

THE EFFECT OF SERVICE QUALITY AND CUSTOMER VALUE ON CUSTOMER SATISFACTION AT PT. BANK SYARIAH INDONESIA TBK, PEUDADA BRANCH, BIREUEN DISTRICT

Azhari^{1*}, Yusnidar², Raudhatinur³, Khairul Umam⁴

¹²³Universitas Bumi Persada

Azhari.se.msm@gmail.com

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Abstract

Companies must have clear long-term goals. Companies must strive to generate as much profit as possible. A customer-oriented approach should be implemented more systematically to be more effective. Because the majority of Indonesia's population is Muslim, the Islamic banking market in Indonesia is very large. Most banks use an interest system, but Islamic banks use a profit-sharing system. The purpose of this study was to determine whether service quality and customer value affect customer satisfaction at PT. Bank Syariah Indonesia Tbk KCP Peudada, Bireuen Regency. The method in determining the number of samples used by Cochran as many as 97 customers with the determination using purposive sampling. The results of the study say that service quality and customer value on Customer Satisfaction at PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency is 62.3% and the remaining 37.7% is influenced by other variables. F count of 77.548 is greater than F table of 3.09 which means that together the independent variables have a significant effect on the dependent variable. Service Quality (X1) and Customer Value (X2) have a positive and significant impact on Customer Satisfaction at PT. Bank Syariah Indonesia, Tbk, Peudada Branch Office, Bireuen Regency. Conclusion: Service quality enhances relationships and provides the desired value to customers, with the goal of ensuring customer satisfaction during transactions. By introducing Sharia products to customers, we aim to enhance customer satisfaction during transactions and as a customer overall.

Keywords: *Service Quality, Customer Value, and Customer Satisfaction*

INTRODUCTION

Companies must aim for long-term sustainability. To increase growth and customer satisfaction, companies must strive to maximize profits. To be more effective, a customer-oriented approach should be implemented more systematically. The Islamic banking market in Indonesia is huge because the majority of the population is Muslim. Most banks use an interest-based system, while Islamic banks use a profit-sharing system. With the issuance of Law No. 21 of 2008 concerning Islamic Banking on July 16, 2008, the Islamic banking industry in this country has a more adequate legal basis, which will accelerate its growth. Indonesia's business and economy have grown significantly compared to previous decades. This progress has had a positive impact on Islamic banking.

February 1, 2021, coinciding with the 19th of Jumadil Akhir 1442 H, marked the historic merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into a single entity, Bank Syariah Indonesia (BSI). This merger will combine the strengths of the three Sharia banks, providing more comprehensive services, broader reach, and improved capital capacity. Supported by synergy with the parent companies (Mandiri, BNI, and BRI) and the government's commitment through the Ministry of State-Owned Enterprises, Bank Syariah Indonesia is encouraged to compete globally. One of the primary goals of every business is to achieve customer satisfaction. Customer satisfaction is a company's most important asset, as it significantly impacts business growth (Naik et al., 2010). To meet customer demand due to increasing banking needs, service providers must employ unique strategies and characteristics to maintain customer trust and dominate the banking market share. Customers with a high level of trust will encourage the company. Company management must strive to develop and implement strategies to ensure customer satisfaction. When customers are satisfied, they will become more loyal and purchase products from comparable companies. Customer satisfaction is influenced by two main variables: Expected

Performance and Perceived Performance. If Perceived Performance exceeds Expected Performance, customers will be satisfied, ultimately creating customer loyalty (Tjiptono, 2000). Service quality is a crucial factor in determining customer satisfaction. Customer perceptions of service quality that exceed expectations will determine customer satisfaction. Referring to research findings conducted by Wang and Shieh (2005), which investigated the relationship between service quality and customer satisfaction, they found that five dimensions of service quality—tangibles, response, reliability, empathy, and assurance—significantly influence customer satisfaction.

Companies can evaluate service quality through customer feedback. With technological advances, companies can provide platforms for customers to provide feedback. Social media is one of the most popular platforms for businesses to receive customer complaints and compliments. Customers can provide criticism and suggestions that can help companies evaluate the quality of their service. Customer satisfaction is key to customer retention. If the company's performance meets customer expectations, customers will be satisfied. Banks must consider customer value when improving service quality. Banks must ensure that their offerings align with customer perceptions. To measure customer value, companies can use feedback from customer criticism and suggestions.

Customers will feel satisfied if the value they receive outweighs the sacrifices they make. Referring to the research findings conducted by Shoki (2012) who investigated the relationship between customer value, satisfaction, and loyalty, it was found that customer value significantly influences customer satisfaction, and customer satisfaction significantly influences customer loyalty. The phenomenon is characterized by a lack of variety in products and services that fail to meet customer expectations, resulting in customers being less interested in investing in Islamic banking. Bank growth is determined by customer service and convenience.

LITERATURE REVIEW

Quality of Service

Service quality is determined by a business's ability to meet client desires and needs in accordance with their expectations. Service quality is crucial for customer retention. In today's social media era, companies can interact with their customers to solicit feedback and suggestions. Tjiptono (2014) defines service quality as a measure of how well the level of service provided is able to meet customer expectations. Pramana and Rastini (2016) define quality as a dynamic condition related to products, services, people, processes and the environment that meets or exceeds requirements.expectations. Meanwhile, according to Kasmir (2008), service is the actions or deeds of a person or organization to provide satisfaction to customers or clients. The higher the quality of service perceived, the more high levels of satisfaction will then have a positive impact on a person's behavioral intentions in responding to the service (Mulyaningsih, 2016). Therefore, providing exceptional or better service is always centered on customer expectations. If the service received meets their expectations, the service is considered good or satisfactory.

Service Quality Indicators

1. Tangible, 2. Empathy, 3. Responsiveness, 4. Reliability, 5. Assurance are the five dominant factors or determinants of service quality, according to Kotler in Tjiptono and Chandra (2016).

Customer Value

Customer value is the margin applied based on factors such as time, money, interest, and alternative products with profit margins. Customer value can influence customers' repurchase decisions. Customers with favorable perceptions will consistently reuse products. Over the course of the week, customers become increasingly cautious in selecting products. Internet-based information gathering makes it easier for customers to compare a business's strengths and weaknesses and identify products that can be sold best. According to Rangkuti (2003), customer value is a comprehensive assessment of a product's benefits, based on the customer's perception of what they get for the money they spend. Meanwhile, Kurniawan and Shihab (2015) state that customer value is the consumer's overall assessment of a product's benefits based on what they receive and what they give. Kotler and Keller (2009) use customer value analysis to reveal the company's strengths and weaknesses relative to the strengths and weaknesses of its various competitors. Customer value, based on the definitions above, can be broadly defined as the overall customer assessment of a product based on their perception of the various benefits gained and the amount sacrificed to obtain that value.

Customer Value Indicator

Customer Value Indicators in this study according to (Tjiptono, 2014) are:

- 1) Sacrifice,
- 2) Emotional,
- 3) Functional,

Understanding Customer Satisfaction

Customer satisfaction is the degree to which a product's perceived performance matches a customer's expectations (Kotler and Keller, 2013). Meanwhile, Simamora (2003) defines customer satisfaction as the result of a product's experience. It is the feeling a customer experiences after comparing expectations with performance. Anderson and Mittal (2000) in (Lupiyoadi, 2014) explain that customer satisfaction programs do not always produce the desired results. Tjiptono (2014) defines customer satisfaction as the overall attitude toward a product or service after its acquisition and use. In other words, customer satisfaction is the post-purchase evaluation of a particular purchasing choice.

Customer Satisfaction Indicators

The Customer Satisfaction Indicators used in the research are (Kotler 2016):

1. Experience, which means that something done can cause happiness;
2. Customer expectations, meaning that the company's performance meets customer expectations and customer needs; and
3. Needs, which means that the desired product needs are met, so that customers feel satisfied (Kotler 2016).

METHOD

In compiling this research, the author conducted research at PT. Bank Syariah Indonesia. The population in this study were customers of PT. Bank Syariah Indonesia Tbk, Peudada Branch, Bireuen Regency. Because the exact number of members in the population was unknown, the sample size was calculated using the Cochran formula (Sugiyono, 2019).

$$n = \frac{z^2 pq}{e^2}$$

Note:

- z = At 95% confidence = 1.96
 p = Probability of being correct 50% = 0.5
 q = 50% chance of being wrong = 0.5
 e = margin of error 10%

$$n = \frac{(1.96)^2 (0.5)(0.5)}{(0.10)^2}$$

$n = 96.04$ rounded to 97 people

So the number of samples in this study was 97 respondents.

Primary data consists of questionnaires completed by customers visiting PT. Bank Syariah Indonesia Tbk KCP Peudada, Bireuen Regency. The tool for analyzing multiple regression uses computer assistance with the SPSS 20 (Statistical program for society science) application.

Multiple Linear Regression Analysis

Data analysis using the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where :

- Y :Customer Satisfaction
 α : Constant
 β_1, β_2 : Estimation coefficient
 X_1 :Quality of Service
 X_2 :Customer Value

RESULTS AND DISCUSSION

The research data was collected by distributing questionnaires directly to the respondents. The questionnaires were obtained by the researcher meeting directly with the respondents and providing them with questionnaires to be filled out by the respondents, namely 97 customers of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency. The direct data collection by meeting the respondents was intended to be more effective in increasing the respondent response rate in this study.

Table 1. Respondents Study

JK	Frequency	Percentage %
Man	18	18.6
Woman	79	81.4
Education	Frequency	Percentage %
SENIOR HIGH SCHOOL	41	42.3
D3	22	22.7
S1	28	28.9
Postgraduate	6	6.2
Work	Frequency	Percentage %
civil servant	14	14.4
Indonesian National Armed Forces/Indonesian National Police	4	4.1
Sales	43	44.3
Self-employed	36	37.1
Income	Frequency	Percentage %
< Rp. 1,000,000	5	5.2
Rp. 1,100,000 to Rp. 5,000,000	53	54.6
> Rp. 5,000,000	39	40.2
Total	97	100.0

Validity Test Results

Validity testing is the process by which data can be trusted to be true and consistent with reality. Validity means the instrument can be used to measure what it is supposed to measure. To test the validity and reliability of the instrument, the author analyzed the processed results using SPSS version 20. The validity level is determined by the condition that a value above 0.5 is declared valid and if it is below 0.5 it is declared invalid. Based on table 4.4 below, it can be concluded that the correlation between the independent variables (X_1 , X_2) and the dependent variable (Y) with each item shows that the three independent variables, namely service quality and customer value, while the dependent variable is customer satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency, against the total score of these variables, are declared valid because they meet the requirements of being greater than 0.5.

Table 2. Validity test results

Variables	Statement Item Code	Corrected item-Total Correlation	r-table
Service Quality (X1)	P1	0.703	0.1689
	P2	0.635	
	P3	0.741	
	P4	0.696	
	P5	0.703	
Customer Value (X2)	P6	0.690	0.1689
	P7	0.753	
	P8	0.764	
	P9	0.774	
Customer Satisfaction (Y)	P10	0.776	0.1689
	P11	0.612	
	P12	0.756	
	P13	0.835	

Source: Processed questionnaire data (2024)

The table above shows all valid items. This means they can be used in research. Next, the reliability test results will be examined.

Reliability Test Results

Reliability is the degree to which an instrument is sufficiently reliable to be used as a data collection tool because it is already in good condition. An instrument is considered good if it has a reliability coefficient of 0.6 or higher.

Table 3. Reliability Test Results

Variables	Reliability Coefficients	Cronbach Alpha	Information
X1	5 Item	0.715	<i>Reliable</i>
X2	4 Item	0.730	<i>Reliable</i>
Y	4 Item	0.730	<i>Reliable</i>

Source: Processed questionnaire data (2024)

From the table above, it can be seen that each variable has a Cronbach Alpha value greater than 0.60 ($\alpha > 0.60$), so it can be concluded that variables X1, X2 and Y are reliable.

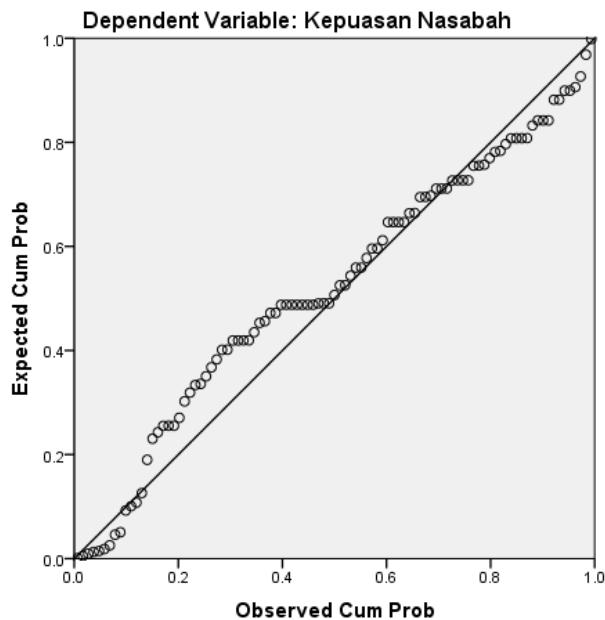
Classical Assumption Test Results

Normality Test Results

The normality test aims to determine whether the dependent and independent variables in a regression model have a normal data distribution. A good regression model has a normal or near-normal data distribution. A normal data distribution will form a straight diagonal line, and if the data is normally distributed, the data distribution will follow the diagonal line. Normality testing was performed using the Normal P-Plot Regression Standardized Residual. The results of the SPSS version 20 normality test are as follows:

Figure 1. Data Normality

Normal P-P Plot of Regression Standardized Residual



Based on the graph above, the residual data shows a normal curve as seen in the points spread around the normal line (diagonal line), and the distribution follows the direction of the diagonal line. Therefore, the regression model is suitable for predicting Customer Satisfaction at PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency, based on the input of the independent variables or the regression model meets the assumption of normality.

Multicollinearity Test Results

The multicollinearity test aims to test whether there is a correlation between the independent variables in a regression model. A good regression model should not have a correlation between the independent variables. To test whether or not there is a correlation between the independent variables, *tolerance* and its opposite, namely by looking at the variance inflation factor (VIF).

Table 4. Multicollinearity Test Results

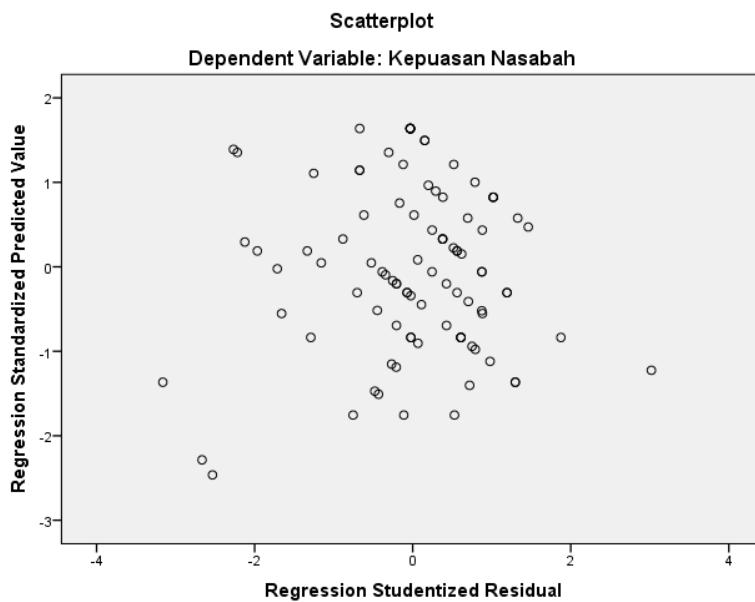
Model		Statistical Collinearity	
		Tolerance	VIF
1	(Constant)		
	Service Quality (X1)	.444	2,251
	Customer Value (X2)	.444	2,251

VIF (Variance Inflation Factor) and Tolerance. A multicollinearity-free regression model is characterized by a VIF value below 10 and a tolerance value of no less than 0.1. The coefficients show that the VIF values are below 10, with X1 (2.251) and X2 (2.251). Likewise, the tolerance values are no less than 0.1, with X1 (0.444) and X2 (0.444). Therefore, it can be concluded that the regression model does not have a multicollinearity problem.

Heteroscedasticity Test Results

Testing whether a regression model exhibits unequal variances in the residuals from one observation to another. If the variances of the residuals remain constant, it is called homoscedasticity. If the variances differ, it is called heteroscedasticity. To detect the presence or absence of heteroscedasticity symptoms in this study, the graph plot method was used, as follows:

Figure 2. Results of Heteroscedasticity Test



From the Scatterplots graph, it can be seen that the data points are randomly distributed and spread both above and below zero on the Y axis and form a certain pattern. This can be concluded that there is no heteroscedasticity in the regression model or the data is homoscedastic, so the regression model is suitable for analyzing service quality and customer value towards customer satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency.

Hypothesis Testing

Hypothesis testing in this study uses multiple linear regression. This analysis is intended to determine the extent to which the independent variables influence the dependent variable. The results of the multiple linear regression test are as follows:

Results of the Determination Coefficient Test (R^2)

Based on the results of the correlation coefficient test, it shows how big the relationship is between the independent variables, namely service quality and customer value towards customer satisfaction at PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency.

Table 5. Results of the Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square
1	0.789a	0.623	0.615

Source: Processed questionnaire data (2024)

Based on the processing results, the R value or multiple correlation is 0.789 or 78.9%, which means the relationship between the independent variable and the dependent variable in the study can be said to have a strong relationship because it is close to 1 (one). This figure indicates a positive relationship between the service quality variable and customer value towards customer satisfaction at PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency. Meanwhile, the determination of the results of data processing shows that the value is 0.623 or 62.3%, this illustrates that the quality of service and customer value towards Customer Satisfaction at PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency is 62.3% and the remaining 37.7% is influenced by other unknown variables and is not included in this regression analysis. R^2

Simultaneous Test Results with F-test

This simultaneous test aims to test or confirm the hypothesis that explains whether there is an influence of service quality and customer value on customer satisfaction at PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency. The results of the F-test analysis can be seen in the following table.

Table 6. Anova

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	24,634	2	12,317	77,548	0.000b
	Residual	14,930	94	.159		
	Total	39,564	96			

Source: Processed questionnaire data (2024)

Based on the results of the ANOVA test or F test, it is known that $F_{hitung} 77,548$ with a significance level of 0.000. Because of the $F_{hitung} 77,548$ is much greater than 3.09 obtained from the F table with $n = 97$ $k = 94$, so it is rejected and accepted, meaning that together the independent variables have a significant effect on the dependent variable. $F_{tabel} - H_0 H_a$

Partial Test Results with t-test

Partial testing is conducted to determine whether the independent variable (X) has a positive effect on the dependent variable (Y) as seen from the results of multiple linear regression. This t-test is conducted by comparing the value with , A significance level of 0.05 with a df value = $n - k$ obtained the result of $df = 97 - 2 = 95$, so that it can be obtained as much as 1,661. Thus, the test results are carried out through SPSS, with the results obtained as follows: $t_{hitung} t_{tabel} t_{tabel} t_{tabel}$

Table 7. Partial Test Results with T-test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	.716	.284		2,526	.013
Service Quality (X1)	.359	.100	.343	3,603	.001
Customer Value (X2)	.500	.095	.500	5,259	.000

By obtaining the multiple linear regression model as follows:

$$Y = 0.716 + 0.359 X_1 + 0.500 X_2$$

The coefficients in the multiple linear regression equation above can be interpreted as follows:

1. The constant value of the regression equation model is 0.716. This means that if Quality of Service and Customer Value is zero, then the average Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency is 71.6%.
2. Regression coefficient value Quality of Service is 0.359. This shows that for every 1x increase, then Quality of Service will increase by 35.9%. On the other hand, if Quality of Service experienced a decrease of 1 time, then Quality of Service will decrease by 35.9%. This shows that Quality of Service has a significant influence on Customer Satisfaction PT. Bank Syariah Indonesia, Tbk Peudada Branch Office, Bireuen Regency.
3. The regression coefficient value of Customer Value is 0.500. This indicates that for every one-fold increase in Customer Value, there will be a 50% increase. Conversely, if the customer value decreases by one-fold, the customer value will decrease by 50%. This indicates that customer value has a significant effect on Customer Satisfaction at PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency...

Discussion

Influence Quality of Service and Customer Value Simultaneous Assessment of Customer Satisfaction of PT. Bank Syariah Indonesia Tbk KCP Peudada, Bireuen Regency

To gain confidence in the regression model in predicting the influence of independent variables on the dependent variable, we must test it based on the F test (Simultaneous Test) by looking at whether the Customer Decision variable of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency is simultaneously influenced by Quality of Service and customer value, this can be seen from the simultaneous testing that has been carried out and the value obtained is (3.09) obtained from the F table with $n = 97 - k = 94$, while the value

is $F_{tabel} > F_{hitung} 77,548$ and the significance level is 0.000, thus $>$, this means that the independent variable has a simultaneous and significant influence on the dependent variable, so it can be concluded that $F_{hitung} > F_{tabel}$ Quality of Service and customer value simultaneously and significantly on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency.

Quality of Service(X1) Partially on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency

In the analysis of data that has been calculated using SPSS version 20, we can see that the independent variable Quality of Service has a positive and significant effect on the Customer Satisfaction variable of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency. This is supported by the results of data calculations obtained results that the regression coefficient for Quality of Service is -0.359 with a value of $3.603 > t_{hitung}$ greater than 1.661 and a significance value of 0.001. This means $t_{tabel} > t_{hitung}$ Quality of Service has a significant influence on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency because the significance value is 0.05. Considering the results of the regression coefficient Quality of Service The value obtained is -0.359 and the calculated t is greater than the t table and the hypothesis that has been expressed in the previous chapter is:

$H_0 =$ Quality of Service partially does not have a significant effect on customer satisfaction PT. Bank Syariah Indonesia, Tbk Peudada Branch Office, Bireuen Regency

$H_a =$ Quality of Service partially has a significant effect on customer satisfaction PT. Bank Syariah Indonesia, Tbk Peudada Branch Office, Bireuen Regency

So it can be concluded that Quality of Service influential partially and significantly on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency and formulated rejected and accepted. H_0 H_a

Partial Customer Value (X2) on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency

In the data analysis that has been calculated using SPSS version 20, we can see that the independent variable Customer value has a positive and significant effect on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency. This is supported by the results of data calculations obtained that the regression coefficient for Customer value is 0.500 with a value of 5.259 greater than 1.661 and a significance value of 0.000. This means that customer value has a positive and significant effect on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency because the significance value is smaller than 0.05. $t_{hitung} > t_{tabel}$

Considering the results of the Customer Value regression coefficient (X2) obtained are 0.500 and greater than and the hypothesis that has been expressed in the previous chapter is: $t_{hitung} > t_{tabel}$

$H_0 =$ Customer Value partially does not have a significant effect on customer satisfaction PT. Bank Syariah Indonesia, Tbk Peudada Branch Office, Bireuen Regency

$H_a =$ Customer Value has a partial significant effect on Customer Satisfaction PT. Bank Syariah Indonesia, Tbk Peudada Branch Office, Bireuen Regency

So it can be concluded that Customer value has a partial and significant effect on Customer Satisfaction of PT. Bank Syariah Indonesia, Tbk KCP Peudada, Bireuen Regency. and formulated rejected and accepted. H_0 H_a

CONCLUSION

Conclusion

1. P comparison Service Quality and Customer Value The value that the customer is willing to pay for. This component is a factor that influences users. A more positive perception of value is associated with lower customer satisfaction.
2. Service providers must employ unique strategies and characteristics to maintain customer trust and dominate the banking market share. Customers with high levels of trust will encourage the company.
3. Customer confidence in a company's ability to provide goods or services because it reduces uncertainty about the nature of the company's ability to provide goods or services and lowers the cost of hiring new employees every time a high-demand product is needed.

Suggestion

1. Service quality enhances relationships and delivers the value customers desire, with the goal of ensuring customer satisfaction during transactions. By introducing Sharia-compliant products to customers, we aim to enhance customer satisfaction during transactions and as a customer overall.

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