

## **The Influence of Service Quality and Employee Loyalty on Customer Satisfaction in Credit Realization in 2023 at PT. Bank Tabungan Negara (Persero) Tbk. KCP Negara**

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### **Abstract**

*This study aims to analyze the influence of service quality and employee loyalty on customer satisfaction in credit realization at PT. Bank Tabungan Negara (Persero) Tbk. KCP Negara during 2023. The issues raised in this study are based on fluctuations in credit realization and the alleged decline in customer satisfaction despite various improvements in service and human resource management. This study uses a quantitative approach with a survey method through the distribution of questionnaires to 297 respondents selected using probability sampling techniques. Data analysis was performed using multiple linear regression. The results of the study indicate that service quality and employee loyalty simultaneously and partially have a positive and significant effect on customer satisfaction. These findings indicate that improving service quality and employee loyalty can contribute to increased customer satisfaction in the credit realization process. This study is expected to serve as a reference for banks in designing strategies for improving service and employee management.*

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## **1. INTRODUCTION**

Banks are partners in meeting almost all of society's daily financial needs. Banks serve as a means for conducting various financial transactions, such as securing money, investing, sending money, making payments, creating money, circulating money, collecting money, and providing other financial services (Aloysius and Kasmirudin, 2023). The primary banking activity is collecting funds from the wider community, known as funding. Fundraising involves gathering or seeking funds by purchasing from the wider community (Aloysius and Kasmirudin, 2023). After obtaining funds from the public, banks then circulate these customer funds or resell them to the public in the form of loans, known as credit (lending). Credit grants also charge loan recipients (debtors) interest and administration fees.

Credit plays a crucial role for both banking companies and customers. For banks, as credit providers, credit can serve as a primary source of income, increase liquidity, diversify risk, and strengthen customer relationships. For customers, as users, credit provides access to financing to meet needs, increase consumption and investment capacity, build a strong credit history, and provide an opportunity for business growth.

The large number of banking companies in Indonesia has led to increasingly fierce business competition. To remain competitive, it is crucial for banks to satisfy their customers, both in terms of the service they provide and the types of services they offer.

Customer satisfaction is paramount, especially in credit disbursement. Satisfied customers are one indicator of customer loyalty and are more likely to reuse products or services in the future.

PT Bank Tabungan Negara (Persero) Tbk, as a banking company, must provide good service to customers and demonstrate employee loyalty while working to create customer satisfaction. PT BTN (Persero) Tbk is a financial institution that functions to fund and finance housing construction using KPR (Home Loan) facilities as its main service (Darmawan and Salam, 2020). This is stated in the bank's mission as an implementer in the banking sector in a broad sense to support the development of national development. This mission is carried out to develop and balance the country's economy to realize the welfare and comfort of the community by relying on the provision of financing for housing building projects for the people.

Table 1. BTN Bank Credit Realization Data in Bali 2019-2023

Year	Credit Realization (Rp)
2019	310 Billion
2020	245.8 Billion
2021	267.9 Billion
2022	182 Billion
2023	227.5 Billion

Source: iTrade.co.id

Based on Table 1, Bank BTN's credit realization data in Bali from 2019 to 2023, fluctuations in credit realization can be seen. The decline is also quite significant compared to previous years. This decline in credit realization can be caused by various factors, some of which are suspected to be due to a decline in customer satisfaction due to service quality and a lack of employee loyalty. However, research has shown that Bank BTN has made numerous efforts to improve service quality and employee loyalty. To improve service quality, Bank BTN has launched BTN Call, developed BTN Mobile as a Super App, launched the BTN Priority Mortgage Program, and collaborated with various agencies. To increase employee loyalty, Bank BTN has also implemented various efforts, including the establishment of a Human Capital Business Partner division, an employee development program, and a reward and recognition program for employee performance and contribution (Adelina, 2021). However, these efforts have not been sufficient to improve customer satisfaction with credit realization at Bank BTN.

Credit realization is a financial transaction that has direct implications for a bank's financial statements, particularly on the recognition of interest income, allowance for impairment losses (CKPN), and the quality of productive assets. A significant decline in the level of credit realization not only impacts marketing performance but also has the potential to reduce accrued interest income and increase the provision burden for losses due to the risk of default. In this case, customer satisfaction with the service received contributes to smooth credit installment payments, which in turn will affect financial ratios such as *Non-Performing Loan* (NPL), *Return on Assets* (ROA), and *Loan to Deposit Ratio* (LDR). Therefore, service quality and employee loyalty, as factors influencing customer satisfaction, are closely related to the financial stability and sustainability of bank operations in terms of accounting reporting.

In addition, the banking industry is currently facing serious challenges related to the increasing risk of non-performing loans or *Non-Performing Loans* (NPL). In the 2023

national banking financial report, there was an increase in NPLs in the consumer credit segment, including Home Ownership Loans (KPR), which is one of Bank BTN's main portfolios. The high level of non-performing loans will impact the provision for impairment losses (CKPN), delayed recognition of interest income, and a decline in overall bank profitability. These problems are often caused not only by macroeconomic conditions, but also by customer dissatisfaction with service quality, a lack of loyalty from loan officers, and weak communication during the loan application and disbursement process. Therefore, examining service quality and employee loyalty in relation to customer satisfaction with loan disbursement is important, not only from a marketing perspective, but also from an accounting and banking risk management perspective.

Creating customer satisfaction requires service quality as one of the key success factors. Research conducted by Hapsari et al. (2019) explains that customer satisfaction is a positive feeling that arises when customer expectations are met or exceeded. Shankar et al. (2019) also define customer satisfaction as an overall evaluation of the performance of a product or service influenced by customer perceptions of quality, value, and expectations. From these definitions, it can be concluded that customer satisfaction is the result of customers' evaluation of their experience after using a product or service, where this evaluation is based on a comparison between initial expectations and actual perceived performance.

Consumer satisfaction or customer satisfaction is included in consumer behavior theory. Solomon (2020) explains that consumer behavior theory is a complex process that individuals or groups go through in selecting, purchasing, using, and disposing of products, services, ideas, and experiences to meet their needs. Nugraha (2021) also states that consumer behavior theory is the behavior or actions of individuals or groups (consumers) in purchasing and using products or services that involve a decision-making process so that consumers will obtain the products or services they desire. Consumer behavior theory consists of the activities of searching, purchasing, and evaluating for consumption to meet their needs.

Loan realization is one of the key performance indicators for banks, and it also serves as a primary source of revenue. However, achieving loan realization targets is inextricably linked to customer satisfaction, which is heavily influenced by the quality of service received. Optimal service is key to creating a positive customer experience, particularly in complex processes such as loan realization. Service that is not only fast and accurate, but also responsive and empathetic, will foster positive perceptions that drive customer satisfaction and even loyalty. Consistent service quality can build customer trust in financial institutions, ultimately impacting smooth loan installment payments and minimizing the risk of default. However, service quality alone is insufficient without the support of human resources who demonstrate strong loyalty to the company. Employee loyalty reflects an emotional attachment and commitment to their employer, reflected in a dedication to providing the best service. Loyal employees tend to have higher work motivation, are more sensitive to customer needs, and are able to build strong long-term relationships between the bank and its customers. Thus, employee loyalty not only directly improves service quality but also strengthens the bank's image in the public eye.

## 2. METHOD

This research was conducted at the State Savings Bank (Persero) Tbk. State Branch Office (KCP) located in Jembrana Regency, Bali Province. The research focused on customers who had disbursed loans during the 2023 fiscal year. Data collection and analysis

were conducted from October 2024 to April 2025, involving the distribution and collection of systematically designed questionnaires.

The data used in this study is primary data collected directly from respondents through a questionnaire. The questionnaire was designed to measure three main variables: service quality, employee loyalty, and customer satisfaction, all of which are represented through a series of closed-ended statements on a four-point Likert scale. Each questionnaire item was tested for validity and reliability before being widely used in data collection. The sample for this study was 297 respondents, active customers of Bank BTN KCP Negara who received credit services and had interacted directly with the bank during 2023. The sampling technique used was *probability sampling* with a simple random sampling approach, to ensure that all members of the population have an equal opportunity to be selected as a sample.

The data analysis method used in this study is multiple linear regression, which aims to determine the extent of influence of independent variables on dependent variables, both partially and simultaneously. Data processing was carried out using SPSS software (*Statistical Package for the Social Sciences*) latest version. The regression equation model used in this study is as follows, namely,  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$

The statistical tests used included validity, reliability, classical assumption tests (normality, heteroscedasticity, and multicollinearity), and significance tests using the partial t-test, simultaneous F-test, and coefficient of determination ( $R^2$ ). All of these procedures were used to ensure that the resulting regression model was feasible and could be used to draw conclusions regarding the proposed hypothesis.

### 3. RESULTS AND DISCUSSION

This analysis methodology was applied to assess the influence of service quality and employee loyalty on customer satisfaction in credit realization at PT. Bank Tabungan Negara (Persero) Tbk. KCP Negara. Through a multiple linear regression analysis approach, it is hoped that the extent of the influence of each independent variable, both partially and simultaneously, on customer satisfaction can be determined, as well as the extent of each variable's contribution in forming a satisfaction prediction model. The complete calculation results are presented in Table 3.

Table 3. Results of Multiple Linear Regression Analysis Test

Model	<i>Unstandardized</i>		<i>Standardized</i>	T	Sig.
	<i>Coefficients</i>				
	B	Std. Error	<i>Coefficients</i>		
constant	1.84	0.59	-	3.09	0.002
Quality of Service	0.074	0.03	0.095	1.94	0.04
Employee Loyalty	0.26	0.02	0.613	12.5	0.000
Dependent Variable: Customer Satisfaction					

Source: Data processed (2025)

Based on the results of the multiple linear regression analysis in Table 2, the regression equation can be seen as follows:  $Y = 1.84 + 0.74X_1 + 0.26X_2$

#### 4.2 Classical Assumption Test

The classical assumption test was conducted to ensure that the multiple linear regression model used in this study met the analysis feasibility requirements. First, the residual normality test was conducted using the Kolmogorov-Smirnov method. Based on the test results, the Asymp. Sig. (2-tailed) value was greater than 0.05, indicating that the residuals were normally distributed. Second, the multicollinearity test showed that all independent variables had a normal distribution value of *tolerance* above 0.10 and the value of *Variance Inflation Factor* or VIF (Variable Interval Incidence) is below 10, indicating the absence of multicollinearity in the model. Third, based on the heteroscedasticity test using the Glejser method, a significance value greater than 0.05 was obtained for each independent variable, thus concluding that there are no symptoms of heteroscedasticity. Thus, the regression model in this study has met all the required classical assumptions.

#### 4.3 Test of the Coefficient of Determination ( $R^2$ )

Table 4. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1				

Source: Data processed (2025)

The results of the coefficient of determination test in this regression model are shown through the Adjusted R-Square value, which illustrates how much of the variation in the dependent variable can be explained by the independent variables in the model. Based on the regression analysis output, the Adjusted R-Square value was obtained at 0.432 or 43.2%. This indicates that service quality and employee loyalty together are able to explain 43.2% of the variation in changes in customer satisfaction. Meanwhile, the remaining 56.4% is influenced by other factors outside the model that were not examined in this study, such as price perception, ease of service access, or customer personal factors.

#### 4.4 Uji F

Table 5. F Test Results

Model	Sum of Squares	F	Sig.
Regression	602.075	113.496	0.000 <sup>b</sup>
Residual	779.804		
Total	1381.879		

Source: Data processed (2025)

Based on the F-test results shown in Table 5, the F-value was 113.496 with a significance level of 0.000, which is smaller than the significance level of  $\alpha = 0.05$ .

This indicates that the variables of Service Quality and Employee Loyalty simultaneously have a significant effect on Customer Satisfaction. This means that both independent variables together have a real contribution in explaining the variations that occur in customer satisfaction levels. When a company is able to provide good service quality and is supported by loyal and dedicated employees, it will create a strong synergy in improving overall customer satisfaction.

Table 6. t-Test Results

<i>Unstandardized</i>		<i>Standardized</i>		t	Sig.
<i>Coefficients</i>	<i>Std. Error</i>	<i>Coefficients</i>			
B					
1.843	0.59	-		3.09	0.00
				9	2
0.074	0.038	0.095		1.94	0.02
				8	4
0.263	0.021	0.613		12.5	0.00
				6	0

Source: Data processed (2025)

Based on the results of the t-test in the coefficient table, it can be interpreted that partially the two independent variables, namely Service Quality and Employee Loyalty, have a significant effect on the dependent variable of Customer Satisfaction. The constant value of 1.843 with a significance of 0.002 indicates that when both independent variables are at zero, the level of Customer Satisfaction remains at a significant value of 1.843. The Service Quality variable has a coefficient value of B of 0.074 with a significance value of 0.024 (less than 0.05), which means that Service Quality has a positive and significant effect on Customer Satisfaction, although its influence is relatively low with a Beta value of 0.095 and a t value of 1.948. Meanwhile, the Employee Loyalty variable shows a much stronger influence, with a B value of 0.263, a Beta value of 0.613, a t value of 12.560, and a significance of 0.000. This indicates that employee loyalty makes a dominant and significant contribution to increasing customer satisfaction. Therefore, both variables are worthy of partial consideration in developing strategies to improve customer satisfaction, particularly through an approach to strengthening internal employee loyalty.

## 4.6 Discussion

### 4.6.1 The Influence of Service Quality on Customer Satisfaction

The first hypothesis in this study states that service quality has a positive influence on customer satisfaction. Based on the results of the multiple linear regression analysis as shown in Table 2, the regression coefficient value for the service quality variable is 0.074 with a t-value of 1.948 and a significance level of 0.024. Because the significance value is below the threshold of 0.05, the first hypothesis is accepted, which means that service quality significantly influences customer satisfaction.

These results support Tjiptono's (2020) theory of service, which states that good service quality is a company's ability to consistently meet or exceed customer expectations. In the banking context, service quality encompasses not only procedural accuracy but also reflects aspects such as friendliness,

responsiveness, and empathy from the service staff. Service provided with attention and professionalism creates a positive perception in the minds of customers, which ultimately impacts overall satisfaction.

SERVQUAL dimensions such as tangibles, reliability, responsiveness, assurance, and empathy are important indicators in assessing the quality of service received by customers. When customers perceive that a bank provides adequate facilities, responsive and understanding staff, and easily accessible service processes, trust in the institution will increase, directly impacting satisfaction.

These findings are consistent with research conducted by Setiawan (2019), Yusuf and Supriyanto (2021), and Nugraha et al. (2023), which generally concluded that service quality significantly contributes to building customer loyalty and satisfaction. Therefore, improving service quality should be a top priority in customer satisfaction strategies, particularly in personal and transactional banking services such as credit disbursement.

#### 4.6.2 The Influence of Employee Loyalty on Customer Satisfaction

The second hypothesis states that employee loyalty has a positive influence on customer satisfaction. Based on the regression results shown in Table 2, it is known that the employee loyalty variable has a regression coefficient value of 0.263, with a t-value of 12.560 and a significance level of 0.000. Because the significance value is far below the critical limit of 0.05, it can be concluded that the second hypothesis is accepted with a very strong level of significance.

The standard coefficient value ( $\beta = 0.613$ ) indicates that employee loyalty has the most dominant influence on customer satisfaction compared to other variables in the model. This finding provides strong evidence that internal loyalty (*internal loyalty*) of human resources plays a key role in creating quality external relationships with customers. Loyal employees tend to demonstrate consistent work attitudes, full responsibility, and a sense of ownership of the company. This is then reflected in proactive, friendly, and solution-oriented service attitudes when addressing customer needs.

According to Robbins (2019), employee loyalty isn't just about length of service, but also about emotional commitment to the organization and a desire to contribute their best. In the context of credit services, direct interaction between employees and customers is crucial. Customers evaluate banking products not only based on their financial features but also on the quality of their relationships and the comfort they experience interacting with bank staff.

These findings are reinforced by studies by Esmaeilpour (2021) and Angelina & Fauzan (2024), which state that employee loyalty directly contributes to shaping positive customer perceptions, increasing trust, and strengthening customer satisfaction with the organization. In the long term, employee loyalty impacts not only a company's internal efficiency but also the success of building long-term relationships with loyal and satisfied customers.

#### 4.6.3 The Influence of Service Quality and Employee Loyalty on Customer Satisfaction

The results of the multiple linear regression test indicate that service quality and employee loyalty simultaneously have a significant effect on customer satisfaction. This is supported by the F-test results, which show a significance

value of less than 0.05, indicating that both independent variables together have a significant effect on the dependent variable.

Partially, service quality has a positive influence on customer satisfaction. This indicates that the higher the quality of service provided by the bank, including aspects of tangibles, reliability, responsiveness, assurance, and empathy, the higher the level of customer satisfaction. This finding aligns with the SERVQUAL theory by Parasuraman et al. and is supported by research by Yusuf and Supriyanto (2021), which states that good service quality will positively impact customer perceptions and satisfaction. Similarly, employee loyalty also shows a significant and positive influence on customer satisfaction. Loyal employees tend to work with a more consistent, enthusiastic attitude, and are committed to providing the best service. This creates a stronger emotional bond and trust between customers and banking institutions. This finding is supported by Purnamasari and Sintaasih (2019), who explain that employee loyalty contributes to improving the quality-of-service interactions, which ultimately increases customer satisfaction. Thus, the results of this study emphasize that to create optimal customer satisfaction, banks need to maintain and improve service quality while also paying attention to internal employee loyalty as part of a sustainable service strategy.

#### 4. CONCLUSION

Service quality has a positive influence on customer satisfaction in the context of credit realization services at PT. Bank Tabungan Negara (Persero) Tbk. State Branch Office (KCP) during 2023. This indicates that the better the quality of service provided by the bank, which includes aspects of reliability, responsiveness, assurance, empathy, and physical evidence, the higher the level of customer satisfaction with the banking services received.

Employee loyalty has also been shown to have a significant positive impact on customer satisfaction. Employees with high levels of loyalty tend to demonstrate a consistent, friendly work attitude and are committed to providing the best possible service to customers. This finding confirms that internal loyalty from human resources is a crucial asset in building sustainable and high-quality customer relationships, particularly in financial services, which require a high level of trust.

Simultaneously, service quality and employee loyalty contribute significantly to customer satisfaction. The combination of a standardized service system and a loyal employee attitude creates a holistic and positive customer experience, particularly in the personal and administrative credit processing.

This study was conducted using a limited sample of customers who made credit realizations at Bank BTN KCP Negara during the 2023 period. Therefore, it is recommended that future research expand the scope of locations and sample populations to include other bank branches, or even other financial institutions, so as to be able to provide a broader and more comprehensive picture of customer satisfaction with banking services.

#### 5. SUGGESTION

Based on the results of this study, here are some suggestions that can be considered:

**Improving Service Quality:** PT. Bank Tabungan Negara (Persero) Tbk. KCP Negara is advised to continuously improve service quality by focusing on aspects of reliability,



responsiveness, assurance, empathy, and physical evidence. Regular training for employees on good service standards can help in achieving this goal.

**Employee Loyalty Program:** Developing programs that support employee loyalty, such as awards for high-performing employees, incentives, and career development opportunities, can increase employee motivation and commitment in providing the best service to customers.

**Customer Feedback:** Implement an effective customer feedback system to identify areas for service improvement. Regular customer satisfaction surveys can provide valuable insights into customer experiences and expectations.

**Increasing Research Coverage:** For further research, it is recommended to expand the scope of locations and sample population, including other bank branches or other financial institutions. This will provide a broader and more comprehensive picture of customer satisfaction with banking services.

**Innovation in Services:** Adopting the latest technology in banking services, such as mobile applications and online services, can increase customer convenience and speed up the service process, thereby increasing customer satisfaction.

**Focus on Customer Experience:** Creating a more personal and enjoyable customer experience in every interaction with the bank, especially in the credit service process, can help build better long-term relationships with customers.

By implementing these suggestions, it is hoped that PT. Bank Tabungan Negara (Persero) Tbk. KCP Negara can improve customer satisfaction and build stronger loyalty in the future.

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