

# The Influence Of Service Quality On Customer Satisfaction At Bank Syariah Indonesia KCP Probolinggo

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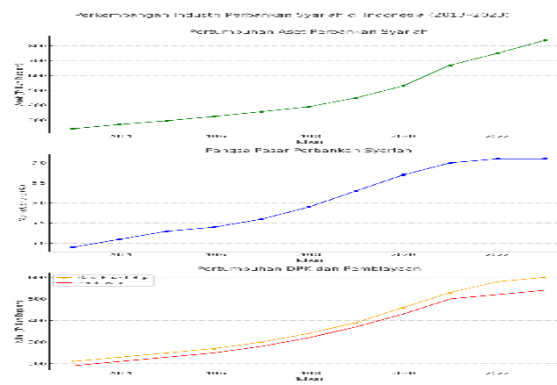
## Abstract.

*This study aims to analyze the effect of service quality on customer satisfaction both partially and simultaneously at Bank Syariah Indonesia Probolinggo Branch. This type of research is descriptive quantitative. The population in this study were all consumers of Bank Syariah Indonesia Probolinggo Branch. The sample size was 100 respondents. Validity test and reliability test are used to test measuring instruments. The results showed that responsiveness with a coefficient of 0.003, assurance with a coefficient of 0.016, tangible with a coefficient of 0.037, reliability with a coefficient of 0.040 had an effect on customer satisfaction. The coefficient of determination analysis shows that 59.2% of customer satisfaction is influenced by service quality. While the remaining 40.8% is influenced by other variables not included in the study Thus, improving overall service quality can be an effective strategy in increasing customer satisfaction at BSI Probolinggo Branch.*

**Keywords:** Service Quality; Customer Satisfaction; Bank Syariah Indonesia; Responsiveness and Reliability.

## I. INTRODUCTION

The development of the sharia banking industry in Indonesia has experienced significant growth in the past decade. This is marked by the increasing number of sharia financial institutions, product diversification, and the growing public awareness of Islamic finance principles. Bank Syariah Indonesia (BSI), as a result of the merger of three major state-owned sharia banks BRI Syariah, BNI Syariah, and Bank Syariah Mandiri has become an important symbol in strengthening the national sharia banking system. The merger not only serves as a strategic step for efficiency but also as a form of government commitment to supporting a sustainable and inclusive sharia economy ecosystem (Financial Services Authority, 2021).



**Fig 1.** Visualization of the Islamic banking industry

Here is a visualization of the development of the Islamic banking industry in Indonesia in three graphs:

- Asset Growth shows a significant increase from Rp 242 trillion (2013) to Rp 837 trillion (2023).
- The market share of Islamic banking gradually rose from 4.9% to 7.1% in the same period.
- Deposits and Financing have also grown over time, reflecting the active role of Islamic banking in gathering funds and distributing financing.

As a bank with a wide operational scope and a mission to become the largest Islamic bank in Indonesia, BSI has a significant responsibility to maintain the quality of service to its customers. In the modern banking world, service quality is not only a differentiating factor among financial institutions but also a vital element in building customer loyalty and enhancing competitiveness. Customer satisfaction has

proven to be an important indicator of the success of a service institution, including Islamic banking (Kotler & Keller, 2016). Customers who feel satisfied are likely to continue using the bank's products and services, as well as recommend them to others, which ultimately impacts the bank's overall financial performance. In the context of Islamic banks, customer satisfaction has a more complex dimension because it involves not only the functional aspects of services but also the spiritual and ethical aspects. Customers of Islamic banks not only demand fast and accurate service but also ensure that all bank operations comply with Sharia principles. Thus, excellent service in Islamic banking must encompass both professionalism and adherence to Islamic values (Antonio, 2001). Service quality itself is a multidimensional concept that generally reflects how well a service can meet or exceed customer expectations. One of the most commonly used models in measuring service quality is the SERVQUAL model introduced by Parasuraman, Zeithaml, and Berry (1988).

This model consists of five main dimensions, namely: (1) Tangibles physical appearance of facilities, equipment, and personnel; (2) Reliability the ability to provide services dependably and accurately; (3) Responsiveness the willingness to help customers and provide services promptly; (4) Assurance the knowledge and courtesy of staff and their ability to inspire trust; and (5) Empathy the individual attention given to customers. Customer satisfaction is one of the main indicators of the success of a service institution, including financial institutions such as Islamic banking. According to Kotler and Keller (2016), customer satisfaction is the feeling of pleasure or disappointment that arises after comparing the perception of the performance (or result) of a product with one's expectations. If the service performance exceeds expectations, then customers will feel very satisfied; conversely, if the service performance falls below expectations, dissatisfaction will arise. Lupiyoadi (2013) mentions that customer satisfaction is influenced by the quality of products or services, price, and customer expectations before receiving the service. In the context of Islamic banking, customer satisfaction is not only related to technical aspects of service such as speed and accuracy, but also closely tied to the belief that all bank activities are in accordance with Sharia principles. This provides a unique spiritual and ethical dimension in determining the satisfaction of Sharia customers (Antonio, 2001). Tjiptono (2012) emphasizes that customer satisfaction can impact loyalty, positive word-of-mouth communication, and long-term profitability. Therefore, understanding and measuring customer satisfaction levels is important in maintaining the continuity and competitiveness of Islamic banking institutions.

Especially in the local context, the Probolinggo region has demographic characteristics and economic potential that are quite promising for the development of Islamic banking. This city is known as an area with a stable growth rate in the trade and services sector, as well as a high level of religious awareness among the community. This makes Probolinggo a potential area for the penetration and expansion of sharia-based banking services. BSI KCP Probolinggo, as one of the units of Bank Syariah Indonesia, plays a strategic role in reaching the local community and expanding sharia financial inclusion in the region. However, in practice, various challenges are still faced by BSI KCP Probolinggo, especially in maintaining the consistency of service quality amidst the increasing number of customers and the complexity of their needs. Complaints about long queues, unresponsive service, and lack of effective communication between staff and customers are still frequently heard. Therefore, it is important to conduct a comprehensive evaluation of how the quality of service provided affects the level of customer satisfaction at that branch. This research is important to conduct in order to provide an empirical picture of the relationship between service quality and customer satisfaction at BSI KCP Probolinggo. The results of this research are expected to make a tangible contribution to the improvement of service quality in Islamic banking institutions, particularly at the branch operational level. In addition, this research can also enrich the literature on service management in the context of Islamic finance in Indonesia.

Considering the importance of service quality in building customer satisfaction, as well as the challenges and potential faced by BSI KCP Probolinggo, this research is focused on analyzing the impact of service quality on customer satisfaction at Bank Syariah Indonesia KCP Probolinggo, using the SERVQUAL model as the basis for measurement. Customer satisfaction in the context of banking services is the result of evaluating customers' perceptions of the quality of service received compared to their previous expectations

(Kotler & Keller, 2016). In measuring service quality oriented towards customer satisfaction, one of the most widely used models is SERVQUAL, developed by Parasuraman, Zeithaml, and Berry (1988). The SERVQUAL model identifies five main dimensions of service quality that contribute to customer satisfaction, namely: Tangibles (Physical Evidence): Refers to the appearance of physical facilities, equipment, personnel, and communication materials. Reliability: The ability to deliver promised services accurately and reliably. Responsiveness: The willingness to help customers and provide services promptly. Assurance (Assurance): The knowledge and courtesy of employees and their ability to instill trust. Empathy: Personal attention given to each customer. According to this theory, if these five dimensions are well fulfilled, a positive service experience will be created, directly impacting customer satisfaction levels (Parasuraman et al., 1988).

In the context of Islamic banking, the aspects of assurance and reliability become very crucial because they relate to customers' trust in the bank's adherence to Sharia principles. Various previous studies have shown that service quality has a significant impact on customer satisfaction, both in the context of conventional and sharia banking. Some relevant studies include various previous research that supports the notion that service quality has a significant influence on customer satisfaction in various sectors, including sharia banking. Hidayat and Firmansyah (2020) in their research titled "The Influence of Service Quality on Customer Satisfaction at Bank Muamalat Indonesia" found that the dimensions of reliability and responsiveness significantly affect customer satisfaction, highlighting the importance of accuracy and speed of service in shaping positive perceptions. Another study by Sari and Hanafiah (2021) titled "Service Quality and Customer Satisfaction at BNI Syariah" concluded that assurance and empathy are the dominant dimensions that shape positive customer experiences, emphasizing the importance of professionalism and individual attention in service. Qomariah (2012) in her research titled "The Influence of Service Quality and Institutional Image on Customer Satisfaction and Loyalty" also shows that service quality and institutional image can enhance customer satisfaction and loyalty, particularly through aspects of speed, politeness, and physical facilities. Subagiyo (2015), through his research "The Influence of Academic Service Quality and Institutional Image on Student Satisfaction at LP3I Cilegon," reinforces this finding in the educational context, that academic service quality and institutional image significantly contribute to student satisfaction.

The study by Setyawati, Rifai, and Sasmito (2018) titled "The Influence of Service Quality, Facilities, Price, and Institutional Image on Patient Satisfaction" in the field of healthcare reveals that the dimensions of tangibles, assurance, and responsiveness significantly affect patient satisfaction. Maskur, Qomariah, and Nursaidah (2016) through their research titled "Analysis of the Influence of Service Quality, Price, and Customer Satisfaction on Customer Loyalty (Case Study at Larasati Car Workshop Lumajang)" also found that service quality impacts customer satisfaction and loyalty, highlighting the importance of consistent service that meets expectations. Meanwhile, Verriana and Anshori (2017) in their research titled "The Influence of Service Quality on Loyalty through Satisfaction" added that customer satisfaction can serve as a mediating variable between service quality and loyalty, emphasizing the importance of a good service experience in retaining customers in the long term. The findings from various studies indicate that service quality is a crucial element in creating and maintaining customer satisfaction across various service sectors, particularly in Islamic banking.

## II. METHODS

This type of research uses a quantitative approach and is explanatory in nature. Explanatory research is research that explores why something happens given the limitations of available information. This research ensures how or why a certain phenomenon occurs. Explanatory research also aims to explain the relationship between two or more phenomena or variables and to explain the cause of an event. Explanatory research is also referred to as confirmatory research and is known as correlational research. The choice of the explanatory survey method is to attempt to explain causal relationships (cause and effect/reinforcement) and test the influence of independent variables on dependent variables (Harizahayu et al., 2023). Population is the area of generalization that consists of objects or subjects with certain qualities and characteristics that have been determined by the researcher to be studied and then drawn conclusions from (Arikunto, 2010). The

population in this study is the consumers of Bank Syariah Indonesia Branch Probolinggo, totaling 1900 over the course of one month in 2017. A sample is a part that can represent a population with similar characteristics and is considered capable of representing the population (Sugiyono, 2009). The sample in this study is the consumers of Bank Syariah Indonesia Branch Probolinggo. However, the size or magnitude of the sample greatly depends on the level of precision or error desired by the researcher. However, in terms of the error rate, in social research, the maximum error rate is 5% (0.05). The higher the error rate, the smaller the sample size. However, it is important to note that the larger the sample size (the closer it is to the population), the smaller the chance of generalization error, and conversely, the smaller the sample size (the further from the population), the greater the chance of generalization error.

A sample size of more than 30 and less than 500 is appropriate for most studies (Sekaran, 2006). Referring to the above opinion and based on the considerations that have been presented, the number of samples used in this study is 100 respondents. The sampling technique used in this study is non-probability sampling, specifically the purposive sampling method. Purposive sampling is a sampling technique based on certain considerations, where the sample is obtained from a specific target group that is capable of providing the desired information because they possess that information and meet the criteria set by the researcher (Ferdinand, 2006). The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions in the questionnaire are able to reveal something that is to be measured by the questionnaire (Ghozali, 2013). In this case, several items of questions are used that can accurately express the variable being measured. To measure the level of validity, it can be done by correlating the item scores of the questions with the total score of the construct or variable. Reliability testing is a tool to measure a questionnaire that serves as an indicator of a variable or construct. A questionnaire is said to be reliable if a person's answers to the statements are consistent or stable over time. Reliability measurement is conducted through a one-shot method or a single measurement using the SPSS statistical tool, Cronbach Alpha ( $\alpha$ ). A construct or variable is considered reliable if it yields a Cronbach Alpha value  $> 0.60$  (Ghozali, 2013). This statistical analysis is used to determine the extent of the influence of independent variables, namely: Responsiveness (X1), Assurance (X2), Tangible (X3) on the dependent variable, which is Customer Satisfaction (Y). The multiple linear regression equation is as follows (Ghozali, 2013):  $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$ .

### III. RESULT AND DISCUSSION

Validity tests are used to examine the extent to which the accuracy of the measuring instrument can reveal the concept of the symptoms/events being measured. Questionnaire items are declared valid if the r-count value  $> r\text{-table}(n-2)$ . The complete validity test is in Table 2. The results of the validity test calculations show that the correlation between each indicator and the total score of each variable is significant, and indicate that  $r\text{-count} > r\text{-table}$ . Thus, it can be concluded that all statement items are declared valid.

**Table 1.** Results of Validity Testing

Variable	r-calculated	r-table	Explanation
X1.1	0,795	0,1966	Valid
X1.2	0,808	0,1966	Valid
X1.3	0,782	0,1966	Valid
X1.4	0,306	0,1966	Valid
X2.5	0,810	0,1966	Valid
X2.6	0,810	0,1966	Valid
X2.7	0,845	0,1966	Valid
X3.8	0,733	0,1966	Valid
X3.9	0,858	0,1966	Valid
X3.10	0,839	0,1966	Valid
X4.11	0,590	0,1966	Valid
X4.12	0,891	0,1966	Valid
X4.13	0,750	0,1966	Valid
X4.14	0,876	0,1966	Valid

X5.15	0,737	0,1966	Valid
X5.16	0,829	0,1966	Valid
X5.17	0,805	0,1966	Valid
X5.18	0,793	0,1966	Valid
Y.19	0,741	0,1966	Valid
Y.20	0,773	0,1966	Valid
Y.21	0,763	0,1966	Valid

*Source: Processed Data.*

From the test results above, it shows that the correlation between each indicator and the total score of each variable is significant, and indicates that  $r\text{-count} > r\text{-table}$ . All indicators of the variables Responsiveness (X1), Assurance (X2), Tangible (X3), Empathy (X4), Reliability (X5), and Consumer Satisfaction (Y) are greater than the  $r\text{-table}$  value (0.1966). Thus, it can be concluded that all statement items are declared valid and are suitable to proceed to the next testing process. The reliability test is used to examine the extent to which the reliability of a measuring instrument can be used again for the same research. The reliability testing in this study was conducted using the alpha formula. The results of the reliability testing for each variable are summarized in Table 3.

**Table 2.** Reliability Test Results

Variable	Alpha	Description
Responsiveness (X.1)	0.635	Reliable
Assurance (X.2)	0.759	Reliable
Tangible (X.3)	0.739	Reliable
Empathy (X.4)	0.784	Reliable
Reliability (X.5)	0.799	Reliable
Customer Satisfaction (Y)	0.633	Reliable

*Source: Processed Data.*

The results of the reliability test show that all variables have a sufficiently large alpha coefficient, which is above 0.60, so it can be said that all measurement concepts of each variable from the questionnaire are reliable. Therefore, the items in each variable concept are suitable for use as measurement tools. A good regression equation model is one that meets the classical assumption requirements, including that all data are normally distributed, the model is free from multicollinearity symptoms, and free from heteroscedasticity. Regression analysis is used to test hypotheses about the partial influence of independent variables on the dependent variable. Based on the multiple regression estimation using the SPSS 20 program, the results are shown in Table 4.

**Table 3.** Regression Estimation Results

	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	T		Tolerance	VIF
Model							
(Constant)	3,521	0,886		3,975	0,000		
Responsiveness	0,200	0,065	0,283	3,066	0,003	0,509	1,964
1 Assurance	0,170	0,069	0,225	2,457	0,016	0,520	1,923
Tangible	0,149	0,070	0,188	2,119	0,037	0,549	1,821
Empathy	0,033	0,050	0,057	0,659	0,512	0,576	1,736
Reliability	0,120	0,058	0,199	2,086	0,040	0,479	2,088

*Source: Processed Data.*

Based on Table 4, it can be determined that the formed regression equation is:  $Y = 3.351 + 0.200 X_1 + 0.170 X_2 + 0.149 X_3 + 0.033 X_4 + 0.120 X_5 + e$ .

Based on the statistical test results, it is known that several dimensions in the SERVQUAL model have a significant impact on consumer satisfaction. Responsiveness, which refers to the readiness and speed of employees in providing service and handling customer complaints, has been proven to significantly affect satisfaction ( $p < 0.05$ ). This means that the faster and more responsive the service provided, the higher the



level of satisfaction felt by the customers. Next, the Assurance dimension, which includes the ability of employees to foster trust and a sense of security through professional, polite attitudes and mastery of service knowledge, also significantly affects consumer satisfaction ( $p < 0.05$ ). Friendly attitudes and the staff's ability to build interpersonal relationships have been proven to enhance customer trust and comfort with the services received. The Tangibles dimension, which includes physical aspects such as facilities, equipment, and employee appearance, shows a positive and significant influence on satisfaction ( $p < 0.05$ ). Customers assess that the completeness and comfort of physical facilities, including operational vehicles and service technology, contribute to a good perception of quality. Unlike other dimensions, Empathy, which refers to the ability to provide personal attention to customers, does not show a significant influence on consumer satisfaction ( $p > 0.05$ ). This indicates that in the context of the services studied, consumers do not place much emphasis on the importance of individual attention as a primary factor in their satisfaction assessment. Meanwhile, the dimension of Reliability, which is the reliability of the service in delivering promises consistently and accurately, has a significant influence on consumer satisfaction ( $p < 0.05$ ). Reliable and consistent service is highly appreciated by customers because it enhances trust in the service-providing institution.

Overall, these findings support the SERVQUAL framework, where the dimensions of service quality contribute differently to the formation of consumer satisfaction. These findings reinforce the idea that improving service quality, particularly in the aspects of responsiveness, assurance, reliability, and tangibles, will encourage the creation of a more satisfying customer experience. Based on the results of statistical testing, it is clearly evident that individually, the independent variables of reliability, assurance, tangibles, and responsiveness are positive, meaning that the higher the reliability, assurance, tangibles, and responsiveness, the higher the resulting customer satisfaction. Whereas the empathy variable does not have an effect on customer satisfaction. The results of the hypothesis test (H5) indicate that there is an influence of responsiveness on consumer satisfaction, as seen from the significance value being less than 0.05. This proves that the better the responsiveness, the higher the consumer satisfaction. This is due to aspects related to responsiveness, including quick response and problem-solving ability, which have a positive impact on the satisfaction of consumers at Bank Syariah Indonesia Probolinggo Branch. Responsiveness has a positive effect on consumer satisfaction. This reinforces the theory that responsiveness in providing quick service and assisting customers is key to increasing satisfaction (Parasuraman et al., 1988). The results of hypothesis testing (H2) indicate that there is an influence of assurance on consumer satisfaction, as seen from the significance level value less than 0.05. This proves that the better the assurance, the higher the consumer satisfaction. This is due to aspects related to assurance, including employees providing good, friendly, and patient interactions, which have a positive impact on the satisfaction of customers at Bank Syariah Indonesia Probolinggo Branch. Assurance also shows a significant influence on customer satisfaction. This supports the findings of Kotler & Keller (2016) which state that trust and comfort in interacting with service providers play a significant role in customer satisfaction.

The results of the hypothesis test (H3) indicate that there is an influence of tangibles on consumer satisfaction, as seen from the significance level value of less than 0.05. This proves that the better the tangibles, the higher the consumer satisfaction. This is due to aspects related to tangibles, including the ability to provide service systems with advanced technology, appearance, and accommodation with suitable vehicles, which have a positive impact on the satisfaction of Bank Syariah Indonesia Probolinggo Branch consumers. Tangibles have a significant influence on satisfaction, which aligns with Tjiptono's (2012) view that the physical aspects of services create perceptions of professionalism and reliability. The results of hypothesis testing (H4) indicate that there is no influence of empathy on consumer satisfaction, as evidenced by a significance value greater than 0.05. This proves that customers of PT. Bank Syariah Indonesia Branch Probolinggo do not consider empathy as a benchmark for consumer satisfaction. Reliability has been proven to significantly affect satisfaction, as emphasized in the SERVQUAL theory that service reliability greatly determines customer perception (Parasuraman et al., 1988). The results of hypothesis testing (H1) indicate that there is an influence of reliability on consumer satisfaction, as seen from the significance level value less than 0.05. This proves that the better the reliability, the higher the consumer satisfaction. Empathy does not

significantly affect satisfaction. These findings indicate that in the context of BSI KCP Probolinggo, personal attention may not yet be considered crucial by customers, or expectations regarding empathy have not been met optimally. These findings reinforce the relevance of the SERVQUAL model in measuring service quality in the Islamic banking sector, but also indicate variations in the influence of dimensions depending on the local context and customer characteristics. Based on the research results, it was found that four out of the five SERVQUAL dimensions significantly affect customer satisfaction. Considering the importance of service quality and the continuously evolving complexity of customer needs, this research is crucial in providing an empirical picture of how the SERVQUAL dimensions contribute to customer satisfaction at BSI KCP Probolinggo. In addition to providing practical input for improving services at the operational level, this research can also enrich the academic literature in the field of Islamic banking service management in Indonesia.

#### IV. CONCLUSION

The results of the responsiveness test partially have a positive and significant effect on consumer satisfaction. This indicates that the better the service quality in terms of reliability, the higher the level of consumer satisfaction. The results of the assurance test partially have a positive and significant effect on consumer satisfaction. This indicates that the better the service quality in terms of assurance, the higher the level of consumer satisfaction. The results of the tangible test partially have a positive and significant effect on consumer satisfaction. This indicates that the better the service quality in terms of tangibility, the higher the level of consumer satisfaction. The results of the empathy test partially do not have a positive and significant effect on consumer satisfaction. This indicates that customers do not consider empathy as a measure of consumer satisfaction. The results of the reliability test partially have a positive and significant effect on consumer satisfaction. This indicates that the better the service quality in terms of responsiveness, the higher the level of consumer satisfaction. The results of the responsiveness, reliability, assurance, tangible, empathy, and reliability tests simultaneously have a positive and significant effect on consumer satisfaction.

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