



The effect of people, process, and physical evidence on customer satisfaction

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ABSTRACT

This study aims to determine whether people, process, and physical evidence affect customer satisfaction at a private bank in the city of Palembang. This type of research is quantitative. The population is 1500 customers with a sample of 100 respondents using accidental sampling. Data analysis techniques used descriptive statistical tests, instrument quality tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The results of the study stated that people, process, and physical evidence had an effect on customer satisfaction at one of the private banks in the city of Palembang.

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INTRODUCTION

Banks are defined as financial institutions whose business activities are collecting funds from the community and channeling these funds back to the community as well as providing other banking services. (Kasmir, 2018). The rapid development of the banking world is currently giving rise to very tight competition between banks to compete to attract customers by providing diverse and high quality banking products. To win the competition, every organization or banking service provider must pay attention to the needs and desires of consumers or customers, and try to meet their expectations, so that they can provide satisfaction to their customers.

Indonesian banking has many products on offer, such as public savings in the form of current accounts, deposits, savings. In the form of credit in the form of productive credit, consumer credit, credit cards (Darmawi, 2018). In the form of services in the form of banking transaction services, bancassurance, foreign exchange, electronic banking, export-import facilities and bank guarantees.

Savings products at the Bank are generally current accounts, deposits and savings. Types of products based on currency include current accounts in rupiah and dollars, deposit products in the form of deposits in rupiah and dollars and savings products in rupiah and dollars.

Increasingly tight business competition requires companies to offer new innovations, both in terms of more attractive products and better services. This is done in order to get new customers and retain existing customers, so that customers who are satisfied with the products or services

they have received can make repeat purchases. Consumer satisfaction itself is a situation demonstrated by consumers when they realize that their needs and desires are as expected and are being fulfilled well (Dash et al., 2021; Tjiptono, F., 2011).

IBK Bank is one of the Commercial Banks that has the above products. Bank IBK is a bank previously named Bank Agris and Bank Mitraniaga. This South Korean bank bought 95.79% of Bank Agris shares worth IDR 1.14 trillion, and 71.68% of Bank Mitraniaga shares worth IDR 477.59 billion. These two banks were then merged and changed their name to Bank IBK Indonesia in 2019.

The IBK Plan product is the main product or can be called core savings at Bank IBK currently which is widely marketed to customers in order to increase the number of customers and increase fund accumulation, with the following features: attractive interest rates, a type of term savings available at any time You can top-up, access it via Mbanking, and get interesting souvenirs.

Bank IBK has M-Banking and IBanking services that can be accessed anytime and anywhere, and with a high level of security, so customers don't need to worry about accessing them. Bank IBK KC Palembang currently has limited support for banking activities from a marketing perspective, because currently marketing personnel are still needed to support maximum service, Bank IBK currently does not have a QRIS and E-Wallet Top-Up menu in its M-Banking application, but this will not last long, because Bank IBK will realize all of this as soon as possible in the near future on the M-Banking application, and also for cash withdrawals we can use a shared ATM machine, this is because Bank IBK does not yet have an ATM machine, so We can use joint ATM machines and of course customers will be exempt from cash withdrawal fees at joint ATM machines according to the applicable terms and conditions.

In some of the explanations above, bank business can be called service marketing, because banks offer products in the form of services. According to (Lupiyoadi, 2013) Services are an economic activity whose final result is not goods or products in physical form, which are generally consumed at the time they are produced and can provide added value for those who use them.

This research uses the marketing mix concept. The marketing mix is a set of tools that marketers can use to shape the characteristics of the services offered to customers (Darmawan & Grenier, 2021; Othman et al., 2019; Tjiptono, F., 2011).

People, Process, and Physical Evidence simultaneously have an impact on consumer satisfaction (Setianto et al., 2020) (Handayati & Mahmudah, 2020) (Rahmawati et al., 2022). Of these three variables, it turns out that people play a greater role in customer satisfaction (Putri, 2019) (Sanjaya & Yuliastanty, 2017) (Karinto et al., 2021). However, in other research, the people variable was stated to have no effect on customer satisfaction (Filansyah, 2022). People, physical evidence have a partial positive effect while the process variable has no effect (Karinto et al., 2021). In the research, the process variable was assessed as having the most influence on customer or consumer satisfaction (Aisyah et al., 2022) (Dewantara et al., 2020). Research states that physical evidence influences customer satisfaction (Mappadeceng et al., 2022). The difference in this study is to analyze the effect of People, Process, and Physical Evidence on customer satisfaction seen from a partial or simultaneous perspective.

This research aims to find out whether People, Process, and Physical Evidence influence Customer Satisfaction, either partially or simultaneously. The case study studied was at a private bank in Palembang City.

RESEARCH METHOD

This research uses a quantitative approach method, with the aim of testing theories, building facts, showing relationships between variables, providing statistical descriptions, estimating and predicting results, as well as the statistical analysis technique used in this research, namely multiple linear regression, which aims to find out how much The big influence of People, Process, and Physical Evidence on Customer Satisfaction. The time and location of the research was carried

out at one of the private banks in the city of Palembang, namely Bank IBK KC Palembang, which is located on Jalan. Colonel Atmo No. 583, 17 Ilir, Ilir Timur 1, 30125. This research began in January 2023

Framework of thinking

Employees who are friendly, fast and have good communicative skills will be able to provide quality services to customers so that satisfaction will be created. Good interactions and techniques at the point of contact with customers will impress customers.

Processes are all work activities that will deliver services to customers. Through the speed of the process provided in handling customer problems or complaints, it will provide satisfaction to customers because customers feel cared for and satisfaction will be created with the services provided.

Physical evidence is needed to strengthen the existence of the service, because the services provided to customers require supporting facilities to create good service delivery. The framework of thinking above can be seen in Figure 1.

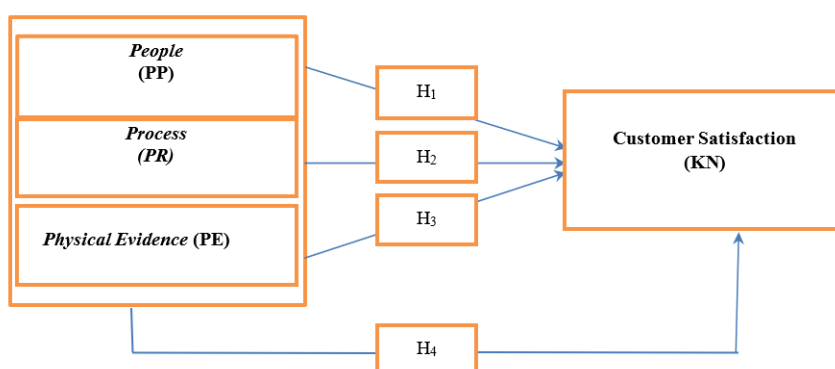


Figure 1. Framework

Research design

(Silaen, 2018), research design is a design regarding the entire process required in planning and implementing research, and according to (McCombes, 2019) reveals that research design or what is also called research strategy is a plan to answer a series of research questions. This section is a framework that includes methods and procedures that collect, analyze, and interpret data. The research design in this study is as follows:

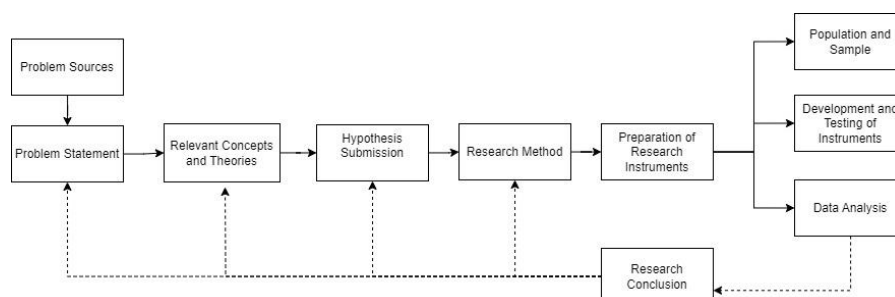


Figure 2. Research design

Method of collecting data

Collection uses a questionnaire technique (questionnaire). According to Sujarweni (2015:94), a questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer. In this research, researchers used a closed type of questionnaire. A closed questionnaire is a questionnaire where the answers have been provided by the researcher so that the respondent only needs to choose them.

To measure respondents' answers, this study used 5 options on a Likert scale of answer preference levels, namely 1 for strongly disagree, 2 for disagree, 3 for unsure or neutral answers, 4 for agree, and 5 for a strongly agree answer.

Data analysis method

The data analysis technique in this research uses the Statistical Product and Service Solutions (SPSS) program which consists of:

Descriptive Statistical Analysis

Descriptive statistics are statistics that describe phenomena or characteristics of data (Jogiyanto, 2016). The characteristics of the data described in this research are the number of samples, minimum value, maximum value, average value (mean), and standard deviation of each variable in a study.

Instrument Quality Test

The quality of data resulting from the use of research instruments can be evaluated through validity and reliability tests.

Validity test

According to (Ghozali, 2013), the validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that is measured by the questionnaire. If $r_{count} > r_{table}$ and is positively correlated, then the question is valid.

Reliability Test

According to Imam Ghozali (Ghozali, 2013), reliability testing is used to measure a questionnaire which is an indicator of a variable or construct. Reliability measurements are carried out using one shot measurements or just one measurement, that is, measuring only once and the results are compared with other questions or measuring the correlation between answers to questions using the Cronbach statistical test. A construct or variable is said to be reliable if it provides a Cronbach's Alpha value > 0.60 .

Multiple Linear Regression Analysis

In analyzing this research hypothesis, the data analysis method used is the multiple regression test. Multiple linear regression is a regression model that involves more than one independent variable. Multiple linear regression analysis was carried out to determine the direction and how much influence the independent variable has on the dependent variable (Ghozali, 2018). The regression equation formulated is:

$$KN = a + b_1PP + b_2PR + b_3PE + e \quad (1)$$

Information :

a = constant

KN = IBK Bank Customer Satisfaction

- PP = People
- PR = Process
- P.E = Physical Evidence
- e = error

Hypothesis testing

t test

According to(Ghozali, 2018), the t statistical test basically shows how far the influence of an explanatory or independent variable individually is in explaining variations in the dependent variable. The way to do the t test is as follows: (a) If the calculated significance level is less than 0.05 ($\leq 5\%$), then H_a is accepted. (b) If the calculated significance level is more than 0.05 ($\geq 5\%$), then H_a is rejected.

F test

According to Imam Ghozali(Ghozali, 2018). The F statistical test basically shows whether all the independent variables included in the model have a joint influence on the dependent variable. To test this hypothesis, the F statistic is used with the following decision making criteria:

If the significance value of $F < 0.05$ means that the people, process and physical evidence variables simultaneously influence the customer satisfaction variable.

If the significance value of $F > 0.05$, it means that the people, process and physical evidence variables simultaneously do not influence the customer satisfaction variable.

Coefficient of Determination (Adjusted R2)

The coefficient of determination (Adjusted R2) essentially measures how far the model's ability is to explain variations in the dependent variable. The coefficient of determination value is between zero and one. A small R2 value means that the ability of the independent variables to explain variations in the dependent variable is very limited. When evaluating which regression model is the best, the coefficient of determination that is seen is the Adjusted R2 value(Ghozali, 2018).

RESULTS AND DISCUSSIONS

Descriptive analysis for this research was carried out between the independent variables, namely People (PP), Process (PR), and Physical Evidence (PE) on the dependent variable, namely customer satisfaction (KN), and this research was carried out by distributing questionnaires to customers who came to the office as well as customers outside the office who were met by researchers, but still in accordance with the sample criteria or accidental sampling

A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that is measured by the questionnaire. In this research, the validity test was carried out using the SPSS version 22 program, where a question is said to be valid if the calculated r value > r table obtained by looking at the t product moment with a significance level of 5%.

Table 1. Validity Test Results

Variable	Question	Mark	Mark	Information
		r _{count}	r _{table}	
People(PP)	1	0.680	0.202	Valid
	2	0.674	0.202	Valid
	3	0.810	0.202	Valid
	4	0.813	0.202	Valid
	5	0.719	0.202	Valid
	1	0.746	0.202	Valid

Process(PR)	2	0.748	0.202	Valid
	3	0.764	0.202	Valid
Physical Evidence (PE)	4	0.699	0.202	Valid
	1	0.679	0.202	Valid
	2	0.679	0.202	Valid
	3	0.710	0.202	Valid
	4	0.711	0.202	Valid
	5	0.595	0.202	Valid
	1	0.633	0.202	Valid
	2	0.466	0.202	Valid
	3	0.586	0.202	Valid
Customer Satisfaction (KN)	4	0.713	0.202	Valid
	5	0.299	0.202	Valid
	6	0.606	0.202	Valid
	7	0.406	0.202	Valid
	8	0.606	0.202	Valid
	9	0.277	0.202	Valid

Source: Processed data, 2023.

Based on Table 1, it is known that all question items have a calculated r value > r table (0.202). So that all questionnaire questions for the variables people, process, physical evidence and customer satisfaction are declared valid.

Reliability Test Results

Reliability testing is used to measure a questionnaire which is an indicator of a variable or construct. A variable is said to be reliable if it provides a Cronbach Alpha value > 0.6(Ghozali, 2018)

Table 2. Reliability Test Results

Variable	Cronbach's Alpha value	Information
People(PP)	0.792	Reliable
Process(PR)	0.719	Reliable
Physical Evidence(PE)	0.689	Reliable
Customer Satisfaction (KN)	0.608	Reliable

Source: Processed data, 2023.

Based on the table above, it can be seen that all variables have a Cronbach's Alpha value greater than the Cronbach's Alpha value limit (0.6) so that the variables people, process, physical evidence and customer satisfaction are declared reliable.

Residual Normality Test

The normality test aims to see whether the data is normally distributed between the independent variables and the dependent variable in the regression model. Data is said to be normally distributed if the Asymp value. Sig (2-tailed) > 0.05.

Table 3. Normality Test Results

Information	Unstandardized Residual	Information
Asymp. Sig. (2 - tailed)	0.099	Data is normally distributed

Source: Processed data, 2023.

Based on tableabove, which was tested using the One Sample Kolmogorov-Smirnov normality test, it was found that Asymp. Sig. (2-tailed) of 0.099 is greater than 0.05 so it can

be stated that the residuals in this study are normally distributed and the regression model meets the assumptions of normality.

Multicollinearity Test Results

The multicollinearity test was carried out to test whether the regression model found a correlation between the independent variables. A good regression model should have no correlation between independent variables (Ghozali, 2013: 105). The multicollinearity test is carried out by looking at the Variance Inflating Factor (VIF) value from the results of the regression analysis, apart from that it can also be seen from the tolerance value. A variable is said to not be affected by symptoms of multicollinearity if the tolerance value is ≥ 0.10 and the VIF value is ≤ 10 .

Table 4. Multicollinearity Test Results

Model	Collinearity Statistics		
	Tolerance	VIF	Information
People (PP)	0.927	1,079	Multicollinearity does not occur
Process (PR)	0.981	1,020	Multicollinearity does not occur
Physical Evidence (PE)	0.931	1,074	Multicollinearity does not occur

Source: Processed data, 2023.

Based on Table 4.10, the Tolerance value for the people variable is 0.927, the process variable is 0.981 and the Physical Evidence variable is 0.931. Meanwhile, the VIF value for the people variable is 1.079, the process variable is 1.020 and the Physical Evidence variable is 1.074. The tolerance value is ≥ 0.10 and the VIF value is ≤ 10 , so that these variables are not affected by multicollinearity.

Heteroscedasticity Test Results

The heteroscedasticity test was carried out using the Glejser test via SPSS version 22, the data was declared to have no heteroscedasticity if the significance value was > 0.05 .

Table 5. Heteroscedasticity Test Results

Variable	Significance	Information
People (PP)	0.784	Heteroscedasticity does not occur
Process (PR)	0.246	Heteroscedasticity does not occur
Physical Evidence (PE)	0.674	Heteroscedasticity does not occur

Source: Processed data, 2023.

Based on Table 4.11, it shows that all variables, namely people, process and physical evidence are not affected by heteroscedasticity because the significance value is > 0.05 , namely 0.784, 0.246 and 0.674. This means that there are no or no deviations in linear regression.

Regression Test Results

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis was carried out to find a linear relationship between the independent variables (PP, PR, and PE) and the dependent variable (KN) which was expressed in the form of a mathematical equation in a functional relationship.

Table 6. Results of Multiple Linear Regression Analysis

Model	B	t	Significance
Constant	18,190	4,210	0,000
People (PP)	0.374	3,701	0,000
Process (PR)	0.478	2,993	0.004
Physical Evidence (PE)	0.238	2,002	0.048

Source: Processed data, 2023.

Based on the data processing results above, the regression results obtained are as follows:

$$\text{KN} = 18.190 + 0.374\text{PP} + 0.478\text{PR} + 0.238\text{PE} + e$$

From the multiple linear regression equation above, it can be explained as follows. The constant value (a) has a positive value of 18.190. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. This shows that if all the independent variables which include People (PP), Process (PR), and Physical Evidence (PE) have a value of 0 percent or have not changed, then the customer satisfaction value is 18.190.

The regression coefficient value for the People (PP) variable has a positive value of 0.374. This shows that if People experiences an increase of 1%, then customer satisfaction will increase by 0.374 assuming other independent variables are considered constant. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. This is proven by the results of distributing the questionnaire, which obtained the largest average value of the five indicators, namely the good knowledge indicator of 4.52, meaning that the bank's services are felt by customers because the level of knowledge related to banking services is quite good, for example employees. have received Service Quality training.

The regression coefficient value for the Process (PR) variable has a positive value of 0.478. This shows that if the Process experiences an increase of 1%, then customer satisfaction will increase by 0.478 assuming other independent variables are considered constant. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. This is proven by the results of distributing the questionnaire, which obtained the largest average value of the four indicators, namely the process indicator according to expectations of 4.22, meaning that the existing processes in banking are felt by customers to be good because they are in line with customer expectations.

The regression coefficient value for the Physical Evidence (PE) variable has a positive value of 0.238. This shows that if Physical Evidence increases by 1%, then customer satisfaction will increase by 0.238 assuming other independent variables are considered constant. A positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable. This is proven by the results of distributing the questionnaire, which obtained the largest average value of the five indicators, namely the physical building indicator of 4.40, meaning that the building currently in use makes customers comfortable when carrying out transactions, so customers feel satisfied.

Hypothesis Test Results

T-test results

The t test was carried out to see whether each independent variable (X_i) affects the dependent variable (Y). This test compares sig. with a level of significance of 5% and t calculated using the t table. The t table value in this study was 1.984. This value is obtained from the t distribution table, degree of freedom (df)

$$= t\text{-table: } t(a; n - k) = t(0.05; 91) = 1.986, \text{ with a significance level of } 0.05 (5\%).$$

Table 7. t Test Results

Constant	4,210	0,000	
People (X1)	3,701	0,000	H1 is accepted
Process (X2)	2,993	0,004	H2 is accepted
Physical Evidence (X3)	2,002	0,048	H3 is accepted

Source: Processed data, 2023.

Based on the table above, it shows that the significance value of the people variable is 0.000, this value is smaller than 0.05 so that the proposed hypothesis can be accepted, meaning that bank officers including CS, tellers, back office, marketing and branch leaders have provided services. who is kind, friendly, thorough and precise in dealing with customer complaints so that it influences customer satisfaction at Bank IBK KC Palembang.

The test results show that the significance value of the process variable is 0.004, this value is smaller than 0.05 so that the proposed hypothesis can be accepted, meaning that the process at IBK bank which includes account opening, deposits, book printing and M-Banking registration has been carried out properly. fast, thorough and according to procedures, and in accordance with customer expectations, so that it influences customer satisfaction at Bank IBK KC Palembang.

The test results also show that the significance value of the physical evidence variable is 0.048, this value is smaller than 0.05 so that the proposed hypothesis can be accepted, namely the physical evidence owned by Bank IBK KC Palembang which includes the physical building, parking lot, interior design and waiting room. can make customers feel comfortable and not get bored of waiting, thus influencing customer satisfaction at Bank IBK KC Palembang.

F-Test Results

The F test was carried out to determine whether the independent variables, namely people, process, and physical evidence in the model had a significant effect on the dependent variable, namely customer satisfaction at one of the private banks in Palembang City.

Table 8. F Test Results

F Statistics	Significance	Information
9,169	0,000	accepted

Source: Processed data, 2023.

Based on the table above, the F value obtained is 9.169 which is greater than the F table, namely 2.70 and the significance value of 0.000 is smaller than 0.05. This means that H1 is accepted, namely that the people, process and physical evidence models influence customer satisfaction at one of the private banks in Palembang City.

Coefficient of Determination Test Results (Adjusted R2)

The coefficient of determination (Adjusted R2) is used to measure how far the model is able to explain variations in the dependent variable.

Table 9. Coefficient of Determination Test Results (Adjusted R2)

Information	Model	R Square (R2)	Adjusted R Square
X	1	0.734	0.209

Source: Processed data, 2023.

Based on the table above, it is known that the coefficient of determination (R2) is 0.734 or 73.4%. This value shows that customer satisfaction at a private bank in Palembang City is influenced by people, process and physical evidence. Meanwhile, the remaining 26.6% is influenced by other variables not included in this research model, for example the

variables Place, Price, Product, Promotion.

CONCLUSION

Based on the results of the research and discussion previously described, the conclusions that can be drawn in this study, namely this study contributes in terms of findings related to the influence between the variables of people, process, and physical evidence on customer satisfaction. The people variable referred to in this study includes the staff of Bank IBK KC Palembang, from the results of this study there are research implications, namely it is known that bank staff have played a very good role in providing services to customers, so that existing customers and new customers at Bank IBK KC Palembang are satisfied with the services provided by Bank IBK KC Palembang staff. The process variable in question is the process of opening accounts, opening deposits, printing books, registering M-Banking, and others have been in accordance with what is expected by customers, this has been done well by IBK Bank staff both from the speed of service, accuracy and conformity with existing procedures. The Physical Evidence variable in question, in the form of buildings, interior design, parking facilities, and waiting rooms at IBK Bank has been rated well by customers because with the current facilities, customers feel satisfied to be part of IBK Bank KC Palembang customers. Research limitation is on the scope of the object of research conducted only at one private bank, so future research is to be able to analyze several similar research objects to determine the effect of people, process, and physical evidence on customer satisfaction.

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