

THE EFFECT OF SITE SERVICE QUALITY AND CUSTOMER SATISFACTION TOWARDS CUSTOMER LOYALTY MARKETPLACE

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Abstrak. The objectives of this study were to: 1) determine the direct effect of site service quality on Marketplace customer satisfaction, 2) to determine the direct effect of site customer satisfaction on Marketplace customer loyalty, 3) to determine the direct effect of site service quality on Marketplace customer loyalty. The object of this study were 200 respondents who visited the Marketplace. The results of hypothesis testing show: 1) the influence of service quality on Marketplace customer satisfaction, 2) the influence of customer satisfaction on Marketplace customer loyalty, 3) the influence of service quality on Marketplace customer loyalty.

Keyword: Service Quality, Customer Satisfaction, Customer Loyalty, Marketplace

INTRODUCTION

Currently, with the rapid development of technology and the internet in Indonesia, it has had a big impact on business change. Namely starting from how to advertise, how to buy and sell, how to interact between people, and so on. Examples of Marketplaces in Indonesia that are already popular and have a good reputation are Shopee, JD.ID, Lazada, Bhineka, Blibli, and Gramedia. Marketplace is an internet service that is used for buying and selling. The Marketplace has changed a lot in the buying and selling process. If in a sale and purchase the seller and the buyer meet, but they do not need to meet with a Marketplace, they interact with it via the internet or by telephone communication (Nimda, 2012).

In this process, trust is the main asset. Because without the trust of both parties, the Marketplace buying and selling process can occur and be carried out. However, with the rapid development, many Marketplaces have sprung up. Whether they use blogs, social media, websites. This rapid pace makes buying and selling easier (Nimda, 2012).

This very significant development in the Marketplace market in Indonesia cannot be doubted. With the number of internet users reaching 82 million people or around 30% of the total population in Indonesia, the Marketplace is a gold mine that is very tempting for some people who can see the potential in the future. This development is supported by data from the Minister of Communication and Information which states that the value of Marketplace transactions in Indonesia in 2013 reached IDR 130 trillion.

The results of the Marketplace survey which was conducted with a sample of 3,504 Census Blocks spread across 101 districts / cities in all provinces in Indonesia in 2019, show that of all data collection efforts, only 15.08 percent were Marketplace businesses (Central Agency). Statistics, 2019). The large number of transactions and the large opportunities for market penetration in the Marketplace make competition even tighter to seize the market in Indonesia. Here is a list of the eight most popular Marketplaces in Indonesia:

Table 1.1 List of 8 Most Popular Marketplace in Indonesia

No	Nama Marketplace	Jumlah Pengunjung
1	Tokopedia	1.200.000.000
2	Shopee	837.000.000
3	Bukalapak	823.000.000

4	Lazada	445.000.000
5	Blibli	353.000.000
6	JD.ID	105.000.000
7	Orami	89.000.000
8	Sociolla	51.000.000

Source : Fiansyah (2020)

However, the largest portion of online shoppers who shop via the mobile web is not from Tokopedia or Shopee. The data shows that Orami's Marketplace is in the first position with the portion of visitors accessing the mobile web reaching 97.55 percent, followed by Sophie Paris with 97.43 percent and Laku6 96.27 percent (Fiansyah, 2020).

The rating will change from time to time according to the experience that each user feels in making transactions. As illustrated in the following data

Tabel 1.2 Data Jumlah Pengunjung Situs *Marketplace*

<i>Marketplace</i>	Jumlah Pengunjung Situs				
	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
Blibli.com	32597200	34453000	21395600	26863300	17600000
Lazada	52044500	49620200	27359600	28383300	2440000
Bukalapak	115256600	89765800	42874100	39263300	37633300
Tokopedia	137200900	140414500	65953400	67900000	6980000
Shopee	74995300	90705300	55964700	72973300	71553300

Source: Iman (2020)

Based on these data, it appears that each Marketplace has fluctuated in getting the number of visitors each quarter. The highest number of monthly visitors currently (Q1 2020) is still held by Shopee, which in Q4 2019 to Q1 2020 managed to snatch it from Tokopedia. It was recorded that the number of monthly visits in Q1 2020 reached an average of 71.5 million visitors. Meanwhile, Tokped narrowly lost with an average record of 69.8 million visitors. Then the highest monthly pengunjung 3rd place in the same period is occupied by Bukalapak with 37.6 million visitors every month. Followed by Lazada who managed to attract as many as 24.4 million monthly visitors.

Based on data in Q1 2019 the total visitors from the 5 e-commerce were 412,094,500 then in Q2 2019 the total e-commerce visitors decreased to 404,958,800 then in Q3 and Q4 the total visitors decreased drastically to 213,547,400 and 235,383. 200.

Ease of access to various Marketplaces allows consumers to compare one merchant with another. This is one of the triggers for the difficulty of business people to attract new buyers or customers and keep them from turning to other online stores easily. Generating customer satisfaction and loyalty is an invaluable asset for most e-commerce (Zhang & Dran, 2000).

Consumer loyalty is a consumer's commitment to a brand, based on a very positive attitude and is reflected in consistent repurchases (Tjiptono, 2014). Consumer loyalty has an important role in a company, retaining consumers means improving financial performance and maintaining the survival of the company. The benefit of consumer loyalty is the reduced influence of attacks from competitors from similar companies, not only competition in terms of products, but also competition in terms of perceptions. In addition, loyal consumers can encourage company development by providing ideas or suggestions to companies in order to improve the quality of their products.

One of the factors that is thought to cause a decrease in loyalty is the quality of service that has not been considered good by consumers. Maintaining service quality is certainly not easy. There are many obstacles that often occur in the field, both in terms of delivery and quality of goods received by consumers. The biggest problem is about the status of the goods delivery. As reported in detikinet written by Raschmatunnisa (2019) which states that more than 90% of complaints and negative responses from customers are related to transit times and late delivery.

This negative assessment of service quality then has an impact on consumer dissatisfaction. The assumption about service quality and satisfaction as factors that influence customer loyalty is also supported by the results of previous studies. As research conducted by Akbar, Prajaka, and Andriansyah (2015) whose research results conclude that the effect of website quality on user satisfaction has a positive effect on the level of user satisfaction, meaning that any increase in the quality of the website will affect user satisfaction, while user satisfaction has an effect of 41.7% towards customer loyalty.

The results of research conducted by Monalisa (2016) also concluded that service quality was only able to explain the relationship of student satisfaction of 0.354 which means that service quality was only able to explain directly to 35.4% satisfaction. Likewise, research conducted by Aryadita, Widyastuti, and Wardani (2017) concluded that the Bukalapak.com website was considered the best website in all categories. Based on the respondent's assessment, the WQI value of the Bukalapak website is in the usability category (0.70), Information Quality (0.70) and Service Interaction Quality (0.65). The most important factor for customer satisfaction is usability towards user satisfaction.

Based on the explanation above, the authors are interested in conducting further research to reveal the extent of the influence of site service quality, and satisfaction with consumer loyalty, especially for Marketplace shopping site users, so that this research can be used as input for improvements in the overall marketing strategy that can be used. by companies especially online shopping companies.

LITERATURE REVIEW

Customer Loyalty

According to Hasan (2013, p. 31), "customer loyalty is people who buy, especially those who buy regularly and repeatedly. A customer is someone who continuously and repeatedly comes to the same place to satisfy his desires by owning a product or getting a service and paying for the product or service. "

Customer commitment persists deeply to re-subscribe or make repeat purchases consistently in the future, even though the influence of the situation and marketing efforts cause behavior changes (Griffin, 2010).

Based on some of the definitions of consumer loyalty, it can be concluded that consumer loyalty is customer loyalty that is represented in consistent purchases of products or services over time and there is a good attitude to recommend other people to buy products. The true indication of loyalty requires a measure of attitude combined with a measurement of behavior.

According to Hasan (2013) loyalty develops following four stages, namely: 1) Cognitive, 2) Affective, 3) Conative, 4) Action. The four dimensions are the stages starting from knowledge to action.

Customer Satisfaction

Satisfaction according to Kotler and Keller (2016, p. 177), is "the feeling of being happy or disappointed by someone that arises from comparing the product's perceived performance (or results) to their expectations".

According to Zeithaml, Bitner, and Gremler (2013, p. 111), satisfaction is "the consumer's fulfillment response. It is an assessment that a product or service feature, or the product or service itself provides a level of fulfillment related to pleasant consumption".

According to Zeithaml et al., (2013, p. 111), satisfaction is "a customer evaluation of a product or service in terms of whether the product or service has met customer needs and expectations".

According to Kotler and Keller (2016, p. 177), satisfaction is "the feeling of pleasure or displeasure of a person resulting from comparing the performance obtained from the product (or results) with consumer expectations". Satisfaction reflects a person's consideration of the perceived performance of a product or service to match expectations. If the ability is lower than expectations or expectations, consumers will be disappointed. If it is in line with expectations, consumers will be satisfied. If it exceeds, consumers will be happy"(Kotler and Keller, 2016).

Based on the definition above, customer satisfaction can be defined when the reality or reality obtained from the product matches or exceeds the expectations or expectations of the consumer.

According to Hasan (2013) the factors that determine (dimensions) of customer satisfaction in service products (Intangible) are: 1) Serviceability (level of ease and speed of service), 2) Communication (ability to communicate with consumers), 3) Courtesy (attitude polite and friendly with consumers), 4) Tangibles (physical form, buildings, and equipment), and 5) Understanding Customer (understanding the needs and desires of customers).

While Kotler and Keller (2016) customer satisfaction can be seen from the size or dimension of customer satisfaction, namely: 1) Staying loyal, 2) Buying products, 3) Recommending products, 4) Willing to pay more, 5) Giving input.

Service Quality

Zeithaml et al., (2013, p. 19), stated that "service quality is delivery of excellent or superior service relative to customer expectations." This means that service quality is superior service delivery or relatively superior to customer expectations. It is said that the concept of service quality meets expectations, if the expected service is the same as what is felt (satisfying). Likewise, it is said that the perception does not meet expectations if the service expected is greater than the service that is felt (not quality).

Tjiptono (2014, p. 268) states that "Service quality is the level of excellence expected and control over that level of excellence is to meet customer desires."

Kotler and Keller (2016, p. 83) stated that, "Service quality must start with customer needs and end with customer perceptions, where customer perceptions of service quality are a comprehensive assessment of the excellence of a service." In this case, the customer is the party who consumes and enjoys the company's services so that they are the ones who should determine the quality of the service.

According to Tjiptono (2014, p. 84), "Customer perception of service quality is an overall value for excellence or service and in service quality is a dynamic condition related to products, services, human resources, processes and the environment that meet or exceed expectations. "

Zeithaml (2014) has identified five dimensions of service quality used by customers in evaluating service quality. The five dimensions of service quality (SERVQUAL) are: 1) Tangible, 2) Empathy (Empathy), 3) Responsiveness (Responsiveness), 4) Reliability, 5) Assurance.

Based on the theoretical and concept descriptions above, we can synthesize that service quality is a measure of how services are distributed according to customer expectations with indicators of reliability, responsiveness, assurance, empathy, and tangibles.

Conceptual Framework

1. 1. Quality Service and Customer Satisfaction

The service quality literature shows that perceptions of high service quality and high service satisfaction result in very high levels of purchase intention. According to Zeithaml (2014), the perception of service quality is the result of a comparison between what consumers perceive as a service and their perception of the actual performance offered by the service provider. Service quality and overall satisfaction implicitly include issues such as perceived price, which are usually only perceived rather than objectively measured. The majority of research views them as an antecedent of dissatisfaction, that is, satisfaction is conceptualized as a mediator of the relationship between quality and loyalty (Sharma & Baoku, 2013). Service quality as defined by Santos (2013) describes service quality as the customer's overall assessment of the excellence of the service offering. Service quality is also influenced by the organization's ability to meet customer needs, according to their level of expectations (Yoo & Park, 2007). Quality electronic service can help companies to differentiate themselves by offering increased satisfaction, encouraging repeat purchases and building loyalty (Zeithaml, Parasuraman, & Malhotra, 2002). Every element of service in e-commerce offers opportunities for such differentiation. The quality of electronic service can also influence a customer's

emotional responses such as likes, fun, pride, dislike and frustration. The quality of customer service has a direct relationship with customer satisfaction in the context of online marketing, articulating the importance of online customer attributes (Ribbink, Liljander, Riel, & Streukens, 2004)

2. Customer Satisfaction and Customer Loyalty

The relationship between customer satisfaction and customer loyalty applies not only to offline stores, but also to online. E-customer satisfaction is one of the most important things in competition because an increase in e-satisfaction will increase customer loyalty. In other words, a satisfied customer can be one of the characteristics of a loyal customer. In previous studies it was found that customer loyalty is influenced by customer e-satisfaction and that e-customer satisfaction has a direct and positive impact on customer loyalty. However, several studies have also revealed that customer satisfaction does not affect loyalty. In other studies it is said that customer satisfaction and loyalty do not represent each other. So in this study the hypothesis is found that e-satisfaction has a significant positive effect on electronic fidelity.

3. Customer Satisfaction Customer Loyalty Through Customer Satisfaction

Satisfaction in a virtual environment (eg, online satisfaction) has become a topic of analysis that is an important key factor in competing with competitors and achieving success in the market (Srinivasan, Anderson, & Ponnnavolu, 2002). However, it is a difficult concept to define because of its many interactions with other variables. Nevertheless, this can be considered as an affective attitude, influencing user behavior and product / service judgments, which in turn determines user loyalty (Zhang & Dran, 2000). The determinants of constructs have been studied by Szymanski and Henard (2001), as have their relationship to e-SQ and online fidelity (Cyr, Kindra, & Dash, 2008). The relationship between e-SQ and satisfaction, including information quality and the suitability of customer expectations, has been modeled by a number of researchers (Mckinney, Yoon, & Mariam, 2014). Moreover, Hsu and Hsu (2008) found that there is a significant and positive correlation between service quality and customer satisfaction and customer loyalty.

Based on the explanation above about the flow of thought between research variables by referring to the results of previous research and expert opinion, it can be described through a research model framework as shown in the following Figure:

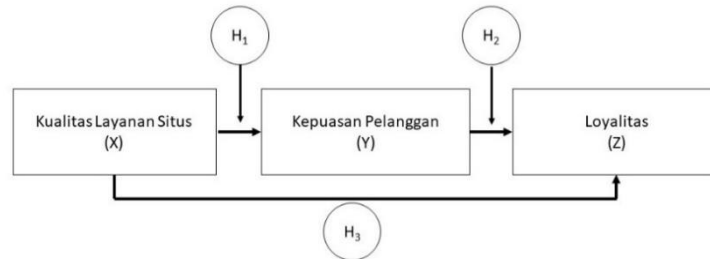


Figure 1. Conceptual Framework

Research Hypothesis

1. H1: There is an effect of site service quality on Marketplace customer satisfaction
2. H2: There is an effect of customer satisfaction on Marketplace customer loyalty
3. H3: There is an effect of site service quality on Marketplace customer loyalty

RESEARCH METHODOLOGY

In this study, the approach used is a quantitative approach with the method used by researchers is a survey method using an instrument in the form of a questionnaire. The survey method can use a questionnaire. consisting of questions and answers that can be done clearly, can extract more detailed

information, and can control questions (for example, problems in the field can be anticipated immediately) (Rangkuti, 2016).

The population in this study were visitors to the Jabodetabek Marketplace site who made transactions at least five times in the last six months. The samples used in this study were 200 respondents, namely Marketplace users at least five times in the last six months, domiciled in Jabodetabek, and have the internet to shop on the Marketplace.

The data analysis technique used in this study is to use SEM (structural equation modeling). The criteria for the accepted model are shown in the following table

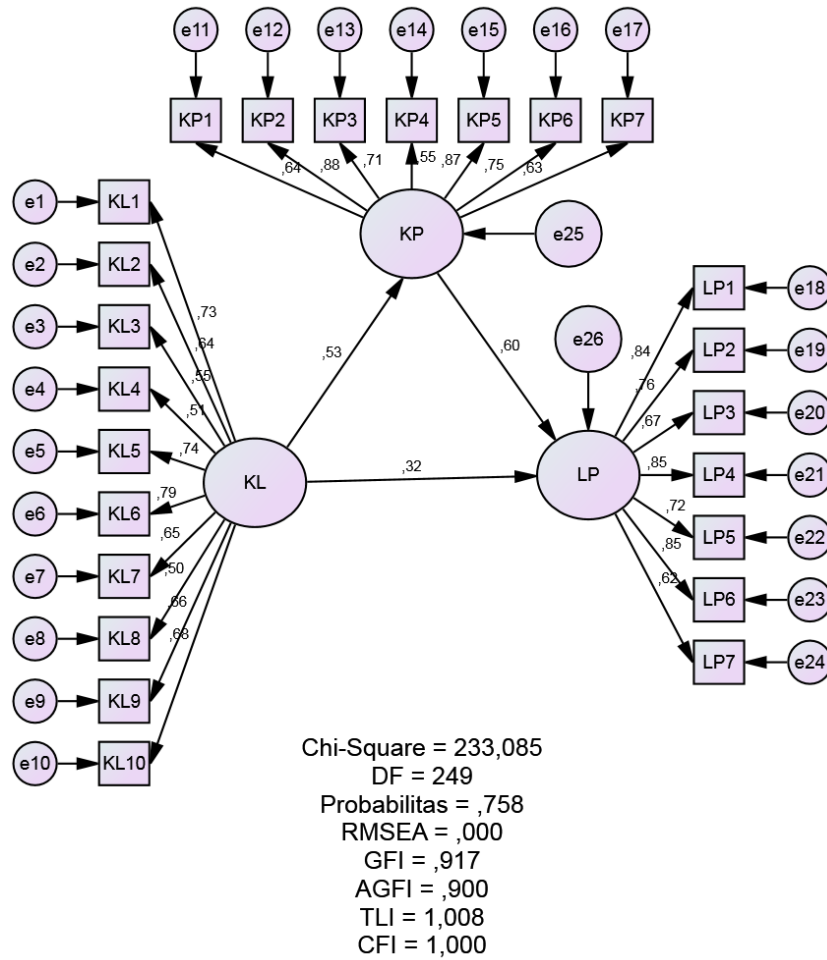
Tabel 1.
Model Feasibility Testing Index (*Goodness-of-fit Index*)

Goodness of fit Index	Cut-of Value
X ² – Chi-square	Diharapkan kecil
Significancy Probability	≥ 0.05
RMSEA	≥ 0.08
GFI	≥ 0.90
AGFI	≥ 0.90
CMIN/DF	≤ 2.00
TLI	≥ 0.95
CFI	≥ 0.95

Source: Sanusi (2013)

RESULT AND DISCUSSION

Fit model AMOS



Gambar 2

Fit model AMOS

Source: data processed by researchers (2020)

Tabel 2.

Full Model SEM

Indeks	Cut Off Value	Results	Model Evaluation
RMSEA	≤ 0,08	0,000	<i>Fitted</i>
GFI	≥ 0,90	0,917	<i>Fitted</i>
NFI	≥ 0,90	0,911	<i>Fitted</i>
CMIN/DF	≤ 2,00	0,936	<i>Fitted</i>
RMR	≤ 0,05	0,031	<i>Fitted</i>
CFI	≤ 0,95	1,000	<i>Fitted</i>

Source: data processed by researchers (2020)

In the first order construct stage, there were no changes in the indicator dimensions of the Service Quality, Customer Satisfaction, and Customer Loyalty variables. In the full SEM model, each variable also shows acceptable t-values and standardized residuals, which are above 0.5.

In the first order construct stage, there were no changes in the indicator dimensions of the Service Quality, Customer Satisfaction, and Customer Loyalty variables. In the full SEM model, each variable also shows acceptable t-values and standardized residuals, which are above 0.5.

Tabel 2.
Estimated Parameters *Regression Weight Model*

Hypothesis	Independent Variable	Variable Bound / Dependent Variable	Estimate	CR	P	SE	Keputusan
H1	Quality of Service	→ Customer Satisfaction	0,503	5,874	***	0,086	signifikan
H2	Customer Satisfaction	→ Quality of Service	0,788	7,078	***	0,111	signifikan
H3	Quality of Service	→ Quality of Service	0,393	4,674	***	0,084	signifikan

Based on the results of processing with the AMOS program, the regression weight results are obtained as in table 4.13. From the results of data processing, it can be seen that all variables have a significant effect. Thus the hypothesis test can be interpreted as below:

a. Hypothesis Testing 1

H₀: There is no positive influence of the service quality variable on Marketplace customer satisfaction.

H₁: there is a positive influence on the variable quality of service on customer satisfaction Marketplace.

From the assumption, after being tested, it turns out that the coefficient of the service quality variable is positive at 0.503. The effect of service quality is statistically significant because it is known that the significance of the service quality variable is 0.000 smaller than 0.05, so H₀ is rejected, which means that there is a significant effect of the service quality variable on the customer satisfaction variable.

b. Hypothesis Testing 2

H₀: There is no positive influence of the customer satisfaction variable on Marketplace customer loyalty.

H₁: There is a positive influence on the customer satisfaction variable on Marketplace customer loyalty.

From this assumption, after being tested, it turns out that the coefficient of the customer satisfaction variable is positive at 0.788. The effect of customer satisfaction on customer loyalty is statistically significant because it is known that the significance of the variable customer satisfaction on customer loyalty is 0.000 less than 0.05, so H₀ is rejected, which means that there is a significant effect of the customer satisfaction variable on customer loyalty.

c. Hypothesis Testing 3

H₀: There is no positive influence of the Service Quality variable on Marketplace Customer Loyalty.

H₁: There is a positive influence of Service Quality variables on Marketplace Customer Loyalty.

From this assumption, after being tested, it turns out that the coefficient of the service quality variable is positive at 0.393. The influence of service quality is statistically significant because it is known that the significance of the customer loyalty variable is 0.000 less than 0.05, so H₀ is rejected, which means that there is a significant effect of the service quality variable on the customer loyalty variable.

Discussion

1. Effect of Service Quality on Customer Satisfaction

The results of this study prove that service quality has an effect on customer satisfaction in Marketplace consumers has an estimated value of 0.503, so the hypothesis which states that service quality affects customer satisfaction is 50.3% and is acceptable.

The results of this study are in line with the opinion expressed by Zeithaml (2014) which states that service quality is the result of a comparison between what consumers perceive as service and their perceptions of the actual performance offered by service providers. Service quality and overall satisfaction implicitly include issues such as perceived price, which are usually only perceived rather than objectively measured. The majority of research views them as an antecedent of dissatisfaction, that is, satisfaction is conceptualized as a mediator of the relationship between quality and loyalty (Sharma & Baoku, 2013). Service quality as defined by Santos (2013) describes service quality as the customer's overall assessment of the excellence of the service offering. Service quality is also influenced by the organization's ability to meet customer needs, according to their level of expectations (Yoo & Park, 2007). Quality electronic service can help companies to differentiate themselves by offering increased satisfaction, encouraging repeat purchases and building loyalty (Zeithaml et al., 2002).

The results of this study are also in line with research conducted by Monalisa (2016) which in his research concluded that service quality was only able to explain the relationship of student satisfaction by 0.354 which means that service quality is only able to explain directly to 35.4% satisfaction. While the rest is greater in value, namely 64.6% which is explained by other variables not explained in this study. Based on the t count, the usability variable is 0.297 with a t table of 1.664 does not have a significant relationship to the student satisfaction variable, the information quality variable is 1.144 and the t table is 1.664 does not have a significant relationship to the student satisfaction variable and the interaction quality variable is 3.651 with t. table of 1,664 has a significant relationship to the satisfaction variable. Website service quality on student satisfaction is the interaction quality variable, namely 0.467.

Ting, Ariff, Zakuan, Sulaiman, and Saman (2016) also conclude that the five proposed dimensions of e-SQ are the e-SQs of online retailers in the B2C market. All e-SQ dimensions were found to have a positive and significant effect on online customer satisfaction. Responsiveness to e-SQ has the strongest impact on online customer satisfaction. Buyer satisfaction positively and significantly affects their loyalty to the continued use of the online retailer's website. Managerial and theoretical implications are discussed based on the research results. In this study, E-SERVQUAL is integrated with other e-SQ scales to measure the e-SQ of the leading online retailers in Malaysia. Specifically, the construction of e-SQ is Efficiency, Privacy and Trust, Fulfillment, Responsiveness, Contact and Website Design. 390 complete and usable questionnaire sets were collected using online questionnaires and convenience sampling procedures. The results show that the five proposed dimensions of e-SQ represent the e-SQ of online retailers in the B2C market. All e-SQ dimensions were found to have a positive and significant effect on online customer satisfaction. Responsiveness to e-SQ has the strongest impact on online customer satisfaction. Buyer satisfaction positively and significantly affects their loyalty to the continued use of the online retailer's website. Managerial and theoretical implications are discussed based on the research results.

2. The Influence of Customer Satisfaction on Customer Loyalty

The results of this study prove that customer satisfaction has an effect on customer loyalty to Marketplace consumers. It has a standardized total effect value of 0.788, so the hypothesis that customer satisfaction affects customer loyalty is 78.8% and acceptable.

The results of the same study were also conducted by Sharma (2017) in his research showing that the quality of electronic services, customer service, and trust has a strong direct effect on satisfaction and the impact of the indirect effect on electronic fidelity is more significant. The findings

also show that satisfaction is a significant variable that mediates the relationship between service quality and customer loyalty.

Manaf, Rachmawati, Witanto, and Nugroho (2018) also concluded the same result, namely e-loyalty customers on e-commerce websites in Indonesia are influenced by electronic satisfaction, where electronic satisfaction is influenced by electronic marketing and electronic marketing. In addition, the results also show that e-sequel affects e-loyalty more strongly than e-marketing with e-satisfaction as a mediator.

3. The Effect of Service Quality on Customer Loyalty

The results of this study prove that service quality has an effect on customer loyalty to Marketplace consumers. It has a standardized total effect value of 0.393, so the hypothesis that service quality affects customer loyalty is 39.3% and acceptable.

Srinivasan, Anderson, and Ponnnavolu (2002) stated that satisfaction in a virtual environment (eg, online satisfaction) has become an important analytical topic of key factors in competing with rivals and achieving success in the market. Nevertheless, this can be considered as an affective attitude, influencing user behavior and product / service judgments, which in turn determines user loyalty (Zhang & Dran, 2000). The determinants of constructs have been studied by Szymanski and Henard (2001), as have their relationship to e-SQ and online fidelity (Cyr et al., 2008). The relationship between e-SQ and satisfaction, including information quality and suitability of customer expectations, has been modeled by a number of researchers (Mckinney et al., 2014). Moreover, Hsu and Hsu (2008) found that there is a significant and positive correlation between service quality and customer satisfaction and customer loyalty.

CONSLUSSION AND SUGESTION

Conslussion

The results of this study reinforce the theory that:

1. Statement of hypothesis H1 is accepted. The service quality variable has a positive and significant effect on Marketplace customer satisfaction and has an estimated value of 0.503 so that hypothesis 1 has a positive effect of 50.3%. This proves that if the quality of service provided to customers creates customer satisfaction.
2. Statement of hypothesis H2 is accepted. Customer satisfaction variable has a positive and significant effect on Marketplace customer loyalty and has an estimated value of 0.788 so that hypothesis 2 has a positive effect of 78.8%. This proves that customer satisfaction can create customer loyalty. Therefore, if customer satisfaction increases, customer loyalty will also increase.
3. 3. The hypothesis H3 is accepted. The service quality variable has a positive and significant effect on Marketplace customer loyalty and has an estimated value of 0.393, so that hypothesis 3 has a positive effect of 39.3%. This proves that the quality of service provided can increase customer loyalty. Therefore, if the quality of service provided to consumers will increase customer loyalty.

Sugestion

1. It is hoped that the Marketplace can improve the web design that is more attractive to its customers so that customers will be even more happy to visit the Marketplace ..
2. It is hoped that the Marketplace can provide a better experience to consumers so that consumers are satisfied with the services provided.

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