

The Role of Saving Interest in the Influence of Service Quality on Customer Satisfaction

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Abstract: *This study aims to analyze the effect of service quality on customer satisfaction with interest in savings as an intervening variable at Bank Sumsel Babel Syariah KC Palembang. The population in this study were all customers of Bank Sumsel Babel Syariah Palembang Branch Office as many as 1.2 million people. The sample obtained was 80 respondents. To analyze the data, this study used the help of the Smart PLS 4 application program. The results showed that service quality has a direct effect on customer satisfaction, service quality has a direct effect on saving interest, saving interest directly affects customer satisfaction and service quality affects customer satisfaction through saving interest. The conclusion that service quality and saving interest directly affect customer satisfaction, saving interest directly affects customer satisfaction and saving interest is able to mediate the effect of service quality on customer satisfaction.*

Keywords: *Service Quality, Customer Satisfaction, Interest in Saving*

INTRODUCTION

Islamic Bank is a financial institution whose main activity is to provide services in payment and money circulation and credit provision based on Sharia principles or Islamic law principles. Islamic Bank or on a global scale known as Islamic Bank certainly has its own differences with ordinary Conventional Banks. Islamic banks are banks that practice their business activities based on Sharia principles which in principle do not contain elements of usury, maysir, gharar, zalim and haram objects. Different from conventional banks which are banks that practice conventional business activities, which in their activities provide services in payment transactions based on procedures and provisions that have been determined by Law (Ibrahim, 2022).

In Indonesia, the development of Islamic Banking began after the establishment of Bank Muamalat Indonesia (BMI) and Islamic People's Financing Banks (BPRS) in 1992, and after Law Number 21 of 2008 concerning Islamic banking was enacted, the existence of Islamic banks continued to increase. Bank Muamalat Indonesia as the first Islamic bank and a pioneer for other Islamic banks, and has previously implemented this system amidst the proliferation of conventional banks.(Nofinawati, 2016). The development of the number of Islamic banking customers in Indonesia can be seen in table 1 below.

Table 1. Development of the Number of Sharia Commercial Bank Customers for the Period 2020 – 2024

No	Year	Amount
1	2020	30,537,385
2	2021	35,145,095
3	2022	41,472,879
4	2023	45,390,909
5	2024	47,302,780

Source: Islamic Banking Statistics, September 2024

Based on table 1, it is known that there has been an increase in the number of customers of Islamic General Banks from 30,537,385 people in 2020 to 47,302,780 people in 2024. Various factors influence people's loyalty to save in Islamic banking, one of which is the quality of service. According to The Last Supper (2023) The importance of service quality lies in its impact on customer satisfaction, corporate image, and customer loyalty. Companies that focus on good service quality tend to be more successful in retaining existing customers, attracting new customers, and building long-term relationships with customers. By providing superior service, companies can also differentiate themselves from their competitors and create a competitive advantage in the market.

Another factor that can influence customer loyalty is interest, according to The Last Supper (2017) interest is a tendency that causes someone to try to find or try activities in a particular field. People who have an interest in an object, be it goods or services, tend to give more attention or pleasure to the object because they are interested in the object which will eventually make the person loyal.

Various studies related to the influence of service quality on customer loyalty with interest in saving as an intervening variable include: Ningtiyas et al., (2021) where the results of the study show that Attraction, Accessibility, Amenity, Ancillary have a positive and significant effect on Tourist Loyalty. Furthermore, Attraction, Accessibility, Amenity, Ancillary have a positive and significant impact on visiting interest. These results show that what tourists get and feel has a positive impact, making tourists interested in revisiting San Terra De Laponte, Pujon, Malang Regency. (2017) The results of the study show that product quality influences repurchase intentions, and repurchase intentions influence customer loyalty.

Panjaitan & Yuliati (2016), Nasfi et al. (2020), Asti & Ayuningtyas, (2020), Darmawan & Ridlwan (2018), Ichsan & Nasution (2022), Yulianto (2018) and Andriyani & Ardianto (2020) the results of his research show that service quality has a significant effect on customer satisfaction. Febiyanti & Aqmala (2022) the results of his research show that product quality influences purchasing decisions with interest as an intervening variable. I. Panjaitan, (2016) the results of his research show that service quality variables influence consumer satisfaction with interest as a moderating variable. Hariyanto et al. (2022), Pangestu & Sukresna (2021), Syamnarila et al. (2022) the results of his research show that service quality influences purchasing interest with satisfaction as an intervening variable. Priyansah et al. (2023) the results of his research show that service quality influences consumer satisfaction with purchasing interest as an intervention variable.

The difference between this research and previous research is that in previous studies the research object was carried out on railroad companies, tourist attractions and at the Go-Jek company, while this research was conducted in Islamic banking, namely Bank Sumsel Babel Syariah.

This study discusses whether the interest in saving is able to mediate the influence of service quality on customer loyalty of Bank Sumsel Babel Syariah, Palembang Branch Office. Based on this, the objectives to be achieved are to determine and analyze the role of interest in saving in mediating the influence of service quality on customer loyalty of Bank Sumsel Babel Syariah, Palembang Branch Office.

RESEARCH METHODS

Types of research

The type of research used in this study uses quantitative methods. Quantitative research is an approach to empirical studies to collect, analyze, and display data in numerical form rather than narrative, while the source of quantitative data needed comes from questionnaires.

Population and Sample

The population in this study were all customers of Bank Sumsel Babel Syariah Palembang Branch Office totaling 1.2 million people. The sample used in this study was 80 people using the Hair formula where the number of indicators was 16 multiplied by 5.

Definition and Operational of Research Variables

The definition and operational variables in this study can be seen in table 2 below.

Table 2. Definition and Operational of Research Variables

Variables	Definition	Indicator	Scale
Quality of Service (X)	Service Quality is a measure of how well the level of service is able to meet customer expectations.	1. Tangible 2. Reliability 3. Responsiveness 4. Assurance 5. Empathy	Likert
Customer Satisfaction (Y)	Customer satisfaction is a measure of how well a company's products or services meet customer expectations.	1. Service Procedures 2. Terms of service 3. Clarity & skill 4. Justice gets served 5. Certainty of service schedule 6. Environmental comfort 7. Service security	Likert
Interest in Saving (Z)	Interest in Saving is the emergence of behavior towards objects with the desire to buy/save	1. Transactional interest 2. Reference interest 3. Preferential interest 4. Explorative interest	Likert

Data Analysis Techniques

The data processing method in this study is the Structural Equation Model (SEM), the PLS method has two indicator models in its description, namely (Santoso & Indrajaya, 2023):

1. Outer Model Analysis

The outer model is often also called (outer relation or model measurement model) which defines how each indicator block relates to its latent variables. Validity and reliability testing is carried out with an outer model consisting of 3 stages, namely: convergent validity test, discriminant validity, and composite reliability.

a. Convergent Validity

Convergent validity testing is carried out by looking at the respective loading factor values. indicator to its construct. In most references, a factor weight of 0.7 or more is considered to have strong enough validation to explain the latent construct.

However, according to Chin, a factor loading value of 0.5–0.6 is still considered sufficient. The rule of thumb in convergent validity is that Average Variance Extracted (AVE) > 0.5 . Therefore, a factor loading value < 0.5 should be ignored.

b. Discriminant validity

Discriminant validity is the extent to which a construct is truly different from other constructs. The discriminant validity of a measurement model with reflective indicators is assessed based on the cross loading of the measurement with the construct. With a standard value for each construct must be greater than 0.7. In addition to these methods, one way to find out whether a construct is discriminantly valid is to use the Fornell-Larcker Criterion. The Fornell-Larcker Criterion is an approach that compares the square root of the average variance extracted (AVE) value. The general guideline in determining descriptive validity is that the correlation between the AVE root and the latent variable must be > 0.7 , and the cross loading in one variable must be > 0.7 .

c. Composite Reliability

Composite Reliability is one of two methods in reliability testing in the PLS program. The reliability test itself is a test used to measure whether a research instrument can measure something consistently from an internal perspective with the aim of testing the accuracy of an instrument, consistency, and accuracy. The Cronbach's Alpha method is also often used to test construct reliability but gives a lower value (under estimate) so it is more advisable to use Composite Reliability. The Cronbach's alpha and Composite reliability values are often assumed to be more than 0.7, while the reliability value of 0.6 is still acceptable.

d. Cronbach's Alpha

This is a reliability test conducted to improve composite reliability results. A variable can be declared reliable if the Cronbach's alpha value is greater than 0.7.

2. Inner model analysis

Inner model analysis or what is usually also called (inner relation, structural model and substantive theory) is a structural model used to estimate causality, or cause-effect relationships, between latent variables or variables that cannot be measured directly. This structural model is evaluated using R-square for dependent constructs, Stone-Geisser Q-square test for predictive relevance and t-test and significance of the structural path parameter coefficients.

a. R-Square (R²)

The explanatory power in R-squares is divided into several criteria, namely, R-squares values of 0.67, 0.33 and 0.19 can be concluded that the model is strong, moderate and weak. The PLS R-square results show the number of differences in constructs explained by the model. If the R² value is greater, it means that the prediction model and the proposed research are better.

b. F² for Effect Size

Effect size f² indicates whether the endogenous latent variable has a large influence on the exogenous latent variable. The recommended effect size f² is 0.02, 0.15 and 0.35 with the exogenous latent variable having a small, moderate and large influence at the structural level.

c. Q² Predictive Relevance

A Q² value > 0 indicates that the model has predictive relevance, whereas a Q²

value < 0 indicates that the model has less predictive relevance.

3. Hypothesis Testing Analysis (Resampling Bootstrapping)

The bootstrap resampling technique is a method used to test the hypothesis of exogenous constructs against endogenous ones and vice versa. This test was developed by Geisser, in this test the statistic used is the T-test. In the bootstrap resampling method, the significance value used (two-tailed) t-value 1.65 (significance level = 10%), 1.96 (significance level = 5% and 2.58 (significance level = 1%)

4. Analysis SEM with Mediation Effect

Hypothesis testing uses full model analysis of Structural Equation Modeling (SEM) with smartPLS with the t-table value used as the cut-off value for accepting or rejecting the proposed hypothesis:

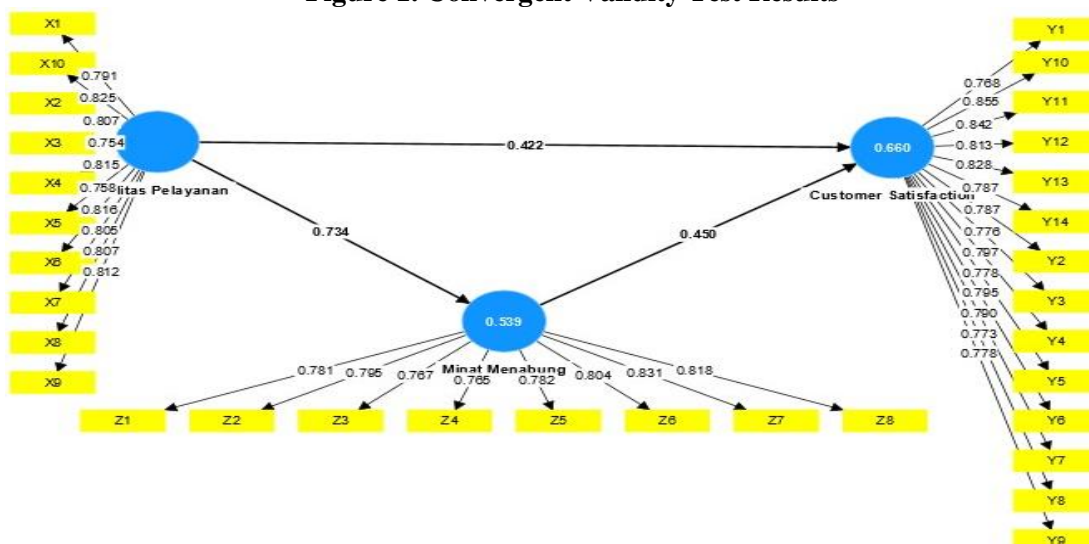
- a. The outer weight value of each indicator and its significance value. The recommended weight value is above and the t statistic is above the t-table value of 1.96 for $\alpha = 0.05$
- b. Looking at the inner weight value of the relationship between latent variables. The weight value of the relationship must show a positive direction with a t-statistic value above the t-table value of 1.96 for $\alpha = 0.05$
- c. The research hypothesis is accepted if the weight value of the relationship between latent variables shows a direction with a t-statistic value above the t-table value of 1.96 for $\alpha = 0.05$: The research hypothesis is rejected if the weight value of the relationship between variables shows a t-statistic value <t-table value for $\alpha = 0.05$

RESULTS AND DISCUSSION

Research result

Based on data processing, the results of the convergent validity test were obtained as seen from the factor loading values as shown in Figure 1 below.

Figure 1. Convergent Validity Test Results



Source: Field research data processed, 2024

Based on Figure 1, it can be seen that all loading factor values have values above 0.7, which means that all indicators are declared valid. For more details, see Table 3 below.

Table 3. Loading Factor

Variables	Indicator	Loading Factor	Information
Quality of Service	X1	0.791	Valid
	X2	0.807	Valid
	X3	0.754	Valid
	X4	0.815	Valid
	X5	0.758	Valid
	X6	0.816	Valid
	X7	0.805	Valid
	X8	0.807	Valid
	X9	0.812	Valid
	X10	0.825	Valid
Interest in Saving	Z1	0.781	Valid
	Z2	0.795	Valid
	Z3	0.767	Valid
	Z4	0.765	Valid
	Z5	0.782	Valid
	Z6	0.804	Valid
	Z7	0.831	Valid
	Z8	0.818	Valid
Customer Satisfaction	Y1	0.768	Valid
	Y2	0.787	Valid
	Y3	0.776	Valid
	Y4	0.797	Valid
	Y5	0.778	Valid
	Y6	0.795	Valid
	Y7	0.790	Valid
	Y8	0.773	Valid
	Y9	0.778	Valid
	Y10	0.855	Valid
	Y11	0.842	Valid
	Y12	0.813	Valid
	Y13	0.828	Valid
	Y14	0.787	Valid

Source: Field research data processed, 2024

Next, validity testing was carried out using the Average Variance Extracted (AVE) value with the following results.

Table 4. Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
Quality of Service (X)	0.639
Interest in Saving (Z)	0.629
Customer Satisfaction(Y)	0.637

Source: Field research data processed, 2024

Based on Table 4, it can be seen that all AVE values > 0.5, this shows that all latent variables in the estimated model meet the convergent validity criteria, so they can be accepted and said to be valid. The next test is discriminant validity by looking at the cross loading value as can be seen in table 5 below.

Table 5. Cross Loading

	Quality of Service (X)	Customer Satisfaction (Y)	Interest in Saving (Z)
X1	0.791	0.505	0.569
X2	0.807	0.719	0.626
X3	0.754	0.620	0.602
X4	0.815	0.649	0.565
X5	0.758	0.475	0.532
X6	0.816	0.637	0.651
X7	0.805	0.560	0.584
X8	0.807	0.604	0.584
X9	0.812	0.557	0.548
X10	0.825	0.639	0.588
Y1	0.596	0.768	0.594
Y2	0.647	0.787	0.594
Y3	0.582	0.776	0.586
Y4	0.702	0.797	0.629
Y5	0.546	0.778	0.698
Y6	0.662	0.795	0.597
Y7	0.565	0.790	0.554
Y8	0.511	0.773	0.589
Y9	0.640	0.778	0.567
Y10	0.588	0.855	0.664
Y11	0.591	0.842	0.643
Y12	0.645	0.813	0.643
Y13	0.524	0.828	0.591
Y14	0.579	0.787	0.531
Z1	0.589	0.622	0.781
Z2	0.539	0.564	0.795
Z3	0.585	0.633	0.767
Z4	0.549	0.613	0.765
Z5	0.630	0.606	0.782
Z6	0.536	0.528	0.804
Z7	0.656	0.641	0.831
Z8	0.555	0.601	0.818

Source: Field research data processed, 2024

Based on table 5, it is known that the loading value on the intended construct is greater than the loading value on other constructs. This indicates that the indicators on the construct are declared valid.

After all indicator constructs are declared valid, the next test is reliability testing by looking at the Cronbach's alpha and composite reliability values as can be seen in Table 6.

Table 6. Reliability Test Results

Variables	Cronbach's Alpha	Composite Reliability
QualityService	0.937	0.939
Customer Satisfaction	0.956	0.957
Interest in Saving	0.916	0.917

Source: Field research data processed, 2024

Based on Table 6, the results of the construct reliability test show that the Cronbach's Alpha and Composite Reliability values have values > 0.70, so that all manifest variables in measuring latent variables in the estimated model are declared reliable, thus testing the structural model (inner model) can be continued.

The structural model is evaluated using R-square for dependent constructs, Stone-Geisser Q-square test for predictive relevance and t-test and significance of the structural path parameter coefficients. Based on data processing, the results of the R Square test are obtained as shown in table 7.

Table 7. R Square

	R Square	R Square Adjusted
<i>Customer Satisfaction</i>	0.660	0.651
Interest in Saving	0.539	0.533

Source: Field research data processed, 2024

Based on table 7, the R Square value for the customer satisfaction variable is 0.660, which means that the influence of the service quality variable and interest in saving on customer satisfaction is in the strong category. While the R Square value for the interest variable is 0.539, which means that the influence of the service quality variable on interest in saving is in the moderate category.

The next test is the estimation of the path coefficient as the results can be seen in table 8.

Table 8. Path Coefficient Estimates

Variables	Customer Satisfaction	Interest in Saving
QualityService	0.422	0.734
Interest in Saving	0.450	

Source: Field research data processed, 2024

Based on table 8, it can be seen that the variables of service quality and interest in saving have a positive influence on customer satisfaction with values of 0.422 and 0.450. Then the variable of service quality also has a positive influence on interest in saving with a value of 0.734.

Then the test was continued with the effect size (f2) with the results as can be seen in table 9.

Table 9. Effect Size

	Interest in Saving	Customer Satisfaction
Quality of Service	1.169	0.241
Interest in Saving		0.275

Source: Field research data processed, 2024

Based on Table 9, it can be seen that the f-square value of Service Quality towards Customer Satisfaction is 0.24, which means it has a moderate influence on Customer Satisfaction, then the f-square value of Saving Interest towards Customer Satisfaction is 0.275 which means it has a moderate influence on Customer Satisfaction, and the f-square value of Service Quality is 1.169 which means it has a large influence on Saving Interest.

Then the test was continued with a predictive relevance test, the results of the Q-Square value calculation are as follows:

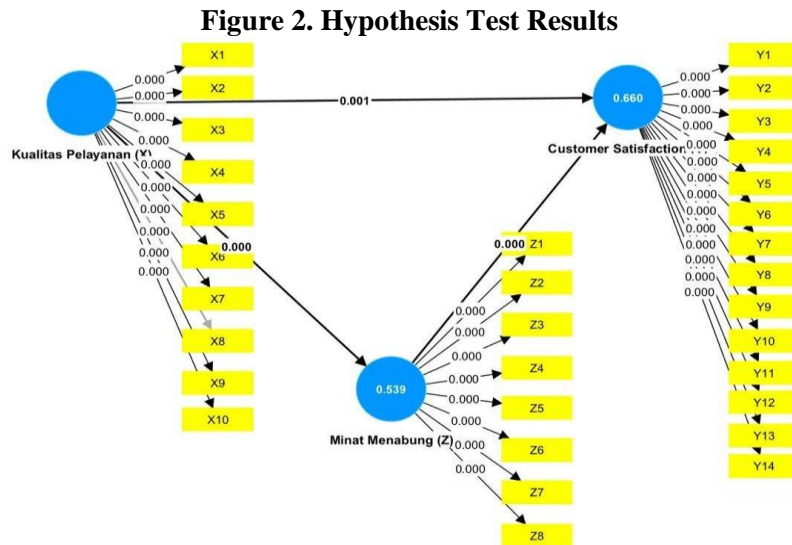
$$\begin{aligned}
 Q\text{-Square} &= 1 - [(1-R21) \times (1-R2)] \\
 &= 1 - [(1 - 0.539) \times (1 - 0.660)] \\
 &= 1 - (0.461 \times 0.340)
 \end{aligned}$$

$$= 1 - 0.156$$

$$= 0.844$$

Based on the calculation results above, the Q-Square is obtained as much as 0.844. This shows that the Q-Square value > 0, then it is stated that this model has a relevant predictive value.

After all testing is completed, the next step is to test the research hypothesis, where based on the results of data processing through bootstrapping, the following results are obtained.



Source: Field research data processed, 2024

Referring to Figure 2 above, for more details the results of the hypothesis testing can be seen in Table 10 below.

Table 10. Hypothesis Test Results

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
QualityService→Customer Satisfaction	0.422	0.421	0.125	3.382	0.001
Quality of Service→InterestSave	0.734	0.740	0.063	11,696	0.000
Interest in Saving→Customer Satisfaction	0.450	0.455	0.121	3,726	0.000
Quality of Service→Interest in Saving→CustomerSatisfaction	0.331	0.338	0.099	3.354	0.001

Source: Field research data processed, 2024

Based on table 10, the influence of each exogenous variable on the endogenous variable can be described as follows:

The Influence of Service Quality on Customer Satisfaction

Based on table 10, it shows that the Service Quality variable obtained a t-statistic value of 3.382 > 1.96 with a p-value of 0.001 < significance level of 0.05. This means that the hypothesis is accepted, so it can be explained that the Service Quality variable has an

effect on Customer Satisfaction of Bank Sumsel Babel Syariah Palembang Branch Office customers.

The Influence of Service Quality on Interest in Saving

Based on table 10, it shows that the variable of Service Quality obtained a t-statistic value of $11.696 > 1.96$ with a p-value of $0.000 < \text{significance level of } 0.05$. This means that the hypothesis is accepted, so it can be explained that the variable of Service Quality has an effect on the Interest in Savings of Bank Sumsel Babel Syariah customers, Palembang Branch Office.

The Influence of Saving Interest on Customer Satisfaction

Based on table 10, it shows that the variable Interest in Saving obtained a t-statistic value of $3.726 > 1.96$ with a p-value of $0.000 < \text{significance level of } 0.05$. This means that the hypothesis is accepted, so it can be explained that the variable Interest in Saving has an effect on Interest in Saving in customers of Bank Sumsel Babel Syariah, Palembang Branch Office.

The Influence of Service Quality on Customer Satisfaction with Saving Interest as an Intervening Variable

Based on table 10 shows that the influence of Service Quality on Customer Satisfaction mediated by Savings Interest obtained a t-statistic value of $3.354 > 1.96$ with a p-value of $0.001 < \text{significance level of } 0.05$. This means that the hypothesis is accepted, so it can be explained that Savings Interest mediates between Service Quality and Customer Satisfaction on customers of Bank Sumsel Babel Syariah Palembang Branch Office.

Discussion

The Influence of Service Quality on Customer Satisfaction

In the Service Quality variable, the t-statistic value is $3.382 > 1.96$ with a p-value of $0.001 < \text{significance level of } 0.05$. This means that the Service Quality variable has an effect on Customer Satisfaction of Bank Sumsel Babel Syariah Palembang Branch Office customers.

Quality Service alone is series activities in intangible yang expected for fulfill desire customer of overall characteristic product. Service Quality is a thing basic yang needed customer. Quality service very required with provide and fulfill facilities and response as desired customer with the aim of satisfying customers. Therefore the better and higher the quality of services provided by the Bank, then it will get bigger too Customer Satisfaction produced and the possibility of customers reusing the bank also getting higher (Andriyani & Ardianto, 2020).

The results of this study are in line with the research conducted by Ismawanto, Setianegara, & Rahmani, (2020) and Monica & Marlius, (2023) declare that quality service influential positive and significant against satisfaction customer (Customer Satisfaction).

The Influence of Service Quality on Interest in Saving

In the Service Quality variable, the t-statistic value is $11.696 > 1.96$ with a p-value of $0.000 < \text{significance level of } 0.05$. This means that the Service Quality variable has an effect on the Interest in Savings of Bank Sumsel Babel Syariah Palembang Branch Office customers.

Andika & Syahputra (2021) declare that quality services have a positive impact on interest in saving, which is increasing the better the quality of service provided by the expenditure, the higher a person's interest in saving. This research is in line with research conducted by Faqih, (2020) where the research results show that service quality has a significant influence on interest in saving.

The Influence of Saving Interest on Customer Satisfaction

In the Saving Interest variable, the t-statistic value is $3.726 > 1.96$ with a p-value of $0.000 < \text{significance level of } 0.05$. This means that the Saving Interest variable has an effect on the Saving Interest of customers of Bank Sumsel Babel Syariah, Palembang Branch Office.

Interest in saving or in other terms buying interest which is the emergence of behavior towards objects with the desire to buy or use existing products or services offered, with the emergence of interest, of course, the better the resulting customer satisfaction. Interest that describes an interest makes the estimated level of customer satisfaction greater than customers who use without a sense of interest (Widiawati, 2020).

The results of this study are in line with research conducted by Agustian, (2019) which states that there is a significant influence between purchase intention on customer satisfaction.

The Influence of Service Quality on Customer Satisfaction with Saving Interest as an Intervening Variable

On the influence of Service Quality on Customer Satisfaction mediated by Savings Interest, the t-statistic value is $3.354 > 1.96$ with a p-value of $0.001 < \text{significance level of } 0.05$. This means that Savings Interest mediates between Service Quality and Customer Satisfaction of Bank Sumsel Babel Syariah Palembang Branch Office customers.

Companies that prioritize good service quality will have an impact on customer satisfaction. Service quality as an effort to realize consumer comfort and provide more expectations than otherwise. With the quality of service that has been provided, consumer satisfaction will indirectly be realized. in conditions of intense competition, the main thing that must be prioritized is customer satisfaction which will ultimately attract customers to buy a product so that the company can survive, compete and dominate the market (I. Panjaitan, 2016).

This research is in line with research conducted by Priyansah et al., (2023) where the results of his research show that service quality has a significant effect on customer satisfaction with interest as an intervening variable.

CONCLUSION

Based on the results of the research and discussion, it can be concluded that the variable of service quality has an effect on customer satisfaction and interest in saving on

customers of Bank Sumsel Babel Syariah, Palembang Branch Office. The variable of interest in saving has an effect on customer satisfaction on customers of Bank Sumsel Babel Syariah, Palembang Branch Office. The variable of interest in saving is able to mediate between the effect of service quality on customer satisfaction on customers of Bank Sumsel Babel Syariah, Palembang Branch Office.

This study is only limited to the variables of service quality and interest in saving that affect customer satisfaction, so for further research can add other variables that are considered to affect customer satisfaction such as security, product quality and so on. Then the object of research is expanded to all bank customers in Palembang City.

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