

Factors That Influence Customer Satisfaction at Bank Mandiri in Jakarta

Teresa Edelyn Tatang¹⁾
edelyntatang@gmail.com

Louis Utama²⁾
louisu@fe.untar.ac.id

¹⁾²⁾ Tarumanagara University

ABSTRACT

In industries that operate in the service sector, especially banks, it is necessary to have differences that can distinguish one bank from another. This difference can be made by innovating in serving customers because in the banking industry customers are more concerned with services than with bank products. Bank Mandiri itself still has problems with slow service and the Bank Mandiri's lack of speed in resolving problems and there is still system damage which results in a reduction in the balance in the customer's account. This research was conducted to test (1) service quality has a positive influence on Bank Mandiri customer satisfaction in Jakarta, (2) customer satisfaction has a positive influence on Bank Mandiri customer loyalty in Jakarta, (3) service quality has a positive influence on customer loyalty Bank Mandiri in Jakarta, and (4) customer satisfaction mediates the relationship between service quality and customer loyalty at Bank Mandiri in Jakarta. This research method is quantitative using purposive sampling and non-probability sampling techniques. Data was collected using a questionnaire distributed via social media to obtain data from Bank Mandiri Jakarta customers. The results of the questionnaire collected amounted to 100 respondents who were then analyzed using SmartPLS version 3 software. The results of the analysis obtained were that customer satisfaction and service quality had a positive impact on consumer satisfaction. Furthermore, through indirect impact analysis, it was found that customer satisfaction was able to mediate the relationship between service quality and customer loyalty of Bank Mandiri customers in Jakarta, which means that the better the service provided by Bank Mandiri to its customers, the more satisfied the customers will be and can increase customer loyalty in Mandiri Bank.

Keywords: Service Quality, Customers Satisfaction, Customers Loyalty

INTRODUCTION

The increasing economic growth in Indonesia itself can be seen from the Gross Domestic Product (GDP) in 2022 which reached IDR 19,588.4 trillion and GDP per capita reached IDR 71.0 million or US\$ 4,783.9 so that the economy in Indonesia itself experienced growth of 5.31%, which is higher compared to 2021 which experienced growth of 3.70% (Statistik, 2023). With the increase in the economic sector, the banking sector in Indonesia has also experienced an increase because people use banks as a place to save money, carry out transactions, and as a source of funds for business capital.

Tight competition to get potential new customers at banks in Indonesia is triggered by the large number of banks in Indonesia ranging from local government-owned and private banks, to foreign banks. (Hutabalian & Kalangi, 2015) Every bank tries to attract the interest of potential customers by providing superior, friendly and efficient service. This is because the success of the banking industry is often reflected in the bank's ability to maintain and provide satisfactory services to its customers.

Banking is a sector that operates in the service sector, so banks need to provide an update that can differentiate between one bank and another by serving its customers well so that customers always have the desire to return. (Alzaydi, 2023). In order to maintain loyal customers, banks must see the unpredictable nature of customers so that by providing uniformity in offers they can make customers feel satisfied and loyal. (VENCATAYA, PUDARUTH, JUWAHEER, & DIRPAL, 2019), Apart from that, engaging directly with potential customers or customers, as well as building communication is something that is considered mandatory for banks, because potential customers and new customers are treated as a priority, and customers themselves pay more attention to the interactions provided compared to the products offered, making it necessary for banks to pay attention to this in order to create loyal customers for the bank (Zephaniah, Ogba, & Izogo, 2020).

Bank Mandiri still experiences less than optimal service, as some clients feel disappointed with the long waiting times and slow resolution of complaints at Bank Mandiri. So there are some customers who feel dissatisfied with the quality of Bank Mandiri's services (Alam, Naninsih, & Indriasari, 2022).

Bank Mandiri itself is still experiencing problems and systems that cannot function properly, which has resulted in customer account balances being affected, causing panic among customers due to changes in balances. (Sari, Marnisah, & Zamzam, 2021).

In order to understand the dynamics of banking services and relationships with customers, this research chose PT Bank Mandiri Tbk as a sample. Established on October 2 1998 based on Deed no. 9, Bank Mandiri is the result of the merger of several banks that have an important role in economic development in Indonesia, including Bank Bumi Daya, Bank Dagang Negara, Bank Export Import Indonesia, and Bank Development Indonesia. Its presence has made a significant contribution for 140 years to the banking sector and the Indonesian economy. However, to maintain the level of customer satisfaction and loyalty, Bank Mandiri needs to continue to improve its services and relationships with customers. So, this research will examine things that Bank Mandiri can implement to improve customer experience and strengthen the bond between customers and the bank.

Service quality is a consumer review regarding the advantages and usefulness of the service whether it has achieved the expected results or not (Zeithaml, 1988). Good service quality will increase customers' trust in bank products because customers will first see the services provided and then the products, so banks need to provide optimal, comfortable and effective services so that customers can feel satisfied with their choice.

Customers who are satisfied with good service allow these customers to come back and share their experiences with potential customers, but if customers feel dissatisfied, on the other hand,

customers will spread their experiences about unsatisfactory service. (Davis & Heineke, 1998). In Indonesia, the diverse choice of banks means that each bank must be able to provide the best possible quality of service in order to compete and make prospective and regular customers happy with the services provided so that they can satisfy and retain their customers.

Customer loyalty can be seen from how much they like it, make repeat purchases, and recommend a company to other people (Javadein, Khanlari, & Estiri, 2008). Customer loyalty can increase if the bank provides good facilities so that satisfied customers can recommend the bank they use and become loyal customers even though they have similar competitors.

Formulation Of The Problem

1. Does service quality have a positive influence on Bank Mandiri customer satisfaction in Jakarta?
2. Does customer satisfaction have a positive impact on Bank Mandiri customer loyalty in Jakarta?
3. Does service quality have a positive impact on Bank Mandiri customer loyalty in Jakarta?
4. Does customer satisfaction mediate the relationship between service quality and Bank Mandiri customer loyalty in Jakarta?

LITERATURE REVIEW

Theory Overview

In this study, researchers used the Action Theory of Reasons because beliefs about behavioral intentions directly influence behavior. Behavioral intentions are obtained from information or beliefs about a particular behavior which then results in actions that have reasons and aim at certain results. Beliefs are divided into two components: behavioral intentions and normative. Behavioral beliefs influence an individual's attitude toward the behavior, while normative beliefs influence subjective norms. Therefore, strong information and beliefs have the ability to influence individual intentions and behavior through the formation of subjective attitudes or norms (Madden, Ellen, & Azjen, 1992).

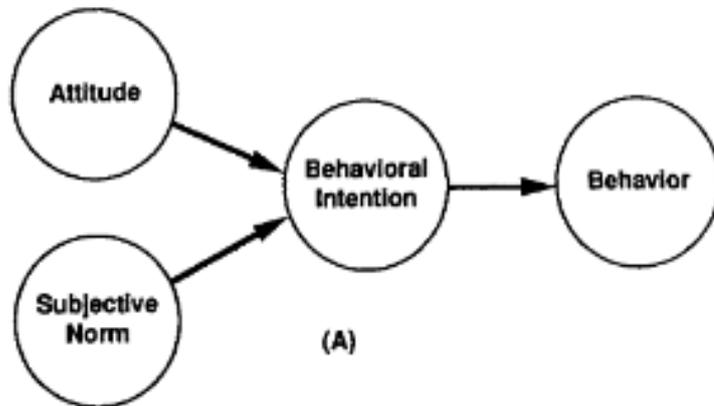


Figure 1
Theory of Reason Action

Customer loyalty can be related to the theory mentioned above where the intention to repurchase and support a product or service is triggered by attitudes that have been formed from past experiences, as well as customer loyalty to the product or service. Apart from that, customer loyalty behavior is also influenced by subjective norms, namely the influence of the environment or social norms felt by customers. These subjective norms can influence customers' decisions to remain loyal to certain products or services, as well as to disseminate information about these products or services to others.

Definition of Service Quality

Service quality is an assessment that looks at the extent to which customer expectations are met regarding the service that customers receive from the service provider (Famiyeh, Darko, & Kwarteng, 2018). Service quality as assessed by customers themselves tends to be more about the process of receiving services than the results received (Kassim & Abdullah, 2010). Customer perception of service quality is based on their preconceived expectations before receiving the service. This evaluation isn't solely reliant on the outcome but also on how service providers communicate with their customers. Hence, it's crucial for companies to pay attention to the service they provide to customers. Additionally, reviewing service quality and innovating continuously are essential steps for companies to enhance their service quality, thus exceeding customer expectations.

Definition of Customer Satisfaction

Customer satisfaction occurs when the services and performance provided meet consumer expectations (Angelova & Zekiri, 2011). The important significance of consumer satisfaction in the marketing sphere can be reflected in its influence on purchasing behavior, desire to repurchase, repeat purchases, and brand preference. (Al-Msallam, 2015). Customer satisfaction is determined by how satisfied and aligned with their expectations customers feel when receiving services from a company. If customers feel satisfied, they are likely to indirectly share their experiences with the services provided by the company. Therefore, it's essential for companies to understand consumer desires in order to meet their expectations and enhance purchasing behavior. If the company fails to meet customer expectations, customers may compare and switch to similar competing companies.

Definition of Customer Loyalty

Customer loyalty can be seen from the customer's desire to make continuous purchases without being influenced by competitors who offer similar things (Izogo, Reza, Ogba, & Oraedu, 2017). Customer loyalty can affect a company's revenue and should increase its competitive edge for the long term (Gli, Tweneboah-Koduah, Odoom, & Kodua, 2023). Customer loyalty is an attitude where customers feel inclined to maintain a relationship with a service provider, even in the presence of similar competitors. Loyal customers are typically those who make continuous purchases and provide positive feedback about the company. To maintain customer loyalty, companies need to understand and nurture loyal customers by building and maintaining good and strong relationships with them.

Framework of thinking

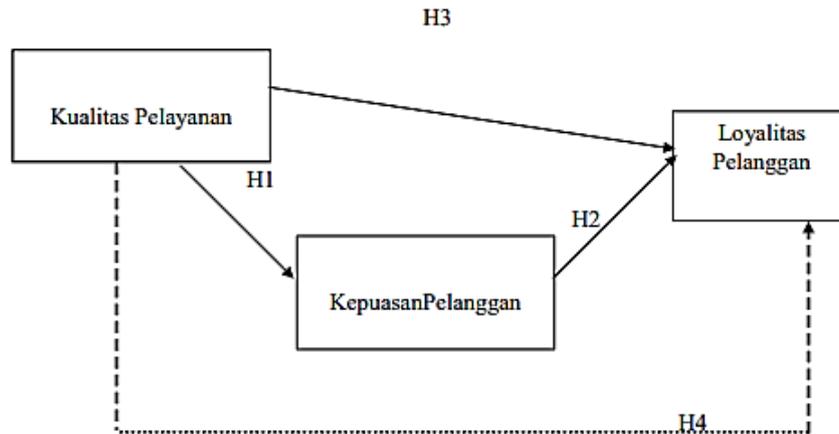


Figure 2
Framework

Research Hypothesis

H1 : Service quality has a positive influence on Bank Mandiri customer satisfaction in Jakarta

H2 : Customer satisfaction has a positive influence on Bank Mandiri customer loyalty in Jakarta

H3: Service quality has a positive influence on Bank Mandiri customer loyalty in Jakarta

H4: Customer satisfaction mediates the relationship between service quality and customer loyalty at Bank Mandiri in Jakarta

RESEARCH METHODS

Descriptive research is used to describe an event, situation, and as a scheme for collecting data, while quantitative research utilizes statistical data to test hypotheses by analyzing the population or sample. In this case, Bank Mandiri Jakarta clients are selected based on certain demographics. The sample taken was 100 responses from these clients. Data will be collected through questionnaires, and measurements will use predetermined indicators. This research will use PLS-SEM to analyze this data.

Table 1 Research Variable Indicators

Variable	Indicator	Reference
Service Quality	• When the bank promises to do something by a certain deadline, it will be fulfilled.	(Alzaydi, 2023)
	• The bank provides services according to the promised time	
	• Employees provide additional services	
	• Banking parties win the hearts of customers	
Customer Satisfaction	• Satisfied with banking service operations	(Alzaydi, 2023)
	• Satisfied with the overall banking service system	
	• Satisfied with banking services	
Customer Loyalty	• Recommend banking to friends	(Alzaydi, 2023)
	• Will continue to provide banking services in the future	
	• Banking is more attractive than other Bank Services	

RESULTS AND DISCUSSION

Validity test

This validity assessment is seen from the average variance extracted (AVE). The AVE value of each indicator must be ≥ 0.5 , then the outer loading value must be > 0.7 . In this analysis, the results of each variable used are shown in Table 1, so that this research meets these criteria with a score of more than 0.5 for AVE. Apart from that, it was found that the Lacker criterion and cross loading also met the requirements.

Table 2. Convergent Validity Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SM)

Variable	<i>Average Variance Extracted</i>
Customer satisfaction	0.662
Service Quality	0.555
Customer loyalty	0.671

Table 3. Discriminant Validity Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

	Customer satisfaction	Service Quality	Customer loyalty
Customer satisfaction			
Service Quality	0.782		
Customer loyalty	0.530	0.542	

Reliability Analysis

In calculating Cronbach's Alpha it must be greater than 0.6 and the desired composite reliability value must reach at least 0.70

Table 4. Cronbach's Alpha Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

Variable	Cronbach's Alpha
Customer satisfaction	0.741
Service Quality	0.730
Customer loyalty	0.756

Table 5. Composite Reliability Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

Variable	<i>Composite Reliability</i>
Customer satisfaction	0.854
Service Quality	0.832
Customer loyalty	0.853

Table 4 and 5 shows that customer satisfaction, service quality and customer loyalty have a value of > 0.60 for cronbach's alpha and >0.70 for composite reliability, indicating that the data in the research is considered reliable.

Data analysis

Coefficient of Determination

The R square test is used to evaluate the extent to which variations that occur in endogenous variables can be explained by exogenous variables.

Table 6. R Square Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

Variable	<i>R-Square</i>	Information
Customer satisfaction	0.334	Currently
Customer loyalty	0.204	Currently

Customer satisfaction reached 0.334 and customer loyalty reached 0.204. This shows that service quality only contributes 33.4% to customer satisfaction. Apart from that, it also shows that service quality and customer loyalty only account for 20.4% of service quality influences customer loyalty.

Predictive Relevance

The Predictive Relevance Test is used to make decisions based on the results of Q2 with criteria greater than 0 (>0), as well as to assess how good the relationship is between observations and the estimated parameter values produced by the variables.

Table 7. Predictive Relevance Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

Variable	<i>Q-Square</i>	Information
Customer satisfaction	0.334	> 0
Customer loyalty	0.204	> 0

Effect Size

DescriptionEffect size (f2) provides an assessment of the strength of the relationship between exogenous variables and endogenous variables in the analysis model, so that it can assess how much the exogenous construct influences the endogenous.

Table 8. Effect Size Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

Variable	<i>f²</i>	Information
Customer satisfaction	0.056	Small
Service Quality	0.053	Small
Customer loyalty	0.501	Big

Based on the results of this analysis, it was found that the value (f2 = 0.501) shows that customer quality has a large influence on customer satisfaction and has a significant relationship. The value (f2 = 0.056) of the customer satisfaction variable on customer loyalty has a small influence. In addition, with a value of (f2 = 0.053) the value shows a small influence on the service quality variable on customer loyalty

Path Coefficient

The path coefficient is used to evaluate the relationship between variables in a study. The results of this assessment show a number between -1 and +1. A value of +1 means the variable has a positive relationship, while a value of -1 has a negative relationship.

Table 9. Path Coefficient Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

Variable	Customer satisfaction	Service Quality	Customer loyalty
Customer satisfaction			0.258
Service Quality	0.578		0.252
Customer loyalty			

Hypothesis test

This section aims to evaluate the results of the hypothesis analysis. The hypothesis is considered correct if the p value is less than 0.05 and t exceeds 1.96. By using this decision-making procedure, researchers can conclude the validity of each hypothesis.

Table 10. Hypothesis Test Results

Table source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

Variable	T-Statistic	P-Value	Hypothesis
Service Quality → Customer Satisfaction	10.148	0.000	Accepted
Customer Satisfaction → Customer Loyalty	2.680	0.008	Accepted
Service Quality → Customer Loyalty	2.107	0.036	Accepted
Service Quality → Customer Satisfaction → Customer Loyalty	2.625	0.009	Accepted

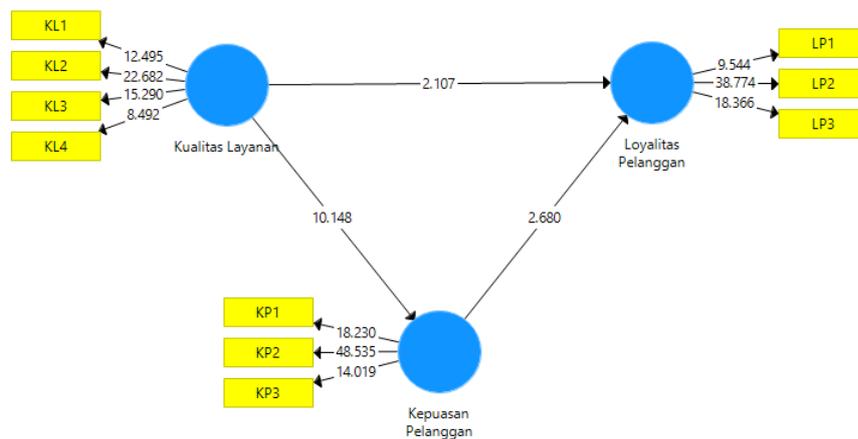


Figure 3. Hypothesis Test Results

Image Source: Data analysis partial least squares-structural equation modeling (PLS-SEM)

DISCUSSION

H1: Service quality has a positive impact on Bank Mandiri customer satisfaction in Jakarta.

The results of the first hypothesis with a p-value of 0.000 and have met the criteria, namely smaller than 0.05, which can be seen in Table 10 show that service quality has a significant positive impact on customer satisfaction. These findings support the results of previous research (Marcos & Coelho, 2022); (Boonlertvanich, 2019); (Elizar, Indrawat, & Syah, 2020), which shows that service quality influences consumer satisfaction. Good service can cause customers to feel satisfied and willing to recommend the company's services or products to others. Customer satisfaction depends on the quality of service provided by the company, so it is important to evaluate the quality of the service, because service quality is not only assessed from the final results received by consumers, but also from the interactions that occur during the service process. Increasing customer satisfaction occurs when each banking sector must fulfill promises, be punctual, provide innovation, and gain consumer trust.

H2 : Customer satisfaction has a positive impact on Bank Mandiri customer loyalty in Jakarta.

The second hypothesis test has a p value of 0.008 and has met the specified criteria, namely >0.05 which can be seen from Table 10, thus showing that customer satisfaction has a positive and significant impact on customer loyalty. This research is consistent with previous research (Asnawi, Sukoco, & Fanani, 2020); (Teeroovengadum, 2022); (Mofokeng, 2021); (Pohan & Cokki, 2020) which states that if customers are satisfied, consumer loyalty will also increase. In this way, customers will continue to make repeat purchases even though there are competing companies offering similar things. In addition, through creating customer loyalty that arises from customer satisfaction, it can increase company profitability. Companies need to focus on customer satisfaction because if customers are not satisfied, then loyalty will not be formed, so operational activities, systems and services need to be re-assured by the bank in order to satisfy customers and foster customer loyalty.

H3: Customer satisfaction has a positive impact on Bank Mandiri customer loyalty in Jakarta.

The third hypothesis test with the p value recorded in Table 10 of 0.036 has met the criteria, namely <0.05 . Shows that service quality has a positive impact on customer loyalty. In line with previous research (Asnawi, Sukoco, & Fanani, 2020); (Mardhiyah & Astuti, 2021); (Irfansius & Firdausy, 2021), So this research shows that providing the best and most appropriate service according to customer desires can increase loyalty to the bank, So by maintaining and improving service quality standards, which include customer involvement and interaction with the company, it can help in building customer loyalty. This is reflected in the sharing of positive experiences by customers regarding the use of the company's services and their willingness to make repeat purchases.

H4: Customer satisfaction mediates the relationship between service quality and customer loyalty at Bank Mandiri in Jakarta.

In the fourth hypothesis. The test results described in Table 10 have a p value of 0.009, <0.05 . Explains that customer satisfaction acts as a mediator in the relationship between service quality and customer loyalty. The results obtained are consistent with previous research, explaining that customer satisfaction is an intermediary between service quality and customer loyalty (Fida, Ahmed, Al-Balushi, & Singh, 2020); (Tee, 2022). Customer satisfaction has a close relationship

between service quality and customer loyalty. Good service quality can increase customer satisfaction, thereby encouraging them to become more loyal to the company. Conversely, if service quality decreases, customers tend to feel dissatisfied and lose loyalty to the company. Customer satisfaction also has an impact on customer behavior and attitudes, where service quality is a determining factor in whether they will remain loyal or not to the company.

CONCLUSION

Based on the results of testing, analysis, and discussions that have been described previously in the previous chapter, researchers can conclude several things as follows :

1. Service quality has a positive impact on Bank Mandiri customer satisfaction in Jakarta.
2. Customer satisfaction has a positive impact on Bank Mandiri customer loyalty in Jakarta.
3. Customer satisfaction has a positive impact on Bank Mandiri customer loyalty in Jakarta.
4. Customer satisfaction mediates the relationship between service quality and customer loyalty at Bank Mandiri in Jakarta.

Therefore, by fulfilling expectations regarding the quality of service received by customers by fulfilling commitments to complete tasks according to the agreed schedule, providing appropriate services, and overall banking services can gain trust, Bank Mandiri customer satisfaction can increase as seen from customer satisfaction with services, the overall system, and operations provided by the bank, once customers are satisfied, customer loyalty can increase so that customers disseminate information about Bank Mandiri, always use Bank Mandiri services, and continue to use Bank Mandiri compared to other bank services.

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