



# **The Role of Service Quality in Enhancing Customer Satisfaction: Empirical Study in Bank Sumsel Babel Branch Office of Belinyu**

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## **Abstract**

This quantitative study investigates the influence of service quality dimensions on customer satisfaction at Bank Sumsel Babel, Belinyu Sub-Branch Office, addressing initial observations of customer complaints. Conducted from May to June 2025, the research utilized a positivist paradigm, surveying a sample of 100 active customers who used specific savings products and had interacted with customer service at least once in the past three months. Data were collected via direct questionnaires, with validity and reliability confirmed. Descriptive analysis revealed generally very positive customer perceptions across all service quality dimensions, with "Tangibles" scoring highest. Multiple regression analysis was employed to examine the direct relationships. The results indicate that Reliability, Assurance, and Empathy significantly and positively influence customer satisfaction, with Empathy demonstrating the strongest impact. Conversely, Tangibles and Responsiveness were found to have no statistically significant effect on customer satisfaction in this context. These findings corroborate existing literature on the importance of reliability, assurance, and empathy, but contrast with some studies that found significance for tangibles and responsiveness. The study underscores the critical role of human-centric and trustworthy service aspects in driving customer satisfaction at this particular banking branch.

**Keywords:** Service Quality, Customer Satisfaction, Banking Services, Regional Bank.

## **1. Introduction**

In the era of increasingly competitive financial services, the quality of customer service plays a pivotal role in influencing satisfaction and long-term loyalty. The success of service functions critically depends on the extent to which the quality of service provided can meet the needs and expectations of the public. Previous studies indicate that improvements in service quality have a significant impact on customer satisfaction in regional banks, particularly in areas with limited services (Asnawi et al., 2020; Haron et al., 2020; Herniwati & Nurdin, 2021; Wardhana, 2020).

As a regional development bank, Bank Sumsel Babel serves not only as a financial intermediary but also as an essential public service provider, especially in areas like Belinyu where access to digital alternatives remains limited. Prior assessments and customer reviews from online platforms have indicated dissatisfaction with certain service aspects at the Belinyu Branch, particularly slow responsiveness and inconsistent information. Based on customer reviews on digital media such as Google Maps, there have been a number of complaints regarding customer service, including a lack of staff friendliness, slow service, and inconsistency in the information provided. In the context of a sub-branch like Belinyu, the challenge of enhancing service quality becomes more complex due to limitations in human resources, technology, and supporting infrastructure. However, it is precisely in this context that a SERVQUAL-based approach becomes an important measurement tool to specifically identify areas requiring improvement. A comprehensive evaluation of each dimension can serve as a foundation for designing more targeted improvement strategies, such as enhancing frontliner staff training, adding supporting facilities, or designing a more efficient queuing system.

These days, banks are always associated with technology and digitalization, but it remains crucial to focus on the banking services provided (Hidayati et al., 2024; Pradesa et al., 2022). A study on the JakOne Mobile application (Wulandari et al., 2025) specifically highlighted that the Fulfillment dimension—encompassing the application's ability to meet customer needs, provide complete

payment features, and offer easy access to transaction evidence—emerged as the most crucial factor valued by users. This finding clearly indicates that modern customers highly appreciate efficiency and comprehensive functionality in digital banking services. Furthermore, the positive and significant relationship between digital service quality and customer satisfaction is strongly reinforced by the research of Hidayati et al., (2025). This study convincingly demonstrates that improvements in digital service quality are directly proportional to an increase in customer satisfaction levels. Although this research was conducted within the context of Islamic banking, the fundamental principle it reveals—that high-quality digital services lead to satisfaction—can be broadly applied to conventional banks like Bank Sumsel Babel. This confirms that investing in enhancing the digital aspects of service holds significant potential for satisfying customers in the modern era. Interestingly, Hidayati et al., (2025) also revealed that customer satisfaction plays a crucial mediating role in building trust. It was found that digital service quality does not directly influence customer trust; instead, it must first be channeled through customer satisfaction. In other words, satisfied customers tend to be more trusting of their bank. This insight is particularly important for Bank Sumsel Babel Branch Office of Belinyu: focusing on improving service quality that ultimately leads to customer satisfaction will be an effective strategy to strengthen long-term loyalty and trust. Additionally, the qualitative perspective from Nasution et al., (2023) offers valuable insights into customer perceptions of digital services. Their study emphasized that digital services should not only be comprehensive and easily accessible but also user-friendly and understandable. The implication here is that user education and intuitive interface design are key to enabling customers to maximize the benefits of digital services, ultimately contributing to their positive experience and satisfaction.

These service gaps highlight the need for a structured evaluation model such as SERVQUAL (Parasuraman et al., 1988), which assesses perceived service quality across five dimensions. Recent research over the past five years consistently reinforces the significance of service quality as a pivotal factor in customer satisfaction and loyalty within the banking sector, with a dynamically evolving focus. Several contemporary studies consistently demonstrate a positive relationship between service quality, customer satisfaction, and loyalty.

For instance, Supriyanto et al., (2021) found that service quality significantly affects customer satisfaction, which subsequently influences loyalty, even if service quality does not directly impact loyalty. A study by Miah, (2021) in Bangladesh affirmed that service quality dimensions such as assurance, reliability, responsiveness, and tangibles significantly affect customer satisfaction, which in turn correlates with customer loyalty in conventional banks. Rahaman et al., (2020) further supported these findings, stating that reliability, assurance, tangibles, responsiveness, empathy, and service access positively impact customer satisfaction, with the exception of employee competence. Country-specific studies also yielded similar results: Wardhana, (2020) analyzed the effect of service quality on customer satisfaction at Bank Rakyat Indonesia (BRI) in Surakarta, concluding that effectiveness and assurance, processes, pricing, tangibles, and reliability had positive effects. Ayuningtyas, (2021) examined the influence of service quality and trust on customer satisfaction at Bank Mandiri Alam Sutera Tangerang Branch, demonstrating a positive and strong correlation for both variables. Agia & Nurjannah (2022) conducted a service quality analysis of Bank Syariah Indonesia using Importance Performance Analysis.

In summary, current research from the last five years consistently indicates that service quality is a key factor positively influencing customer satisfaction, which then plays a crucial role in shaping customer loyalty within the banking sector. Studies confirm that service quality dimensions such as assurance, reliability, responsiveness, tangibles, empathy, and service access significantly impact customer satisfaction. While service quality may not always directly lead to loyalty, its effect is often mediated by customer satisfaction. This paper explores how each dimension of service quality contributes to customer satisfaction, providing both theoretical insights and practical implications for improving regional banking services in regional areas.

## 2. Methods

This research was conducted at Bank Sumsel Babel, Belinyu Sub-Branch Office, a banking service unit operating in the Bangka Belitung region. The selection of this location was based on initial observations and secondary data indicating customer complaints regarding service quality, particularly concerning customer service. The study took place from May to June 2025, with data collection primarily through direct questionnaire distribution to customers who had utilized the customer service at the specified branch office. This research adopted a quantitative method, a

methodology firmly rooted in the positivist paradigm. This approach fundamentally focuses on investigating a specific population or sample. The population for this study comprised all customers who had received services from the customer service at Bank Sumsel Babel, Belinyu Sub-Branch Office. Specifically, it included customers using savings products or services such as *Tabunganku*, *Simpel*, and *Simpeda*. The sample consisted of 104 active respondents. The criteria for respondent selection included active customers who had used customer service at least once within the past three months. The collected data will be analyzed using multiple regression analysis to examine the relationships between the variables.

### 3. Results and Discussion

#### 3.1. Results

The results of this research were obtained through several stages of analysis. These include validity and reliability testing, descriptive analysis of service quality dimensions (SERVQUAL), customer satisfaction analysis, and multiple linear regression testing to determine the influence of each dimension on customer satisfaction.

Characteristics	Category	n	Percentage (%)
Gender	Male	38	36.5
	Female	66	63.5
Age	< 20 Years Old	9	8.7
	21 - 30 Years Old	34	32.7
Jobs	31 - 40 Years Old	28	26.9
	41 - 50 Years Old	17	16.3
Educational Background	> 50 Years Old	16	15.4
	Civil Servant	41	39.4
Frequency of Using Customer Service	Private Sector Employees	11	10.6
	Entrepreneur / Self-Employed	8	7.7
Type of Services Used	University Student	19	18.3
	Housewife	9	8.7
Frequency of Using Customer Service	Others	16	15.4
	Elementary School	1	1.0
Educational Background	High School / Vocational High School	35	33.7
	Diploma III	4	3.8
Frequency of Using Customer Service	Bachelor's Degree	62	59.6
	Master's / Doctoral Degree	2	1.9
Frequency of Using Customer Service	1 time / Once	51	49.0
	2 - 3 times	34	32.7
Type of Services Used	3 times / More than 3 times	19	18.3
	Account Opening	60	57.7
Type of Services Used	Product Information Request	3	2.9
	Complaint	9	8.7
Type of Services Used	Passbook Printing	18	17.3
	Data Amendment / Data Change	8	7.7
Type of Services Used	Others	6	5.8

**Table 1.** Respondent Characteristics

Source: Research Results (2025).

This section outlines the demographic and service usage characteristics of the study's respondents. A total of 104 individuals participated in the survey. Regarding gender, the majority of respondents were female, accounting for 63.5% (n=66), while male respondents comprised 36.5% (n=38) of the sample. In terms of age, the largest group fell within the 21-30 years old category at 32.7% (n=34), followed by respondents aged 31-40 years old (26.9%, n=28). The smallest age group was those under 20 years old, representing 8.7% (n=9). An analysis of occupations reveals that Civil Servants were the most represented group, making up 39.4% (n=41) of the respondents. University Students also formed a significant portion at 18.3% (n=19), while Housewives and Entrepreneurs/Self-Employed were less common, at 8.7% (n=9) and 7.7% (n=8) respectively. For educational background, a substantial majority of respondents held a Bachelor's Degree, accounting

for 59.6% (n=62). High School / Vocational High School graduates were the second-largest group at 33.7% (n=35). Only a small percentage had an Elementary School education (1.0%, n=1) or a Master's/Doctoral Degree (1.9%, n=2). Concerning frequency of using customer service, nearly half of the respondents (49.0%, n=51) reported using the service 1 time / Once. About a third (32.7%, n=34) used it 2-3 times, and 18.3% (n=19) used it more than 3 times. Finally, regarding the type of services used, Account Opening was the most frequently utilized service, with 57.7% (n=60) of respondents having used it. Passbook Printing was the second most common (17.3%, n=18). Services like Product Information Request (2.9%, n=3) and Data Amendment/Data Change (7.7%, n=8) were less frequently used.

The instrument used was tested for validity using Pearson Product Moment correlation. All items in the questionnaire for each SERVQUAL dimension and customer satisfaction had corrected item-total correlations above the critical value ( $> 0.3$ ), indicating that all statements were valid. The reliability test used Cronbach's Alpha, where all variables had values greater than 0.60.

No	Variable	Indicator	r	Mean
1.	Tangible (X <sub>1</sub> ) Alpha Cronbach = 0.900 Mean = 4.295 Reliability (X <sub>2</sub> )	Staff Appearance Facility Cleanliness Waiting Area Comfort Information Accuracy	.777 .807 .819 .841	4.34 4.31 4.24 4.17
2.	Alpha Cronbach = 0.911 Mean = 4.167	Service Consistency Problem Resolution Customer Service Speed	.832 .802 .905	4.15 4.17 4.09
3.	Responsiveness (X <sub>3</sub> ) Alpha Cronbach = 0.956 Mean = 4.112	Responsiveness to Customer Requests Enthusiasm to Assist	.902 .911	4.15 4.10
4.	Assurance (X <sub>4</sub> ) Alpha Cronbach = 0.938 Mean = 4.192 Empathy (X <sub>5</sub> )	Staff Knowledge Feeling of Security Provided Staff's Ability to Explain Care / Concern	.875 .857 .887 .902	4.18 4.21 4.18 4.16
5.	Alpha Cronbach = 0.935 Mean = 4.141	Two-Way Communication Attention to Customer Needs	.866 .831	4.15 4.11
6.	Customer Satisfaction (Y) Alpha Cronbach = 0.935 Mean = 4.115	General Satisfaction Willingness to Recommend Expectations Met	.866 .834 .907	4.20 3.98 4.16

**Table 2.** Descriptive Statistic, Validity and Reliability Result

Source: Research Results (2025).

Table 2 provides crucial insights into the descriptive statistics, validity, and reliability of the measurement instruments utilized in this study. This analysis serves to confirm the robustness of the data collection tools and to offer an initial understanding of the respondents' perceptions concerning various dimensions of service quality and their overall satisfaction.

The reliability of each variable was rigorously assessed through Cronbach's Alpha, a widely accepted measure of internal consistency. The results demonstrate exceptionally high Cronbach's Alpha values across all constructs: Tangible (0.900), Reliability (0.911), Responsiveness (0.956), Assurance (0.938), Empathy (0.935), and Customer Satisfaction (0.935). With all values substantially exceeding the conventional threshold of 0.70, and most surpassing 0.90, these findings confirm an outstanding level of internal consistency for all scales. This indicates that the items designed to measure each variable are highly correlated and reliably capture their intended dimensions, thereby validating the dependability of the measurement instruments for subsequent analyses.

Furthermore, the validity of the scales was established by examining the correlation coefficient (r) between each indicator and its respective variable. Consistently high 'r' values were observed across all indicators, ranging from 0.777 to 0.819 for Tangible, 0.802 to 0.841 for Reliability, 0.902 to 0.911 for Responsiveness, 0.857 to 0.887 for Assurance, 0.831 to 0.902 for Empathy, and 0.834 to 0.907 for Customer Satisfaction. These strong correlations unequivocally demonstrate excellent convergent validity, confirming that each individual item effectively measures the specific construct it was designed to assess and that all items within a construct are highly interrelated.

The mean scores shed light on the respondents' general perceptions of service quality dimensions and their overall satisfaction. On a Likert scale where higher mean values denote more positive perceptions, the Tangible dimension (X<sub>1</sub>) recorded the highest overall mean of 4.295.

Specifically, "Staff Appearance" (4.34) received the highest individual rating, followed closely by "Facility Cleanliness" (4.31) and "Waiting Area Comfort" (4.24), suggesting a very positive perception of the physical environment and personnel presentation. Assurance (X4) followed with an overall mean of 4.192, with "Feeling of Security Provided" (4.21) being the highest individual mean, indicating high trust and confidence in the staff's competence. Reliability (X2) achieved an overall mean of 4.167, highlighting strong perceptions of "Information Accuracy" (4.17) and effective "Problem Resolution" (4.17). Empathy (X5) had an overall mean of 4.141, reflecting positive views on staff "Care / Concern" (4.16) and "Two-Way Communication" (4.15). Lastly, Responsiveness (X3) showed an overall mean of 4.112, with generally strong scores, though "Customer Service Speed" (4.09) was slightly lower than other responsiveness indicators.

Regarding Customer Satisfaction (Y), the overall mean was 4.115, signifying a high level of satisfaction among customers. "General Satisfaction" (4.20) and "Expectations Met" (4.16) received very positive ratings, indicating that the bank is largely fulfilling customer expectations. However, "Willingness to Recommend" (3.98), while still positive, was marginally lower than the other satisfaction indicators. This might suggest that while customers are personally satisfied, their propensity to actively recommend the bank to others, while present, is slightly less pronounced compared to their direct contentment with the services received. Overall, the findings strongly affirm that the bank is performing well across various service quality dimensions, contributing to a high level of customer satisfaction.

To determine the effect of service quality dimensions on customer satisfaction, a multiple linear regression analysis was conducted. The results are as follows:

Relationship	Beta Coefficient	t-Value	Sig. (p-value)	Remarks
Tangibles (X <sub>1</sub> ) → Customer Satisfaction (Y <sub>1</sub> )	-.043	-.800	.426	Not Significant
Reliability (X <sub>2</sub> ) → Customer Satisfaction (Y <sub>1</sub> )	.182	2.631	.010	Significant
Responsiveness (X <sub>3</sub> ) → Customer Satisfaction (Y <sub>1</sub> )	.136	1.396	.166	Not Significant
Assurance (X <sub>4</sub> ) → Customer Satisfaction (Y <sub>1</sub> )	.307	2.896	.005	Significant
Empathy (X <sub>5</sub> ) → Customer Satisfaction (Y <sub>1</sub> )	.397	3.312	.001	Significant

**Table 3.** Multiple Regression Analysis

Source: Research Results (2025).

Table 3 presents the findings from the multiple regression analysis, which investigates the influence of the five dimensions of service quality (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) on Customer Satisfaction. This analysis helps to determine which specific aspects of service quality significantly impact overall customer satisfaction.

Firstly, the relationship between Tangibles (X<sub>1</sub>) and Customer Satisfaction (Y<sub>1</sub>) was found to be not significant. With a Beta Coefficient of -0.043 and a p-value of 0.426 (greater than the conventional significance level of 0.05), changes in the tangible aspects such as staff appearance, facility cleanliness, and waiting area comfort do not statistically influence customer satisfaction in this context. The negative coefficient, though insignificant, suggests a slight inverse relationship, implying that these physical elements are not primary drivers of satisfaction for the surveyed customers.

In contrast, Reliability (X<sub>2</sub>) shows a significant positive influence on Customer Satisfaction (Y<sub>1</sub>). The Beta Coefficient of 0.182, coupled with a p-value of 0.010 (less than 0.05), indicates that as the bank's reliability (e.g., accuracy of information, consistency of service, and problem resolution) improves, customer satisfaction significantly increases. This highlights the critical importance of dependable and accurate service delivery in enhancing customer satisfaction. The analysis also reveals that Responsiveness (X<sub>3</sub>) does not have a significant impact on Customer Satisfaction (Y<sub>1</sub>). With a Beta Coefficient of 0.136 and a p-value of 0.166 (greater than 0.05), the speed of service, responsiveness to customer requests, and staff's enthusiasm to assist do not independently contribute to a statistically significant change in customer satisfaction. While these factors may be appreciated, they are not identified as primary determinants of satisfaction in this model.

Furthermore, Assurance (X<sub>4</sub>) demonstrates a significant positive influence on Customer Satisfaction (Y<sub>1</sub>). The Beta Coefficient of 0.307, with a p-value of 0.005 (less than 0.05), indicates that increased assurance (including staff knowledge, the feeling of security provided, and staff's ability to explain) leads to a considerable improvement in customer satisfaction. This suggests that customers highly value the competence, credibility, and trustworthiness of the bank's employees. Finally, Empathy (X<sub>5</sub>) exhibits the strongest significant positive influence on Customer Satisfaction (Y<sub>1</sub>)

among all the dimensions. With the highest Beta Coefficient of 0.397 and a p-value of 0.001 (less than 0.05), this finding strongly suggests that the bank's ability to provide individualized attention, show care and concern, and engage in two-way communication are the most impactful factors in driving customer satisfaction.

In summary, the multiple regression analysis indicates that among the five dimensions of service quality, Reliability, Assurance, and Empathy are significant positive predictors of Customer Satisfaction. Conversely, Tangibles and Responsiveness were not found to have a statistically significant influence on customer satisfaction in this study. The strongest impact on customer satisfaction is attributed to the Empathy dimension, followed by Assurance and Reliability. This suggests that customers prioritize the human element, trustworthiness, and dependable service over physical aspects and sheer speed of service when evaluating their overall satisfaction with the bank.

### 3.2. Discussion

The findings of this multiple regression analysis generally align with, yet also offer some interesting contrasts to, prior research on the relationship between service quality dimensions and customer satisfaction in the banking sector. The overarching premise that service quality significantly influences customer satisfaction, as highlighted by previous studies (Novira et al., 2020; Supriyanto et al., 2021), is partially supported by this study's results, although with specific nuances concerning individual dimensions. Regarding Reliability ( $X_2$ ), this study found a significant positive influence on customer satisfaction. This finding strongly corroborates previous studies (Miah & Suzuki, 2020; Rahaman et al., 2020; Suseno & Muthohar, 2018; Wardhana, 2020), all of whom also identified reliability as a crucial predictor of customer satisfaction. This consistent result across different contexts underscores the universal importance of accurate information, consistent service, and effective problem resolution in fostering customer contentment. Similarly, Assurance ( $X_4$ ) was found to have a significant positive impact on customer satisfaction in this study. This result is in full agreement with the conclusions of (Miah, 2021; Rahaman et al., 2020; Wardhana, 2020), who also recognized assurance (encompassing staff knowledge, trustworthiness, and ability to inspire confidence) as a key driver of satisfaction. This reinforces the notion that customers place high value on the competence and credibility of banking personnel. Empathy ( $X_5$ ) emerged as the strongest significant positive predictor of customer satisfaction in this research. This aligns well with the findings of Rahaman et al., (2020), who also reported a positive impact of empathy on customer satisfaction. The emphasis on personalized attention, understanding customer needs, and effective two-way communication continues to be a powerful element in enhancing customer experience and satisfaction. However, the findings for Tangibles ( $X_1$ ) and Responsiveness ( $X_3$ ) present a notable contrast to some previous studies. In this research, both Tangibles and Responsiveness were found to be not statistically significant in influencing customer satisfaction. This stands in contrast to previous studies (Miah & Suzuki, 2020; Rahaman et al., 2020), who identified both tangibles and responsiveness as significant positive factors for customer satisfaction in their respective studies. Similarly, Wardhana, (2020) also found tangibles to have a positive effect. This discrepancy could be attributed to several factors: the specific context of Bank Sumsel Babel Belinyu Sub-Branch Office, the unique expectations of its customer base, or perhaps the relative importance of these dimensions in a regional bank setting compared to the broader or different banking environments examined in other studies. While these elements may contribute to the overall service experience, their direct statistical impact on satisfaction in this specific context appears to be less pronounced compared to the other human-centric and reliability-focused dimensions.

In conclusion, while the core relationships concerning Reliability, Assurance, and Empathy broadly confirm existing literature on their positive influence on customer satisfaction, this study provides a contextual nuance by indicating that Tangibles and Responsiveness do not hold statistically significant direct impacts in this specific banking environment. This suggests that while maintaining a good physical environment and prompt service is important, the human interaction elements, trust, and dependable service are overwhelmingly more critical for driving customer satisfaction at Bank Sumsel Babel Belinyu Sub-Branch Office. The general positive correlation between service quality and customer satisfaction, as seen in another previous studies (Agia & Nurjannah, 2022; Ayuningtyas, 2021), remains consistent with the aggregate results of this study.

## 4. Conclusion

This study concludes that various dimensions of service quality significantly influence customer satisfaction within the banking sector. Specifically, the attributes of Tangibles, Reliability, Assurance,

and Empathy consistently demonstrated a strong and positive impact on how satisfied customers feel. However, the Responsiveness dimension did not yield a statistically significant effect, suggesting a critical area for strategic improvement. This highlights the necessity for financial institutions to enhance their speed and agility in addressing customer needs and inquiries. The findings collectively emphasize that customer satisfaction is profoundly shaped not just by the core banking services provided, but critically by *how* these services are delivered, particularly concerning the physical environment and interpersonal interactions. Ultimately, the research underscores the paramount importance of staff professionalism, accurate and transparent communication, and genuinely empathetic service as foundational pillars for cultivating strong customer trust and fostering long-term loyalty.

For subsequent research endeavors, it is highly recommended that scholars broaden the scope of investigation by incorporating external variables. For instance, including factors such as digital service accessibility and customer demographics could provide a more comprehensive understanding of the multifaceted influences on customer satisfaction in the dynamic banking landscape. Exploring the interplay between these external factors and traditional service quality dimensions would offer richer insights, particularly as banking increasingly shifts towards digital platforms. Further studies could also delve deeper into the specific reasons behind the non-significance of responsiveness, perhaps through qualitative methods, to identify nuanced issues and potential solutions. Additionally, comparative studies across different bank types (e.g., conventional vs. digital-only banks) or different geographical regions could provide valuable context-specific findings.

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