

The Effect of Individual Characteristics, Competence on Job Satisfaction and Employee Performance of IKM Batik in Pamekasan

Farid Firmansyah
University of 17 Agustus 1945
Surabaya

Ida Aju Brahmasari
University of 17 Agustus 1945
Surabaya

Ida Aju Brahma Ratih
University of 17 Agustus 1945
Surabaya

Abstract:- Internal challenges are a form of weaknesses experienced by IKM Batik such as the life of IKM Batik which is unstable due to a decrease in performance, difficulty in determining the priority scale of fulfilling employee rights, and inability to provide welfare. This research is intended to state the truth with evidence and analyze the influence of individual characteristics, competencies, job satisfaction and employee performance of IKM Batik in Pamekasan. This study used a population of 1,691 people and a sample of 196 employees of IKM Batik. The method of data analysis used in this study was SEM (Structure Equational Modeling) with AMOS. Based on results of the discussion, it can be concluded that of the five hypotheses proposed in this study, three hypotheses were accepted namely H1, H3 and H5, meanwhile, the two hypotheses were rejected namely H2, and H4.

Keywords:- Individual Characteristics, Competence, Job Satisfaction, And Employee Performance.

I. INTRODUCTION

Small and micro industries (IKM) in Pamekasan, It is like other IKM in other districts, also facing the external and internal challenges. The increase in fuel prices (<https://economy.okezone.com/read/2018/>), the pressure of the rupiah exchange rate against the US dollar (<https://m.detik.com/finance/bursa-dan-valas>), and the enactment of AEC in 2015 (Wangke, 2014) are some manifestations of external challenges. Internal challenges are a form of SMI weaknesses, namely: In the legal view of independent business and the company is no different, difficulties developing capital, difficult to get outstanding employees, unstable company life, potential for conflict between partners, potential for cooperation and conflict within family companies, pressure and interests in and or from outside parties and family conflicts merupakan beberapa wujud dari tantangan eksternal. Tantangan (Machfoedz and Machfoedz, 2015:101–112).

The form of internal challenges in the IKM Batik Pamekasan Regency is that the life of the IKM is unstable, this is due to a decrease in performance due to the concentration of the IKM Batik business owners in waiting for their products to be accepted by the market. Batik SMI business owners find it difficult to determine priorities in terms of fulfilling employee rights to job satisfaction. And

the inability of some IKM Batik business owners to provide the minimum wage in Pamekasan Regency.

Robbins and Judge (2017) stated that individual characteristics play a role in increasing job satisfaction and companies that are able to assess their competence will make them satisfied with their work. Job satisfaction becomes a reflection of individual performance, individuals will be willing to exert all their thoughts, energy, time, and even risk in carrying out their work (Suparyadi, 2015).

Individual characteristics, competencies and job satisfaction in several studies affect employee performance. Studies that confirm the effect of individual characteristics on employee performance such as: Diogo *et al.* (2014); Gayathiri and Ramakrishnan (2013); and Karim (2016). Studies that confirm the effect of competence on employee performance such as: Suryadana (2013); Kannaiah and Sasikumar (2014); Kaur (2015); Maleha (2014); and Sumantri, Brahmasari, and Mujanah (2017). Research that confirms performance is influenced by job satisfaction, such as: Khan *et al.* (2014); Fitria, Idris, and Kusuma (2014); Hidayati and Rahmawati (2015); May (2015); Latifa Hanim (2016); Bustomi, Purbangkoro, and Nurhardjo (2017); Darman (2017).

This study is intended to state the truth with evidence and conduct an analysis of individual characteristics, and competencies, on the performance of IKM Batik employees in Pamekasan Regency with job satisfaction as an intermediate variable. By this research, it is expected to provide benefits and advice in improving employee performance and giving contribution in enriching the literature in the area of employee performance.

II. LITERATURE REVIEW AND HYPOTHESIS

➤ Individual Characteristics

Noe *et al.* (2014) states that individual characteristics that affect employee performance refer to the knowledge, skills, abilities and attitudes of employees. Mathis and Jackson (2012) mention four things on individual characteristics that affect performance, namely: interests, identity, personality and social background. Robbins (2016) classifying individual characteristics, namely abilities, values, attitudes, and interests.

➤ *Competency*

Zainal *et al.*, (2015) “competence is what outstanding performers do more often in more situations with better results, than what average performers do”. Rampersad (2016) “competence as a collection of knowledge, experience, skills, values and norms, as well as the behavior needed to complete the job adequately”. Spencer (Moehariono, 2014) “states that competence can be defined as the underlying characteristics of a person related to the effectiveness of individual performance in his work, or the basic characteristics of individuals who have a causal relationship or as a cause-effect with criteria that are used as a reference, effective or excellent or superior performance in work or in certain situations”.

➤ *Job Satisfaction*

Job satisfaction is "pleasure feeling or disappointment of someone that arises due to the act of comparing the perceived performance against their expectations" (Kotler and Keller, 2016). Gibson (2006) job satisfaction as "the attitude of every employee towards all elements related to his work". Kreitner and Kinicki (2014) job satisfaction as "a reflection of the degree to which a person likes his/ her job, formally defined, job satisfaction is an affective or emotional response to various aspects of one's work".

➤ *Employee Performance*

Zainal *et al.* (2015) performance as "a general term used for part or all of the actions or activities of an organization in a period with reference to a number of standards such as past or projected costs, on the basis of efficiency, responsibility or accountability of management and the like". Hariandja (2014) performance as "the work produced by employees or actual behavior that is displayed in accordance with its role in the organization". Suyadi (2011) states that performance is "the work that can be achieved by a person or group of people in an organization, in accordance with their respective authorities and responsibilities, in the context of efforts to achieve the organization's objectives legally, is not against the law and in accordance with moral and ethical".

➤ *The Relationship of Individual Characteristics and Job Satisfaction*

Gibson (2006) states that individual characteristics are "self-actualizing people about: the ability to perceive people and events accurately, the ability to escape oneself from the confusion of life, the orientation of task problems, the ability to obtain personal satisfaction from personal development in doing something valuable, the capacity to love and experience the lives of employees at work, high creativity at work".

Research findings that show the effect of individual characteristics on job satisfaction, such as: Tumewu, Lumanauw, and Ogi (2014); Asad-ur-Rehman (2015); Husien and Hady (2016); Kemala (2016); Sariningtyas and Sulistiyani (2016); Sukma, Haryono, and Wulan (2016); Kardilla and Sjahruddin (2016); Mahayanti and Sriathi (2017); Widiyanti, Putriana, and Supriyadi (2018).

H1: Individual characteristics significantly effect the job satisfaction of IKM Batik employees in Pamekasan Regency.

➤ *The Relationship of Individual Characteristic and Performance*

Noe *et al.* (2014) states that individual characteristics that affect employee performance refer to the knowledge, skills, abilities and attitudes of employees.

Research findings that show the effect of individual characteristics on performance, such as: Margaretha Bogar *et al.* (2013); Peoni (2014); Malonda, Kojo, and Sepang (2014); Asad-ur-Rehman (2015); Abadylla (2015); Ikhsan, Hasiholan, and Paramita (2016); Harmiyati, Kurdi, and Sulastrri (2016); Harianto, Kusmaningtyas, and Brahmasari (2016); Warizin (2017); Wijayanti, Sjahruddin, and Razak (2017); Ananda and Sunuharyo (2018).

H2: Individual characteristics significantly effect the performance of SME Batik employees in Pamekasan Regency.

➤ *The Relationship of Competency and Job Satisfaction*

Kardilla and Sjahruddin (2016) states that "the ability to be positive and real direction in increasing job satisfaction shown through a high level of competence is a determinant of success".

Research findings that show the effect of competence on job satisfaction, such as: Dhermawan, Sudibya, and Utama (2012); Gijoh (2013); Iskandar and Juhana (2014); Manik and Wiarah (2014); Supiyanto (2015); Smith (2015); Silitonga and Widodo (2017).

H3: Competence significantly effect the Job Satisfaction of IKM Batik employees in Pamekasan Regency.

➤ *The Relationship of Competence and Employee Satisfaction*

Spencer (Moehariono, 2014) states that "competence can be defined as the underlying characteristics of a person relating to the effectiveness of individual performance in his work, or the basic characteristics of individuals who have a causal relationship or as a cause and effect with criteria that are used as a reference, effective or excellent or superior performance in work or in certain situations".

Research findings that show the effect of competence on performance, such as: Sari (2013); Maleha (2014); Supiyanto (2015); Liman and Merkusiwati (2017); Almusaddar, Ramzan, and Raju (2018); Suhardi (2019).

H4: Competence significantly effect the performance of IKM Batik Employees in Pamekasan Regency.

➤ *The Relationship of Job Satisfaction and Employee Performance*

Harsono (2014) states that an increase in "employee job satisfaction will show positive behavioral attitudes and lead to improved performance". Kreitner and Kinicki (2014) revealed eight main relationships of job satisfaction with various variables, one of which is job performance.

Research findings that show the effect of job satisfaction on performance, such as: Hidayati and Rahmawati (2015); May (2015); Latifa Hanim (2016); Bustomi, Purbangoro, and Nurhardjo (2017); Darman (2017).

H5: Job satisfaction significantly effect the performance of IKM Batik Employees in Pamekasan Regency.

III. METHODS

In this study, an explanatory research was used to explore the causal relationships. This study used a population of 1,691 people and a sample of 196 employees of IKM Batik. Exogenous variables namely Individual Characteristics and Competence, intermediate variables namely Job Satisfaction (Z), and Endogenous Variables namely Employee Performance. The data analysis techniques in this study was performed using SEM. The analysis of the model in this study is as follows.

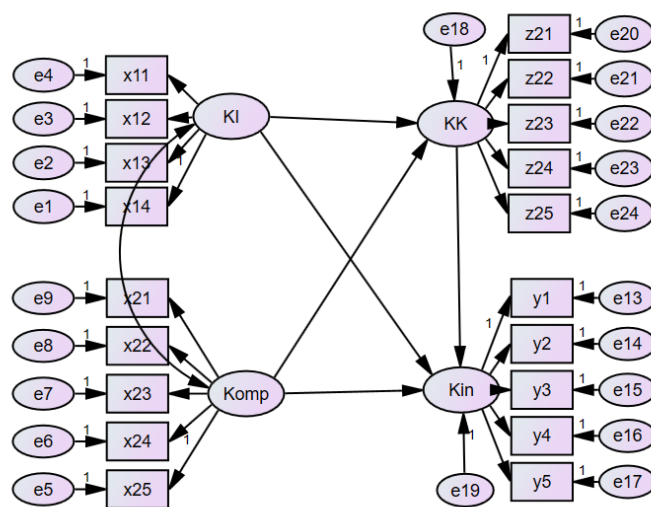


Fig 1:- Analysis Model

IV. ANALYSIS AND DISCUSSION

➤ *Test of Quality Data*

Dimensions of individual characteristics are: ability, values, attitudes, interests, and seven indicators as a measure of this variable. The data quality test results on individual characteristic variables is as listed in the following table 1.

Dimention	Indicator	Correlation	Prob	Interpretation
X _{1.1}	Indicator 1	0,668	0,000	Accepted
	Indicator 2	0,554	0,000	Accepted
X _{1.2}	Indicator 3	0,543	0,000	Accepted
	Indicator 4	0,481	0,000	Accepted
X _{1.3}	Indicator 5	0,624	0,000	Accepted
	Indicator 6	0,639	0,000	Accepted
X _{1.4}	Indicator 7	0,545	0,000	Accepted
Reliability		0,673		Reliable

Table 1:- The Data Quality Test of Employee Characteristics IKM Batik in Pamekasan

Table 1 explains that all probability values in all dimensions have values less than the significance level (α) of 5%, means that the four dimensions of individual characteristics and the seven indicators tested are acceptable and reliable.

The competency dimension is: achievement motivation, related to order and quality, initiative, information search, control, and nine indicators to measure this variable. Competency variable data quality test results can be seen in the following table 2.

Dimension	Indicator	Correlation	Prob	Interpretation
X _{2.1}	Indicator 1	0,587	0,000	Accepted
	Indicator 2	0,486	0,000	Accepted
X _{2.2}	Indicator 3	0,548	0,000	Accepted
	Indicator 4	0,574	0,000	Accepted
X _{2.3}	Indicator 5	0,665	0,000	Accepted
X _{2.4}	Indicator 6	0,622	0,000	Accepted
	Indicator 7	0,564	0,000	Accepted
X _{2.5}	Indicator 8	0,496	0,000	Accepted
	Indicator 9	0,440	0,000	Accepted
Reliability		0,719		Reliable

Table 2:- The Data Quality Test of Employee Competency IKM Batik in Pamekasan

Table 2 explains that all probability values in all dimensions have values less than the significance level (α) of 5%, means that the five dimensions of competency and the nine indicators tested are acceptable and reliable.

The dimensions of job satisfaction are: supportive working conditions, payment of salary/ wages, coworkers, compatibility between personality and work, work itself, and ten indicators to measure this variable. The data quality test results of job satisfaction variables can be seen in the following table 3.

Dimension	Indicator	Correlation	Prob	Interpretation
Z ₁	Indicator 1	0,414	0,000	Accepted
	Indicator 2	0,552	0,000	Accepted
Z ₂	Indicator 3	0,722	0,000	Accepted
	Indicator 4	0,448	0,000	Accepted
Z ₃	Indicator 5	0,543	0,000	Accepted
	Indicator 6	0,458	0,000	Accepted
Z ₄	Indicator 7	0,608	0,000	Accepted
	Indicator 8	0,503	0,000	Accepted
Z ₅	Indicator 9	0,600	0,000	Accepted
	Indicator 10	0,507	0,000	Accepted
Reliability		0,718		Reliable

Table 3:- The Data Quality Test of Employee Satisfaction IKM Batik in Pamekasan

Table 3 explains that all probability values in all dimensions have values less than the significance level (α) of 5%, means that the five dimensions of job satisfaction and ten indicators tested are acceptable and reliable.

The dimensions of employee performance are: the quality of work, work targets in terms of work quantity, knowledge, toughness, work relationships, and eight indicators as a measure of this variable. The data quality test results for employee performance variables can be seen in the following table 4.

Dimension	Indicator	Correlation	Prob	Interpretation
Y ₁	Indicator 1	0,538	0,000	Accepted
	Indicator 2	0,428	0,000	Accepted
Y ₂	Indicator 3	0,469	0,000	Accepted
Y ₃	Indicator 4	0,658	0,000	Accepted
	Indicator 5	0,703	0,000	Accepted
Y ₄	Indicator 6	0,751	0,000	Accepted
Y ₅	Indicator 7	0,629	0,000	Accepted
	Indicator 8	0,403	0,000	Accepted
Reliability		0,702		Reliable

Table 4:- The Data Quality Test of Employee Performance IKM Batik in Pamekasan

Table 4 explains that all probability values in all dimensions have values less than the significance level (α) of 5%, means that the five dimensions of employee performance and the eight indicators tested are acceptable and reliable.

➤ *Evaluation of Univariate and Multivariate Normality*

The critical ratio results that are between $-2.58 < cr < 2.58$ indicate that the data in each indicator has been univariate or multivariate normal. The following are the results of the normality test.

Dimention	Indicator	Skewness	Critical Ratio	Curtosis	Critical Ratio
X1	X1.1	-0,217	-1,250	0,009	0,026
	X1.2	-0,371	-2,137	0,2	0,572
	X1.3	-0,047	-0,271	-0,383	-1,095
	X1.4	-0,311	-1,791	-0,761	-2,175
X2	X2.1	-0,407	-2,344	0,484	1,383
	X2.2	-0,325	-1,872	-0,398	-1,137
	X2.3	-0,239	-1,376	-0,214	-0,612
	X2.4	-0,369	-2,125	0,35	1,000
	X2.5	-0,054	-0,311	-0,594	-1,697
Z	Z1	0,353	2,033	-0,126	-0,360
	Z2	0,278	1,601	0,44	1,257
	Z3	-0,343	-1,975	0,777	2,220
	Z4	-0,039	-0,225	-0,691	-1,975
	Z5	-0,005	-0,029	-0,64	-1,829
Y	Y1	-0,343	-1,975	0,736	2,103
	Y2	0,008	0,046	-0,041	-0,117
	Y3	-0,354	-2,039	0,694	1,983
	Y4	-0,375	-2,160	0,347	0,992
	Y5	-0,318	-1,831	0,704	2,012
Multivariate				12,669	2,163

Table 5:- Evaluation of Normality

Based on table 5, it can be seen that the value of cr is between $-2.58 < CR < 2.58$, therefore, it can be interpreted that the indicators for all variables are univariately normally distributed. The value of multivariate cr is 2.163 under 2.58. Therefore, it can be interpreted that the indicator of all variables in a multivariate normal distribution..

➤ *Evaluation of Outliers*

Ferdinand (2014) stated that “outliers are observations or data that have unique characteristics that look different from other data and appear in extreme form, both for single variables and combinations”. Ferdinand (2014) "testing univariate outliers data by testing data that have a Z-score ≥ 3 will be categorized as outliers". The following are the value of Z-scores for all indicators.

Z-score	N	Min	Max
X1.1	196	-2,89807	1,48256
X1.2	196	-2,81060	1,55619
X1.3	196	-2,65114	2,47191
X1.4	196	-2,65474	1,19955
X2.1	196	-2,55958	1,57670
X2.2	196	-2,35479	1,47541
X2.3	196	-2,15762	1,64000
X2.4	196	-2,64314	1,50453
X2.5	196	-2,41408	1,78060
Y1	196	-2,37887	2,41146
Y2	196	-2,07777	2,63025
Y3	196	-2,67192	1,43231
Y4	196	-2,43097	1,71947

Y5	196	-2,13698	1,75928
Z1	196	-2,55703	1,93291
Z2	196	-2,89598	2,18712
Z3	196	-2,93735	1,94755
Z4	196	-2,59483	1,38888
Z5	196	-2,03493	1,50654
Valid N (listwise)	196		

Table 6:- Evaluation of *Outlier* using Z-score

Based on Table 6, it can be seen that Z-score of all indicators is in the interval of -2.937 to 2.630, meaning that all data on all indicators are not affected by outliers.

➤ *Confirmatory Factor Analysis (CFA) Exogenous Construct*

CFA determines whether the dimensions of the individual characteristic variable, and the competency variable are able to make it a latent variable. The CFA results can be seen as follows:

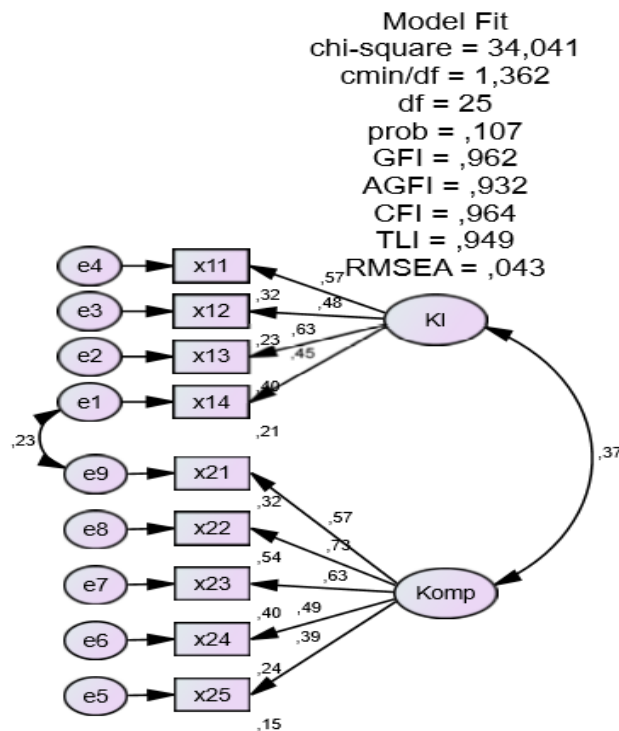


Fig 2:- CFA *Exogeneous*

Goodness of fit index of this study uses eight criteria, they are AGFI (> 0.90), CFI (> 0.95), Chi-Square (Expected to be small), CMIN/ DF (<2.00), GFI (> 0, 90), RMSEA (<0.08), Significance (> 0.05), TLI (> 0.95). As listed in Figure 1, these seven criteria have a fit value, the expected value of the results of this study except the value of TLI with marginal fit value. Exogenous CFA constructs have shown harmony between data and the model.

➤ *Confirmatory Factor Analysis (CFA) Endogenous Construct*

CFA is done to determine whether the dimensions of endogenous variables are able to make it a latent variable. The CFA results can be seen as follows:

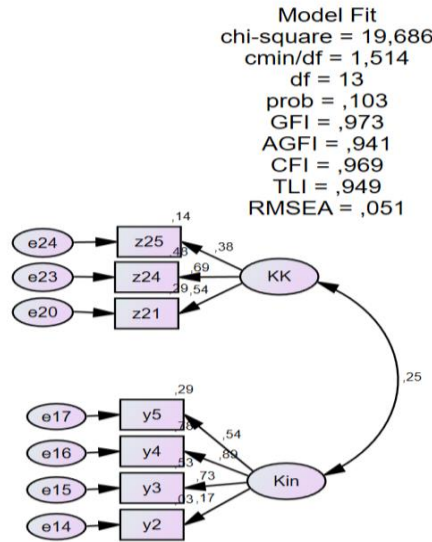


Fig 3:- CFA Endogenous

Goodness of fit index of this study uses eight criteria, they are AGFI (> 0.90), CFI (> 0.95), Chi-Square (Expected to be small), CMIN/ DF (<2.00), GFI (> 0, 90), RMSEA (<0.08), Significance (> 0.05), TLI (> 0.95). As listed in Figure 2, these seven criteria have a fit value, the expected value of the results of this study except the value of TLI with marginal fit value. Endogenous CFA constructs have shown harmony between the data and the model.

➤ The Hypothesis testing

The SEM research model shown in Figure 3 is the result of the goodness of fit from the development of the final modified model.

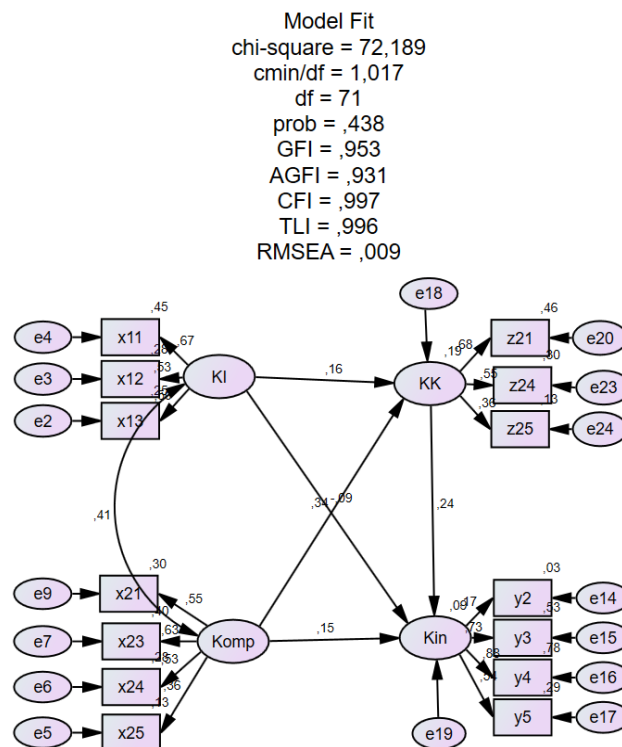


Fig 4:- Structural Equation Model

Goodness of fit index of this study uses eight criteria, they are AGFI (> 0.90), CFI (> 0.95), Chi-Square (Expected to be small), CMIN/ DF (<2.00), GFI (> 0, 90), RMSEA (<0.08), Significance (> 0.05), TLI (> 0.95). As listed in Figure 3, these eight criteria have a fit value, the value suggested by AMOS 22.

The calculation of causality relationships through regression weight, can be seen in the following table 7.

Causal Relationship		Estimate	Critical Ratio	Interpretation	
Individual Characteristic	→	Job Satisfaction	0,162	2,182	Significant
Individual Characteristic	→	Employee Performance	-0,088	-0,730	Unsignificant
Competency	→	Job Satisfaction	0,344	3,841	Significant
Competency	→	Employee Performance	0,149	1,122	Unsignificant
Job Satisfaction	→	Employee Performance	0,239	3,462	Significant

Table 7:- Standarized Regression Weight

The table above shows the relationships and influences analyzed have three relationships and have a significant effect, while the two relationships and the effect is not significant. The interpretation are stated as follow:

- Estimate individual characteristics of job satisfaction has a value of 0.162 and cr has a value of 2.182 above a value of 1.96. This result shows the first hypothesis was accepted. The results of this study confirm Gibson's theory (2006) and support the research conducted by Tumewu, Lumanaw, and Ogi (2014); Asad-ur-Rehman (2015); Husien and Hady (2016); Kemala (2016); Sariningtyas and Sulistiyani (2016); Sukma, Haryono, and Wulan (2016); Kardilla and Sjehruddin (2016); Mahayanti and Sriathi (2017); Widiyanti, Putriana, and Supriyadi (2018).
- Estimate individual characteristics on employee performance has a value of -0.088 and cr has a value of -0.730 less than 1.96. This result shows that the second hypothesis is not accepted. The results of this study have not confirmed the theory of Noe *et al.*, (2014) and do not support the results of research conducted by Margaretha Bogar *et al.* (2013); Peoni (2014); Malonda, Kojo, and Sepang (2014); Asad-ur-Rehman (2015); Abadylla (2015); Ikhsan, Hasiholan, and Paramita (2016); Harmiyati, Kurdi, and Sulastri (2016); Harianto, Kusmaningtyas, and Brahmasari (2016); Warizin (2017); Wijayanti, Sjehruddin, and Razak (2017); Ananda and Sunuharyo (2018).
- Estimate competence for job satisfaction has a value of 0.344 and cr has a value of 3.841 above 1.96. This result shows that the third hypothesis is accepted. This research supports the research conducted by Dhermawan, Sudibya, and Utama (2012); Gijoh (2013); Iskandar and Juhana (2014); Manik and Wiarah (2014); Supiyanto (2015); Smith (2015); Silitonga and Widodo (2017).
- Estimate results of competence on the performance of IKM Batik employees have a value of 0.149 and cr has a value of 1.122 less than 1.96. This result shows that the fourth hypothesis is not accepted. The results of this study have not confirmed Spencer's theory (Moehersono, 2014), and have not supported the results of research conducted by Sari (2013); Maleha (2014); Supiyanto (2015); Liman and Merkusiwati (2017); Almusaddar, Ramzan, and Raju (2018); Suhardi (2019).

- Estimate job satisfaction on the performance of IKM Batik employees has a value of 0.239 and cr has a value of 3.463 above 1.96. These results show that the fifth hypothesis is accepted. The results of this study confirm the theory of Kreitner and Kinicki (2014), and support the results of research conducted by: Hidayati and Rahmawati (2015); May (2015); Latifa Hanim (2016); Bustomi, Purbangkoro, and Nurhardjo (2017); Darman (2017).

V. SUMMARY

The data analysis using data quality tests, evaluation of normality and outliers with univariate and multivariate, CFA on exogenous and endogenous constructs and testing of hypotheses proposed in this study. Hypothesis test results showed eight goodness of fit criteria obtained results with the fit category. Hypothesis test results also show that there are three accepted hypotheses, including: H1, H3 and H5, and two unacceptable hypotheses, including: H2 and H4.

VI. LIMITATIONS

- Not all employees obtain adequate welfare from the IKM Batik business owners, therefore, the difference is very possible, then, this study cannot be fully generalized.
- Lack of employee understanding of individual characteristics, and job satisfaction making it difficult to fill out the questionnaires.

REFERENCES

- [1]. Aida Zahrotu Amalia, Handoyo Djoko W, dan Reni Shinta Dewi. *The Influence of Brand Awareness and Product Quality on Customer Loyalty through Customer Satisfaction as an Intervening Variable on Simpati Prepaid GSM Cards (Case Study on Consumers in Pedurungan District)*. Journal of Business Administration Science Business Administration Department of Diponegoro University, Jalan Professor Haji Soedarto, Law Postgraduate, Tembalang Semarang Post Box 1269 Phone (024) 76480648. Email: administrasi.bisnis@undip.ac.id

- [2]. Ali Mulyawan dan Rinawati. *The Effect of Academic Service Quality on Student Satisfaction and Its Implications on Student Loyalty (Study at the College of Information and Computer Management in the City of Bandung)*. Journal of Economics, Business & Entrepreneurship Vol. 10, No. 2, October 2016, 119-131, ISSN 2443-0633.
- [3]. Amirullah. 2002. *Consumer behavior*. Yogyakarta: Graha Ilmu.
- [4]. Anggoro Panji Nugroho dan Anton Respati Pamungkas, *The Influence of Service Quality Perception, Product Quality Perception and Trust on Student Satisfaction and Loyalty (Study at STIE Adi Unggul Bhirawa Surakarta)*. Journal of Bianglala Information Vol 3 No. 2 - September 2015 – [lppm3.bsi.ac.id/jurnal](http://ppm3.bsi.ac.id/jurnal).
- [5]. Annes Ayunda Putri dan Iwan Kurniawan Subagja. *The Effect of Service Quality and Product Quality on Customer Satisfaction of PT. Rahman Wisata Mandiri Jakarta*. Krisnadwipayana Business Management Journal. ISSN: 2338 - 4794 Vol. 5. No. 2 May 2017.
- [6]. Augusty Ferdinand. 2014. *Management Research Methods: Research Guidelines for Thesis*, Thesis and Management Science Dissertation. Semarang: BP UNDIP.
- [7]. Bahrul Kirom. 2015 *Measuring Service Performance and Consumer Satisfaction*. Bandung: Pustaka Reka Cipta.
- [8]. Buchari Alma. 2016. *Marketing Management and Marketing Services*. Bandung: Alfabeta.
- [9]. Christopher Lovelock, Jochen Wirtz dan Jacky Mussry. 2011. *Service Marketing: Human, Technology, Indonesian Perspective Strategy*. Jakarta: Erlangga.
- [10]. Damiati, Luh Masdarini, Made Suriani. 2017. *Consumer behavior*. Depok: Rajawali Press.
- [11]. Dicky Budiman, Hastuti Naibaho dan Amelia, *The Effect of Service Quality, Product Quality, Customer Satisfaction on the Loyalty of the Starbuck Brand in Surabaya*, Journal of GEMA AKTUALITA, Vol. 2 No. 1, June 2013.
- [12]. Donni Juni Priansa. 2017. *Consumer Behavior: in Contemporary Business Competition*. Bandung: PT Alfabeta.
- [13]. Dwi Aryani and Febrina Rosinta. *The Effect of Service Quality on Customer Satisfaction in Forming Customer Loyalty, Business & Bureaucracy*, Journal of Administrative Sciences and Organizations, May—August 2010, page. 114-126. ISSN 0854-3844.
- [14]. Endar Sugiarto. 2002. *Psychology of Services in the Service Industry*. Jakarta: PT Gramedia Pustaka Utama.
- [15]. Etta Mamang Sangadji and Sopiah. 2013. *Consumer Behavior: A Practical Approach*. Yogyakarta: Andi Offset.
- [16]. Self Evaluation of Bachelor Degree Study Program Forms of Sharia Accounting Study Program, 2018.
- [17]. Fandy Tjiptono. 2017. *Service Management: Realizing Optimum Service*. Yogyakarta: ANDI.
- [18]. Hamdi Agustin. 2017. *Sharia Business Feasibility Study*. Depok: PT RajaGrafindo Persada.
- [19]. Heri Setiawan, Maria Magdalena Minarsih, Azis Fathoni, *The Influence of Product Quality, Service Quality and Trust on Customer Satisfaction and Customer Loyalty with Satisfaction as Intervening Variables (Case Study on Rejo Agung Successful Cooperative Customers of Ngaliyan Branch)*, Journal Of Management, Volume 2 No.2 March 2016.
- [20]. Hermansyah Andi Wibowo. *Cost Moderation Turns On The Effect Of Service Quality On Customer Satisfaction And Customer Satisfaction On Customer Loyalty (Study at PTS X)*. MIX: Scientific Journal of Management. 2014 Volume IV, No. 3. page. 363-380.
- [21]. Iksan Ongko Widjoyo, Leonid Julivan Rumambi, and Yohanes Sondang Kunto. *Analysis of the Effect of Service Quality on Consumer Satisfaction on McDonald's Thru Drive's Basuki Rahmat Service in Surabaya*, Journal of Marketing Management. Vol. 1, No. 1, (2013) 1-12.
- [22]. Imam Ghozali. 2016. *Application of Multivariate Analysis with Programs SPSS*. Semarang: BP-UNDIP.
- [23]. -----, 2017 *Structural Equation Model Concepts and Applications with Programs AMOS 24*. Semarang: BP UNDIP.
- [24]. Indrawati. 2017. *Individual Consumer Behavior*. Bandung: PT Refika Aditama.
- [25]. J. Paul Peter dan Jerry C. Olson. 2013. *Consumer Behavior & Marketing Strategy*. Jakarta: Salemba 4.
- [26]. J. Supranto dan Nandan Limakrisna. 2011. *Consumer Behavior and Marketing Strategies*. Jakarta: Mitra Wacana Media.
- [27]. J. Winardi. 2012 *Manajemen Perilaku Organisasi*. Jakarta: Kencana.
- [28]. Juliansyah Noor. 2014. *Economic & Management Research Data Analysis*. Jakarta. Gramedia.
- [29]. M. Faisal Amir. 2016. *Higher Education Performance Management*. Jakarta: Mitra Wacana Media.
- [30]. Marlina T. dan Herman Sjahruddin. *Consumer Satisfaction: Implementation of Service Quality and Car Selling Prices*. E-Library STIEYPBUP Bongaya 2016 (2). www.researchgate.net/publication/308522382
- [31]. Mohammad Nazir. 2013. *Research Method*. Jakarta: Penerbit Ghalia Indonesia.
- [32]. Nachrowi Djalal Nachrowi & Hardius Usman. *Popular and practical approaches to econometrics for economic and financial analysis*. Jakarta: Lembaga Penerbit Fakultas Ekonomi UI.
- [33]. Nashrullah Setiawan, Famila Dwi Winati, Roy Enggar Achmadi, Yosa Permata Shafira, *Analysis of the Relationship Between Customer Satisfaction Based on E-Commerce Service Quality on Customer Loyalty by Using Statistical Methods (Case Study on Lazada E-Commerce Website)*, Prosiding IENACO 2016.
- [34]. Nugroho J Setiadi. 2015. *Consumer Behavior: Contemporary Perspectives on Consumer Motives, Objectives, and Desires*. Jakarta: Kencana.
- [35]. Nurul Qomariyah, *The Effect of Service Quality and Institutional Image on Customer Satisfaction and Loyalty (Study at Muhammadiyah University in East Java)*, Journal of Management Applications, Volume 10 Number 1 March 2012, page. 178.

- [36]. Oliandes Sondakh, *Analysis of the Effect of Service Quality on Garuda Indonesia Consumer Satisfaction*, This paper has been published in: Monograph Series of Contemporary Economic and Business Studies.
- [37]. Philip Kotler dan Kevin Lane Keller. 2008 *Marketing Management*. Jakarta: Erlangga.
- [38]. Rachmad Hidayat, The Effect of Service Quality, Product Quality and Customer Value on Customer Satisfaction and Loyalty of Bank Mandiri, *Journal of Management and Entrepreneurship*, Vol.11, NO. 1, March 2009: 59-72.
- [39]. Rahman El Junusi. The Influence of Islamic Product Attributes, Religious Commitment, Service Quality and Trust in Customer Satisfaction and Loyalty of Shari Bank "ah (at Muamalat Bank of Semarang City), The 9th Annual Conference on Islamic Studies (ACIS) Surakarta, 2-5 November 2009.
- [40]. Riduwan dan Engkos Achmad Kuncoro. 2013 *How to Use and Understanding Path Analysis*. Bandung: Alfabeta.
- [41]. Riduwan dan Sunarto. 2009. *Introduction to Statistics for Research*. Bandung: Alfabeta.
- [42]. S. Singh, *The Impact of Service Satisfaction, Relational Satisfaction and Commitment on Customer Loyalty in Logistics Outsourcing Relationship*, *Journal of Supply Chain Management Systems*, vol. 4, no. 1, 2015.
- [43]. Sidik Priadana. 2009. *Economic and Business Research Methodology*. Yogyakarta: Graha Ilmu.
- [44]. Sjahrazad Masdar, Sulikah Asmorowati dan Jusuf Irianto, *Competency Based Human Resource Management for Public Services* (Surabaya: Publishing and Printing Center UNAIR, 2009), page. 90.
- [45]. Sofjan Assauri. 2013. *Strategic Marketing: Sustaining Lifetime Customer Value*. Jakarta: PT RajaGrafindo Persada.
- [46]. STAIN Pamekasan, *Accreditation of Undergraduate Study Program, Book IIIA Accreditation Forms of SI Islamic Accounting Study Program 2018*.
- [47]. Suwarni, Septina Dwi Mayasari, *The Effect of Product Quality and Price on Loyalty through Consumer Satisfaction*, *Journal of Business Economics*, Jurnal Ekonomi Bisnis, th. 16, NO. 1, March 2011.
- [48]. Sudaryono. 2016. *Marketing Management: Theory and Implementation*. Yogyakarta: Andi.
- [49]. Thorik Gunara dan Utus Hardiono Sudibyo. *Muhammad's Marketing: Strategic and Reliable Business Practices of the Prophet Muhammad SAW*. Bandung: Madania Prima.
- [50]. Ulber Silalahi. 2015. *Quantitative Social Research Methods*. Bandung: PT. Refika Aditama.
- [51]. Wheny Khristianto, *The Influence of Information Quality, System Quality and Service Quality on Customer Satisfaction and Customer Loyalty in Conducting Online Shopping*, Thesis, Master of Administration Program Faculty of Administrative Sciences Universitas Brawijaya Malang, 2011.