

THE EFFECT OF COMMUNITY OFFICER SERVICE QUALITY ON CUSTOMER SATISFACTION IN BTPN SYARIAH AREA MMS LAMPUNG

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Abstract

The influence of service quality provided by community officers on customer satisfaction at BTPN Syariah Area MMS Lampung. The method used is a quantitative approach with data collection distributed every month. This study provides an assessment of various aspects of service quality, including reliability, responsiveness, assurance, and empathy. The results of the analysis show that there is a significant positive relationship between service quality and customer satisfaction, where the service quality variable is able to explain most of the variations in customer satisfaction.

Keywords : Service quality, Customer satisfaction

Introduction

Quality service is one of key main in build satisfaction and loyalty customers, especially in industry banking sharia that prioritizes values justice and sustainability. As institution committed finance For serve segment public underprivileged in a way professional and based sharia, role *community officer* in BTPN Syariah becomes very important. *Community Officer* No only act as connector between banks and customers, but also plays a role in give solution appropriate finance with need customers. Therefore that, quality services provided by community officers are one of the factors that can influence level satisfaction customers, especially in the MMS Lampung area.

Dimensions to be filled in service namely, *reliability* or the bank's ability to give promised service in a way consistent and accurate. Reliability is the main factor which influences perception Customer to quality service, *responsiveness* or level speed and accuracy of banking in respond requests and complaints Customers. Good responsiveness can increase satisfaction Customer in a way significant. *Guarantee*, ability staff For provide a sense of security and trust to Customer through knowledge and skills them. Guarantee This create the trust required For maintain connection term long with customers. *An approach* that shows attention and understanding to need Customer. *Attitude empathy* from employee can improvement experience customers and make they feel appreciated. *Aspects physique* from service like cleanliness, facilities and appearance staff, also contributes to the perception quality service by customer (Wijayanti et al., n.d.).

Quality good service in a way direct relate with level satisfaction Customers. Research find that the more tall quality the services provided, the more high level satisfaction felt by customers. Satisfaction This become bridge important For build loyalty customers. Customers who feel satisfied tend For still loyal to the bank and recommend it to others, things this is very important in a highly competitive banking industry, where maintaining Customer more efficient compared to interesting Customer new (Octavia Sekolah Tinggi Ilmu Ekonomi Al-MadaniBandar Lampung Jl Kavling Raya et al., n.d.). If the quality No adequate matter This can cause decline satisfaction customers, who in turn his can result in decrease loyalty and improvement risk moving Customer to competitor others. Quality bad service can damage image and reputation of the bank in the eyes of society. Positive image only can built through consistency in give service quality tall.

Problem quality banking services often appear in form complaint customers, who can range from dissatisfaction to service until problem technical in transactions. There are several common problem his occurred ; *delay Handling complaints*, customers often complain about that complaint they No handled with fast, according to regulation Financial Services Authority (OJK), banks are required For respond complaint in 2 days time work and finish his in time maximum 20 days work. However, many Customer feel that time the No always obeyed, which causes dissatisfaction. *Failure transaction* through service banking electronics, is one of the the most common complaints, for example data shows that failure ATM transactions account for 76% of the total complaints received by several banks. This show existence problem the system that needs quick repaired. *Lack of transparency* in the process of completion Lots Customer feel that the settlement process complaint No transparent, they often not get clear information regarding the complaint status they, who can cause frustrated. The bank should give number reference For every complaints so that customers can track development the solution. *Service customers* who do not adequate complaint about service customers also often appears, where the customer feel that bank staff no Enough trained or responsive to questions and

problems they. This is can result in experience negative for customers and reduce trust against the bank. (5) problems with system payment customers also complained problem related system payments, such as error in fund transfer or problem with debit/ credit card. Inaccuracy in system This can cause loss financial for customers and worsen bank reputation. *Procedures complicated* complaint Lots Customer feel that procedure For convey complaint too complicated and time consuming time. Although the bank provides various channel For submit complaints, such as through telephone or in a way written, this process often considered confusing and not efficient.

In general overall, although There is mechanism complaints determined by OJK for protect Consumers, still there is Lots challenge in its implementation is necessary handled by banking institutions For increase quality service them and fulfill hope customers.

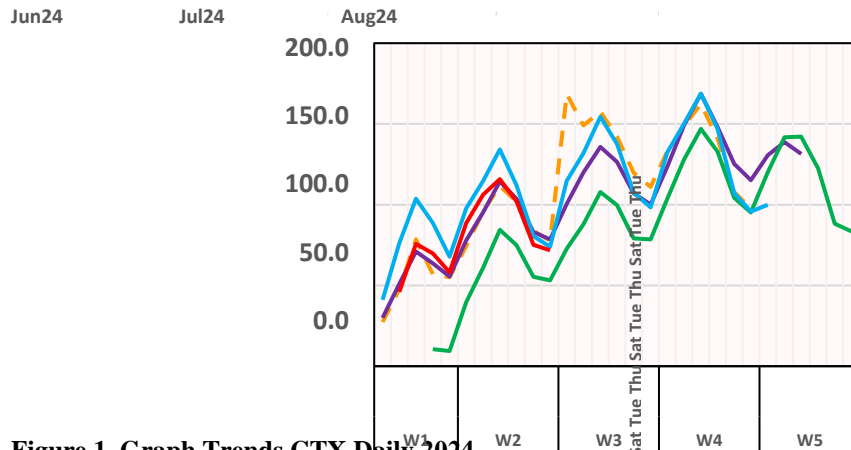


Figure 1. Graph Trends CTX Daily 2024

The image above is a report diagram monthly customer problems that are experienced worsening of the month August. The picture above become proof that If quality service to customer improved, customer even if it's problematic experience improvement. Influence quality services provided by community officers to level satisfaction customers at BTPN Syariah Area MMS Lampung and also have benefit significant for various parties, especially banks and customers. Benefits for banks with understand needs and expectations Customer through research, banks can develop a better marketing strategy appropriate and effective, so that can interesting more Lots Customer from targeted segment. While benefit for Customer with the existence of trained and competent community officers, customers will get more access Good against service finance, including understanding about products and services offered by the bank.

Quality service is a crucial factor in determine satisfaction customers, especially in the service industry like banking, the SERVQUAL model, developed by Parasuraman, Zeithami, and Berry, provides framework Work For evaluate quality service based on comparison between expectations and perceptions customer. The SERVQUAL model identifies five dimensions main in measure quality service (1) reliability capability For give promised service with accurate. (2) responsiveness or Power responsive willingness For help customers and provide service with fast. (3) assurance or guarantee knowledge and courtesy staff as well as ability they For cause trust. (4) empathy, attention personal given to customers and understanding to need they. (5) tangibles or proof physique appearance physique facilities, equipment and staff that reflect quality service (Jiwantara et al., 2012; Penilasari & Nugraha, 2021)

Increase satisfaction customer quality good service contribute direct to satisfaction customers, community officers who understand standard high service can create experience positive for society, which in turn his increase loyalty and trust towards the Institution or the organization they represent. Research show that satisfaction customers are greatly influenced by the quality service, and this also applies in context service based on sharia. Implementation values sharia, good service No only focus on aspects technical, but also must be reflect values sharia like honesty, fairness, and empathy. Community officers need to understand How apply principles This in interaction daily they. For example, saying greetings, behave friendly, and provide sincere concern to public is part from implementation values sharia in service. Creating Islamic environment, appropriate service with Sharia principles create Islamic and comfortable atmosphere for community. Community officers must capable to create environment in which society feel appreciated and cared for, accordingly with teachings Islam prioritizes ethics and morals in interact (Zulfutriani Murfat et al., 2022).

This study will fill in gap knowledge with compare results from conventional and sharia banks in the same context. Although Lots study has done, direct comparison between second types of banks in matter dimensions quality services and their impact to satisfaction customer Still limited. With identify factors specifics that affect satisfaction in each bank, research This can give outlook new regarding improvement strategies more services effective. Quality service Community Officer becomes one of the factor key in build good relationship between BTPN Syariah and its customers, especially in the MMS Lampung area. However, there are still there is various complaint from Customer related accuracy time service, capability communication officers, and understanding to need customers, which shows existence potential For increase quality service Based on that. the description above, then study This aiming For analyze influence quality services provided by Community Officers to satisfaction customers at BTPN Syariah Area MMS Lampung. In addition that, research this also aims For identify dimensions quality services that have contribution significant in increase satisfaction customers, so that can give recommendation strategic For repair service in accordance sharia principles.

Method

Approach study This use quantitative, which aims For analyze influence of quality variables service to satisfaction customer.data collected will processed and analyzed statistically for get objective and reliable results measured. Population in study This consists of of 50 BTPN Syariah customers in the MMS Lampung Area. The samples taken using saturated sampling technique or saturated sampling. Where all member population that meets criteria study made into sample. Data collected through questionnaire, which contains question related quality services provided by community officers and levels satisfaction customers. In addition that, method observation and interviews can also be used For get more additional data deep about experience customers.

Independent variables in study This is quality services, which include dimensions like reliability, responsiveness, assurance, empathy, and evidence physical (tangibles). While the dependent variable is satisfaction customers, which is measured based on perception Customer to services received. Data collected will be analyzed using statistical techniques, such as analysis regression, for know how much big influence quality service to satisfaction customers. Validity and reliability tests were also conducted For ensure that the research instrument can trusted.

Table 1. Service Power responsiveness & reliability in BTPN Syariah Lampung Area against Customer

No	Choice answer	Frequency	Presentation	Mark
1	Strongly agree	34	68%	170
2	Agree	-	-	-
3	Neutral	16	32%	48
4	No agree	-		
5	Absolutely not agree	-		
		50	100%	218

Total value 218 = Strongly Agree, Percentage value 218 : 250 x 100 = 87.2% of Customer State satisfied with quality service request customers by the community officer of BTPN Syariah Bank Lampung Area.

Table 2. Service Guarantee in BTPN Syariah Lampung Area

No	Choice answer	Frequency	Presentation	Mark
1	Strongly agree	35	70%	175
2	Agree	-	-	-
3	Neutral	-	-	-
4	No Agree	15	30%	30
5	Absolutely Not Agree	-	-	-
		50	100%	205

Total value 205 = Agree, Percentage 205 : 250 x 100 = 82% of Customer state satisfied with services that provide a sense of security and trust provided by the Community Officers of BTPN Syariah Bank, Lampung Area.

Table 3. Service Empathy in BTPN Syariah Lampung Area

No	Choice Answer	Frequency	Presentation	Mark
1	Strongly agree	50	100%	250
2	Agree	-	-	-
3	Neutral	-	-	-

4	No Agree	-	-	-
5	Absolutely Not Agree	-	-	-
		50	100%	250

Total value 250 = Strongly Agree,

Percentage 250 : 250 x 100 = 100% of customers at BTPN Syariah Bank, Lampung Area, stated that they were very satisfied. with attitude empathy his Community Officer against Customer No only on duty to collect installment but also behave empathy so that create comfort for customers.

Table 4. Service proof physical and service in BTPN Syariah Lampung Area

No	Choice answer	Frequency	Presentation	Mark
1	Strongly agree	-	-	-
2	Agree	30	60%	120
3	Neutral	20	40%	60
4	No Agree	-	-	-
5	Absolutely Not Agree	-	-	-
		50	100%	180

Total value 180 = Neutral,

Percentage 180 : 250 x 100 = 72% of Community Officer officers at BTPN Syariah Bank support attention Customer with appearance neat and attributes equipment that is used and carried that has been complete.

Data collection techniques used is 1) observation, researcher do observation direct to interaction between community officer and customer. Observation aiming For understand quality service in a way real in situation daily, 2) Questionnaires (surveys) distributed to Customer For collect data about satisfaction they to services provided. Questionnaire This designed For measure various aspect quality services, such as reliability, responsiveness, and empathy from officers, 3) Documentation, researchers also collect data from documents relevant related with research, such as report service, notes transactions, and historical data about satisfaction customers. After data collection, analysis done using descriptive techniques For give description general about the results obtained. In addition that, analysis multiple linear regression used For determine connection between quality variables service and satisfaction customers. With use This combination of techniques, research aiming For give better understanding deep about influence quality service to satisfaction customers at BTPN Syariah.

Discussion

Quality service in sector Sharia banking, especially in BTPN Syariah, is very important For reach satisfaction Customers. Articles entitled " influence " quality service community officers against satisfaction Customers at BTPN Syariah Area MMS Lampung highlighted a number of aspect the key that explains importance quality service in context This. The importance of quality good service build trust Customer against the bank in Islamic banking where the principles trust is very important. For face very tight competition in the Sharia banking industry, BTPN Syariah is necessary Keep going increase quality service nya. This including training for officer For increase interpersonal skills and professionalism they, as well as implementation system management connection more customer (CRM) good. Quality service No only just aspect operational, but is element strategic in retain and attract Customer new. With give quality service high, BTPN Syariah can ensure satisfaction more customers well and in the end increase performance business in a way overall.

Objective The role of the community officer (CO) at PT. Bank BTPN Syariah Area MMS Lampung is very important strategic in increase satisfaction customers. Here is description general about the role of CO in context this, 1) socialization products and services, Community Officer is responsible for For socialization BTPN Syariah bank products and services to mothers in rural areas of MMS Lampung. Purpose the main thing is For Increase awareness Customer potential about the financing program available Sharia business, so that they can more easy join become BTPN Syariah bank customers. 2) development business customers, CO does training and mentoring to customers so that the business they pioneer Can walk in accordance plan. This is including to form groups a business consisting of from 10-25 people. With a focus on mothers who are interested For start. 3) relationship customers, a Community Officer must Can to weave connection Good with customers. This is done through routine regular meetings with Customer every two Sunday once. Purpose the main thing is For understand needs and challenges customers, as well as give relevant support. The important factors is communication effective or CO capability in communicate effective is very important For to weave good relationship with customers. And flexibility location, availability For do work in the field direct to Lampung MMS rural allows CO to get information direct about need location and provide relevant solutions.

Draft quality quality service Sharia based not only covers aspect technical, such Speed and efficiency, but also must fulfil principles ethics and morals established by Sharia, thing This includes 1) transparency of the service process which is clear and open, without There is element fraud or ambiguity. 2) honesty, the information provided to Customer must accurate and not mislead- ing. 3) justice, all Customer must treated in a way fair without discrimination.

Based on results research, there is a number of implications practical for BTPN Syariah in increase quality service. 1) training sustainable, holding training routine for officer For increase competence and understanding they about Sharia principles. 2) system bait back, build system bait come back from Customer For know the areas that need fixed in service. 3) improvement technology, utilizing technology For speed up the service process and improve transparency.

SERVQUAL exists a number of its dimensions namely 1) assurance, referring to knowledge and politeness employee as well as ability they in give trust to customers. In context Islamic banking, a very important aspect because Customer need feel Certain that services provided in accordance with Sharia principles. 2) reliability, indicating the bank's ability to give promised service in a way accurate and reliable. In Islamic banking, reliability This covers compliance to law Islam in every transactions. 3) tangibles, including proof physique from services, such as facilities, equipment and materials communication. appearance physical Islamic banks must reflect values Islam that he carries. 4) empathy, depicts attention personal and caring attitude given to customers. 5) responsiveness, is will For help customers and provide service with fast. In context banking Sharia, responsiveness reflect how much fast bank can fulfil need Customer in accordance with Sharia (Norva Dewi, 2020)principles

Othman and owen add dimensions new one called compliance in the SERVQUAL model. For Islamic banking , so that to form acronym CARTER (Compliance, Assurance, tangibles, empathy, responsiveness,). This compliance dimension measure to what extent banks comply law Islam and its principles Islamic economics. The application of the CARTER model is very relevant in context Islamic banking because Sharia compliance, Sharia bank customers have expectations tall to bank compliance with principles Islam. Therefore that, the compliance dimension becomes crucial in evaluate quality service. Improvement satisfaction customer, research to show that quality good service based on dimensions CARTER can increase satisfaction Customer in a way significant.

Competition with conventional banks with the more many conventional banks are opening branch syariah, the implementation of the CARTER model helps Islamic banks to highlight superiority competitive they through quality service high and appropriate with values Islam. In overall, implementation SERVQUAL dimensions and additional compliance in context Islamic banking does not only help in measure quality service but also contribute to the development of marketing strategies and improvement satisfaction Customer in sector This (Sekolah Tinggi Ekonomi Islam Hamfara Yogyakarta, 2010).

Measurement quality service use The SERVQUAL method aims to For identify the gap between expectations and perceptions customer to services received.

SERVQUAL method identifies five major gaps that can be happen in delivery service that is,

1) Gap 1: knowledge gap, gap between hope customers and perception management about hope

Said. This occurs when management No understand what customers expect. 2) Gap 2: standard gap, gap between perception management about hope consumers and specifications quality established services This happen If standard established services No in accordance with hope customer.

3) gap 3: delivery gap, gap between specification quality service and delivery service That Alone.

This reflect problem in implementation service. 4) Gap: 4 communication gap, gap between delivery services and communication external, such as advertisement or possible promotions promising more from what can given. 5) service gap, gap between service perceived by customers and service expected. This is the most direct final gap influence satisfaction customer. The SERVQUAL gap measurement process involves Some Steps: average rate calculation performance, average level calculation hope, calculation of the SERVQUAL Gap value difference between the average levels performance For every attribute service, with formula :

Gap = Performance Score – Expectation Score

analyze results, save which attributes have positive (strength) and negative gap values (weaknesses), and plan repair based on results the (M. FARHANUL KHAIRAN, 2014). Analysis dimensions quality service use method servqual show existence difference significant in mark the gap between hope and satisfaction customer. Biggest gap is reliability with mark gap of -0.36. This to show that customer feel that services provided No fulfil hope they in matter reliability and consistency service. The smallest gap, on the other hand dimensions with the smallest gap is tangible, which has positive gap value of 0.09. This is to show that aspect physique from services, such as appearance facilities and equipment, sufficient fulfil hope Customers. Gap Summary based on dimensions : biggest gap reliability: - 0.36, Smallest gap : tangible: 0.09. Analysis This give outlook important for BTPN Syariah management for focus on improvements in Reliability dimension of use increase satisfaction Customer in a way overall (Khansa et al., 2018) **Regression model** Regression test results equality regression obtained is :

$$Y = 26.607 + 0.406X$$

Where Y is satisfaction customer and X is quality service, coefficient regression For quality service is 0.406, which shows that every improvement one unit in quality service will increase satisfaction Customer of 0.406 units.

T-test, t- value count For quality service is 2,724 with mark significance (p-value) of 0.000. Because the p-value <0.05, then can concluded that quality service influential positive and significant to satisfaction customers. **Coefficient determination**, R2 value obtained is 0.574, which means 57.4% of the variation in satisfaction Customer can explained by variation in quality service, while The remaining 42.6% is influenced by other factors that are not investigated in study This.

Analysis additional, research use method analysis simple linear regression with sample as many as 50 respondents and showed that all dimensions quality service influential positive to satisfaction customers. The results of the F test also show significance, with F- value count greater than the F- table, confirms that the regression model used is valid for explain connection between variable (Monica et al., 2022).

Interpretation findings in context service based on mark sharia, such as justice and empathy, justice in service, justice is fundamental principles in Islam must applied in every aspect life, including in service. In context Islamic banking, justice means give fair and impartial service discriminatory to all cus- tomers. This is in line with teachings The Qur'an emphasizes how importance applicable fair, like in Sunnah of Al-Mumtamah verse 8 which states that God does not forbid do good and behavior fair to others. In the practice Community Officers are expected For give same attention to every Customer without look at background behind them, so that create an inclusive and equitable environment.

Empathy in service, empathy is mark important others that must owned by the officer service. In Islam, Empathy interpreted as ability For understand and feel what other people experience, so give sincere concern to they. Attitude empathy This can seen from behavior officer in listen complaint customers and try to understand need them. For example when a Customer experience difficulty financial, officer should No only give solution practical but also shows concern emotional to solution the.

Conclusion

Recommendation For increase dimensions services that have the biggest gap in article entitled "Influence Quality Service Community Officer Against Satisfaction Customers at BTPN Syariah Area MMS Lampung" can focused on identification and improvement attributes that indicate gap significant between hope customers and reality services received. Based on analysis Servqual.

There are some recommendation repair that is : **training employees**, holding training periodic For increase competence employee in every dimensions service, especially in matter communication, responsive to complaints, as well as knowledge product. **Improvement facilities** do repair in facilities used For services, such as room comfortable waiting, modern equipment, and cleanliness environment. **System bait back**, apply system bait back to customers can, give input about experience them, so that company can do improvement. **Standardization of service processes**, establishing standard time and procedure For every type services for all employee own same reference in give service. **Clear communication**, turn off that all communication marketing and information service reflect reality so as not to happen gap between hope and reality. With implement recommendation This, BTPN Syariah is expected can reduce the gap in quality service and improve satisfaction Customer in a way overall.

There are several strategies that can be applied For strengthen Sharia values in service. 1) compliance to Sharia principles become element central in Islamic banking services. This is covers transparency, justice and prohibition usury, which makes Customer feel more trust and loyalty to the bank. 2) friendly and personal service, increasing quality service with give friendly and personal approach according to with values Islam is very important. Employees who behave ethical and appropriate with teachings Islam can create comfort for customers. 3) education and socialization Sharia products, the importance education experience Sharia products are needed emphasized through seminars, workshops and campaigns information For increase understanding public about benefit use Islamic banking services. 4) innovation products and services, development product new suitable with need regular chili sauce customers comply Sharia principles. 5) improvement liter- acy Islamic finance Islamic banks can Work The same with Educational Institutions for increase understanding public about Sharia finance. 6) use of technology digital, utilizing digital technology in service banking can increase efficiency and convenience for customers. 7) monitoring and evaluation quality service conduct mon- itoring and evaluation in a way routine to quality service For ensure that all aspect service in accordance with standard operational company (SOP) and Sharia principles. With implementing these strategies, Islamic banks do not only can increase quality service but also strengthens connection with Customer based on values strong religious.(Anggraini & Iqbal Fasa, 2024).

Suggestions for development training for community officers at BTPN Syariah can formulated based on analysis the need and effectiveness of existing training programs moment This. Training program development : **Training based on skills practical**, integrating training based on practice like simulation situation real that will faced by the Community Officer. This is can help they in develop skills communication and negotiation required For interact with Customer in a way effective. **Use technology learning**, expanding use application online learning like "COOL" with add module interactive that includes videos, quizzes, and discussion forums. **Evaluation and feedback back**, do evaluation periodic towards the training program with gather bait come back from participants. this important evaluate effectiveness training and doing repair sustainable. **Training soft skills**, provide training special about interpersonal skills, such as empathy and ability listen active, which is

very important in build connection Good with Customer (Anggraini & Iqbal Fasa, 2024). Facilities and support : **Facility adequate work**, providing facility like vehicle operational and devices technology (tablet) for support mobility and efficiency Community officer work at the moment interact with customers. **Mentoring program**, implementing a mentoring program where the Community Officer is more experienced guide colleagues new. This can accelerate the learning and adaptation process they to task.

Study This confirm that quality good service, which is measured through some dimensions such as reliability, assurance, tangibles, empathy, and responsiveness, contribute big in increase satisfaction customers. Research result to show that quality services provided by officers reach ideal score 82.2%. Whereas satisfaction Customer is at 80.3 %. This show that although service Already ok, still There is room For improvements to be able to fulfil expectations customer optimally. In general overall can be concluded that connection between quality service and satisfaction customer is very strong ; the more Good quality the services provided, the more tall level satisfaction felt by customers.

Implementation Sharia principles : compliance to sharia principles, BTPSN Syariah must ensure that all aspect its operation comply Sharia prin- ciples. This including do strict supervision to products and services For avoid elements that are not in accord- ance with Sharia. Transparency and accountability, implementing good corporate governance (GCG) with principle transpar- ency and accountability will increase trust customers. This is also important For guard the integrity of the bank as a Sharia financial institution. With focus on improvement quality services, development innovative Sharia products, implementation Sharia principles in general consistent, as well as good corporate governance, BTPN Syariah can increase service to dam customers strengthen his position as a leading Islamic bank in Indonesia.

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