

ANALYSIS QUALITY SERVICE, EMOTIONAL AND TRUST CONSUMERS ON CUSTOMER SATISFACTION AT PT. LOLC VENTURA INDONESIA MEDAN

Serina Natasya Pangaribuan^{1*}, Nurafrina Siregar²

^{1,2}Universitas Pembangunan Panca Budi Medan

E-mail: serinapangaribuan579@gmail.com^{1*}, nurafrinasiregar@gmail.com²

Received : 15 October 2025

Published : 29 December 2025

Revised : 05 November 2025

DOI : <https://doi.org/10.54443/ijset.v4i12.1516>

Accepted : 10 December 2025

Publish Link : <https://www.ijset.org/index.php/ijset/index>

Abstract

This research was conducted at PT. Lolc Ventura Indonesia Medan with the aim of the research to analyze the influence of service, emotion and trust on consumer satisfaction in conducting marketing transactions. The population is customers who use the company's services as many as 189 people and sampling with random sampling, namely the Slovin formula so that the number of samples is 65 respondents. The type of data used is primary data and the data source used is secondary data, data collection techniques using literature studies, surveys and observations. Data analysis techniques are multiple linear regression, classical assumption tests and hypothesis tests. The results of the study show that service, emotional and trust partially and simultaneously have a positive and significant effect on consumer satisfaction. There is a very strong correlation between service, emotional and trust with consumer satisfaction of 65.30% and the remaining 34.70% can be explained by other variables not studied.

Keywords: *Service, Emotional, Trust and Consumer Satisfaction*

INTRODUCTION

Business competition in the field of providing credit to customers is currently increasingly fierce and competitive, with many private companies engaged in providing business capital to people who need funds for business or other purposes. The high demand for funds from the public provides positive and potential opportunities for development for companies to meet the community's needs that are continuously increasing and changing over time, so that the company's main objectives can also be achieved with optimal results. To achieve these goals, companies need employees who understand the areas of work to be carried out and what must be done in accordance with applicable procedures in the company.

The existence of customers for the company is vital so that with maximum customer support, business activities in the company will be able to progress, excel and be able to survive in anticipating the era of business competition with both private and national banks. For this reason, the company through all levels of management and employees must have the same vision and mission in realizing the company's dreams into reality by providing maximum customer satisfaction. Customers who have received satisfaction from the company because it is able to meet their expectations will continue to maintain good cooperative relationships and communication with the company for mutually beneficial cooperation in the future. However, to be able to maintain and sustain customer satisfaction in the long term is not easy and this is a challenge for the company to try to find ways and efforts that are right on target in maintaining customer satisfaction so that it remains consistent with the company.

Typically, there are many factors that can influence a customer's satisfaction with a company during marketing activities, including service quality, emotional state, and trust. Service is something that is abstract and intangible, so it cannot be touched, but can be seen and felt directly by individuals who receive and experience service from company employees. On the other hand, it can be said that service is one of the added values that can be highlighted by a company and differentiates the company from other competitors even though the scope of business is the same. However, if the company's employees can serve all customers well, friendly, and provide comfort when customers come to visit or make transactions with the company, this gives a positive impression in the eyes of customers and the customer's view becomes stronger that the company values all its customers without any differences in treatment between one and another based on certain criteria such as appearance, family relationships,

or others. Customers will feel that they are needed by the company and gain satisfaction from the company because what they want is in accordance with reality and even exceeds their expectations. On the other hand, changes in a customer's satisfaction can also be caused by the emotional interactions between them and company employees. Emotions are highly sensitive and experienced by every individual throughout their lives. Therefore, emotional changes can occur within each person, and these changes will be related to their attitudes and behaviors when consuming products or services offered by the company. Therefore, company employees need to understand how to manage their emotions when dealing with and interacting directly with customers with varying personalities, characteristics, and perspectives, and of varying ages. A strong emotional connection between the two parties, bonded by shared interests, can facilitate and streamline marketing activities between the two parties.

On the other hand, changes in customer satisfaction are also determined by the level of trust they have in a company, which can impact customer decisions. Therefore, this trust is usually demonstrated by honesty, fairness, responsibility, and competence in employees when communicating and interacting with customers. Customers who trust a company's reputation when marketing its products will be more likely to purchase the company's products and services repeatedly and continuously over time. This research was conducted at PT. Lolc Ventura Indonesia Medan, which operates in the field of distributing funds needed by the community for business purposes and other fields. As a private company, the company's leadership will create policies that are tailored to the needs and goals it wants to achieve, so that all employees within the company environment need to participate together to realize the company's vision and mission. However, in its implementation, sometimes there are a number of employees who carry out their duties not in accordance with the work procedures that have been implemented, resulting in a negative impact on company activities. In this case, there are a number of customers who feel disappointed with the company's employees because they receive unequal treatment and differences in treatment between one customer and another.

The following presents the results of a preliminary survey conducted on the company's customers regarding customer satisfaction at the company for the 2023 period as follows:

No	Keterangan	Jawaban	%
1	Harapan < Relialisasi	19	47,50
2	Harapan = Realisasi	9	22,50
3	Harapan > Relialisasi	12	30,00
Total		40	100,00

sumber: data diolah, 2024

The table above shows that some customers are dissatisfied with the company. This can be seen from the table for the category of expectations < realization of 47.5% when compared to expectations > realization of 30%. This condition illustrates that the expectations of its customers have not been fully met by the company through company employees who interact and communicate directly with their customers. This condition is caused by the service provided by employees to their customers not being carried out evenly and fairly, resulting in a gap in treatment differences between one customer and another. The following presents the results of a preliminary survey regarding the quality of service provided by the company to customers as follows:

No	Keterangan	Jawaban	
		Ya	Tidak
1	Pelayanan yang ramah dan hangat dari karyawan	-	v
2	Mendapatkan respon yang cepat dari karyawan	-	v
3	Nasabah cepat dilayani oleh karyawan saat datang kekantor	-	v
4	Keluhan nasabah cepat diselesaikan dengan baik dan tepat		v
5	Karyawan mengucapkan terima kasih pada nasabah	v	-

sumber: data diolah, 2024

The table above shows that the majority of customers who received service from company employees responded "no," suggesting that company employees do not fully understand the importance of providing friendly and warm service to customers during their visits. As a result, employees respond slowly and do not provide appropriate solutions to complaints submitted by customers to company employees. Under these conditions, some

customers are disappointed by the unprofessional service from company employees and the unequal treatment of one customer to another. The impact of suboptimal service from company employees can make some customers emotional, leading to problems or misunderstandings, which can lead to a strained relationship between the two parties. Gradually, the trust that customers had initially placed in the company diminishes, leading customers to more easily turn to competitors who can meet their expectations.

LITERATURE REVIEW

Customer Satisfaction

Kasinem (2020) defines satisfaction as a person's feeling of pleasure or disappointment arising from comparing a product's perceived performance (or outcome) to their expectations. Dissatisfaction arises when the outcome falls short of customer expectations. Meanwhile, Arianto and Kurniawan (2021) explain that customer satisfaction is a person's feeling of pleasure or disappointment arising from comparing a product's perceived performance (or outcome) to their expectations.

Quality of Service

Hartadi and Husda (2020) explain that service quality is a priority given by service companies to assess the quality of their services and aims to satisfy customers by offering or delivering services that meet customer standards. Arianto and Kurniawan (2021) suggest that service quality focuses on meeting customer needs and desires and delivering them accurately to meet customer expectations.

Emotional

Hariyanti and Cholid (2022) state that emotion refers to a unique feeling and thought, a biological and psychological state, and a series of tendencies to act. Emotions are essentially the drive to act. Emotions are typically a reaction to external and internal stimuli. Rahmawati et al. (2022) explain that emotional satisfaction is a form of a person's feelings or perceptions about the performance of a product or service. The emotional component of this satisfaction depends on the customer's feelings when receiving the service or product. Emotions also influence decision-making.

Customer Trust

Putra et al. (2021) suggest that trust is a psychological area that involves accepting what is based on expectations of good behavior from others. Juan and Indrawati (2023) suggest that trust is a thought, feeling, emotion, or behavior manifested when customers perceive that a provider can be relied upon to act in their best interests when they relinquish direct control.

Conceptual Framework

However, in order for the influence of these three factors to be optimal, good budget planning, strict supervision, and development policies that support strategic regional economic sectors are required.

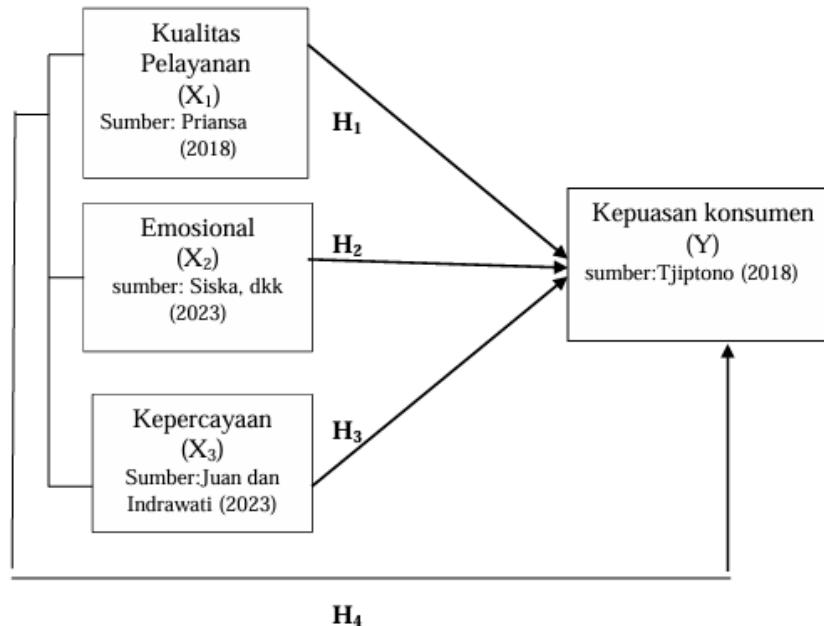


Figure 1. Conceptual Framework

METHOD

This study employed a quantitative, associative approach. Priyastama (2020) defines quantitative research as a method that uses numbers and statistics to collect and analyze measurable data. Qualitative research, on the other hand, is more exploratory, yielding data that cannot be obtained through statistical procedures. Sugiyono (2019) explains that associative research is research that aims to prove and discover relationships between two or more variables. In this study, the author aims to explain the influence of independent variables—service quality, emotional well-being, and trust—on the dependent variable, customer satisfaction.

RESULTS AND DISCUSSION

RESULTS

Table 1. Kolmogorov Smirnov

<i>One Sample Kolmogorov Smirnov Test</i>		<i>Unstandardized Residual</i>
<i>N</i>		65
<i>Normal Parameters</i>	<i>Mean</i>	.0000000
	<i>Std Deviation</i>	1.01484324
<i>Most Extreme</i>	<i>Absolute</i>	.099
<i>Differences</i>	<i>Positive</i>	.055
	<i>Negative</i>	-.099
<i>Kolmogorov Smirnov Z</i>		.801
<i>Asymp. Sig. (2-tailed)</i>		.543

source: data diolah SPSS, 2025

Table 1 shows the results of the Kolmogorov Smirnov Test which has a significance value (Asymp. Sig.2-tailed) of 0.543, so that the significance value of $0.543 > 0.05$, it is concluded that the residual value is normally distributed and meets the assumption of normality.

Table 2. Multicollinearity Test Results
Coefficients

Variabel	Collinearity Statistics	
	Tolerance	VIF
Pelayanan_X1	.776	1.289
Emosional_X2	.727	1.375
Kepercayaan_X3	.834	1.199

sumber: data diolah SPSS, 2025

Table 2 shows that for the service, emotional and trust variables, the tolerance value is > 0.1 and the VIF value is < 10 , so it can be concluded that the regression model above does not show symptoms of multicollinearity, which means there is no correlation with each other.

Table 3. Results of Heteroscedasticity Test

Model	Coefficients ^a			t	Sig.
	Unstandardized		Standardized		
	Coefficients	Std. Error	Beta		
1 (Constant)	.937	.783		1.196	.236
Pelayanan_X1	-.032	.033	-.139	-.980	.311
Emosional_X2	.090	.056	.234	1.599	.115
Kepercayaan_X3	.043	.045	-.131	-.955	.343

a. *Dependent Variable: Abs_Res*

Sumber: data diolah SPSS, 2025

Table 3 shows that for the service variables (sig. value 0.311), emotional (sig. 0.115) and trust (sig. 0.343) so that the independent variables have a significant value > 0.05 , it can be concluded that the regression model does not show symptoms of heteroscedasticity, meaning that in this study there are no confounding variables.

Table 4. Results of Multiple Linear Regression Test

Model	Coefficients ^a			t	Sig.
	Unstandardized		Standardized		
	Coefficients	Std. Error	Beta		
1 (Constant)	3.093	1.385		2.233	.029
Pelayanan_X1	.399	.058	.589	6.892	.000
Emosional_X2	.220	.099	.196	2.214	.031
Kepercayaan_X3	.215	.079	.224	2.713	.009

a. *Dependent Variable: Kepuasan konsumen_Y*

Sumber: data diolah SPSS, 2025

Table 4 above shows the results of multiple linear regression testing with the following results: $Y = 3.093 + 0.399 X1 + 0.220 X2 + 0.215 X3$. The following is the explanation:

1. The value of a (constant) is 3.093 and has a positive value, meaning that customer satisfaction will increase by 3.093 with the assumption that the service, emotional and trust variables have a fixed coefficient value (zero).
2. Service with a coefficient value of 0.399 and a positive value means that every increase in value of one unit will increase customer satisfaction by 0.399 (39.90%).
3. Emotional with a coefficient value of 0.220 and a positive value, meaning that every increase in value of one unit will increase customer satisfaction by 0.220 (22%).

4. Trust has a coefficient value of 0.215 and is positive, meaning that every one unit increase in value will increase customer satisfaction by 0.215 (21.50%).

5.

Table 5. Results of the t-test (Partial)

Model	Coefficients ^a		t	Sig.		
	Standardized					
	Coefficients	Beta				
1	(Constant)		2.233	.029		
	Pelayanan_X1	.589	6.892	.000		
	Emosional_X2	.196	2.214	.031		
	Kepercayaan_X3	.224	2.713	.009		

a. *Dependent Variable:* Kepuasan konsumen_Y

Sumber: data diolah SPSS, 2025

In this study, the number of research samples $n = 65$ so that the t table = 1.668 was obtained at a significance level of 0.05. From table 5 above, the following partial test results can be described as follows:

- 1) Service partially has a positive and significant effect on customer satisfaction in the company ($t_{value} > t_{table}$, $6.892 > 1.668$ at sig. $0.000 < 0.05$), so the research hypothesis H1 is accepted.
- 2) Emotional partially has a positive and significant effect on customer satisfaction in the company ($t_{value} > t_{table}$, $2.214 > 1.668$ at sig. $0.031 < 0.05$), so the research hypothesis H2 is accepted.
- 3) Trust partially has a positive and significant effect on customer satisfaction in the company ($t_{value} > t_{table}$, $2.713 > 1.668$ at sig. $0.009 < 0.05$), so the research hypothesis H3 is accepted.

Table 6. F-Test Results (Simultaneous)
ANOVA_b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	124.024	3	41.341	38.259	.000 ^a
Residual	65.914	61	1.081		
Total	189.938	64			

a. *Predictors:* (Constant), Pelayanan_X1, Emosional_X2, Kepercayaan_X3

b. *Dependent Variable:* Kepuasan konsumen_Y

Sumber: data diolah SPSS, 2025

In this study, the number of samples $n = 41$, where the value of $df(1) = k - 1 = 4 - 1 = 3$ and the value of $df(2) = n - k = 65 - 4 = 61$, then obtained $F_{table} = 2.76$ at sig. 0.05. While the value of $F_{count} = 38.259$ at sig. 0.000. From the table above, it can be concluded that service, emotional and trust together have a significant effect on customer satisfaction in the company. (value of $F_{count} > F_{table}$, $38.259 > 2.76$ at sig. $0.004 < 0.05$), so that the research hypothesis H4 is accepted.

Table 7. Results of the Determination Coefficient Test (D-Test)

Model	R	Model Summary ^b			Change Statistics	
		Adjusted R Square	Std. Error of the Estimate	R square	F Change	
1	.808 _a	.653	.636	1.03950	.653	38.259

a. *Predictors:* (Constant), Pelayanan_X1, Emosional_X2, Kepercayaan_X3

b. *Dependent Variable:* Kepuasan konsumen_Y

Sumber: data diolah SPSS, 2025

Table 7 shows a coefficient of determination of $R = 0.808$, meaning there is a sufficient correlation between service, emotional, and trust with customer satisfaction in the company. The value of $R^2 = 0.636$ means that customer satisfaction in the company can be explained by service, emotional, and trust by 63.60%, and the remaining 36.4.6% can be explained by other variables not studied, such as promotions, marketing communications, customer loyalty, and so on.

DISCUSSION

1. The Influence of Service on Customer Satisfaction at PT. Lolc Ventura Indonesia Medan

Based on the results of statistical testing conducted, it can be said that service partially has a positive and significant effect on customer satisfaction in the company (t -value $> t_{table}$, $6.892 > 1.668$ at sig. $0.000 < 0.05$), so that the research hypothesis H1 is accepted. Thus, it can be said that in service marketing activities by the company, the existence of friendly service and respect for customers will provide added value and customers' views will be positive about the company. This is because the service provided by the company's employees will make customers feel satisfied with the warm attitude and behavior of the employees. With this condition, customers will come back and use the company's services for their needs and are willing to recommend them to their colleagues and relatives.

2. The Influence of Emotions on Customer Satisfaction at PT. Lolc Ventura Indonesia Medan

Based on the results of statistical testing conducted, it can be said that emotional partially has a positive and significant effect on customer satisfaction in the company (t count value $> t_{table}$, $2.214 > 1.668$ at sig. $0.031 < 0.05$), so that the research hypothesis H2 is accepted. Thus, it can be said that employees in marketing services to customers must be able to control their emotions so that when interacting and communicating with customers, there are no mistakes that can cause disputes or conflicts. Employees who are able to control their emotions when interacting with customers will create a comfortable and happy atmosphere for both parties so that consumers get satisfaction from the interaction of both parties in achieving their respective goals.

3. The Influence of Trust on Customer Satisfaction at PT. Lolc Ventura Indonesia Medan

Based on the results of statistical testing conducted, it can be said that trust partially has a positive and significant effect on customer satisfaction in the company (t count value $> t_{table}$, $2.713 > 1.668$ at sig. $0.009 < 0.05$) so that the research hypothesis H3 is accepted. From the explanation above, it can be said that the trust factor is very important in marketing services from the company to customers because with the support of trust from customers in using the company's services there is no doubt whatsoever so that customers get satisfaction from the company because they do not feel afraid or anxious while using the services from the company.

4. The Influence of Service, Emotion, and Trust on Customer Satisfaction at PT. Lolc Ventura Indonesia Medan

Based on the results of statistical testing conducted, it can be said that service, emotional and trust simultaneously have a positive and significant effect on customer satisfaction in the company (F count value $> F_{table}$, $38.259 > 2.76$ at sig. $0.004 < 0.05$), so that the research hypothesis H4 is accepted, Thus it can be said that customer satisfaction is one of the main goals and targets for companies in marketing services to customers. With the company's ability to optimally meet customer expectations, this can make customers get satisfaction according to their expectations from the company. In order to achieve this goal, the efforts that can be made by the company are to provide services evenly and objectively with good, friendly and warm to all customers without any differences between each other. Thus, customers will feel appreciated and feel happy to make transactions in using the company's products.

Furthermore, employees who directly interact with customers in marketing activities must be able to control their emotions so that personal matters are not mixed with work matters. By maintaining a stable emotional state, both parties will be able to communicate smoothly and provide satisfaction to customers through comfort. The trust factor in customers' trust in the company is crucial because with the support of trust, customers will continue to use the services offered by the company. Customers will feel confident in the company's services, which will enable them to maximize their needs from the company's services.

CONCLUSION

After analyzing the theory and testing the data, the research results were obtained which will be described in the conclusions of this research, namely as follows:

1. Service partially has a positive and significant effect on customer satisfaction at PT. Lolc Ventura Indonesia Medan (t - value $> t$ - table, $6.892 > 1.668$ at sig. $0.000 < 0.05$).

2. Emotional partially has a positive and significant effect on customer satisfaction at PT. Lolc Ventura Indonesia Medan (t - value $>t$ -table , $2.214 > 1.668$ at sig. $0.031 < 0.05$).
3. Trust partially has a positive and significant effect on customer satisfaction at PT. Lolc Ventura Indonesia Medan (t -count value $> t$ -table , $2.713 > 1.668$ at sig. $0.009 < 0.05$).
4. Service, emotional and trust simultaneously have a significant effect on customer satisfaction in the company (F count value $> F$ table , $38.259 > 2.76$ at sig. $0.004 < 0.05$).

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Serina Natasya Pangaribuan and Nurafrina Siregar

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