

Implementation of Banking Service System to Improve Customer Satisfaction at PT Bank Rakyat Indonesia (PERSERO) Tbk KC Panyabungan

Rukiah *, Ummi Ismaya Sari, Ismed Sofyan

Sekolah Tinggi Agama Islam Negeri Mandailing Natal

Jl. Prof. Dr. Andi Hakim Nasution, Komplek Stain Madina, Pidoli Lombang, Panyabungan, Kabupaten Mandailing Natal, Sumatera Utara 22976, Indonesia

Article Info

Article history:

Received March 11, 2026

Revised April 9, 2026

Accepted May 21, 2026

Keywords:

Banking Services, Service Quality, Customer Satisfaction

ABSTRACT

This study aims to analyze the implementation of the banking service system to improve customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk's Panyabungan Branch Office in Mandailing Natal Regency. This study used a qualitative approach with descriptive methods to obtain an in-depth overview of the bank's service system and customer perceptions of the quality of service provided. Data collection techniques included direct observation, interviews with customers and bank officers, and documentation related to banking services. The results indicate that the implementation of the banking service system at BRI Panyabungan Branch Office has generally been running well. Services provided to customers include teller services, customer service, and technology-based services such as ATMs and mobile banking. This service system is designed to provide ease and convenience for customers in conducting various banking transactions. The quality of service provided by the bank can be analyzed based on the service quality dimensions in the SERVQUAL model, which include tangibles, reliability, responsiveness, assurance, and empathy. Based on the results, most customers considered the service provided by bank officers to be quite satisfactory, particularly in terms of staff friendliness, clarity of information provided, and available service facilities. However, this study also identified several challenges in the implementation of the banking service system, such as long customer queues at certain times, limited service staff during busy times, and technical disruptions to the banking network. Therefore, efforts are needed to continuously improve service quality by enhancing human resource competency and optimizing service technology.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Rukiah

Sekolah Tinggi Agama Islam Negeri Mandailing Natal

Email: nasutionrukiah8@gmail.com

INTRODUCTION

The banking industry in Indonesia has experienced rapid growth in line with the increasing public demand for financial services. Banks not only act as institutions for collecting and distributing public funds, but also as institutions that provide a variety of quality financial services to customers. In an increasingly competitive environment, banks are required to provide optimal service to create customer satisfaction and

maintain customer loyalty. Customer satisfaction is a key indicator in assessing the success of a financial institution's banking service system (Munawaroh, 2022).

In the modern banking world, quality service is a key factor influencing customer perceptions of a bank. Good service can increase customer trust, strengthen long-term relationships between banks and customers, and enhance customer loyalty to the products and services provided. Conversely, unsatisfactory service can lead to customer dissatisfaction and potentially lead customers to switch to other banks offering better services (Wati & Fasa, 2023). Therefore, every bank needs to continuously improve service quality as a strategy to increase customer satisfaction.

Service quality in the banking sector is generally measured through several dimensions, such as tangibles, reliability, responsiveness, assurance, and empathy. These dimensions are part of the SERVQUAL model, which is often used to measure service quality. Research shows that service quality has a significant influence on customer satisfaction levels when using banking services. The better the quality of service provided by a bank, the higher the level of customer satisfaction with that service (Santoso & Alawiyah, 2021).

Furthermore, customer satisfaction also plays a crucial role in fostering customer loyalty. Customers who are satisfied with a bank's services are more likely to use the bank's services again and recommend it to others. Conversely, dissatisfied customers are more likely to switch to another bank that is perceived as providing better service. Therefore, improving service quality is a crucial strategy for banks to retain customers and increase competitiveness in the banking industry (Fitriyah & Susana, 2023).

PT Bank Rakyat Indonesia (Persero) Tbk is one of the largest banks in Indonesia, boasting an extensive service network that extends to remote areas. This bank plays a vital role in supporting economic activity, particularly in providing banking services to the micro, small, and medium enterprises (MSMEs) sector. With its extensive service reach, BRI is required to provide high-quality and professional service to all its customers to maintain customer satisfaction (Respati et al., 2016).

PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch Office in Mandailing Natal Regency is one of BRI's operational units, serving a variety of banking needs, including savings, loans, transfers, payments, and other banking services. In providing services to customers, the bank implements various service systems aimed at improving service quality, such as the use of banking technology, customer service, and the provision of transaction facilities that facilitate customers in conducting various financial activities.

Based on a preliminary survey conducted by researchers through observations and brief interviews with several BRI Panyabungan branch customers, it was found that some customers felt the bank's service was adequate, particularly in terms of staff friendliness and ease of transactions. However, several customer complaints persisted, such as long queue times during certain hours, limited staff during peak hours, and technical difficulties with some banking services. These conditions indicate that although the implemented service system is functioning well, several service aspects still need to be improved to provide optimal customer satisfaction.

Previous research has also shown that implementing an effective banking service system can increase customer satisfaction. Good service quality has been shown to have a positive and significant impact on customer satisfaction with banking services (Rininda et al., 2023). Therefore, evaluating the service system implemented by banks is crucial to determine the extent to which it meets customer needs and expectations.

Based on this description, it can be concluded that the banking service system plays a crucial role in enhancing customer satisfaction. Therefore, research is needed on the implementation of banking service systems to improve customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch, Mandailing Natal Regency. This research is expected to provide an overview of the quality of service provided by the bank and serve as evaluation material for improving service quality to customers.

METHOD

This study uses a qualitative approach with the aim of in-depth understanding of how the implementation of the banking service system improves customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk, Panyabungan Branch Office, Mandailing Natal Regency. A qualitative approach was chosen because this study focuses on understanding social phenomena occurring in the field, specifically related to customer experiences, perceptions, and assessments of the bank's service system. Qualitative research allows researchers to obtain more in-depth data regarding the service process and the factors influencing customer satisfaction. According to Sugiyono, qualitative research methods are used to examine natural conditions, where the researcher acts as the key instrument, and the resulting data is descriptive in the form of words or statements from informants (Sugiyono, 2019).

The type of research used in this study is descriptive qualitative, namely research that aims to systematically, factually, and accurately describe the facts and relationships between phenomena occurring in the field. This study seeks to describe the service system implemented by the bank, how the service process to customers occurs, and how customers perceive the quality of that service in relation to their level of satisfaction. The research location was PT Bank Rakyat Indonesia (Persero) Tbk, Panyabungan Branch Office, Mandailing Natal Regency. This research location was selected based on the consideration that this bank is a financial institution that plays a crucial role in providing banking services to the community in the Mandailing Natal region. Furthermore, this bank also has a significant customer base, making it a relevant location for assessing the implementation of banking service systems to improve customer satisfaction.

The data sources in this study consisted of primary and secondary data. Primary data were obtained directly from informants through in-depth interviews with parties involved in banking services, such as customer service officers, tellers, and several customers using banking services at BRI Panyabungan Branch Office. Primary data were also obtained through direct observation of the service process within the bank. Meanwhile, secondary data were obtained from various supporting documents, such as company reports, books, scientific journals, and various literature sources relevant to the research topic regarding banking service systems and customer satisfaction (Sugiyono, 2020).

Data collection techniques in this study included observation, interviews, and documentation. Observations were conducted by directly observing the service process at the bank, including interactions between bank officers and customers. In-depth interviews were conducted with informants to obtain more detailed information regarding their experiences and perceptions of the bank's services. Documentation was conducted by collecting various documents related to the banking service system and data relevant to the research (Moleong, 2017).

The data analysis technique in this study employed the qualitative data analysis model proposed by Matthew B. Miles and A. Michael Huberman, which includes three stages: data reduction, data presentation, and conclusion drawing. Data reduction was carried out by selecting and simplifying data obtained from the field so that only data relevant to the research was used (Zakariah et al., 2020). The data was then presented in a systematic narrative description to facilitate researchers' understanding of the phenomena under study. The final stage was drawing conclusions based on the results of the data analysis, which resulted in a clear picture of the implementation of the banking service system in improving customer satisfaction.

To ensure data validity, this study employed triangulation techniques, comparing data obtained from various sources and using different data collection methods. Triangulation was conducted by comparing the results of observations, interviews, and documentation to ensure the data obtained was reliable and had a high level of validity (Sugiyono, 2020). By using this qualitative research method, it is hoped that the study can provide a comprehensive overview of the implementation of the banking service system in improving customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch Office, Mandailing Natal Regency.

RESULTS AND DISCUSSION

A. General Description of PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch Office, Mandailing Natal Regency

A general description of PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch Office, Mandailing Natal Regency is important to present in this study to provide an understanding of the institutional context where the research was conducted. PT Bank Rakyat Indonesia (Persero) Tbk, better known as BRI, is one of the largest state-owned banks in Indonesia with an extensive service network extending to various regions, including rural and remote areas. This bank plays a strategic role in supporting community economic activities, particularly in financing the micro, small, and medium enterprises (MSMEs).

Historically, BRI was founded in 1895 by Raden Bei Aria Wirjaatmadja in Purwokerto, Central Java, with the aim of helping the community obtain easily accessible financial services. Over time, BRI has undergone various changes and transformations, ultimately becoming one of the largest commercial banks in Indonesia, providing a variety of banking products and services to the wider community. In its operations, BRI is committed to providing quality service to customers by utilizing modern banking technology and improving the competence of its human resources.

The BRI Panyabungan Branch Office is one of BRI's operational units located in Mandailing Natal Regency, North Sumatra. This branch plays a crucial role in providing banking services to the community in Panyabungan and the surrounding area. Through this branch, BRI offers a variety of banking services, including savings, deposits, credit, fund transfers, bill payments, and digital banking services such as ATMs, mobile banking, and internet banking. The presence of the BRI Panyabungan Branch Office is expected to facilitate public access to financial services and support regional economic growth.

In carrying out its operations, the BRI Panyabungan Branch Office has an organizational structure consisting of a branch manager, an operations department, a customer service department, and a credit marketing department. The branch manager is responsible for managing all bank operational activities and ensuring that customer service runs smoothly and complies with the company's established operational standards. Meanwhile, the customer service department consists of tellers and customer service personnel, whose primary responsibility is to serve various customer transaction needs directly at the bank office.

In addition to providing direct services through branch offices, BRI Panyabungan Branch Office also provides various supporting facilities, such as Automated Teller Machines (ATMs), electronic banking services, and a network of other operating units spread across several surrounding areas. These facilities aim to facilitate customers in conducting various banking transactions without having to visit a branch office. With these various service facilities, it is hoped that the public's financial transaction needs can be met quickly, easily, and efficiently.

To improve the quality of service to customers, BRI Panyabungan Branch Office also implements various service systems that prioritize convenience, security, and speed in processing transactions. This is achieved through improving the quality of human resources, utilizing modern banking technology, and implementing professional service standards for each customer. Excellent service is expected to satisfy customers and increase public trust in BRI's banking services.

With a structured service system and adequate facilities, BRI Panyabungan Branch Office is expected to make a significant contribution to increasing public access to banking services and supporting economic development in Mandailing Natal Regency. Therefore, the existence of this branch office not only acts as a financial institution, but also as an institution that plays a role in encouraging increased community welfare through the provision of quality financial services.

B. Implementation of the Banking Service System at PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch Office

The implementation of a banking service system is a crucial factor in improving the quality of customer service. A good service system can provide ease, convenience, and security for customers in conducting various banking transactions. In its operations, PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch Office implements a structured service system based on the company's established standard operating procedures (SOPs). This service system aims to ensure that every customer receives fast, accurate, and professional service.

In general, the implementation of the banking service system at BRI Panyabungan Branch Office encompasses several important aspects, namely teller services, customer service, digital technology-based services, and an organized queue system. All of these service systems are designed to provide customers with easy access to various available banking services.

Teller services are one of the primary services provided by the bank to customers. Tellers play a crucial role in handling various financial transactions, such as cash deposits, cash withdrawals, fund transfers, bill payments, and other transactions. Tellers are required to work quickly, carefully, and accurately to ensure every

transaction is processed properly. Furthermore, tellers must be able to provide friendly and courteous service to customers, ensuring a comfortable experience while conducting transactions at the bank.

In addition to teller services, BRI Panyabungan Branch also provides customer service. Customer service is tasked with providing information to customers about various banking products and services, such as opening new accounts, replacing ATM cards, activating mobile banking services, and handling customer complaints. In carrying out their duties, customer service officers are required to possess excellent communication skills and be able to provide solutions to customer problems.

In line with technological developments, BRI Panyabungan Branch also implements a digital technology-based service system to facilitate customer banking transactions. These digital services include the use of ATMs, mobile banking, and internet banking, allowing customers to conduct various transactions anytime and anywhere without having to visit a bank branch. The use of digital technology is one of the bank's strategies to improve service efficiency and reduce transaction queues at branch offices.

Furthermore, to enhance customer convenience, BRI Panyabungan Branch Office has implemented an organized service queue system using queue numbers. This system aims to organize the order of customer service so that the service process can proceed more orderly and fairly. With this queue system, customers can wait their turn more comfortably without having to fight in line.

Based on initial observations conducted by researchers, the implementation of the service system at BRI Panyabungan Branch Office has generally been running quite well. This is evident in the clear service procedures, adequate service facilities, and the friendly attitude of bank staff in serving customers. However, at certain times, such as during peak hours, customer queues can still be observed, resulting in longer wait times. This situation indicates that although the implemented service system is functioning well, several aspects still need to be improved to optimize customer service.

With the implementation of a good banking service system, BRI Panyabungan Branch Office is expected to be able to provide quality service to customers, thereby increasing customer satisfaction with the services provided. An effective and efficient service system not only provides benefits for customers, but can also improve the image and public trust in banking institutions.

C. Banking Service Quality Based on SERVQUAL Dimensions

Service quality is a crucial factor in determining customer satisfaction with banking services. In the banking sector, service quality is assessed not only by transaction speed but also by the bank's ability to provide professional, friendly service and effectively meet customer needs. One approach frequently used to measure service quality is the SERVQUAL model developed by A. Parasuraman, Valarie A. Zeithaml, and Leonard L. Berry. This model measures service quality based on five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

In the context of banking services at PT Bank Rakyat Indonesia (Persero) Tbk's Panyabungan Branch Office, these five dimensions are important indicators in assessing the quality of service provided to customers.

1. Tangibles

Tangibles are one dimension that describes the condition of facilities, equipment, and the appearance of employees in providing service to customers. In the banking world, adequate physical facilities can provide customer comfort when conducting bank transactions. These facilities include clean and comfortable service areas, adequate waiting rooms, the availability of ATMs, and the use of modern banking technology.

Based on observations conducted by researchers, the service facilities at BRI Panyabungan Branch Office are considered quite good. This is evident in the neat and tidy service area, the availability of seating for customers waiting in line, and the availability of ATMs for customers to use for various banking transactions. Furthermore, the appearance of bank staff is neat and professional, creating a positive impression for customers visiting the bank.

2. Reliability

Reliability is the bank's ability to provide accurate, timely, and reliable service to customers. In banking services, reliability is crucial because it directly relates to the security and accuracy of customer financial transactions.

At BRI Panyabungan Branch Office, service reliability can be seen from the ability of bank staff to process customer transactions quickly and accurately. Tellers and customer service staff strive to provide services in accordance with established procedures to minimize errors in the transaction process. Furthermore, the banking system used is also designed to ensure that every customer transaction is properly and securely recorded.

3. Responsiveness

Responsiveness is the ability of bank staff to provide prompt service and assist customers in resolving any issues they encounter. Bank staff are expected to respond promptly to customer needs so that customers do not have to wait too long for service.

Based on interviews with several customers, most customers assessed that bank staff were quite responsive in serving their needs. Tellers and customer service staff strive to provide prompt service and provide clear explanations to customers regarding various transaction procedures. However, at certain times, such as when the bank is busy, wait times can be longer due to the large number of customers.

4. Assurance

Assurance is the ability of bank staff to provide a sense of security and trust to customers. In the banking sector, the assurance aspect is crucial because it relates to the security of customer funds and customer trust in the financial institution.

Bank staff at the BRI Panyabungan branch strive to provide professional service and maintain the confidentiality of customer data and transactions. Furthermore, bank staff provide clear explanations to customers regarding various banking products and services, so that customers feel more confident and trustworthy in the services provided by the bank.

5. Empathy

Empathy is the attention and concern shown by bank staff to the needs and problems faced by customers. In providing service, bank staff are expected to understand customer needs and provide personalized and humane service.

At the BRI Panyabungan branch, bank staff strive to provide friendly and courteous service to every customer. They also strive to assist customers experiencing difficulties with transactions, such as those unfamiliar with digital banking services. The friendly and attentive attitude shown by bank staff can create a positive impression on customers, making them feel valued and cared for by the bank.

Based on the description above, it can be concluded that the service quality provided by BRI Panyabungan Branch generally covers the five dimensions of service quality in the SERVQUAL model. However, several service aspects still need to be improved, particularly in terms of service speed during busy times. Continuous improvement in service quality is crucial for banks to provide greater customer satisfaction and increase public trust in the banking services they provide.

D. Customer Satisfaction Level with Banking Services

Customer satisfaction is a key indicator in assessing the success of a banking institution in providing services to the public. Customer satisfaction can be defined as the level of satisfaction a person experiences after comparing the service performance received with their expectations. If the service provided by a bank meets or even exceeds customer expectations, the customer will be satisfied with the service. Conversely, if the service provided does not meet customer expectations, dissatisfaction will arise, which can affect customer trust in the bank.

In the context of this research, the level of customer satisfaction with banking services at PT Bank Rakyat Indonesia (Persero) Tbk, Panyabungan Branch Office, was analyzed based on interviews and observations conducted by the researcher with several customers who use banking services at the bank. The interviews indicated that the majority of customers were quite satisfied with the service provided by the bank. This was evident in customer assessments of the friendly attitude of bank staff, the relatively fast service process, and the ease of conducting various banking transactions.

Some customers stated that the service provided by tellers and customer service staff was quite good, particularly in terms of their friendliness and willingness to explain transaction procedures and available banking products. The friendly and polite attitude displayed by bank staff is one factor that creates a positive impression for customers when using banking services. This indicates that the quality of interactions between bank staff and customers plays a crucial role in shaping customer satisfaction.

Furthermore, the service facilities available at branch offices also influence customer satisfaction levels. The presence of comfortable waiting rooms, an orderly queue system, and the availability of ATMs make it easier for customers to conduct various financial transactions. These facilities help create a better service experience for customers, making them feel more comfortable when conducting transactions at the bank.

However, based on interviews conducted by researchers, some customers still complained about sometimes long wait times, especially when the bank is busy. This situation typically occurs during peak hours, such as the beginning of the month or during certain business hours. Long queues can cause customers to have to wait longer for service, which can impact customer satisfaction with the bank's services.

In addition to waiting times, some customers also reported occasional system or network disruptions, which caused minor delays in transaction processing. While this situation is not frequent, it can still impact the customer experience of using banking services.

In general, customer satisfaction with banking services at PT Bank Rakyat Indonesia (Persero) Tbk's Panyabungan Branch Office is quite good. This is evident in positive customer assessments of the quality of service provided by bank staff, adequate service facilities, and the ease of conducting various banking transactions. Nevertheless, the bank still needs to make various efforts to improve service quality, particularly in terms of service speed and customer queue management, to continuously improve customer satisfaction.

By continuously improving service quality, the bank is expected to provide a better service experience for customers and strengthen long-term relationships between the bank and its customers. High levels of customer satisfaction can also have positive impacts for the bank, such as increased customer loyalty and increased public trust in the bank's banking services.

E. Obstacles in Implementing Banking Service Systems

In the implementation of banking service systems, various obstacles often arise that can affect the effectiveness and quality of customer service. These obstacles can stem from internal and external factors that arise during the service process. Therefore, identifying various obstacles in service system implementation is crucial so that banks can take appropriate steps to improve the quality of service to customers.

In the context of services at PT Bank Rakyat Indonesia (Persero) Tbk, Panyabungan Branch Office, Mandailing Natal Regency, based on observations and initial interviews conducted by researchers, several obstacles affect the implementation of the banking service system.

One frequently encountered obstacle is long customer queues at certain times. This condition typically occurs during peak hours, such as the beginning of the month, during salary disbursement, or on certain days when the number of customers visiting the bank increases significantly. Long queues can result in longer waiting times for customers, potentially causing inconvenience for customers seeking quick transactions.

Another obstacle is the limited number of service staff during busy bank hours. Although tellers and customer service staff strive to provide optimal service, the limited number of staff can sometimes cause delays when the number of customers simultaneously increases. This can affect the speed of service received by customers.

Furthermore, technical issues with the banking system or network are also factors that can impact the smoothness of customer service. Online banking systems rely heavily on the stability of the network and the information technology systems used. If a network or system disruption occurs, transaction processes such as withdrawals, transfers, and payments can experience delays. This situation can certainly impact customer satisfaction, as transactions that should be processed quickly are delayed.

Another obstacle is the lack of understanding among some customers regarding the use of digital banking services, such as mobile banking or internet banking. Some customers, especially the elderly or those unfamiliar with digital technology, still prefer to conduct transactions in person at bank branches. This leads to an increase in the number of customers visiting branches, which can increase queues.

Furthermore, the varying levels of financial literacy among the public also pose a challenge in implementing banking service systems. Not all customers have the same understanding of available banking products and services. This situation requires bank staff to provide more detailed explanations to customers, which can lead to longer service times.

Based on these various obstacles, it can be concluded that the implementation of the banking service system at PT Bank Rakyat Indonesia (Persero) Tbk's Panyabungan Branch Office has generally been successful. However, several obstacles remain that require the bank's attention. Therefore, various efforts are needed to improve and enhance service quality so that the implemented service system can operate more effectively and provide optimal customer satisfaction.

CONCLUSION

Based on the results of research on the implementation of banking service systems to improve customer satisfaction at PT Bank Rakyat Indonesia (Persero) Tbk's Panyabungan Branch Office in Mandailing Natal Regency, several important conclusions can be drawn.

First, the implementation of the banking service system at BRI Panyabungan Branch Office has generally been running quite well. This is evident in the structured service system through teller services, customer service, and technology-based banking services such as ATMs and mobile banking. This service system aims to provide ease, convenience, and efficiency for customers in conducting various banking transactions.

Second, the quality of service provided by the bank reflects the service quality dimensions based on the SERVQUAL model, which includes tangibles, reliability, responsiveness, assurance, and empathy. Adequate service facilities, the friendly attitude of bank staff, and the ability of staff to provide information to customers are important factors supporting the creation of quality service. This has a positive impact on customer perceptions of the bank's services.

Third, the level of customer satisfaction with banking services at BRI Panyabungan Branch Office is generally in the fairly good category. Most customers are satisfied with the service provided by bank staff, particularly regarding friendliness, politeness, and ease of transactions. The available service facilities also provide convenience for customers in using banking services.

Fourth, several obstacles remain in the implementation of the banking service system, such as long customer queues at certain times, limited service staff during busy times, and technical disruptions to the banking network. Furthermore, some customers' lack of understanding of digital banking services remains a challenge in optimizing the available service system.

Therefore, it can be concluded that the implementation of the banking service system at PT Bank Rakyat Indonesia (Persero) Tbk Panyabungan Branch Office plays a crucial role in enhancing customer satisfaction. Therefore, the bank needs to continuously improve service quality through strengthening human resources, developing service technology, and enhancing the effectiveness of the service system to continuously increase customer satisfaction and trust in banking services.

REFERENCES

- [1] Fitriyah, M., & Susana, E. (2023). Pengaruh Kualitas Pelayanan dan Kepercayaan Terhadap Kepuasan Nasabah Bank Jatim Cabang Malang. *Economics, Management and Banking Studies*, 1(1), 1–9.
- [2] Moleong, L. J. (2017). *Metodologi Penelitian Kualitatif*. PT Remaja Rosdakarya.
- [3] Munawaroh. (2022). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank Syariah Mandiri (Studi Kasus Pada Kantor Cabang Pembantu Pulo Brayan Medan). *Aghniya: Jurnal Ekonomi Islam*, 4(2).
- [4] Respati, J., Yulianto, E., & Kusumawati, A. (2016). DAN DAMPAKNYA PADA LOYALITAS NASABAH (Studi Pada Nasabah Tabungan Bank BCA KCU Pusat Kota Malang). *Jurnal Administrasi Bisnis*, 41(1).
- [5] Rininda, B. P., Nurmalina, R., & Diayanti, I. (2023). PENGARUH KUALITAS LAYANAN MOBILE BANKING TERHADAP KEPUASAN NASABAH PT. BANK RAKYAT INDONESIA. *JOURNAL OF APPLIED MANAGERIAL ACCOUNTING*, 7(2), 221–229.
- [6] Santoso, B., & Alawiyah, T. (2021). Service Quality as A Measurement of Customer Satisfaction of Indonesian Sharia Bank Using Important Performance Analysis Method. *International Journal of Social Science and Business*, 5(2), 291–296.
- [7] Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV. Alfabeta.
- [8] Sugiyono. (2020). *Metode Penelitian Kuantitatif, Kualitatif Dan Kombinasi (Mixed Methode) (Sutopo)*.
- [9] Wati, E. S., & Fasa, M. I. (2023). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank Syariah. *Jurnal Akuntansi, Manajemen, Bisnis Dan Teknologi*, 7083(1), 53–62.
- [10] Zakariah, M. A., AFriani, V., & Zakariah, K. M. (2020). *Metodologi Penelitian Kuantitatif, Kualitatif*. Yayasan Pondok Pesantren Al Mawaddah Warrahmah Kolaka.