



Original Article

The Effect of Location Accessibility on Borrowing Decisions through Quality of Services at Bank BTPN Tebing Tinggi, Indonesia

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Citations: Sitindaon, N., (2023). The Effect of Location Accessibility on Borrowing Decisions through Quality of Services at Bank BTPN Tebing Tinggi, Indonesia. *Global Journal of Business, Economics & Social Development*, 1(2), 91-100.

Received: 2 August 2023

Accepted: 25 October 2023

Published: 30 November 2023

Abstract: This study aims to determine the influence of location accessibility on lending decisions, with the quality of services provided as a mediating variable for Bank BTPN Tebing Tinggi customers. The research method used is the method of qualitative data and quantitative data. While the data used is primary data. The data analysis method in this study uses simple linear regression analysis to obtain a comprehensive picture of the effect of location accessibility on loan decisions and service quality provided as a mediation variable for Bank BTPN Tebing Tinggi customers by using the SPSS 25 for Windows program. A simple linear regression model is used to determine whether the independent variable significantly affects the dependent variable. As for the results of this study, the first hypothesis was accepted, meaning that Location Accessibility (X) has a positive and significant effect on Service Quality (Z). The second hypothesis is accepted, meaning that Location Accessibility (X) has a positive and significant effect against the Customer Decision (Y). The third hypothesis is accepted, meaning Service Quality (Z) positive and significant effect on Customer Decision (Y) and while the indirect effect through the Z variable is $0.622 \times 0.388 = 0.2413$ from the calculation results obtained, it shows that the direct effect through the X variable is greater than the indirect effect on the Y variable.

Keywords: Location Accessibility; Service Quality; Customer Decision.



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1. Introduction

The complexity of the crucial problems is often faced by the poor people (Mullainathan & Shafir, 2009). Some of the things that stand out include the community being faced with the problem of fulfilling their basic needs of life such as clothing, food, housing, and other basic needs such as education, health, and other demands. The powerlessness of the poor is becoming increasingly serious, both due to internal factors such as the narrowing of agricultural land, as well as external factors such as weak institutions, marketing, and others. Therefore, efforts to empower the community are urgently carried out in line with the

increasingly strong demands for maintaining food self-sufficiency, improving the quality of human resources and other demands included in the dynamics of global competition. The concept of community empowerment is intended as an effort to change the cognition and behavior of the poor so that they are independent and productive in meeting the needs of life. With the issuance of a Central Government Regulation in accordance with the mandate of the 1945 Constitution of the Republic of Indonesia, Law no. 25 of 1992 concerning Banking. The national economic development aims to realize Indonesia's political and economic sovereignty through the management of economic resources in a climate of banking development and empowerment which has a strategic role in the national economic system based on the principles of kinship and economic democracy to create an advanced, just, and prosperous society. based on Pancasila and the 1945 Constitution of the Republic of Indonesia.

Therefore, banking is established which can be a forum to help the community's economy (Berger et al., 2004), especially in providing savings and loan business services. The role of banking can show its existence in facing the current economic crisis of society. This is a motivating factor for people who are interested in becoming members and especially with the ease of borrowing money, especially for business assistance. Concretely, it is a soft loan that is given to the community in clearing land, either rice fields or rubber land, as well as investment in trading business capital, and others. The following is a list of loans and interest as well as the 2021 tenor that can be selected by customers, described in the table below:

Table 1. Customers Who Make Loans

Month	Total Loans	Number of Borrowers	Flower	Tenor Average
May	158 million	8 people	2%	5 years
June	190 million	12 people	2%	4 years
July	210 million	20 people	2%	5 years
August	220 million	24 people	2%	4 years
September	210 million	16 people	2%	4 years
October	100 million	13 people	2%	5 years

With affordable installment interest by the loan, it makes members of this Banking continue to grow every month. However, it is suspected that the COVID-19 has occurred in recent months, the bank has reduced the number of loans for customers with strict conditions to maintain bank finances. Banks are non-bank microfinance institutions, but banks can carry out microfinance activities, namely providing financial services for their members in providing savings and loans. Savings and loan business is a banking business activity to collect and distribute funds from and for banking members. Deposits collected in the bank are working capital that can be used by the bank to be distributed as loans to members in need. The Customer's Decision to Take Credit is an act of choosing one alternative from a series of available alternatives. according to Schiffman & Kanuk (2008), in Kuncoro (2022) Customer Decision in Taking Credit is the selection of two or more alternative credit decision making choices, meaning that one can make a decision, another alternative must be available. So based on the opinion above, the customer's decision to take credit is a process carried out by the customer when taking credit, then the customer chooses one alternative from the available alternatives.

Customer's decision to take credit is very important before customers take credit from the bank. The decision means that there are no obstacles, both big and small, so that a decision needs to be made. The decisions taken can have an effect and cause problems in other fields, so when making decisions one must be careful in matters like this so that the work of the organization can continue to approach the goals that have been previously planned. The growth in the number of customers every year is influenced by the factor of customers who are already members of the BTPN bank where fast lending services and small loan interest loans and quotes can be done at the customer's home for interest payments or savings. Location is the place where the company operates or where the company carries out activities to produce goods and services that are concerned with the economic aspect, the definition put forward by Tjiptono (2007) The government is required to produce goods and services (services) that are economical, effective, efficient and affordable Accountable to all communities in need. In an increasingly critical society, the public bureaucracy is required to be able to change its position and role in providing public services. From those who like to govern and command, they change to those who like to serve, from those who like to use a power approach, they change to those who like to help without being discriminatory. From an economic point of view, service is a means of satisfying human needs as well as goods.

Service quality is also the expected level of excellence and control over the level of excellence to meet customer desires (Tjiptono, 2007) in Pizzo (1988). From the above opinion, it can be concluded that the quality of service is a level of ability (ability) of the company in providing all the expectations of customers in

meeting their needs. Service quality (service quality) can be known by comparing the perceptions of consumers on the services they receive/ get with the services they expect / want on the service attributes of a company. If the service received or perceived (perceived service) is as expected, then the quality of service is perceived as good and satisfactory.

2. Literature Review

2.1. Location Accessibility

One of the variables or factors in marketing, namely location, also contributes to the success of a company. Because it must be admitted that consumers or potential consumers will be very helpful if when they want a product or service, they want to enjoy the product or service as soon as possible. Location is the place where the company operates or where the company carries out activities to produce goods and services that are concerned with the economic aspect, the definition put forward by [Tjiptono \(2007\)](#) in [Wahyudi \(2014\)](#). While the definition according to [Lupiyoadi \(2018\)](#) in [Pamungkas & Mustikawati \(2018\)](#) defines location as a place where an operation must be performed. Another definition according to [Ratih \(2015\)](#) says that place is defined as a place of service, related to where the company must be headquartered and carry out operations or activities.

2.2. Service Quality

According to [Chinsuvapala \(2017\)](#), Service Quality is the totality of features and characteristics of a product or service that has the ability to satisfy stated or implied needs. According to [Tjiptono \(2007\)](#) states that "Service quality is the level of excellence expected and control over the level of excellence to meet customer desires". The development of the company creates intense competition. Various ways are done to get customers and keep them. One of the strategies used by companies to win the competition is good service quality. Customers are interested in buying a product or service because of good service quality.

2.3. Customer Decision

The Customer's Decision to Take Credit is an act of choosing one alternative from a series of available alternatives. [Schiffman \(2004\)](#), in [Kuncoro \(2022\)](#) Customer Decision in Taking Credit is the selection of two or more alternative credit decision making choices, meaning that one can make a decision, another alternative must be available. So based on the opinion above, the Customer's Decision to Take Credit is a process carried out by the customer when taking credit, then the customer chooses one alternative from the available alternatives. Customer Decision in Taking Credit is a decision process to take credit at a bank ([Kotler, 2002](#)). According to [Griffin \(2002\)](#), customer's decision in taking credit is an act of choosing one alternative from a series of existing alternatives. The customer's decision in taking credit is a process that is carried out by the customer when taking credit, then the customer chooses one alternative from the existing alternatives.

3. Materials and Methods

The data collection technique is carried out by means of questionnaires or questionnaires, which are a number of questions or written statements about factual data or opinions related to the respondent, which are considered facts or truths that are known and need to be answered by the respondent ([Anwar, 2009](#)). In this questionnaire, a closed question model will be used, namely questions that have been accompanied by previous alternative answers so that respondents can choose one of these alternative answers. Sample According to [Noeraini & Sugiyon \(2016\)](#), they stated that the sample is part of the number and characteristics possessed by the population. Sample measurement is a step to determine the size of the sample taken in carrying out research on an object. To determine the sample size can be done with statistics or based on research estimates. This sampling must be carried out in such a way that a sample is obtained that can truly function or can describe the actual state of the population, in other terms it must be representative. Because the target population is less than 100, the sampling technique used is the census method, Simple regression analysis is based on a causal or functional relationship between one independent variable and the dependent variable ([Puspita & Ghozali, 2011](#)). This regression coefficient aims to determine whether the independent variables contained in the regression equation individually affect the value of the dependent variable. Simple linear regression analysis serves to examine the causal relationship between the causal factors and the effect variables.

4. Discussion

4.1. Classical Assumption Test of Equation 1

The testing of classical assumptions with the SPSS-25 carried out in this study includes:

4.1.1. Data Normality

Normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Indarto & Ghazali, 2016). Testing the normality of the data can be done using two methods, graphs, and statistics. The normality test of the graph method uses a normal probability plot, while the statistical method normality test uses the one sample Kolmogorov Smirnov Test.

Table 2. Result of Normality Test using One-Sample Kolmogrow-Smirnov

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		40
Normal Parameters, b	mean	0.000
	Std. Deviation	1.459
Most Extreme Differences	Absolute	0.104
	Positive	0.104
	negative	-0.085
Test Statistics		0.104
asymp. Sig. (2-tailed)		0.200 ^{c,d}
Monte Carlo Sig. (2-tailed)	Sig.	0.700 ^e
	99% Confidence Interval Lower Bound	0.513
	Upper Bound	0.887

Table 2 shows that the significance value (Monte Carlo Sig.) of all variables is 0.700. If the significance is more than 0.05, then the residual value is normal, so it can be concluded that all variables are normally distributed.

4.1.2. Multicollinearity

Table 3. Result of Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	7,797	1,772		4.401	0.000		
Accessibility Location	0.670	0.137	0.622	4.899	0.000	1,000	1,000

a. Dependent Variable: Quality Service

Table 3 captures that the tolerance value of Location Accessibility (X1) is 1,000, while the VIF value of Location Accessibility (X1) is 1,000, all of which are smaller than 10. Based on the calculation results above, the tolerance value of all independent variables is greater than 0.10 and the VIF value of all independent variables is also smaller than 5 so that there is no correlation symptom in the independent variables. So, it can be concluded that there is no symptom of multicollinearity between independent variables in the regression model.

4.1.3. Heteroscedasticity

The heteroscedasticity test aims to test whether from the regression model there is an inequality of variance from the residuals of one observation to another observation. A good regression model is one with homoscedasticity or no heteroscedasticity. One way to detect the presence or absence of heteroscedasticity is the Glejser test, in the Glejser test, if the independent variable is statistically significant in influencing the dependent variable, then there is an indication of heteroscedasticity. On the other hand, if the independent variable is not statistically significant in influencing the dependent variable, then there is no indication of heteroscedasticity. This is observed from the significance probability above the 5% confidence level (Indarto & Ghazali, 2016).

Table 4. Result of Heteroscedasticity Test

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
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	B	Std. Error	Beta		
(Constant)	1.192	1.109		1.075	0.289
Accessibility Location	-0.005	0.086	-0.010	-0.062	0.951

a. Dependent Variable: Abs Residual

Table 4 indicates that the significance value of Location Accessibility (X1) is greater than 0.05 (5%) which is 0.951, then there is no indication of heteroscedasticity.

4.1.4. Multiple Linear Regression Model 1

Multiple linear regression testing explains the role of the Location Accessibility variable (X) on the Service Quality variable (Z). Data analysis in this study used multiple linear regression analysis using SPSS-25 for windows.

Table 5. Result of Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	7,797	1,772		4.401	0.000		
Accessibility Location	0.670	0.137	0.622	4.899	0.000	1,000	1,000

a. Dependent Variable: Quality Service

Table 5 captures the result of multiple linear regression equation has the formulation: $Z = a + bX$, so that the equation is obtained: $Z = 7,797 + 0,670X$

4.1.5. Coefficient of Determination (R²)

The coefficient of determination is used to see how much the independent variable contributes to the dependent variable. The greater the value of the coefficient of determination, the better the ability of the independent variable to explain the dependent variable. If the determination (R²) is getting bigger (closer to 1), it can be said that the influence of the variable Location Accessibility (X) is big against Service Quality variable (Z).

Table 6. Result of Determination Coefficient (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.622 ^a	0.387	0.371	1,479	1.497

a. Predictors: (Constant), Access Location

b. Dependent Variable: Quality Service

Table 6 displays the result of adjusted R square value is 0.371 or 37.2%. This shows if variable Location Accessibility (X) can explain the Service Quality variable (Z) by 37.2%, the remaining 62.8% (100% - 37.2%) is explained by other variables outside this research model.

4.2. Classical Assumption Test Equation 2

The testing of classical assumptions with the SPSS 25.00 program carried out in this study includes:

4.2.1. Data Normality

Normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Indarto & Ghazali, 2016). Testing the normality of the data can be done using two methods, graphs, and statistics. The normality test of the graph method uses a normal probability plot, while the statistical method normality test uses the one sample Kolmogorov Smirnov Test.

Table 7. Result of Normality Test using One-Sample Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		40
Normal Parameters, b	mean	0.000

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
Most Extreme Differences	Std. Deviation		1.006
	Absolute		0.089
	Positive		0.089
	negative		-0.088
Test Statistics			0.089
Asymp. Sig. (2-tailed)			0.200 ^{c,d}
Monte Carlo Sig. (2-tailed)	Sig.		0.900 ^e
99% Confidence Interval		Lower Bound	0.778
		Upper Bound	1,000

a. Test distribution is Normal.

Table 7 captures the result of normality test using One-Sample Kolmogorov-Smirnov. This study indicates that the significance value (Monte Carlo Sig.) of all variables is 0.900. If the significance is more than 0.05, then the residual value is normal, so it can be concluded that all variables are normally distributed.

4.2.2. Multicollinearity

The multicollinearity test aims to determine whether there is a correlation between the independent variables in the regression model. The multicollinearity test in this study is seen from the tolerance value or variance inflation factor (VIF).

Table 8. Result of Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	3.736	1.521		2.457	0.019		
Accessibility Location	0.547	0.122	0.528	4.488	0.000	0.613	1,632
Quality Service	0.374	0.113	0.388	3.299	0.002	0.613	1,632

a. Dependent Variable: Customer Decision

Table 8 displays the tolerance value of Location Accessibility (X) is 0.613, Service Quality (Z) is 0.613, all of which are greater than 0.10, while the VIF value of Location Accessibility (X) is 1.632 and Service Quality (Z) is 1.632, where all of them are higher (See Table 8). smaller than 10. Based on the results of the above calculations, the tolerance value of all independent variables is greater than 0.10 and the VIF value of all independent variables is also smaller than 5 so that there is no correlation symptom in the independent variables. So, it can be concluded that there is no symptom of multicollinearity between independent variables in the regression model.

4.2.3. Heteroscedasticity

The heteroscedasticity test aims to test whether from the regression model there is an inequality of variance from the residuals of one observation to another observation. A good regression model is one with homoscedasticity or no heteroscedasticity. One way to detect the presence or absence of heteroscedasticity is the Glejser test, in the Glejser test, if the independent variable is statistically significant in influencing the dependent variable, then there is an indication of heteroscedasticity. On the other hand, if the independent variable is not statistically significant in influencing the dependent variable, then there is no indication of heteroscedasticity. This is observed from the significance probability above the 5% confidence level (Indarto & Ghozali, 2016).

Table 9. Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.582	0.911		1,736	0.091
Accessibility Location	-0.235	0.073	-0.598	-3.220	0.203
Quality Service	0.132	0.068	0.362	1,951	0.159

a. Dependent Variable: Abs_RES

Table 9 shows the significance value of Location Accessibility (X1) is greater than 0.05 (5%) which is 0.203, and the significance value of Service Quality (Z) is greater than 0.05 (5%) which is 0.159, so there is no indication of heteroscedasticity.

4.2.4. Multiple Linear Regression Model 2

Multiple linear regression testing explains the magnitude of the role of Location Accessibility (X) and Service Quality (Y1) on Customer Decisions (Y2). Data analysis in this study used multiple linear regression analysis using SPSS 25.0 for windows.

Table 10. Result of Multiple Linear Regression

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta		Tolerance	VIF
(Constant)	3.736	1.521		2.457	0.019	
Accessibility Location	0.547	0.122	0.528	4.488	0.000	1,632
Quality Service	0.374	0.113	0.388	3.299	0.002	1,632

a. Dependent Variable: Customer Decision

Table 10 shows the multiple linear regression equation has the formulation: $Y = a + b_1X + b_2Z +$, so that the equation is obtained: $Y = 3.736 + 0.547 X + -0.374 Z +$

4.2.5. Coefficient of Determination (R²)

The coefficient of determination is used to see how much the independent variable contributes to the dependent variable. The greater the value of the coefficient of determination, the better the ability of the independent variable to explain the dependent variable. If the determination (R²) is getting bigger (closer to 1), it can be said that the influence of the variable X is large on Customer Decision (Y).

Table 11. Result of Determination Coefficient (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.828 ^a	0.686	0.669	1.033	1,740

a. Predictors: (Constant), Quality Service, Accessibility Location

b. Dependent Variable: Customer Decision

Table 11 shows the adjusted R square value is 0.669 or 66.9%. This shows that Service Quality (Z) and Service Accessibility (X) can explain Customer Decisions (Y) by 66.9%, the remaining 33.1% (100% - 66.9%) is explained by other variables outside the model. this research.

4.3. Hypothesis Testing

4.3.1. Partial Test (t-test) Equation 1

The t statistic test is also known as the individual significance test. This test shows how far the influence of the independent variable partially on the dependent variable.

Table 12. Result of Hypothesis Test

Model	Unstandardize	Standardized		t	Sig.	Collinearity Statistics	
	d Coefficients B	Std. Error	Beta			Tolerance	VIF
(Constant)	7,797	1,772		4.401	0.000		
Accessibility Location	0.670	0.137	0.622	4.899	0.000	1,000	1,000

a. Dependent Variable: Quality Service

Table 12 shows the t-test show that the t table value is 1.685. From the description t-stat (4.899) > t-table (1.685), as well as the significance value of 0.00 < 0.05, it can be concluded that the first hypothesis is accepted, meaning that the Location Accessibility variable (X) has a positive and significant effect on Service Quality (Z).

4.3.2. Partial Test (t-test) Equation 2

The t statistic test is also known as the individual significance test. This test shows how far the influence of the independent variable partially on the dependent variable.

Table 13. Result of Hypothesis Test

Model	Unstandardized	Standardized		t	Sig.	Collinearity Statistics	
	Coefficients B	Std. Error	Beta			Tolerance	VIF
(Constant)	3.736	1.521		2.457	0.019		
Accessibility Location	0.547	0.122	0.528	4.488	0.000	0.613	1,632
Quality Service	0.374	0.113	0.388	3.299	0.002	0.613	1,632

a. Dependent Variable: Customer Decision

Table 13 shows that the t-table value is 1.685. From the description t-stat (4.488) > t table (1.685), and the significance value is 0.00 < 0.05, it can be concluded that the second hypothesis is accepted, meaning that the Location Accessibility (X) has a positive and significant effect against the Customer Decision (Y). The results of the t-test show that the t-table value is 1.685. From the description t-stat (3.299) > t-table (1.685), and the significance value is 0.00 < 0.05, it can be concluded that the third hypothesis is accepted, meaning Service Quality (Z) take effect positive and significant toward the Customer Decision (Y).

4.4. Path Analysis

In order to prove that whether a variable is capable of being a variable that mediates the relationship between the independent variable and the dependent variable, the direct and indirect effects of the independent variable on the dependent variable will be calculated. If the indirect effect of the independent variable on the dependent variable through the intervening variable is greater than the direct effect of the independent variable on the dependent variable, then that variable can be a variable that mediates between the independent variable and the dependent variable (Indarto & Ghozali, 2016). To perform the calculation directly and indirectly, it is carried out from the following standardized coefficients of regression equations I and II:

Table 14. Result of Standardized Coefficients Equation 1

Model	Unstandardized	Standardized Coefficients	
	Coefficients B	Std. Error	Beta
(Constant)	7,797	1,772	
Accessibility Location	0.67	0.137	0.622

a. Dependent Variable: Quality Service

Table 15. Result of Standardized Coefficients Equation 2

Model	Unstandardized Coefficients	Standardized Coefficients	
	B	Std. Error	Beta
(Constant)	3.736	1.521	
Accessibility Location	0.547	0.122	0.528
Quality Service	0.374	0.113	0.388

a. Dependent Variable: Customer Decision

Furthermore, the standardized coefficients beta values will be included in the path analysis image as follows:

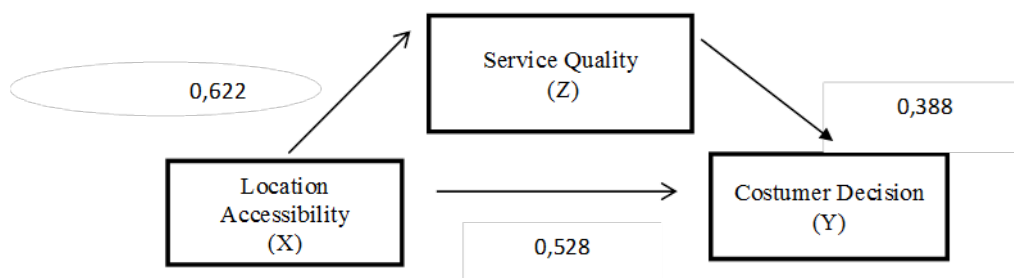


Figure 1. Path Analysis

Figure 1 shows the direct effect of variable X on variable Y of 0.528. While the indirect effect through variable Z is $0.622 \times 0.388 = 0.2413$ from the calculation results obtained, it shows that the direct effect through variable X is greater than the indirect effect on variable Y. These results can be seen below:

Table 16. Result of Direct and Indirect Relationships

No	Variable	Direct	Indirect	Total	Criteria	Conclusion
1	Location Accessibility (X)	0.528	0.622	-	Significant	As an Independent
2	Service Quality (Z)	0.388	-	0.241	Significant	As a Mediation

5. Conclusion

This study concludes that the location factor has a considerable influence on customer decision-making decisions. What needs to be done by bank management is to provide easier access for customers to make transactions by increasing the number of branch offices. Before the customer makes a purchase decision, there are several things that must be done, according to Danang Sunyoto's theory regarding the stages in the buying process, namely problem recognition, information search, alternative assessment, buying decisions and behavior after buying. Bank service quality of BTPN Tebing Tinggi needs to be maintained and continuously improved because the service quality of BTPN Tebing Tinggi is in the high category. The need to improve the quality of service to customers because this is in accordance with one of the missions of the Bank BTPN Tebing Tinggi is to provide excellent service to customers through a wide network and supported by professional human resources. Bank customer satisfaction BTPN Tebing Tinggi needs to be maintained and continuously improved, because Bank BTPN Tebing Tinggi customer satisfaction is in the high category. The need to increase customer satisfaction, because this is in accordance with the vision of the Bank BTPN Tebing Tinggi, is to become a leading commercial bank company that always prioritizes customer satisfaction. To increase customer satisfaction, Bank BTPN Tebing Tinggi pays attention to service quality, trust, customer value, and other factors that affect customer satisfaction.

Author Contributions: Conceptualization, N.S.; methodology, N.S.; software, N.S.; validation, N.S.; formal analysis, N.S.; investigation, N.S.; resources, N.S.; data curation, N.S.; writing—original draft preparation, N.S.; writing—review and editing, N.S.; visualization, N.S.; supervision, N.S.; project administration, N.S.; funding acquisition, N.S. An author has read and agreed to the published version of the manuscript.

Funding: This research received no external funding.

Institutional Review Board Statement: Not applicable.

Informed Consent Statement: Not applicable.

Data Availability Statement: Not applicable.

Acknowledgments: The authors would like to thank Sekolah Tinggi Ilmu Ekonomi Bina Karya Tebing Tinggi, Medan, Indonesia, for supporting this research and publication. We would also like to thank the reviewers for their constructive comments and suggestions.

Conflicts of Interest: The authors declare no conflict of interest.

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