

The Impact of Service Quality on Customer Satisfaction: A Case Study of PT. Bank Rakyat Indonesia Makassar Branch

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Abstract. In the current era of globalization, competition in the banking sector demands institutions to maximize operational efficiency and understand customer needs. This study aims to determine the effect of service quality specifically reliability, empathy, and assurance on customer satisfaction at PT. Bank Rakyat Indonesia (BRI) Makassar Branch. This research utilized a quantitative descriptive method. The sample consisted of 60 respondents selected through accidental sampling. Data were collected using a Likert-scale questionnaire and analyzed using Multiple Linear Regression with SPSS version 25. The results reveal that reliability does not significantly affect customer satisfaction. Conversely, empathy and assurance have a significant positive impact on customer satisfaction. Simultaneously, reliability, empathy, and assurance significantly influence customer. The coefficient of determination is 0.397, indicating that these three variables explain 39.7% of customer satisfaction, while the remaining 60.3% is influenced by other unexamined factors.

Keywords: service quality, reliability, empathy, assurance, customer satisfaction, banking

Abstrak. Di era globalisasi saat ini, persaingan di sektor perbankan menuntut lembaga-lembaga untuk memaksimalkan efisiensi operasional dan memahami kebutuhan nasabah. Penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan, khususnya keandalan, empati, dan jaminan, terhadap kepuasan nasabah di PT. Bank Rakyat Indonesia (BRI) Cabang Makassar. Penelitian ini menggunakan metode deskriptif kuantitatif. Sampel terdiri dari 60 responden yang dipilih melalui teknik sampling acak. Data dikumpulkan menggunakan kuesioner skala Likert dan dianalisis menggunakan Regresi Linier Berganda dengan SPSS versi 25. Hasil penelitian menunjukkan bahwa keandalan tidak berpengaruh signifikan terhadap kepuasan nasabah. Sebaliknya, empati dan jaminan memiliki pengaruh positif yang signifikan terhadap kepuasan nasabah. Secara simultan, keandalan, empati, dan jaminan secara signifikan memengaruhi kepuasan pelanggan. Koefisien determinasi sebesar 0,397 menunjukkan bahwa ketiga variabel tersebut menjelaskan 39,7% kepuasan pelanggan, sedangkan 60,3% sisanya dipengaruhi oleh faktor-faktor lain yang tidak diteliti.

Kata kunci: kualitas layanan, keandalan, empati, jaminan, kepuasan pelanggan, perbankan

1. Introduction

In the contemporary era of rapid globalization and digital transformation, the global business landscape particularly within the financial and banking sectors is characterized by intensified competition and shifting consumer paradigms. Financial institutions, especially those operating within developing economies, are increasingly compelled to maximize their operational efficiency to remain competitive, differentiate their offerings, and capture a broader market share. The ability of a bank to sustain its competitive advantage is intrinsically linked to its capacity to comprehend, anticipate, and fulfill the evolving needs and expectations of its clientele. Understanding these intricate customer demands provides critical, actionable input for companies to design robust marketing strategies aimed precisely at creating and sustaining customer satisfaction. In emerging economies like Indonesia, banks serve as the backbone of macroeconomic stability, playing a pivotal role in driving grassroots economic growth by facilitating credit and operational support for micro, small, and medium enterprises (MSMEs). Consequently,

maintaining an exceptional standard of service is not merely a competitive tactic, but a fundamental prerequisite for institutional survival and market dominance.

Central to achieving this competitive edge is the strategic implementation and continuous evaluation of service quality. Service quality is fundamentally defined as the degree of excellence expected by customers, coupled with the management's ability to exert strict control over this excellence to consistently fulfill those desires. Foundational theories in service marketing emphasize that the delivery of superior service quality acts as a critical differentiator for service providers in homogeneous markets (Parasuraman, Zeithaml, & Berry, 1988). In a highly competitive banking environment, the "true value" perceived by the consumer is a complex amalgamation of several operational factors, prominently featuring the tangible and intangible quality of the services rendered. Recognizing this paradigm, financial institutions are required to consolidate the quality of their interactions and physical evidence, as a high standard of service directly precipitates customer satisfaction. This satisfaction subsequently translates into customer trust, enduring loyalty, and positive behavioral intentions (Ngo & Nguyen, 2016). High-quality human resources, supported by robust physical and mental well-being, are essential to delivering these services and competing optimally in the market.

Customer satisfaction, within the context of financial services, serves as the ultimate metric of operational success. It is defined as an overarching evaluation of a service's performance relative to the consumer's prior expectations (Kotler & Keller, 2016). Before consumers feel truly satisfied with a product or service, they inherently benchmark the experienced service delivery against their preconceived expectations. If the delivered service aligns with or exceeds these expectations, customers experience profound satisfaction, which often leads to critical post-purchase behaviors such as repeat usage and a willingness to recommend the institution to peers. Conversely, failing to meet these expectations results in dissatisfaction, prompting customers to defect to aggressive competitors (Pakurár et al., 2019). Unfortunately, many business practitioners erroneously view service quality as a trivial or temporary endeavor; they provide excellent service only during the initial phases of operation, allowing standards to gradually deteriorate over time. This inevitable degradation causes consumer dissatisfaction and ultimately leads to severe customer attrition.

In the context of the Indonesian banking industry, PT. Bank Rakyat Indonesia (Persero) Tbk (BRI) stands as one of the largest, oldest, and most historically significant state-owned banking institutions. Established with a consistent historical mandate to serve the broader community, BRI maintains a specific, enduring focus on financing and empowering micro, small, and medium enterprises (MSMEs). The Makassar Branch of PT. Bank Rakyat Indonesia, located in South Sulawesi, operates as a crucial financial hub for the local populace and regional economic development. As a prominent service provider, BRI Makassar has a fundamental obligation to deliver prime service to its diverse customer base. Providing high-quality, guaranteed services is imperative not only for satisfying consumers but also for increasing overall market demand, operational productivity, and ultimately, corporate revenue. Because banking institutions rely unequivocally on customer trust, demonstrating superior service quality ensures that customers feel completely comfortable, valued, and secure during their financial transactions and interpersonal interactions. Despite the bank's established standards and the provision of highly facilitative banking products such as Simpedes and Britama which offer flexible deposits and unhindered withdrawals as long as minimum balances are met empirical observations indicate that there are critical gaps in service delivery at the BRI Makassar Branch.

Current events and preliminary assessments reveal that the services provided are still lacking in several key areas. Customers have reported instances of suboptimal service, characterized primarily by prolonged and inefficient waiting times during transaction processing. Furthermore, the quality of interpersonal interactions appears significantly lacking, with frontline employees demonstrating insufficient social engagement, empathy, and proactive communication when attending to customers. Such deficiencies can have severe repercussions, particularly given the abundance of alternative banking institutions currently available to consumers. If these critical service failures remain unaddressed, the bank risks a significant decline in customer trust and satisfaction, threatening its market share (Kant & Jaiswal, 2017). The failure to understand the exact form of service desired by the customer is a primary catalyst for this dissatisfaction.

To systematically evaluate and address these service gaps, this study utilizes established multidimensional frameworks of service marketing. While dominant literature identifies five core determinants of service quality Tangibles, Empathy, Responsiveness, Reliability, and Assurance this research strategically narrows its focus. To provide a deep, targeted analysis and minimize an overly broad academic scope, this study specifically investigates three critical dimensions: Reliability, Empathy, and Assurance. Reliability is crucial for examining the bank's ability to perform promised services dependably

and accurately, directly addressing the noted transactional delays. Empathy evaluates the individualized attention and communication provided to customers, aiming to assess the observed lack of social interaction (Ali & Raza, 2017). Finally, Assurance investigates the knowledge, courtesy, and ability of employees to inspire absolute trust and confidence. By bridging the empirical gaps identified at the Makassar branch with established service quality paradigms, this research seeks to elucidate the specific operational impacts of these dimensions. Therefore, the primary objective of this study is to determine both the partial and simultaneous effects of Reliability, Empathy, and Assurance on customer satisfaction at PT. Bank Rakyat Indonesia, Makassar Branch

2. Methods

2.1. Research Design and Location

This study employed a quantitative descriptive research design to systematically evaluate the relationship between service quality dimensions and customer satisfaction. The quantitative approach was selected to measure the deviations between expected and perceived services, allowing for the numerical quantification of respondent feedback and rigorous statistical analysis. The empirical investigation was conducted at PT. Bank Rakyat Indonesia (Persero) Tbk, Makassar Branch, located in Tamalanrea District, Makassar Regency, South Sulawesi Province, Indonesia.

2.2. Population, Sample, and Sampling Technique

The target population for this study comprised the customers utilizing the banking services at the PT. Bank Rakyat Indonesia Makassar Branch. Given that the exact population size is infinite or unknown, the determination of the sample size was guided by the analytical framework proposed by Hair et al. (2016). This framework recommends that the minimum sample size can be calculated by multiplying the number of observational indicators by a factor of 5 to 10. Based on this calculation (12 indicators \times 5), the minimum required sample size was established at 60 respondents. The sampling technique employed was accidental sampling, a non-probability sampling method where respondents were selected based on their incidental availability and willingness to provide the necessary information during the data collection period at the bank.

2.3. Data Collection and Measurement

This research utilized both primary and secondary data. Primary data were gathered directly from the research subjects through the administration of structured questionnaires, supported by preliminary interviews and direct observation to contextualize the banking environment. Secondary data were obtained from literature studies, including relevant books, academic journals, and institutional documentation. The conceptual framework of this study encompasses three independent variables: Reliability (X1), Empathy (X2), and Assurance (X3), alongside one dependent variable: Customer Satisfaction (Y). To operationalize these variables, the questionnaire utilized a 5-point Likert scale. Respondents were asked to rate their level of agreement with various statements ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Reliability (X1) was measured through the bank's ability to provide fast, accurate, satisfactory, and promised services. Empathy (X2) evaluated the personalized attention provided, understanding of customer needs, and the quality of interpersonal communication. Assurance (X3) assessed employee product knowledge, courtesy, commitment to data security, and professional guarantees. Customer Satisfaction (Y) was gauged by expectation conformity, intention to revisit, and willingness to recommend the bank to others.

2.4. Data Analysis Techniques

Data processing and analysis were facilitated using Statistical Package for the Social Sciences (SPSS) software version 25. The analytical procedure commenced with instrument testing to ensure data integrity. Validity was tested by correlating item scores with total scores; an item was

deemed valid if the calculated r -value exceeded the critical r -table value (0.254). Reliability was assessed using Cronbach's Alpha, with a threshold value greater than 0.60 indicating a reliable instrument. Subsequently, classical assumption tests were conducted to ensure the dataset met the strict prerequisites for Ordinary Least Squares (OLS) regression modeling: Normality Test: The Kolmogorov-Smirnov test was utilized to determine if the residual values were normally distributed. Multicollinearity Test: Variance Inflation Factor (VIF) and Tolerance metrics were examined to ensure the absence of strong correlations among the independent variables (required $VIF < 10$ and $Tolerance > 0.10$). Heteroscedasticity Test: Scatterplot graphs mapping the standardized predicted values against studentized residuals were analyzed to ensure equal variance of residuals across all observations. To ascertain the functional relationship between the independent and dependent variables, Multiple Linear Regression analysis was employed, formulated as $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$. Finally, hypothesis testing was rigorously conducted through partial tests (t-tests) to examine individual variable impacts, and a simultaneous test (F-test) to evaluate the collective impact of all independent variables on the dependent variable, utilizing a 5% significance level ($\alpha = 0.05$). The explanatory power of the regression model was determined by evaluating the Coefficient of Determination (Adjusted R Square).

3. Results

3.1. Demographic Profile of Respondents

The empirical data were collected from a sample of 60 customers utilizing the services at PT. Bank Rakyat Indonesia, Makassar Branch. The demographic profile of the respondents was categorized based on age, gender, and occupation. Based on age distribution, the sample was predominantly composed of individuals aged 30-39 years (48.3%), followed by those aged 20-29 years (35.0%), and 40-49 years (13.3%). In terms of gender, female respondents constituted the majority at 55.0%, while male respondents accounted for 45.0%. Regarding occupational background, the largest segment of respondents fell into the "Other" category (35.0%), followed by entrepreneurs (31.7%), civil servants (20.0%), and students (13.3%).

3.2. Measurement Model Assessment (Validity and Reliability).

Prior to hypothesis testing, the measurement instruments were rigorously evaluated for validity and reliability. The Pearson correlation test was utilized for validity assessment, comparing the calculated r -value against the critical r -table value of 0.254 ($n = 60$). The reliability of the constructs was determined using Cronbach's Alpha, with a standard acceptable threshold of > 0.60 . As shown in Table 1, all indicators and constructs met the criteria for validity and reliability.

Table 1. Validity and Reliability Assessment

Variables	Items	r -calculated range	r -table	Cronbach's Alpha	Decision
Reliability (X1)	6	0.389 – 0.731	0.254	0.722	Valid & Reliable
Empathy (X2)	6	0.352 – 0.642	0.254	0.736	Valid & Reliable
Assurance (X3)	6	0.352 – 0.642	0.254	0.701	Valid & Reliable
Customer Satisfaction (Y)	6	0.324 – 0.741	0.254	0.754	Valid & Reliable

3.3. Classical Assumption Tests

To ensure the robustness of the Multiple Linear Regression model, a series of classical assumption tests were performed: Normality Test: The One-Sample Kolmogorov-Smirnov test yielded a Monte Carlo significance (2-tailed) value of 0.181. Since $0.181 > 0.05$, it is concluded that the residual data are normally distributed. Heteroscedasticity Test: Visual inspection of the scatterplot mapping the standardized predicted values against studentized residuals revealed a random distribution of points above and below the zero line on the Y-axis, forming no clear geometric patterns. This confirms the absence of heteroscedasticity. Multicollinearity Test: The Variance Inflation Factor (VIF) and Tolerance metrics were examined to verify the absence of strong correlations among the independent variables. As presented in Table 2, all variables met the strict criteria (Tolerance > 0.10 and VIF < 10).

Table 2. Multicollinearity Test Results

Variables	Tolerance	VIF	Decision
Reliability (X1)	0.763	1.311	No Multicollinearity
Empathy (X2)	0.651	1.537	No Multicollinearity
Assurance (X3)	0.659	1.518	No Multicollinearity

3.4. Hypothesis Testing

The formulated hypotheses were tested utilizing Multiple Linear Regression Analysis to determine the specific partial (t-test) and simultaneous (F-test) impacts of the independent variables on Customer Satisfaction. The regression model is mathematically expressed as:

$$Y = -0.380 + 0.090 X1 + 0.428 X2 + 0.445 X3 + e$$

Table 3. Hypothesis Testing Results

Hypothesis	Unstandardized Beta (B)	Std. Error	t-value	Sig. (p-value)	Decision
H1	0.090	0.149	0.603	0.549	Not Significant
H2	0.428	0.150	2.848	0.006	Significant
H3	0.445	0.186	2.395	0.020	Significant
H4	-0.380	4.666	0.935	0.000	Significant

Based on the statistical outputs summarized in Table 3, the findings for the tested hypotheses are as follows: Partial Effect of Reliability (H1): The t-test result for Reliability produced a t-value of 0.603, which is lower than the critical t-table value of 1.673. The significance level was 0.549 ($p > 0.05$). This indicates that Reliability does not significantly affect Customer Satisfaction, thus rejecting H1. Partial Effect of Empathy (H2): The analysis for Empathy yielded a t-value of 2.848 (> 1.673) with a significance value of 0.006 ($p < 0.05$). This verifies that Empathy exerts a positive and statistically significant impact on Customer Satisfaction, leading to the acceptance of H2. Partial Effect of Assurance (H3): Assurance recorded a t-value of 2.395 (> 1.673) and a significance level of 0.020 ($p < 0.05$). Consequently, H3 is accepted, confirming that Assurance significantly influences Customer Satisfaction. Simultaneous Effect (H4): The F-test evaluated the overall significance of the regression model. The calculated F-value was 12.297, which exceeds the F-table threshold of 2.769, supported by a highly significant p-value of 0.000 ($p < 0.05$). This confirms that Reliability, Empathy, and

Assurance simultaneously have a profound and significant effect on Customer Satisfaction (H4 accepted).

3.5. Coefficient of Determination (R²)

To measure the explanatory power of the predictive model, the Coefficient of Determination (R²) was evaluated. Table 4 illustrates the model summary.

Table 4. Coefficient of Determination)

Model	R	R-Square	Adjusted R-Square	Estimate
Predictors: (Constant), Assurance, Reliability, Empathy	0.630	0.397	0.365	1.933

As presented in Table 4, the R Square value is 0.397. This signifies that 39.7% of the total variance in Customer Satisfaction can be effectively explained by the combined influence of Reliability, Empathy, and Assurance. The remaining 60.3% of the variance is attributable to other exogenous factors not included in this research framework.

4. Discussion

The primary objective of this study was to empirically evaluate the impact of selected service quality dimensions namely Reliability, Empathy, and Assurance on customer satisfaction within the regional banking sector, specifically at PT. Bank Rakyat Indonesia (BRI), Makassar Branch. The empirical results reveal a nuanced interplay between these dimensions, offering significant contributions to both the theoretical discourse on service marketing and the practical management of financial institutions in emerging economies.

4.1. The Effect of Reliability on Customer Satisfaction

The most intriguing finding of this research is the absence of a significant partial effect of Reliability on customer satisfaction. Statistical analysis yielded a t-value of 0.603 and a significance level of 0.549, which fundamentally leads to the rejection of the first hypothesis. This indicates that the reliability of services provided by BRI Makassar Branch such as the ability to deliver promised services accurately and promptly does not act as a primary driver of customer satisfaction in this specific context. While this result initially appears counterintuitive to the traditional SERVQUAL paradigm established by Parasuraman, Zeithaml, and Berry (1988), it is strongly supported by previous empirical studies in the region, such as Husnul Khatimah (2011), which also found reliability to be statistically insignificant. From a theoretical standpoint, this phenomenon can be explained through Kano's Model of Customer Satisfaction and Herzberg's Two-Factor Theory (Johnston, 1995; Baumann, Burton, Elliott, & Kehr, 2007). In the modern banking industry, core reliability such as error-free transactions and accurate account balances has evolved from an "excitement factor" into a "must-be" requirement or a hygiene factor (Ladhari, 2009; Kumbhar, 2011).

Customers possess extremely low tolerance for financial errors; they expect zero mistakes regarding their deposited funds. Consequently, when a bank performs reliably, it simply meets the baseline expectation and prevents dissatisfaction, but it does not proactively generate high levels of satisfaction (Yavas, Bilgin, & Shemwell, 1997). Furthermore, the lack of significant positive impact in this study is directly tied to operational inefficiencies observed at the branch. Customers indicated dissatisfaction stemming from slow service delivery, which unnecessarily prolongs waiting times and disrupts the customer experience. When service speed fails to meet

the expected standard, the overall perception of reliability diminishes, neutralizing its potential to drive satisfaction (Kant & Jaiswal, 2017; Pakurár et al., 2019).

4.2. The Effect of Empathy on Customer Satisfaction

In stark contrast to Reliability, Empathy emerged as a highly significant determinant of customer satisfaction (t -value = 2.848; p = 0.006). This finding validates the second hypothesis, confirming that the individualized attention, care, and understanding exhibited by BRI Makassar employees critically enhance customer satisfaction. This finding is in strong agreement with the research conducted by Muhammad Hasyimi (2018), and resonates broadly with the international literature on relationship marketing in banking (Amin & Isa, 2008; Fida, Ahmed, Al-Balushi, & Singh, 2020). Empathy serves to bridge the psychological distance between large, bureaucratic financial institutions and the individual consumer (Jamal & Naser, 2002). In emerging economies and regional branches, the "human touch" remains a paramount competitive advantage. Employees who demonstrate a sincere willingness to understand customer problems, provide personalized financial advice, and communicate clearly foster a strong emotional bond with the clientele (Rahi, Yasin, & Alnaser, 2017; Ngo & Nguyen, 2016). When customers feel genuinely cared for rather than treated merely as account numbers, their perception of service quality elevates, culminating in deep-seated satisfaction and subsequent loyalty (Ali & Raza, 2017; Othman & Owen, 2001).

4.3. The Effect of Assurance on Customer Satisfaction

The empirical analysis also confirms the significant positive impact of Assurance on customer satisfaction, with a t -value of 2.395 and a significance of 0.020. This result supports the third hypothesis and highlights the indispensable role of employee knowledge, courtesy, and the ability to inspire trust and confidence. Consistent with Hasyimi (2018), the ability of bank personnel to instill a sense of security during financial transactions is fundamental to the banking experience. In an era characterized by increasing financial complexity, assurance functions as a critical risk-mitigating mechanism for consumers (Caruana, 2002; Bhat, 2005). When bank employees exhibit high professionalism, possess comprehensive knowledge of banking products, and guarantee the absolute security of customer data, they effectively eliminate perceived financial and privacy risks (Levesque & McDougall, 1996; Al-Hawari & Ward, 2006). International studies corroborate this, demonstrating that in the service sector, assurance is not merely about physical safety, but encompasses psychological security and corporate credibility (Karatepe, Yavas, & Babakus, 2005; Zhou et al., 2019). Thus, customers at BRI Makassar who feel secure and confident in the employees' expertise exhibit a significantly higher degree of satisfaction.

4.4. Simultaneous Effect of Service Quality

The simultaneous testing (F -test = 12.297, p = 0.000) unequivocally demonstrates that Reliability, Empathy, and Assurance collectively exert a profound and significant effect on customer satisfaction. The model's Coefficient of Determination (R^2) is 0.397, meaning these three dimensions account for 39.7% of the variance in customer satisfaction, while the remaining 60.3% is influenced by other unexamined factors (such as tangible assets, pricing, or corporate image). This simultaneous significance reinforces the multidimensional nature of service quality as posited by Cronin and Taylor (1992). It implies that while isolated functional dimensions (like Reliability) might not independently boost satisfaction due to changing consumer baselines, the holistic integration of relational dimensions (Empathy and Assurance) with baseline functional delivery creates a synergistic effect that significantly drives overall customer satisfaction (Pakurár et al., 2019).

4.5. Research Implications

This research enriches the existing literature on service marketing by contextualizing the SERVQUAL model within a regional banking setting in a developing nation. The study provides empirical evidence supporting a paradigm shift in service quality perception: functional mechanics (Reliability) are increasingly viewed as baseline hygiene factors, whereas relational and psychological components (Empathy and Assurance) are the true "satisfiers" that generate positive customer affect. This suggests that future theoretical models measuring bank performance must place heightened emphasis on emotional intelligence, relational capital, and trust-building mechanisms. Furthermore, this study offers a valuable reference point for subsequent academic investigations focusing on consumer behavior in rural and semi-urban banking ecosystems.

5. Conclusions

This study empirically evaluates the impact of service quality dimensions on customer satisfaction at PT. Bank Rakyat Indonesia (BRI), Makassar Branch. The analytical findings reveal that while empathy and assurance significantly enhance customer satisfaction, reliability surprisingly does not exert a significant partial effect in this specific context. In the contemporary banking environment, the ability to deliver promised services accurately is increasingly perceived as a fundamental hygiene factor rather than a proactive driver of satisfaction. However, when evaluated simultaneously, reliability, empathy, and assurance collectively demonstrate a profound and significant impact, successfully accounting of the variance in customer satisfaction. These results emphasize that personalized attention, clear communication, and the ability of frontline employees to project professionalism and guarantee security are absolutely indispensable for fostering a satisfying and trustworthy banking experience.

Despite providing valuable empirical insights, this study is geographically confined to a single branch with a relatively small sample size of 60 respondents, meaning a substantial 60.3% of the variance in customer satisfaction remains unexplained by the current model. To advance the theoretical discourse, future research should broaden the demographic scope across multiple regional branches and incorporate additional exogenous variables. Methodologically, subsequent studies are highly encouraged to utilize advanced analytical frameworks, to rigorously test complex mediating or moderating relationships. Furthermore, considering the ongoing shift toward technology driven financial services, investigating the role of digital innovation in service delivery or exploring how digital leadership within bank management ultimately affects frontline service quality would provide a highly modernized and holistic understanding of consumer behavior in the evolving financial landscape.

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