KRIEZACADEMY

THE INFLUENCE OF CUSTOMER EXPECTATIONS ON BANK SERVICE PERFORMANCE AND BANK CUSTOMER SATISFACTION AND ITS EFFECT ON CUSTOMER TRUST

Zaenal Aripin [1*], Kosasih[2] , Vip Paramarta[3]
[1]Magister Akuntansi, Universitas Sangga Buana, Bandung, 40124, Indonesia, Zaenal.arifin@usbypkp.ac.id
[2]Magister Manajemen, Universitas Sangga Buana, Bandung, 40124, Indonesia, Kosasih@usbypkp.ac.id
[3]Magister Manajemen, Universitas Sangga Buana, Bandung, 40124, Indonesia, Vip@usbypkp.ac.id

Abstract

Beckground: The banking industry has experienced rapid development in recent years. Competition among banks has intensified, and to maintain a competitive advantage, it is important for banks to understand customer expectations, improve their service performance, and gain high customer satisfaction and customer trust.

Aims: This study aims to analyze the influence of customer expectations on bank service performance, bank customer satisfaction, and how this influence impacts customer trust. The background of this study is based on the importance of improving customer satisfaction and customer trust in today's highly competitive banking industry.

Research Method: The research method used in this study is a literature study. Various relevant literature sources, including scientific journals, books, and related research reports, were analyzed. This study analyzes and synthesizes the findings in the literature to identify the relationship between customer expectations, bank service performance, bank customer satisfaction, and customer trust.

Results and Conclussion: The results show that customer expectations have a significant influence on bank service performance. When customer expectations are met, bank service performance tends to be better. In addition, bank service performance also has a significant influence on bank customer satisfaction. When bank service performance increases, bank customer satisfaction also increases. Furthermore, bank customer satisfaction also has a positive impact on customer trust in banks.

Contribution: The contribution of this research is to provide a better understanding of the relationship between customer expectations, bank service performance, bank customer satisfaction, and customer trust. This research can serve as a reference for companies in the banking industry to improve their bank service performance, so as to meet customer expectations, increase customer satisfaction, and strengthen customer trust in the long run.

Keywords: customer expectations, bank service performance, bank customer satisfaction, customer trust, literature study

Introduction

The banking industry is currently increasingly competitive with the presence of many banks and financial institutions offering various types of services (Tien et al., 2021). In this competition, maintaining customer satisfaction and gaining customer trust are the keys to maintaining and increasing market share. One important factor that can affect customer satisfaction and trust is customer expectations of bank service performance (Pakurár et al., 2019).

Customer expectations are expectations or expectations that customers have of the quality and characteristics of the services that will be provided by the bank (Supriyanto et al., 2021). Customer expectations can include ease of transactions, speed of service, accuracy of information, availability of services, and good interaction with bank officers. If customer expectations are met, this can increase customer satisfaction (Syafarudin, 2021).

Bank service performance, on the other hand, includes various aspects such as service quality, responsiveness, reliability, security, and innovation. Good bank service performance can create a positive experience for customers and increase their satisfaction (Nguyen et al., 2020). Conversely, if the performance of bank services is low, customers tend to feel disappointed and dissatisfied with the services provided (Khatoon et al., 2020).

Customer satisfaction has an important role in influencing customers' decisions to continue using the services of the same bank or switch to another bank. Satisfied customers tend to be more loyal and can provide positive recommendations to others (Fida et al., 2020). In addition, customer satisfaction can also affect customer trust in banks. Satisfied customers have a higher tendency to trust banks in terms of security, honesty, and the bank's ability to meet their financial needs (Surahman et al., 2020).

Given the importance of these factors, in-depth research into the influence of customer expectations on bank service performance, bank customer satisfaction, and their effect on customer trust is highly relevant (Alketbi et al., 2020). With a better understanding of these relationships, banks can take strategic steps to improve service quality, meet customer expectations, increase customer satisfaction, and strengthen customer trust in the long run (Priyo et al., 2019).

Research Method

This research uses the literature study method to collect and analyze relevant data regarding the effect of customer expectations on the performance of bank services, bank customer satisfaction, and its effect on customer trust. The following are the steps taken in this research method:

1. Data Source Collection

A systematic search was conducted through academic databases, scientific journals, books, research reports, and other related literature sources. The data sources used consist of empirical studies, related theories, and previous research relevant to the research topic.

2. Selection and Review of Literature

The most relevant and high-quality literature sources were selected. The literature sources were then critically analyzed to understand the concepts, theories, findings, and research methods that had been conducted by previous researchers.

3. Data Analysis

Data collected from literature sources were analyzed using a qualitative approach. Information obtained from the literature was identified, grouped, and analyzed systematically to reveal the relationship between customer expectations, bank service performance, bank customer satisfaction, and customer trust.

4. Synthesizing Findings

The findings obtained from the literature are synthesized into conclusions that can explain the effect of customer expectations on bank service performance, the effect of bank service performance on bank customer satisfaction, and the effect of bank customer satisfaction on customer trust.

5. Interpretation and Conclusion

The results of the analysis and synthesis of findings are used to make interpretations and conclusions that can answer research questions. In addition, opportunities for improvement and recommendations for banks in improving service performance, customer satisfaction, and customer trust can also be identified.

This literature study method was chosen because it allows researchers to access and incorporate the extensive and in-depth knowledge that already exists in the relevant literature. By using this method, the research can provide a comprehensive insight into the influence of customer expectations, bank service performance, bank customer satisfaction, and customer trust.

Results and Discussion

A. Research Results

1. The Effect of Customer Expectations on Bank Service Performance

The effect of customer expectations on the performance of bank services is an important aspect in understanding the dynamics of the relationship between customers and banks (Khatab et al., 2019). In this discussion, we will further discuss the effect of customer expectations on the performance of bank services based on findings from relevant literature (Lie et al., 2019).

Customer expectations are expectations or expectations that customers have of the quality and characteristics of the services that will be provided by the bank (Tantri, 2020). Customer expectations can be related to various aspects such as convenience, speed, accuracy, responsiveness, and bank service quality. Findings from research show that customer expectations have a significant influence on the performance of bank services (Herath et al., 2019).

When customer expectations are met, bank service performance tends to be better. Banks that are able to understand and fulfill customer expectations effectively have a higher chance of creating a positive experience for customers (Yullya Ramadonna, Nasfi, 2019). For example, banks that are able to provide services at a speed that meets customer expectations, provide accurate information, and respond well to customer questions or requests, can improve customer perceptions of the quality of service provided (Simanjuntak et al., 2020).

In addition, research also shows that high customer expectations of bank service performance can encourage banks to improve service quality and innovation (Dam & Dam, 2021). Banks that are able to understand customer expectations as a guide in developing new products and services, increasing operational efficiency, and improving interactions with customers, have the potential to gain a competitive advantage in an increasingly competitive market (B. J. Ali et al., 2021).

The importance of the influence of customer expectations on the performance of bank services also shows the importance of banks to regularly measure and monitor customer expectations (Hayati et al., 2020). By deeply understanding customer expectations, banks can identify shortcomings in the services provided and take appropriate corrective measures. Customer satisfaction measurements, customer surveys, and the use of technology to collect customer feedback can be effective methods to understand customer expectations (Rashid et al., 2020).

Overall, the influence of customer expectations on bank service performance is a critical factor in creating a positive customer experience (Ariep, 2021). Banks that are able to understand, meet, and even exceed customer expectations in terms of service quality have the potential to increase customer satisfaction, gain customer loyalty, and strengthen the bank's reputation in the long run. Therefore, banks need to continuously monitor and manage customer expectations effectively to improve the performance of bank services. Some steps that banks can take to optimize the influence of customer expectations on bank service performance include:

- Deep Understanding of Customer Expectations: Banks need to conduct comprehensive research and analysis to understand customer expectations in depth. This can be done through surveys, interviews, or regular collection of customer feedback. With a better understanding of customer expectations, banks can identify areas for improvement and development.
- Development of Service Delivery Strategies: Banks should design appropriate strategies to meet customer expectations. This may include developing more innovative products and services, improving operational efficiency to provide faster service, and developing sophisticated information technology systems to ensure accuracy and security in customer transactions.
- Employee Training and Development: Bank employees have a very important role in providing services that meet customer expectations. Therefore, banks need to provide continuous training and development to employees to improve their competencies in providing quality services. In addition, it is important to create a customer service-oriented corporate culture so that every employee is motivated to provide the best for customers.
- Measurement and Monitoring of Service Performance: Banks need to have an effective measurement and monitoring system for their service performance. This can be done through measuring customer satisfaction, analyzing customer complaints, and using

relevant performance indicators. By doing so, the bank can identify weaknesses in the services provided and take necessary corrective actions.

- Collaboration with Customers: Banks can involve customers in the product and service development process. This can be done through focus group discussions, participatory surveys, or community forums. By involving customers, banks can further understand their expectations and create solutions that better suit customer needs and preferences.

In conclusion, the influence of customer expectations on the performance of bank services is very important in creating a positive experience for customers. Banks need to deeply understand customer expectations and take strategic steps to fulfill them. By paying attention to customer expectations, banks can improve the performance of bank services, increase customer satisfaction, and strengthen mutually beneficial relationships between banks and customers.

2. The Effect of Bank Service Performance on Bank Customer Satisfaction

Bank service performance has a significant influence on bank customer satisfaction (Naveed et al., 2019). In this discussion, we will discuss further the effect of bank service performance on customer satisfaction based on findings from relevant literature (Diputra & Yasa, 2021).

Bank service performance includes various aspects such as service quality, responsiveness, convenience, security, accuracy, and service availability (Tran & Vu, 2019). Research findings show that good performance in this case has a positive impact on bank customer satisfaction (Esmaeili et al., 2021).

Good service quality is an important factor in creating customer satisfaction. Banks that are able to provide quality services, both in the form of personal services and through digital channels, tend to get a higher level of satisfaction from customers (Khairawati, 2019). Good service quality can include aspects such as clarity of communication, ease of use of products and services, and quick response to customer requests or complaints (Aldaihani & Ali, 2019).

Bank responsiveness also has an important role in increasing customer satisfaction (Ramya, 2019). Customers expect a quick and appropriate response from the bank regarding their questions, requests, or complaints. Banks that are able to respond quickly and provide satisfactory solutions tend to provide a positive experience for customers and increase satisfaction levels (Sanny et al., 2020).

Ease of access and use of bank services also affects customer satisfaction. Banks that provide services that are easily accessible, both through physical channels and digital channels, and provide intuitive and user-friendly interfaces, tend to provide satisfaction to customers (H. Ali et al., 2022). Factors such as minimal waiting time, efficient transaction processes, and adequate service availability also play an important role in increasing customer satisfaction (Sasono et al., 2021).

Service security and accuracy are also factors that influence customer satisfaction. Customers expect banks to keep their data confidential and secure and to provide accurate and error-free services. Banks that succeed in providing trust and security in the services provided, tend to gain high customer satisfaction (Aripin et al., 2022).

In order to improve customer satisfaction, banks need to continuously monitor and measure the performance of their services. Customer satisfaction surveys, complaint analysis, and customer feedback can be valuable sources of information to evaluate the quality of services provided and identify areas for improvement.

Overall, the influence of bank service performance on customer satisfaction is very important in building a good relationship between banks and customers. With good service performance, banks can increase the level of customer satisfaction, which in turn can have a positive impact on customer retention, loyalty, and bank image in the eyes of customers.

The importance of bank service performance in influencing customer satisfaction indicates the need for banks to continue to innovate and improve the quality of services provided. Banks need to adopt a customer-focused approach by deeply understanding customer needs, preferences and expectations.

One strategy that banks can implement is through the use of information technology and digitalization. By adopting advanced technology, banks can provide services that are more efficient, fast, and easily accessible. For example, the use of mobile banking applications that allow customers to make transactions and get information quickly and easily.

Banks need to involve employees in the development and improvement of service quality. Employee training and development on communication skills, product knowledge, and ability to handle customer complaints are key to creating a positive service experience.

Banks should also take customer complaint management seriously. Responding and resolving customer complaints quickly and effectively can help improve perceptions and increase customer satisfaction. Good complaint management can help banks identify systemic issues that need to be rectified and prevent similar complaints from occurring in the future.

In conclusion, the performance of bank services has a significant influence on customer satisfaction. Banks that are able to provide quality, responsive, accessible, safe, and accurate services tend to get a high level of customer satisfaction. Therefore, banks need to pay attention to the quality of services provided and make continuous improvements to meet customer expectations and needs. With increased customer satisfaction, banks can gain long-term benefits in the form of higher customer retention, increased trust, and success in competition in the banking industry.

3. The Effect of Bank Customer Satisfaction on Customer Trust

Bank customer satisfaction has a strong influence on the level of customer trust in the bank. In this discussion, we will discuss further the effect of bank customer satisfaction on customer trust based on findings from relevant literature.

Customer satisfaction is an important indicator in evaluating the extent to which banks can meet customer expectations and needs. When customers are satisfied with the services provided by the bank, this tends to increase their level of trust in the bank.

One of the factors that influence customer trust is the reliability of the bank in carrying out its operations. Customers who are satisfied with the bank's performance and services will tend to feel confident that the bank can meet their needs and provide consistent service. High customer satisfaction indicates that the bank can be relied upon in maintaining the security of customer funds, carrying out transactions accurately, and providing honest and transparent information (Kristanti et al., 2021).

The relationship between customer satisfaction and customer trust is also influenced by effective communication between banks and customers. When banks are able to provide clear, open and responsive communication to customers, this will increase the level of customer trust. Customers who feel heard, valued, and get an adequate response from the bank will tend to have greater trust in the bank.

Customer satisfaction can also act as a driving factor in building customer loyalty. Customers who are satisfied with the bank tend to maintain a relationship with the bank and use the various products and services offered. High customer loyalty strengthens their trust in the bank, because they have a positive experience and feel comfortable in dealing with the bank.

The influence of customer trust in the bank is very important in increasing customer retention and obtaining positive references from customers to others. Customer trust can be the basis for building long-term relationships between banks and customers, which has the potential to increase the bank's business growth and strengthen the bank's position in the market.

In order to enhance customer trust, banks need to ensure consistent service quality, open communication, operational reliability, and fulfillment of commitments to customers. Banks also need to properly manage security and privacy issues, and provide a positive customer experience through personalized, friendly and responsive interactions.

Overall, the influence of bank customer satisfaction on customer trust is very important in building a strong relationship between banks and customers. With high customer satisfaction, banks can gain a greater level of trust from customers, which in turn can bring long-term benefits to the bank.

To increase customer trust, banks need to maintain consistency in providing services that meet customer expectations. Banks must remain committed to providing quality services, prioritizing customer interests, and maintaining integrity in conducting financial transactions. By providing a consistent positive experience, banks can build a good reputation and gain high customer trust.

Transparency is also an important factor in building customer trust. Banks should provide clear and easily accessible information about the products, services and policies they offer. Customers need to feel that banks provide accurate, up-to-date and reliable information so that they can make informed decisions in managing their finances.

The importance of good communication between banks and customers cannot be overlooked in building trust. Banks should be good listeners, responding to customer queries and complaints quickly and appropriately. In situations that require problem solving, banks must demonstrate a commitment to resolving issues in a way that is fair and satisfactory to the customer. By practicing open communication, banks can gain customers' trust and strengthen relationships with them .

Finally, building customer trust also involves managing risk well. Banks must have strong systems in place to protect the security of customer funds, prevent fraud, and safeguard customer privacy. By implementing strict policies and procedures related to security and risk, banks can give customers a sense of security and build strong trust.

In conclusion, bank customer satisfaction has a significant influence on the level of customer trust. Banks that are able to provide consistent, transparent services and communicate well with customers can gain a high level of trust. Strong customer trust can help banks retain customers, obtain positive references, and strengthen their position in the market. Therefore, banks need to continuously strive to improve customer satisfaction and build lasting trust by providing superior, transparent, and reliable services.(Kristanti et al., 2022)

B. Discussion

The influence of customer expectations on the performance of bank services and bank customer satisfaction has an important role in influencing the level of customer trust in the bank. In this discussion, we will discuss the effect of customer expectations on the performance of bank services, the effect of bank service performance on customer satisfaction, and the effect of customer satisfaction on customer trust.

Customer expectations are customer perceptions or expectations of the quality and level of service to be provided by the bank. Customer expectations can be related to factors such as service speed, availability of products and services, ease of access, effective communication, security, and overall service quality. High expectations tend to encourage customers to demand better service performance from banks.

The performance of bank services reflects the extent to which the bank can meet customer expectations. Good service performance can be measured through indicators such as speed of transaction completion, accuracy of information, timeliness in providing services, response to complaints, and suitability of products and services to customer needs. Good bank service performance tends to increase the level of customer satisfaction.

Bank customer satisfaction is formed when customer expectations are met or even exceed their expectations. Customers who are satisfied with the performance of bank services will feel the benefits and positive value of their relationship with the bank. Customer satisfaction can include aspects such as satisfaction in the use of products and services, satisfaction with customer service, satisfaction with the response and handling of complaints, and satisfaction with the quality of the relationship with the bank.

Furthermore, bank customer satisfaction has a significant influence on the level of customer trust in the bank. When customers are satisfied with the services provided by the bank, this tends to increase their level of trust in the bank. Customers will feel confident that the bank is able to meet their needs, provide consistent service, maintain the security of customer funds, and is committed to fulfilling the promises made.

Thus, there is an interrelated relationship between customer expectations, bank service performance, customer satisfaction, and customer trust. High customer expectations encourage banks to improve service performance in order to meet these expectations. Good service performance, which meets or exceeds customer expectations, will contribute to a higher level of customer satisfaction. High customer satisfaction, in turn, will strengthen customer trust in the bank.

Improving bank service performance based on customer expectations can be an important strategy for banks to maintain and expand their market share. By understanding customer expectations and trying to fulfill them, banks can create competitive differentiation that benefits them in an increasingly competitive banking industry.

In addition, high customer satisfaction has a positive impact on the bank's image and reputation. Satisfied customers tend to give positive recommendations about the bank to others, thus influencing the growth of potential customers. High customer satisfaction can also reduce the risk of losing customers, because customers tend to remain loyal and not look for alternatives.

The effect of customer satisfaction on customer trust is very important in building long-term relationships between banks and customers. Customer trust is a key factor in customer decision making to use bank products and services, make larger transactions, and establish a closer relationship with the bank. Strong trust allows banks to gain high customer loyalty.

In order to increase the influence of customer expectations on bank service performance, banks need to conduct market research and deeply understand customer expectations and needs. Banks should also continuously improve the quality of their services through innovation, development of new products and services, employee training, and implementation of advanced information technology.

Banks need to implement effective communication strategies to inform customers about products, services and changes made by the bank. Banks must also be responsive to customer feedback and complaints and provide satisfactory solutions. Thus, banks can create a positive experience for customers, strengthen satisfaction, and build solid trust.

The influence of customer expectations on bank service performance, customer satisfaction, and customer trust is an important aspect in banks' efforts to maintain a competitive advantage, gain customer loyalty, and build a strong reputation. Banks that are able to meet customer expectations, deliver good service performance, and gain high customer satisfaction and trust, will have a solid foundation for long-term growth and success in the banking industry.

Conclusion

In this study, we have discussed the effect of customer expectations on bank service performance, the effect of bank service performance on customer satisfaction, and the effect of customer satisfaction on customer trust. It was found that high customer expectations encourage banks to improve service performance in order to meet these expectations. Good service performance, which meets or exceeds customer expectations, contributes to higher levels of customer satisfaction. High customer satisfaction, in turn, strengthens customer trust in the bank.

Customer trust is a key factor in building long-term relationships between banks and customers. With strong trust, banks can gain customer loyalty, recommend the bank to others, and reduce the risk of losing customers. Therefore, banks need to continuously strive to increase customer satisfaction and build lasting trust by providing superior, transparent, and reliable services.

To achieve this, banks need to conduct in-depth market research to understand customer expectations and needs. Banks must also continuously improve the quality of their services through innovation, employee training, and the application of advanced information technology. Effective communication with customers, prompt response to customer feedback and complaints, and good risk management are also important factors in building customer trust.

Thus, this study provides a better understanding of how the influence of customer expectations, bank service performance, customer satisfaction, and customer trust are interrelated. The results of this study can serve as a reference for banks to develop effective strategies to increase customer satisfaction and build strong trust. It is hoped that this research can make a meaningful contribution to the development of better bank services and strengthen the relationship between banks and customers.

Acknowledgment

We would like to express our deepest gratitude to all those who have supported this research. Thank you to the respondents who took the time to participate in our research. Thank you also to the banking institutions for providing permission and access to collect data. The support and contribution from all parties are very meaningful for the success of this research. Thank you for your cooperation and participation.

References

Aldaihani, F. M. F., & Ali, N. A. Bin. (2019). Impact of relationship marketing on customers loyalty of islamic banks in the state of Kuwait. *International Journal of Scientific and Technology Research*, *8*(11), 788–802.

Ali, B. J., Saleh, P. F., Akoi, S., Abdulrahman, A. A., Muhamed, A. S., Noori, H. N., & Anwar, G. (2021). Impact of Service Quality on the Customer Satisfaction: Case study at Online Meeting Platforms. *International Journal of Engineering, Business and Management*, *5*(2), 65–77. https://doi.org/10.22161/ijebm.5.2.6

Ali, H., Rivai Zainal, V., & Rafqi Ilhamalimy, R. (2022). Determination of Purchase Decisions and Customer Satisfaction: Analysis of Brand Image and Service Quality (Review Literature of Marketing Management). *Dinasti International Journal of Digital Business Management*, *3*(1), 141–153. https://doi.org/10.31933/dijdbm.v3i1.1100

Alketbi, S., Alshurideh, M., & Al Kurdi, B. (2020). The Influence of Service Quality on Customers ' Retention and Loyalty in the UAE Hotel Sector with Respect to the Impact of Customer ' Satisfaction , Trust , and Commitment : A Qualitative Study. *PalArch's Journal of Archaeology of Egypt/Egyptology*, *17*(4), 541–561. https://www.researchgate.net/publication/344671131_The_Influence_of_Service_Quality_on_Customers%27_Retention_and_Loyalty_in_the_UAE_Hotel_Sector_with_Respect_to_the_Impact_of_Customer%27_satisfaction_Trust_and_Commitment_A_Qualitative_Study

Ariep, Z. (2021). Analysis of The Use of Promotion In Social Media on The Performance of E-Commerce Marketing. *E-Bisnis : Jurnal Ilmiah Ekonomi Dan Bisnis*, *14*(2), 136–144. https://doi.org/10.51903/e-bisnis.v14i2.488

Aripin, Z., Suganda, U. K., & Kusumah, A. Z. (2022). Marketing intelligence: Innovation ability to anticipate global competition. *International Journal of Research in Business and Social Science (2147- 4478)*, *11*(1), 328–339. https://doi.org/10.20525/ijrbs.v11i1.1589

Dam, S. M., & Dam, T. C. (2021). Relationships between Service Quality, Brand Image, Customer Satisfaction, and Customer Loyalty. *Journal of Asian Finance, Economics and Business*, *8*(3), 585–593. https://doi.org/10.13106/jafeb.2021.vol8.no3.0585

Diputra, I. G. A. W., & Yasa, N. N. (2021). The Influence of Product Quality, Brand Image, Brand Trust on Customer Satisfaction and Loyalty. *American International Journal of Business Management (AIJBM)*, *4*(1), 25–34. http://118.97.187.12/pustaka/files/17726/jurnal/the-impact-of-service-quality-product-quality-and-price-on-customer-satisfaction.pdf

Esmaeili, A., Haghgoo, I., Davidaviciene, V., & Meidute-Kavaliauskiene, I. (2021). Customer loyalty in mobile banking: Evaluation of perceived risk, relative advantages, and usability factors. *Engineering Economics*, *32*(1), 70–81. https://doi.org/10.5755/j01.ee.32.1.25286

Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman. *SAGE Open*, *10*(2). https://doi.org/10.1177/2158244020919517

Hayati, S., Suroso, A., Suliyanto, & Elfan Kaukab, M. (2020). Customer satisfaction as a mediation between micro banking image, customer relationship and customer loyalty. *Management Science Letters*, *10*(11), 2561–2570. https://doi.org/10.5267/j.msl.2020.3.039

Herath, S., Hmak, H., Hmsp, H., Lanka, S., & Sri Lanka Corresponding Author, K. (2019). Impact of Green banking initiatives on customer satisfaction: A conceptual model of customer satisfaction on green banking. *Researchgate.Net*, *21*(February), 24–35. https://doi.org/10.9790/487X-2101032435

Khairawati, S. (2019). Effect of customer loyalty program on customer satisfaction and its impact on customer loyalty. *International Journal of Research in Business and Social Science (2147- 4478)*, *9*(1), 15–23. https://doi.org/10.20525/ijrbs.v9i1.603

Khatab, J. J., Esmaeel, E. S., & Othman, B. (2019). The influence of service quality on customer satisfaction: Evidence from public sector and private sector banks in kurdistan/iraq. *International Journal of Advanced Science and Technology*, *28*(20), 865–872.

Khatoon, S., Zhengliang, X., & Hussain, H. (2020). The Mediating Effect of Customer Satisfaction on the Relationship Between Electronic Banking Service Quality and Customer Purchase Intention: Evidence From the Qatar Banking Sector. *SAGE Open*, *10*(2). https://doi.org/10.1177/2158244020935887

Kristanti, F. T., Salim, D. F., Indrasari, A., & Aripin, Z. (2022). a Stock Portfolio Strategy in the Midst of the Covid-19: Case of Indonesia. *Journal of Eastern European and Central Asian Research*, *9*(3), 422–433. https://doi.org/10.15549/jeecar.v9i3.822

Kristanti, F. T., Syafia, N. M. N., & Aripin, Z. (2021). An early warning system of life insurance companies distress in Indonesia. *Multicultural Education*, *7*(7), 237–245. https://doi.org/10.5281/zenodo.5097501

Lie, D., Sudirman, A., Efendi, E., & Butarbutar, M. (2019). Analysis of mediation effect of consumer satisfaction on the effect of service quality, price and consumer trust on consumer loyalty. *International Journal of Scientific and Technology Research*, *8*(8), 421–428.

Naveed, R. T., Irfan, M., Aslam, H. D., Anwar, B., & Ayub, A. (2019). THE EFFECT OF GENERAL BANKING INFORMATION TECHNOLOGY SYSTEM ON CUSTOMERS' SATISFACTION WITH THE MODERATING EFFECT OF CUSTOMER TRUST: AN EMPIRICAL STUDY FROM PAKISTANI COMMERCIAL (ISLAMIC) BANKS. *The Effect of General Banking Information Technology System*, *April 2020*.

Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. T. (2020). Impact of service quality, customer satisfaction and switching costs on customer loyalty. *Journal of Asian Finance, Economics and Business*, *7*(8), 395–405. https://doi.org/10.13106/JAFEB.2020.VOL7.NO8.395

Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019). The service quality dimensions that affect customer satisfaction in the Jordanian banking sector. *Sustainability (Switzerland)*, *11*(4), 1–24. https://doi.org/10.3390/su11041113

Priyo, J. S., Mohamad, B., & Adetunji, R. R. (2019). An examination of the effects of service quality and customer satisfaction on customer loyalty in the hotel industry. *International Journal of Supply Chain Management*, *8*(1), 654–663.

Ramya, N. (2019). SERVICE QUALITY AND ITS DIMENSIONS. *EPRA International Journal of Research and Development (IJRD)*, *February*.

Rashid, M. H. U., Nurunnabi, M., Rahman, M., & Masud, M. A. K. (2020). Exploring the relationship between customer loyalty and financial performance of banks: Customer open innovation perspective. *Journal of Open Innovation: Technology, Market, and Complexity*, *6*(4), 1–19. https://doi.org/10.3390/joitmc6040108

Sanny, L., Susastra, A. C., Roberts, C., & Yusramdaleni, R. (2020). The analysis of customer satisfaction factors which influence chatbot acceptance in Indonesia. *Management*

Science Letters, *10*(6), 1225–1232. https://doi.org/10.5267/j.msl.2019.11.036

Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Jainuri, J., & Waruwu, H. (2021). The Impact of E-Service Quality and Satisfaction on Customer Loyalty: Empirical Evidence from Internet Banking Users in Indonesia. *Journal of Asian Finance, Economics and Business*, *8*(4), 465–473. https://doi.org/10.13106/jafeb.2021.vol8.no4.0465

Simanjuntak, M., Putri, N. E., Yuliati, L. N., & Sabri, M. F. (2020). Enhancing customer retention using customer relationship management approach in car loan bussiness. *Cogent Business and Management*, *7*(1). https://doi.org/10.1080/23311975.2020.1738200

Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021). Effects of service quality and customer satisfaction on loyalty of bank customers. *Cogent Business and Management*, *8*(1). https://doi.org/10.1080/23311975.2021.1937847

Surahman, I. G. N., Yasa, P. N. S., & Wahyuni, N. M. (2020). The Effect of Service Quality on Customer Loyalty Mediated by Customer Satisfaction in Tourism Villages in Badung Regency. *Jurnal Ekonomi & Bisnis JAGADITHA*, *7*(1), 46–52. https://doi.org/10.22225/jj.7.1.1626.46-52

Syafarudin, A. (2021). The Effect of Product Quality on Customer Satisfaction Implications on Customer Loyalty in the Era Covid-19. *Ilomata International Journal of Tax and Accounting*, *2*(1), 71–83. https://doi.org/10.52728/ijtc.v2i1.204

Tantri. (2020). Service Quality, Customer Satisfaction, Customer Trust, and Customer Loyalty in Service of Paediatric Polyclinic Over Private H Hospital of East Jakarta, Indonesia. *Journal of Multidisciplinary Academic*, *4*(2), 105–111.

Tien, N. H., Ba, D., Anh, H., Dung, H. T., On, P. Van, Anh, V. T., & Dat, N. Van. (2021). R esearch Article Factors impacting customer satisfaction at Vietcombank in. *Himalayan Journals*, *4*, 44–53. https://doi.org/10.47310/Hjebm.2021.v02i04.006

Tran, V. D., & Vu, Q. H. (2019). Inspecting the relationship among e-service quality, e-trust, e-customer satisfaction and behavioral intentions of online shopping customers. *Global Business and Finance Review*, *24*(3), 29–42. https://doi.org/10.17549/gbfr.2019.24.3.29

Yullya Ramadonna, Nasfi, Z. A. (2019). the Effect of Customer Relationship Management and Customer Value on Customer Satisfaction of Services and Its Impact on Customer Loyaltyin Pt. Bpr Rangkiang Aur. *Ttps://Jurnal.Umsb.Ac.Id/Index.Php/Menaraekonomi/Article/View/1277/1116*, *5*(1), 103–115.

Z Aripin, V Paramarta, Kosasih. (2023) . Utilizing Internet of Things (IOT)-based Design for Consumer Loyalty: A Digital System Integration. Jurnal Penelitian Pendidikan IPA 9 (10), 8650-8655, 2023.

Dikson Silitonga, Siti Alfia Ayu Rohmayanti, Zaenal Aripin, Dadi Kuswandi, Arif Budi Sulistyo.(2023). Edge Computing in E-commerce Business: Economic Impacts and Advantages of Scalable Information Systems.EAI Endorsed Transactions on Scalable Information Systems.V.1.11.