



## The Effect of Service Quality Using the Pakserv Model on Customer Satisfaction at BPRS Bina Amanah Satria KC Bumiayu

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### Abstract

*Sharia banking is an important element in the development and formation of the Indonesian economy. In facing increasingly complex challenges, companies need to look for creative ideas or the latest strategies to achieve company goals optimally. Quality is an important aspect that customers and potential customers pay attention to, so that strategic efforts to improve and maintain quality become a necessity to maintain service and improve the company's position in the market, including BPRS Bina Amanah Satria KC Bumiayu. The PAKSERV Service Quality Model is considered the best setting for understanding and measuring service quality, which has six variables, namely tangibility, reliability, guarantee, sincerity, personalization, and formality. The purpose of this research is to highlight the importance of BPRS Bina Amanah Satria KC Bumiayu continuing to improve the quality of its services by paying attention to aspects measured through the PAKSERV model. By increasing customer satisfaction, it is hoped that customer loyalty can be strengthened and the image and performance of BPRS Bina Amanah Satria KC Bumiayu in the market can be improved. This research is field research and uses a descriptive quantitative approach. The data collection method was carried out through questionnaires distributed to BPRS Bina Amanah Satria KC Bumiayu customers totaling 190 respondents. The analysis technique used is multiple linear regression using the IBM SPSS statistical program. The research results show that service quality as measured through the PAKSERV model simultaneously has a positive and significant influence between PAKSERV on customer satisfaction. Meanwhile, the partial test results show that the Tangibility, Sincerity, and Personalization variables have a Sig value < 0.05, meaning they do not have a significant effect, and the Reliability, Assurance, and Formality variables have a Sig value > 0.05, meaning they have a significant effect.*

**Keywords:** Service Quality; PAKSERV; Customer Satisfaction; BPRS Bina Amanah Satria KC Bumiayu

### INTRODUCTION

Indonesia's economic progress, especially in the banking sector, has faced fierce competition with striking creativity and innovation, both from government and private banks in their efforts to attract customers (Aziz & Syariah, 2001). Banks are representative institutions of the community that act as intermediaries between parties that have excess funds for production in sectors that experience a shortage of funds. As institutions of public trust, banks operate under stricter regulations and provisions than other businesses (wijayanto, 2015). Sharia banks, as growing financial service companies, need to

continuously improve themselves to enhance the quality of service to their customers. To compete with conventional banks, it is very important to focus on providing professional services that suit customer preferences. To face intense competition, sharia banks need to maintain their existence and increase their competitiveness against conventional banks. Providing high-quality and satisfactory services to customers is key to maintaining customer loyalty and preventing customers from switching to other banks. In Indonesia, as a country with a Muslim majority, the presence of Islamic banks that operate in accordance with Islamic principles is considered a necessity and a must (Laily et al., 2022).

Service quality is a crucial part of a service marketing strategy that plays an important role in a company's success. Quality service can create satisfaction for consumers, which then encourages comparison with competitors' services after consumers are satisfied with the products or services received (Sulasih et al., 2019).

In facing increasingly complex challenges, companies need to find creative ideas or the latest strategies to achieve their goals optimally. Of course, service policy strategies are needed to anticipate competitive competition. Service quality is a crucial aspect that is considered by consumers and potential consumers, so strategic efforts to improve and maintain this quality are a must to maintain and improve the company's position in the market (Saputra et al., 2023). Although service quality has also been measured using a modified SERVQUAL scale, researchers suggest adding several new dimensions that can improve the completeness of service quality measurement tools. Given the cultural differences in perceptions of service quality between Asian and Western societies, (Rajpoot, 2004) developed the PAKSERV scale as a tool to measure service quality in Pakistan. The results of this study emphasize SERVQUAL dimensions such as Tangibility, Reliability, and Assurance, but replace Responsiveness and Empathy with three new dimensions, namely Sincerity (consumer evaluation of employee performance), Formality (consumer evaluation of social distance, forms of greeting, and rituals), and Personalization (consumer evaluation of individual adjustment and attention). The PAKSERV model is recommended for use in non-Western Asian cultural contexts, as it is expected to be effective in capturing the phenomenon of service quality (et al., 2016).

In the Pakistani cultural context, the new PAKSERV scale is considered the best arrangement for understanding and measuring service quality. Developed with consideration of Asian cultural nuances and time orientation, this scale covers six relevant dimensions. In the face of competition, the right strategy for Islamic banking is to implement quality service (Karatepe et al., 2005). The use of the PAKSERV scale can be an effective approach to measuring and improving service quality, which in turn can attract consumers, especially in the context of Pakistani culture. The PAKSERV scale includes the dimension of Tangibility, which can be interpreted as the embodiment or tangible nature of the equipment or facilities used to support the service representation process. This can be felt or known by consumers through the use of their five senses.

Reliability refers to the ability to provide services according to their function and to maintain that ability, it is necessary to maintain the conditions that have been set beforehand. Assurance is a guarantee given for all aspects that support or are related to services, creating a sense of security for customers when receiving services from employees.

Sincerity is the sincerity and purity of heart possessed by employees when performing tasks or providing services to customers. Personalization is the ability of employees to provide services that suit the identity of customers or themselves. Formality includes the skills of employees in providing services in accordance with the norms and procedures that apply in the region. (., 2015). Excellence in service is the key to a company's success in facing future challenges, especially in industries that focus on customer satisfaction. Service quality is a determining factor in a company's existence amid competition, so efforts to maintain and improve quality are crucial to retaining customers. Therefore, it is important for companies to ensure that their service quality is focused on customer satisfaction, which is reflected in the customer's feelings after experiencing a service that meets their expectations (Fauzul & Hasibuan, 2023). PT. BPRS BAS (Bina Amanah Satria), as a sharia institution, consistently provides excellent service to borrowers and customers to achieve optimal customer satisfaction (Warsito, 2015). PT. BPRS Bina Amanah Satria Bumiayu Branch, located at Jl. Diponegoro No.543 Jatisawit Bumiayu, affirms its commitment to providing excellent service to customers, building a positive image, and increasing customer satisfaction. Data from 2021 to 2023 shows an increase in the number of savings account customers at PT. BPRS BAS Bumiayu Branch. Further information regarding the number of savings account customers was obtained through interviews with BPRS BAS Bumiayu customer service representatives during the initial phase of the research.

After conducting preliminary observations with BPRS BAS Bumiayu, namely Ms. Diah as customer service, BPRS BAS Bumiayu also has achievements that have been made. BPRS BAS Bumiayu won the best branch office category in 2021 and 2022. The researcher also conducted another interview with Khoerul Alfian, a Mobile Teller. Based on the interviews conducted with employees, the quality of service at BPRS BAS Bumiayu is always being improved. As for customer complaints, which affect customer satisfaction levels, we also collect them through Google forms distributed by BPRS BAS Bumiayu. However, the distribution is not theoretical or scheduled; rather, the Google forms are distributed suddenly so that the results obtained from the distribution of the complaint forms are maximized and in line with the results in the field. The factor that has a significant impact on customer satisfaction is the behavior of bank employees, considering that they act as frontliners who interact directly with customers. The performance of and the quality of service shown by employees have a major influence on customer desires and satisfaction. Although BPRS BAS Bumiayu's performance is good, it needs to be continuously optimized, especially in terms of service quality. The results of the researcher's observation on Thursday, November 16, 2023, showed that some customers complained that employees were sometimes considered slow in serving them and sometimes did not meet the promised time. By responding to and addressing this feedback, the company can make improvements and

enhancements in terms of efficiency and timeliness to ensure continued customer satisfaction. For example, customers who usually make daily deposits continue to complain to one of the employees because their deposits are not withdrawn by the mobile teller within a period of 2 days to 1 week, even though the customer has been waiting for it. This has become a concern for BPRS BAS, especially BPRS BAS KC Bumiayu. In order to improve and maintain service quality to maintain its existence among customers, research was conducted with the aim of gaining deeper insight into this condition in the company. This research is expected to provide recommendations or solutions that can be implemented by the company to overcome the problems that arise, including improvements in service efficiency and timeliness. Thus, the company's existence in the eyes of customers can be maintained and even improved through the implementation of necessary improvements.

## **METHODS**

This research method applies a quantitative approach in accordance with the concept of positivism explained by Sugiyono (2020:16). The focus of this research is on a specific population or sample, data collection involves research instruments, data analysis is carried out quantitatively/statistically, with the aim of testing hypotheses. The research location will be at BPRS Bina Amanah Satria Bumiayu Branch Office, Jl. Diponegoro No. 543 Jatisawit Bumiayu.

The variables measured in this study are independent variables (free variables), namely service quality consisting of PAKSERV dimensions (Tangibility, Assurance, Reliability, Sincerity, Responsiveness, Formality). The dependent variable is customer satisfaction. In this study, there were 190 respondents using purposive sampling. The data collection technique used a questionnaire. A questionnaire is a method of collecting data using written questions to obtain information from respondents. The questionnaire consisted of 30 questions using a Likert scale. The Likert scale is a scale for measuring a person's attitude, opinion, and perception of a particular object and phenomenon. The criteria used for the Likert scale were strongly agree, agree, neutral, disagree, and strongly disagree.

## **RESULT AND DISCUSSION**

### **RESULTS**

#### 1) Validity and Reliability Test

##### Validity Test

To test the validity of the instrument, the study used SPSS analysis by comparing the calculated  $r$  and the table  $r$ . In this case, the degree of freedom ( $df$ ) was calculated as the number of samples ( $n$ ) minus 2, so that  $df = 190 - 2 = 188$ . With an alpha ( $\alpha$ ) of 0.05%, the table  $r$  value was obtained as 0.142.

If the calculated  $r$  value is greater than the table  $r$  value and the  $r$  value is positive, then the question is considered valid. This means that if the correlation between the

variables in the questionnaire and the variables to be measured is greater than the table r value, then the question is considered valid in measuring those variables.

Variable	Item pertanyaan	Corrected Pertanyaan Total Correlation	r tabel	Keterangan
Tangibility (X1)	pertanyaan 1	0.342	0.142	valid
	pertanyaan 2	0.797	0.142	valid
	pertanyaan 3	0.755	0.142	valid
	pertanyaan 4	0.652	0.142	valid
	pertanyaan 5	0.721	0.142	valid
Reliability (X2)	pertanyaan 6	0.812	0.142	valid
	pertanyaan 7	0.653	0.142	valid
	pertanyaan 8	0.620	0.142	valid
	pertanyaan 9	0.905	0.142	valid
Assurance (X3)	pertanyaan 10	0.730	0.142	valid
	pertanyaan 11	0.852	0.142	valid
	pertanyaan 12	0.566	0.142	valid
	pertanyaan 13	0.679	0.142	valid
	pertanyaan 14	0.610	0.142	valid
Sincerity (X4)	pertanyaan 15	0.761	0.142	valid
	pertanyaan 16	0.623	0.142	valid
	pertanyaan 17	0.516	0.142	valid
	pertanyaan 18	0.897	0.142	valid
Personalization (X5)	pertanyaan 19	0.902	0.142	valid
	pertanyaan 20	0.697	0.142	valid
	pertanyaan 21	0.352	0.142	valid
	pertanyaan 22	0.634	0.142	valid
Formality (X6)	pertanyaan 23	0.915	0.142	valid
	pertanyaan 24	0.705	0.142	valid
	pertanyaan 25	0.480	0.142	valid
	pertanyaan 26	0.657	0.142	valid
Kepuasan (Y)	pertanyaan 27	0.886	0.142	valid
	pertanyaan 28	0.649	0.142	valid
	pertanyaan 29	0.540	0.142	valid
	pertanyaan 30	0.667	0.142	valid

Sumber : Data primer yang diolah 2024

Thus, if each question item has a calculated r value greater than the table r value (0.142) and the r value is positive, then each question item is considered valid. This indicates that each question in the questionnaire has a significant correlation with the variable to be measured, so it can be relied upon to measure the intended construct.

### Reliability Test

Variabel	Reliabilitas Coeficients	Alpha	Keterangan
Tangibility	5 pertanyaan	0.627	Reliabel
Reliability	4 pertanyaan	0.746	Reliabel
Assurance	5 pertanyaan	0.727	Reliabel
Sincerity	4 pertanyaan	0.664	Reliabel
Personalization	4 pertanyaan	0.558	Reliabel
Formality	4 pertanyaan	0.647	Reliabel
Kepuasan	4 pertanyaan	0.634	Reliabel

Source: Processed Primary Data 2024

Based on the reliability test results using a Cronbach's alpha value greater than 0.60 for each variable, it can be concluded that all questions from the variables of Tangibility, Reliability, Assurance, Sincerity, Personalization, Formality, and Satisfaction can be considered reliable. A Cronbach's alpha value greater than 0.60 indicates an adequate level of consistency or reliability in measuring the construct to be measured by each variable. Therefore, the questionnaire used in the study can be considered reliable for measuring the construct.

## 2) Classical Assumption Test

### Normality Test

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		190	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	.78654426	
Most Extreme Differences	Absolute	.036	
	Positive	.032	
	Negative	-.036	
Test Statistic		.036	
Asymp. Sig. (2-tailed) <sup>c</sup>		.200 <sup>d</sup>	
Monte Carlo Sig. (2-tailed) <sup>e</sup>	Sig.	.808	
	99% Confidence Interval	Lower Bound	.798
		Upper Bound	.818

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: primary data processed in 2024

With a significance value of 0.200, which is greater than the commonly used significance level (0.05), the conclusion that can be drawn is that the data does not show sufficient evidence to reject the assumption that the distribution is normal. In other words, there is insufficient evidence to conclude that the data is not normally distributed based on the Kolmogorov-Smirnov normality test. Therefore, it can be concluded that the data tends to be normally distributed.

### Multicollinearity Test

The Multicollinearity Test aims to identify whether there is a problem of multicollinearity in the regression model, namely the existence of high correlations between two or more independent variables. Variance Inflation Factor (VIF) and Tolerance are two methods commonly used to identify multicollinearity. The criteria commonly used to determine whether a regression model is free from multicollinearity are as follows:

- 1) VIF (Variance Inflation Factor): If the VIF value for each independent variable is not more than 10, this indicates that there is no multicollinearity problem. A VIF value above 10 indicates a high correlation between independent variables.

2) Tolerance: Tolerance is the inverse of VIF. If the Tolerance value for each independent variable is not less than 0.1, this indicates that the variables are not highly correlated with each other. A low Tolerance value (below 0.1) indicates a problem with multicollinearity.

If the VIF and Tolerance values meet the above criteria, then the regression model can be considered free of multicollinearity issues and can be used for further analysis.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.828	.716		2.553	.011		
	Tangibility	-.056	.045	-.068	-1.245	.215	.399	2.506
	Reliability	.230	.071	.254	3.231	.001	.194	5.144
	Assurance	.190	.050	.241	3.780	<.001	.296	3.379
	Sincerity	.051	.073	.053	.705	.482	.212	4.712
	Personalization	.056	.077	.053	.723	.470	.224	4.456
	Formality	.398	.078	.403	5.120	<.001	.193	5.171

a. Dependent Variable: Kepuasan

From the results of the Variance Inflation Factor (VIF) test, where the variables Tangibility (X1), Reliability (X2), Assurance (X3), Sincerity (X4), Personalization (X5), and Formality (X6) have a VIF of no more than 10 and a Tolerance value of no less than 0.100, it can be concluded that the multiple regression model is free from multicollinearity problems. These criteria indicate that there is no significant correlation between the independent variables in the regression model. Therefore, the regression model can be considered valid for use in further analysis without concern for multicollinearity issues affecting the interpretation of the results.

### Heteroscedasticity Test

The heteroscedasticity test is conducted to determine whether there are differences in the variation of residuals between different observations in the regression model. Referring to the standard significance level of 5%, if the significance value (Sig) of the test is greater than 0.05, then there is no significant heteroscedasticity. The following are the results of the Glejser test analyzed using SPSS software:

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.167	.413		2.824	.005
	Tangibility	.022	.026	.098	.862	.390
	Reliability	-.024	.041	-.095	-.579	.563
	Assurance	.005	.029	.025	.190	.850
	Sincerity	-.052	.042	-.193	-1.233	.219
	Personalization	.072	.044	.247	1.622	.107
	Formality	-.061	.045	-.222	-1.356	.177

a. Dependent Variable: RES2

Source: Primary Data Processed (2024)

From these results, we can conclude that all variables have significance values (Sig) greater than 0.05. Therefore, we can conclude that there are no significant heteroscedasticity issues in this regression model.

### 3) Multiple Linear Regression Analysis

Multiple linear regression analysis was used to identify the regression equation formed in this study. This can be understood through the statistical test results presented below:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.828	.716		2.553	.011
	Tangibility	-.056	.045	-.068	-1.245	.215
	Reliability	.230	.071	.254	3.231	.001
	Assurance	.190	.050	.241	3.780	<.001
	Sincerity	.051	.073	.053	.705	.482
	Personalization	.056	.077	.053	.723	.470
	Formality	.398	.078	.403	5.120	<.001

a. Dependent Variable: Kepuasan

Source: Primary data processed in 2024.

Based on the table provided, the regression equation formed can be identified as follows:

$$Y = 1.828 + -0.056X_1 + 0.230X_2 + 0.190X_3 + 0.051X_4 + 0.056X_5 + 0.398X_6 + e$$

From the equation above, it can be explained as follows:

- The constant value of 1.828 indicates that if the variables of tangibility, reliability, assurance, sincerity, personalization, and formality are not included in the study, the level of customer satisfaction is estimated to decrease by 1.828%. This indicates that there are influences from other variables not included in the study on the level of customer satisfaction.
- The regression coefficient for the tangibility variable ( $X_1$ ) of -0.056 actually shows a negative relationship between tangibility and customer satisfaction. However, after being changed to positive, this implies that the better the quality of tangibility in relation to the sharia principles applied by the Bina Amanah Satria Bumiayu Branch of the Sharia Rural Bank (BPRS), the more customer satisfaction tends to increase. This means that if the tangibility variable increases by 1 unit, customer satisfaction is expected to increase by 0.056, assuming other variables remain constant.
- The positive regression coefficient for the reliability variable ( $X_2$ ) of 0.230 indicates that the higher the level of reliability provided by the Bumiayu Branch of Bina Amanah Satria Islamic Rural Bank (BPRS), the more customer satisfaction tends to increase. Thus, if the reliability variable increases by 1 unit, customer satisfaction is

- estimated to increase by 0.230, assuming other variables remain constant.
- d. The regression coefficient for the assurance variable (X3) is 0.190, which indicates a positive aspect. This confirms that the higher the level of assurance provided by the Bumiayu Branch of Bina Amanah Satria Islamic Rural Bank (BPRS), the higher customer satisfaction will be. In other words, if the assurance variable increases by 1 unit, customer satisfaction is estimated to increase by 0.190, assuming other variables remain constant.
  - e. The regression coefficient for the sincerity variable (X4) of 0.051 shows a positive direction. This indicates that the higher the level of sincerity possessed by the Bumiayu Branch of Bina Amanah Satria Islamic Rural Bank (BPRS), the higher the customer satisfaction. Thus, if the sincerity variable increases by 1 unit, customer satisfaction is estimated to increase by 0.051, assuming other variables remain constant.
  - f. The regression coefficient for the personalization variable (X5) of 0.056 shows a positive direction. This indicates that the higher the level of personalization provided by the Bumiayu Branch of Bina Amanah Satria Islamic Rural Bank (BPRS), the higher the customer satisfaction. Thus, if the level of the personalization variable increases by 1 unit, customer satisfaction is estimated to increase by 0.056, assuming other variables remain constant.
  - g. The regression coefficient for the formality variable (X6) of 0.398 shows a positive direction. This indicates that the higher the level of formality at the Bina Amanah Satria Bumiayu Branch of the Sharia Rural Bank (BPRS), the higher the customer satisfaction. Thus, if the formality variable increases by 1 unit, customer satisfaction is expected to increase by 0.398, assuming other variables remain constant.

#### 4) Hypothesis Testing

##### t-test (Partial Test)

The t-test is basically used to assess the individual influence of one independent variable on the dependent variable. In this study, the aim is to assess the individual influence of independent variables (tangibility, reliability, assurance, sincerity, personalization, and formality) on the dependent variable (customer satisfaction). With the following assumptions:

“If the probability (significance) is  $> 0.05$  ( $\alpha$ ), then the independent variables individually do not have a significant effect on the dependent variable. If the probability (significance) is  $< 0.05$  ( $\alpha$ ), then the independent variables individually have a significant effect on the dependent variable. The results of the partial test can be seen in the Coefficient table.”

The following are the t-test results in SPSS 29:

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.828	.716		2.553	.011
	Tangibility	-.056	.045	-.068	-1.245	.215
	Reliability	.230	.071	.254	3.231	.001
	Assurance	.190	.050	.241	3.780	<.001
	Sincerity	.051	.073	.053	.705	.482
	Personalization	.056	.077	.053	.723	.470
	Formality	.398	.078	.403	5.120	<.001

a. Dependent Variable: Kepuasan

From the analysis of the Coefficient table above, it can be concluded that the partial effect of the independent variables on the dependent variable is as follows:

- a. The Tangibility variable has an insignificant value because its value is above 0.05. Therefore, tangibility does not have a significant partial effect on customer satisfaction.
- b. The Reliability variable has a significant value because its value is below 0.05. Therefore, tangibility partially has a significant effect on customer satisfaction.
- c. The Assurance variable has a significant value because its value is below 0.05. Therefore, tangibility partially has a significant effect on customer satisfaction.
- d. The Sincerity variable has an insignificant value because its value is above 0.05. Therefore, tangibility does not partially affect customer satisfaction.
- e. The Personalization variable has an insignificant value because its value is above 0.05. Therefore, tangibility does not partially have a significant effect on customer satisfaction.
- f. The Formality variable has a significant value because its value is below 0.05. Therefore, tangibility partially has a significant effect on customer satisfaction.

**F Test (Simultaneous Test)**

The F statistical test basically shows whether all independent variables included in the model have a combined effect on the dependent variable. If the significance value produced by the F test (P-value) is less than 0.05, it can be concluded that all independent variables simultaneously have a significant effect on the dependent variable. Another way to determine the significance of the F test is to compare the F statistic value with the F table value. If the F statistic value is greater than the F table value, it can be concluded that all independent variables simultaneously have a significant effect on the dependent variable.

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	415.943	6	69.324	108.499	<.001 <sup>b</sup>
	Residual	116.925	183	.639		
	Total	532.868	189			

a. Dependent Variable: Kepuasan

b. Predictors: (Constant), Formality, Tangibility, Assurance, Personalization, Sincerity, Reliability

Source: Primary data processed in 2024

From the table presented, it can be seen that the calculated F value is greater than the F table value ( $108.499 > 2.15$ ) with a significance level below  $<0.05$ , namely  $<0.001$ . Therefore, it can be concluded that the variables of tangibility, reliability, assurance, sincerity, personalization, and formality, when tested simultaneously, have a significant effect on customer satisfaction at the Bina Amanah Satria Bumiayu Branch of the Sharia Rural Bank (BPRS).

**Determination Coefficient Test**

The coefficient of determination ( $R^2$ ) basically measures how well the model can explain the variation in the dependent variable. The coefficient of determination value ranges from zero to one. A low  $R^2$  indicates that the ability of the independent variables to explain the variation in the dependent variable is limited. Conversely, a value close to one indicates that the independent variables provide most of the information needed to predict the variation in the dependent variable. However, the use of  $R^2$  has a weakness because it tends to favor the number of independent variables included in the model. Each addition of an independent variable will increase the  $R^2$  value, regardless of its significance to the dependent variable. Therefore, many researchers recommend using the Adjusted  $R^2$  value when evaluating regression models. The Adjusted  $R^2$  value can change when an independent variable is added to the model. The coefficient of determination results are available in the table below:

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.884 <sup>a</sup>	.781	.773	.799	2.220

a. Predictors: (Constant), Formality, Tangibility, Assurance, Personalization, Sincerity, Reliability

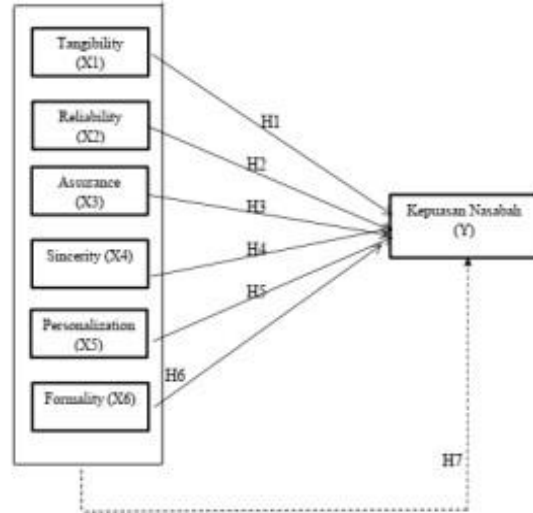
b. Dependent Variable: Kepuasan

Source: Primary data processed in 2024

The data analysis results show that the Adjusted  $R^2$  value = 0.799, or 79.9%. This indicates that the independent variables, namely tangibility, reliability, assurance,

sincerity, personalization, and formality, are able to explain 79.9% of the variation in the dependent variable, namely customer satisfaction. The remaining 20.1% is explained by other factors not considered in the research analysis

## DISCUSSION



Gambar 4.1 Kerangka Berpikir

Keterangan :

- : garis parsial
- : garis simultan

The impact of each independent variable (tangibility, reliability, assurance, sincerity, personalization, and formality) on the dependent variable (customer satisfaction) can be described as follows:

### The Effect of Tangibility on Customer Satisfaction

The tangibility dimension at BPRS Bina Amanah Satria KC Bumiayu is good, as can be seen from the facilities provided by BPRS Bina Amanah Satria KC Bumiayu. In addition, as a sharia-based financial institution, BPRS Bina Amanah Satria KC Bumiayu offers various financial products and services in accordance with sharia principles, such as savings, financing, and investments that comply with Islamic law. Personal Customer Service at BPRS Bina Amanah Satria KC Bumiayu offers personal and friendly service to its customers. This may include financial consultations, assistance in selecting products or services that suit customer needs, and handling complaints quickly and effectively.

In addition, the written guidelines at BPRS Bina Amanah Satria KC Bumiayu are easy to understand, such as providing financial education programs for its customers, including online and offline educational materials to help improve financial literacy and understanding of Islamic banking principles.

In the context of PAKSERV, the "Tangibility" aspect refers to the existence or tangible nature of a product that can be felt or known through the human senses. In the

Tangibility dimension of PAKSERV, service quality evaluation is based on consumer perceptions or experiences through their five senses. This includes physical facilities, equipment, employee appearance, and the aesthetic aspects of the service environment. PAKSERV adds the element of consumer assessment of the service environment, which should reflect the basic nature of the service. In this case, physical cleanliness is also considered part of service quality.

Based on the test results, it was found that the correlation coefficient for the tangibility variable (X1) was -0.056, indicating that every increase in the tangibility variable (X1) would be associated with a decrease of -0.056 on the Likert scale. However, the statistical significance for the tangibility variable (X1) is 0.215, which is greater than the threshold value of 0.05. This shows that the tangibility variable does not have a significant effect on customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch.

These results are in line with previous studies conducted by Muhammad Kashif, Sharifah Suzana Wan Shukran Mohsin, Abdul Rehman Syamsulang (2015), Shahbaz Ahmed, and Sidra Kanwal (2019), as well as Marice, Murdifin Haming, Bahar Siring, Sukmawati (2018), which showed that tangibility has a positive effect on customer satisfaction.

Tangibility, which refers to the physical evidence or facilities provided by BPRS Bina Amanah Satria Bumiayu Branch, is not considered to have an effect on customer satisfaction according to these findings. This is due to customers' perception that the facilities offered by the institution do not sufficiently influence their level of satisfaction.

### **The Effect of Reliability on Customer Satisfaction**

The reliability dimension of customer satisfaction at BPRS Bina Amanah Satria KC Bumiayu is very good. In the discussion of the effect of reliability on customer satisfaction at BPRS BAS Bumiayu, it is possible to analyze the relationship between the level of reliability of the services provided by this financial institution and the level of customer satisfaction. Reliability in this context may refer to the ability of BPRS BAS Bumiayu to provide services consistently, on time, and without errors.

The findings of the analysis include that customer satisfaction levels tend to increase when BPRS BAS Bumiayu is able to provide consistently reliable services. Customers tend to feel more satisfied if they can rely on the financial institution to meet their financial needs in a timely manner and without significant errors. In addition, the results of this discussion also highlight the importance of reliability in building customer trust in financial institutions. Customers who believe that BPRS BAS Bumiayu is reliable are likely to feel more satisfied and tend to become loyal customers.

In PAKSERV, "Reliability" involves the ability to perform tasks according to their function and maintain that performance under predetermined conditions. This dimension is in line with the concept of reliability in SERVQUAL and remains consistent in PAKSERV, measuring service quality based on the company's ability to carry out operations according to established service standards. Additionally, this dimension

assesses service quality based on the company's ability to consistently deliver services as promised to consumers in a trustworthy manner, reflecting an improvement in service quality.

Reliability is considered to have a significant influence on satisfaction, where an increase in reliability can also increase customer satisfaction. This is due to the customer's perception that the reliability shown by the company is an important indicator of satisfaction. The partial test results show that the correlation coefficient for the reliability variable (X2) is 0.230, indicating that every increase in the reliability variable (X2) will be followed by an increase of 0.230 on the Likert scale.

The statistical significance for the reliability variable (X2) is 0.001, which is smaller than the threshold value of 0.05. This shows that the reliability variable at BPRS Bina Amanah Satria Bumiayu Branch has a significant effect on customer satisfaction. Thus, if reliability at BPRS Bina Amanah Satria Bumiayu Branch increases, customer satisfaction will also increase.

In PAKSERV, "Reliability" involves the ability to perform tasks according to function and maintain that performance under predetermined conditions. This dimension is in line with the concept of reliability in SERVQUAL and remains consistent in PAKSERV, measuring service quality based on the company's ability to operate according to established service standards. Additionally, this dimension assesses service quality based on the company's ability to consistently provide services as promised to consumers in a reliable manner, reflecting an improvement in service quality.

The results of this study are in line with the findings in previous studies conducted by Marice, Murdihin Haming, Bahar Sinring, Sukmawati (2018), Vadilene Cruz Luis Mendes (2018), and Ceylan Agdogan, Ibrahim Taylan Dartyol (2014), which show that reliability has a positive effect on customer satisfaction.

In the context of this analysis, factors that may influence the reliability of BPRS BAS Bumiayu's services can also be highlighted, such as a reliable technology system, efficient operational processes, and a commitment to providing consistent and quality service to customers.

### **The Influence of Assurance on Customer Satisfaction**

In discussing the influence of assurance on customer satisfaction at BPRS BAS Bumiayu, this study explores a number of factors. Assurance in this context refers to the confidence given to customers that the services provided by BPRS BAS Bumiayu are of high quality and reliability.

In this case, BPRS BAS Bumiayu employees can answer questions about BPRS Bina Amanah Satria KC Bumiayu well. Direct interaction between customers and BPRS staff, especially in handling complaints or questions, can also affect the level of assurance. Good relationships and responsive service can increase customer trust.

Based on the partial test, the correlation coefficient value for the assurance variable (X3) is 0.190. This indicates that every one-unit increase in the assurance variable (X3)

will be followed by an increase of 0.190 in the Likert scale score. The significance level for the assurance variable (X3) is 0.001, which is less than 0.05. This indicates that if assurance at BPRS Bina Amanah Satria Bumiayu Branch increases, customer purchasing interest will also increase. The assurance variable (X3) has a significant effect on satisfaction (Y), so the hypothesis can be accepted.

Assurance, which includes the knowledge and skills of BPRS Bina Amanah Satria Bumiayu Branch employees in serving customer needs, plays an important role in providing assurance to customers. The existence of guarantees from the company can create a sense of security for customers and reduce doubts about conducting transactions at BPRS Bina Amanah Satria Bumiayu Branch. Therefore, if the level of assurance increases, the level of satisfaction will also increase.

The results of this study are in line with the findings in previous studies conducted by Vadilene Cruz Luis Mendes (2018), Shahbaz Ahmed and Sidra Kanwal (2019), and Muhammad Kashif, Umair Altaf M., Ayub Umar Asif Jhon C., and Walsh (2010), which show that the assurance variable has a positive effect on customer satisfaction.

The effect of assurance on customer satisfaction at BPRS BAS Bumiayu will involve surveys, interviews, or other data analysis to measure customers' perceptions of the above factors and their relationship with customer satisfaction levels. By understanding this relationship, BPRS can identify areas where they can improve their assurance to increase customer satisfaction.

### **The Effect of Sincerity on Customer Satisfaction**

The influence of sincerity (honesty and sincerity) on customer satisfaction is an important aspect that affects the relationship between financial institutions and their customers. In this discussion, sincerity can be seen as a key factor that builds trust, strengthens relationships, and ultimately affects customer satisfaction.

BPRS Bina Amanah Satria employees demonstrate honesty and sincerity by prioritizing customer interests over their own. This includes providing honest and appropriate advice in accordance with the needs and financial situations of customers, and customers seek honesty and sincerity from BPRS in every interaction and transaction. Customers' belief that BPRS BAS Bumiayu acts honestly and sincerely in all its operations will strengthen their relationship with the institution.

Sincerity is defined as the company's sincerity or sincerity in interacting with customers, but in the context of BPRS Bina Amanah Satria Bumiayu Branch, it does not seem to have a significant effect on customer satisfaction. This is likely due to differences in customer perceptions of the level of sincerity or sincerity of the company in their services.

The partial test results show that the correlation coefficient value for the sincerity variable (X4) is 0.051. This indicates that every increase in the sincerity variable (X4) will be associated with an increase of 0.051 on the Likert scale. However, the statistical significance for the sincerity variable (X4) is 0.482, which is greater than the threshold

value of 0.05. This shows that the sincerity variable at BPRS Bina Amanah Satria Bumiayu Branch does not have a significant effect on customer satisfaction.

However, it should be noted that the higher the level of sincerity and honesty of the company towards its customers, the higher the satisfaction felt by customers, as stated in related studies conducted by Marice, Murdifin Haming, Bahar Sinring, Sukmawati (2018), Vadilene Cruz Luis Mendes (2018), and Ceylan Agdogan, Ibrahim Taylan Dartyol (2014), which states that the sincerity variable has a positive effect on customer satisfaction.

The discussion of the effect of sincerity on customer satisfaction at BPRS BAS Bumiayu will underline the importance of integrity and ethics in business relationships. By strengthening these aspects, BPRS BAS Bumiayu can strengthen its relationship with customers, increase their satisfaction, and gain greater trust from the community.

### **The Effect of Personalization on Customer Satisfaction**

The effect of personalization on customer satisfaction at BPRS BAS Bumiayu shows that personalization has a significant impact on customer satisfaction levels. In this context, personalization includes the bank's efforts to recognize and understand the individual needs and preferences of each of its customers. Through effective personalization, BPRS BAS Bumiayu is able to improve the quality of service to its customers, increase their sense of being valued and cared for, and build stronger relationships between the bank and its customers.

The Effect of Personalization on Satisfaction Personalization is a condition in which everything that is done or given is in accordance with the preferences of the recipient of the action. Given the differences between individuals, it is necessary to adjust the treatment for each individual. In this context, customers feel that personalization affects their level of satisfaction, which results in an increase in satisfaction in the personalization variable. Based on the SPSS output results from the partial test, it can be seen that the correlation coefficient value of the personalization variable (X5) is 0.056, which indicates that every addition of one value to the personalization variable (X5) will result in an increase of 0.056 on the Likert scale. This is reflected in the significance level of the personalization variable (X5) of 0.470, which is greater than 0.05. This means that the personalization variable (X5) does not have a significant effect on satisfaction (Y) at BPRS Bina Amanah Satria Bumiayu Branch.

By using a personalized approach, BPRS BAS Bumiayu can provide financial solutions that are more suited to the needs and goals of each customer, which in turn increases customer satisfaction. In addition, personalization can also strengthen customer loyalty, as they feel that they are treated specially and receive more attention from the bank.

The results of this study are in line with the findings in studies by Rehman Syamsulang Sarifudin (2015), Shahbaz Ahmed and Sidra Kanwal (2019), and Marice, Murdifin Haming, Bahar Sinring, Sukmawati (2018), which show that personalization has a positive effect on customer satisfaction.

Overall, the results of the discussion show that personalization plays a crucial role in increasing customer satisfaction at BPRS BAS Bumiayu. Therefore, banks need to continue to develop more effective personalization strategies in order to strengthen relationships with customers and improve overall service quality.

### **The Influence of Formality on Customer Satisfaction**

The full attention of employees ensures that every customer feels valued and listened to when interacting with the bank. This creates a strong personal relationship between customers and the bank.

In response to customer needs, employees who give their full attention tend to be more responsive to customer needs and desires. They will carefully listen to customer questions, problems, or requests and provide appropriate solutions or assistance.

Politeness can be described as the application of social values and norms that apply in society. This includes the way employees dress, the language they use, and other behaviors. In societies that uphold customs and traditions, this factor has a significant influence on customer satisfaction. Therefore, improving politeness at BPRS Bina Amanah Satria Bumiayu Branch can increase customer satisfaction.

Based on the partial test results, it can be concluded that the correlation coefficient of the Formality variable (X6) is 0.398. This indicates that every increase in the level of formality (X6) will result in an increase of 0.398 on the Likert scale. In addition, the significance of the politeness variable (X6) is 0.001, which indicates that this variable has a significant effect on satisfaction (Y). Therefore, the hypothesis can be accepted, namely that if the level of politeness at BPRS Bina Amanah Satria Bumiayu Branch increases, customer satisfaction there will also increase.

These findings are consistent with research conducted by Vadilene Cruz Luis Mendes (2018), Shahbaz Ahmed and Sidra Kanwal (2019), and Muhammad Kashif, Umair Altaf M., Ayub Umar Asif Jhon C., and Walsh (2010), which shows that politeness has a positive effect on customer satisfaction.

In this case, attentive interactions between employees and customers can help build strong long-term relationships. This is important because satisfied customers tend to become loyal customers and can recommend the bank to others.

### **Simultaneous Influence of Service Quality (Pakserv) on Customer Satisfaction**

The simultaneous effect of service quality (Pakserv) on customer satisfaction at BPRS BAS Bumiayu is very good. Pakserv is a concept that combines the dimensions of physical quality, tangibility, reliability, assurance, sincerity, formality, and personalization in the context of service. This study can provide valuable insights into how well microfinance institutions such as BPRS BAS Bumiayu meet the needs and expectations of their customers.

Based on the table analysis, it was found that the calculated F value (108.499) exceeded the table F value (2.15) with a significance level of less than 0.05, which is less than 0.001. Therefore, it can be concluded that the variables of tangibility, reliability,

assurance, sincerity, personalization, and formality, when tested simultaneously, have a significant effect on customer satisfaction at the Bina Amanah Satria Bumiayu Branch of the Islamic Rural Bank (BPRS).

The importance of good service quality is evident in creating customer satisfaction. Research has shown that when customers are satisfied with the quality of a company's services, they tend to be more loyal, make repeat purchases, and recommend the company to others. Therefore, continuous improvement in service quality is essential for companies to meet and even exceed customer expectations.

The Pakserv concept, which encompasses aspects such as tangibility, reliability, assurance, sincerity, personalization, and formality, is key to creating a positive experience for customers. By thoroughly understanding customer needs and expectations and committing to continuously improving service quality, companies can build strong and lasting relationships with their customers.

## CONCLUSIONS

Based on the results of the study discussed regarding the influence of service quality dimensions on customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, the following conclusions can be drawn:

There is a positive and insignificant influence between the tangibility variable and customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, as shown by the tangibility regression coefficient (X1) of -0.056 and a significant probability value of 0.215, which is greater than the confidence level of (0.005 or  $< 0.05$ ) so that the sig value of tangibility is  $0.215 > 0.05$  or  $21.5\% > 5\%$ .

There is a positive and significant effect between the Reliability variable and customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, as indicated by the reliability regression coefficient (X2) of 0.230 and a significant probability value of 0.001, which is smaller than the confidence level of (0.005 or  $< 0.05$ ). so that the reliability sig value is  $0.001 < 0.05$  or  $1\% < 5\%$ .

There is a positive and significant effect between the assurance variable and customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, as indicated by the assurance regression coefficient (X3) of 0.190 and a significant probability value of 0.001, which is smaller than the confidence level of (0.005 or  $< 0.05$ ). so that the assurance sig value is  $0.001 < 0.05$  or  $1\% < 5\%$ .

There is a positive and insignificant effect between the sincerity variable and customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, as indicated by the sincerity regression coefficient (X4) of 0.051 and a significant probability value of 0.482, which is greater than the confidence level of (0.005 or  $< 0.05$ ). so that the sincerity sig value is  $0.482 > 0.05$  or  $48.2\% > 5\%$ .

There is a positive and insignificant effect between the Personalization variable and customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, as shown by the

Personalization regression coefficient (X5) of 0.056 and a significant probability value of 0.470, which is greater than the confidence level of (0.005 or  $< 0.05$ ). so that the personalization sig value is  $0.470 > 0.05$  or  $47\% > 5\%$ .

There is a positive and significant effect between the Formality variable and customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, as indicated by the Sincerity regression coefficient (X6) of 0.398 and a significant probability value of 0.001, which is greater than the confidence level of (0.005 or  $< 0.05$ ). so that the sig formality value is  $0.001 > 0.05$  or  $1\% > 5\%$ .

The PAKSERV variable (tangibility, reliability, assurance, sincerity, personalization, formality) simultaneously has a positive effect on customer satisfaction at BPRS BAS Bina Amanah Satria KC Purwokerto.

Based on the results of the research and discussion outlined above, the following recommendations can be made: 1) For BPRS Bina Amanah Satria Bumiayu Branch, BPRS Bina Amanah Satria Bumiayu Branch must continue to provide good service in accordance with Islamic teachings and must also pay attention to the dimensions of service quality that affect customer satisfaction, such as tangibility, reliability, assurance, sincerity, personalization, and formality, so that customers remain satisfied and loyal to BPRS Bina Amanah Satria Bumiayu Branch, which must be continuously maintained and improved; 2) Further Research Further research is expected to develop other variables that can influence customer satisfaction at BPRS Bina Amanah Satria Bumiayu Branch, as well as research on PAKSERV measurement in other regions in Indonesia.

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