and Wahyuti & Poniman, (2017), assurance has a significant positive effect on client satisfaction. But contrary to the results carried out by Rahayu Triastity, (2019) and Alaan, (2016) where the results of the research showed that assurance was not significant to client satisfaction.

### **The effect of empathy on client satisfaction**

In theory, high empathy can increase client satisfaction. Based on the results of the path coefficient, it shows that empathy has a positive effect on satisfaction. However, the results of the hypothesis test where empathy is not significant to satisfaction. It can be concluded that the absence of good empathy can affect the level of client satisfaction. These results are in line with the research of Business et al., (2015), empathy is not significant to client satisfaction. But contrary to the results carried out by Monica et al., (2016), Wahyuti & Poniman (2017), Dan et al., (2013), Putra & Herianingrum, (2015), and Solichin et al., (2019), where the results of the research show that empathy has a significant positive effect on client satisfaction.

### **The effect of tangibles on client satisfaction**

In theory, high tangibles can increase client satisfaction. Based on the results of the path coefficient, it shows that tangibles negatively affect satisfaction. However, the results of the hypothesis test where tangibles are not significant to satisfaction. It can be concluded that good tangibles may not necessarily affect the level of client satisfaction. These results are in line with Rahayu Triastity's research, (2019) that tangibles are not significant to client satisfaction. But contrary to the results carried out by Putra & Herianingrum, (2015), Bisnis et al., (2015), Solichin et al., (2019), Monica et al., (2016), Wahyuti & Poniman, (2017), Wijayanto (2015), and Dan et al., (2013), where the results of the research show that tangibles have a significant positive effect on client satisfaction.

### **The effect of reliability on client loyalty**

In theory, high reliability can increase loyalty. Based on the results of the path coefficient, it shows that reliability has a positive effect on loyalty. However, the results of the hypothesis test where reliability is not significant to loyalty. It can be concluded that not knowing good reliability can affect the level of client loyalty. These results are in line with the research of Mira et al., (2020), reliability is not significant to client loyalty. But contrary to the results carried out by Handaru & Mardiyati, (2014), Utami, (2014), Monica et al., (2016), and Wijayanto (2015), where the results of the research showed that reliability has a significant positive effect on client loyalty.

### **The effect of responsiveness on client loyalty**

In theory, high responsiveness can increase loyalty. Based on the results of the path coefficient, it shows that responsiveness has a positive effect on loyalty. However, the results of the hypothesis test where responsiveness is not significant to loyalty. It can be concluded that good responsiveness may not necessarily affect the level of client loyalty. These results are not in line with the research of Utami, (2014), and Handaru & Mardiyati, (2014) responsiveness has a significant positive effect on client loyalty and is supported by the research of Monica et al., (2016), and Wijayanto (2015).

### **The effect of assurance on client loyalty**

In theory, high assurance can increase loyalty. Based on the results of the path coefficient, it shows that assurance negatively affects loyalty. However, the results of the hypothesis test where assurance is significantly positive for loyalty. It can be concluded that good assurance can certainly affect the level of client loyalty. These results are in line with the research of Astuti et al., (2015), insignificant assurance towards client loyalty. But contrary to the results carried out by Utami, (2014), Monica et al., (2016), Wijayanto (2015), and Handaru & Mardiyati, (2014), where the results of the research show that assurance has a significant positive effect on client loyalty.

### **The effect of empathy on client loyalty**

In theory, high empathy can increase loyalty. Based on the results of the path coefficient, it shows that empathy negatively affects loyalty. However, the results of the hypothesis test where empathy is not significant to loyalty. It can be concluded that good empathy may not necessarily affect the level of client satisfaction. These results are not in line with the research of Utami, (2014), and Monica et al., (2016), empathy has a significant positive effect on client loyalty and is supported by the research of Handaru & Mardiyati, (2014) the results of his research empathy had a significant positive effect on client loyalty.

### **The effect of tangibles on the loyalty**

In theory high tangibles can increase loyalty. Based on the results of the path coefficient, it shows that tangibles have a positive effect on loyalty. However, the results of the hypothesis test where tangibles are significantly positive for loyalty. It can be concluded that good tangibles may not necessarily affect the level of client loyalty. These results are in line with Handaru & Mardiyati, (2014), and Utami, (2014), tangibles have a significant positive effect on client loyalty and are supported by the research of Monica et al., (2016), and Wijayanto (2015).

### **The effect of satisfaction on client loyalty**

In theory, high satisfaction can increase loyalty. Based on the results of the path coefficient, it shows that satisfaction has a positive effect on loyalty. However, the results of the hypothesis test where significant satisfaction is positive for loyalty. It can be concluded that good satisfaction can affect the level of client loyalty. These results are in line with the research of Wijayanto (2015), and Putra & Herianingrum, (2015), satisfaction has a significant positive effect on client loyalty and is supported by the research of Dan et al., (2013), and Bisnis et al., (2015).

## **CONCLUSION**

Based on the results and discussion of the research that has been described in the previous chapter. So a conclusion can be made in this study, namely the results of the study show that (1) assurance has a significant positive impact on client satisfaction (2) reliability, responsiveness, empathy, and tangibles have not had a significant positive impact on client satisfaction. (3) Tangibles and satisfaction have a significantly positive impact on client loyalty. (4) reliability, responsiveness, assurance and empathy have not had a significantly positive impact on client loyalty.

Based on the results and conclusions of the research that has been explained, it can be known what are the limitations of this study, namely: (1) Model 1 reliability, responsiveness, assurance, empathy, and tangibles explains client satisfaction of 0.602 or 60.2%. This means that 0.578 or 57.8% is explained by other factors that were not studied by this study. (2) Model 2 reliability, responsiveness, assurance, empathy, tangibles and satisfaction describes client loyalty of 0.591 or 59.1%. This means that 0.560 or 56.0% is explained by other factors not studied in the study. (3) Based on the model studied, only one variable has a significant impact on satisfaction and performance. While the rest have no influence on both teacher satisfaction and performance. (4) Based on the model studied, only variable a ssurance, tangibles and satisfaction have a significantly positive impact on satisfaction and loyalty. While the rest has no influence on both client satisfaction and loyalty.

Based on the limitations of the research that has been explained, suggestions can be given in this study, namely: (1) It is recommended for Management Tax Consultants Dr. Sudarno, S.Pd., M.M., BKP., and Pekanbaru Colleagues to consider factors assurance and tangibles. Because a good ssurance and tangibles are able to provide satisfaction and loyalty to the client. (2) For subsequent researchers to consider more in the selection of variables by reading references and journals of previous research. In order for the variables used to be correct correctly provides a good model for client satisfaction and loyalty. (3) Many variables can be used as factors that affect job satisfaction and client loyalty. It is recommended for subsequent researchers to add other marketing variables such as brand image, service quality, and other marketing-related variables.

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