Jurnal Perbankan Syariah Darussalam (JPSDa) *Submit: 03-07-2025*
Vol.5 / No.2: 207-218, Juli 2025, *Editor: 24-07-2025*
ISSN : 2775-6084 *(online)* *Reviewed:28-07-2025*
Doi : 10.30739/jpsda. v5i02.4138 *Publish: 02-08-2025*
Terakreditasi Sinta 5: No 72/E/KPT/2024

THE EFFECT OF PRODUCT INNOVATION AND SERVICE QUALITY ON CUSTOMER SATISFACTION: A STUDY ON INDONESIAN SHARIA BANKS

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh inovasi produk dan kualitas layanan terhadap kepuasan nasabah pada bank syariah di Indonesia. Isu pokok dalam penelitian ini berkaitan dengan pentingnya pengembangan strategi pelayanan dan produk yang relevan dalam meningkatkan kepuasan serta loyalitas nasabah di sektor perbankan syariah yang semakin kompetitif. Pendekatan yang digunakan adalah kuantitatif dengan desain deskriptif. Data primer dikumpulkan melalui penyebaran kuesioner skala Likert kepada 100 responden yang dipilih secara acak. Variabel independen terdiri dari inovasi produk (X_1) dan kualitas layanan (X_2), sedangkan variabel dependen adalah kepuasan nasabah (Y). Teknik analisis yang digunakan adalah regresi linear berganda dengan bantuan perangkat lunak SPSS versi 22. Hasil penelitian menunjukkan bahwa baik inovasi produk maupun kualitas layanan memiliki pengaruh yang signifikan terhadap kepuasan nasabah, baik secara parsial maupun simultan. Secara simultan, kedua variabel menjelaskan sebesar 74,7% variasi kepuasan nasabah. Temuan ini menegaskan pentingnya pembaruan produk dan peningkatan mutu layanan sebagai strategi utama dalam memperkuat posisi bank syariah di Indonesia.

Katakunci: Inovasi Produk, Kualitas Layanan, Kepuasan Nasabah, Bank Syariah.

Abstract

This study aims to analyze the effect of product innovation and service quality on customer satisfaction at Islamic banks in Indonesia. The main issue in this study relates to the importance of developing relevant service and product strategies in increasing customer satisfaction and loyalty in the increasingly competitive Islamic banking sector. The approach used is quantitative with descriptive design. Primary data were collected through the distribution of Likert scale questionnaires to 100

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randomly selected respondents. The independent variables consist of product innovation (X_1) and service quality (X_2), while the dependent variable is customer satisfaction (Y). The analysis technique used is multiple linear regression with the help of SPSS software version 22. The results showed that both product innovation and service quality have a significant influence on customer satisfaction, both partially and simultaneously. Simultaneously, the two variables explain 74.7% of the variation in customer satisfaction. The findings confirm the importance of product renewal and service quality improvement as key strategies in strengthening the position of Islamic banks in Indonesia.
Keywords: Product Innovation, Service Quality, Customer Satisfaction, Islamic Banks.

A. INTRODUCTION

Islamic banks in Indonesia have experienced significant growth in recent years. According to the Financial Services Authority (OJK), as of September 2022, Islamic bank assets reached IDR 600 trillion, which showed an increase of 15% compared to the previous year. This growth shows the increasing public interest in financial products that comply with sharia principles, where transactions are carried out without usury, gharar, and maysir (Maulana, 2025). With the increasing awareness of ethical values and fairness in transactions, Islamic banks have become an attractive option for many customers, both individuals and businesses. In the context of increasing competition, it is important for Islamic banks to focus on product innovation and service quality to increase customer satisfaction (Ikhwan Taher, 2024).

Product innovation is one of the key factors that can affect the sustainability of Islamic banks' business. Product innovation theory states that innovation includes not only the development of new products, but also the improvement of features and benefits of existing products (Anggraini et al., 2022). The synergy between sharia principles and product innovation is proven to have a significant impact on the financial performance of Islamic banks. The integration of strong sharia values with innovative approaches in product development not only increases customer trust and satisfaction, but also strengthens the competitiveness of Islamic banks amid the dynamics of rapid digital transformation (Nabil et al., 2025). Product innovation strategies in Islamic finance include the development of new products that comply with sharia principles, such as sharia-contract-based microfinance, digital waqf savings, and technology-based Takaful insurance. These initiatives play an important role in promoting financial inclusion, especially in countries with large Muslim populations. Through this innovative approach, the Islamic financial system is expected to reach segments of society that have not been optimally served by formal financial institutions (Nufus et al., 2024).

Service quality in the banking industry plays a crucial role in increasing customer satisfaction and loyalty. In general, this quality is measured through five main dimensions, namely reliability, responsiveness, assurance, empathy, and tangible evidence. Various research results show that these five dimensions significantly influence customer perceptions and experiences (Syamsul Alam et al., 2022). The results showed that banks that have excellence in the aspects of responsiveness and service assurance are not only able to increase customer satisfaction, but also directly contribute to the formation of customer loyalty (Rahayu et al., 2019). In addition, employee satisfaction has a crucial role in supporting the creation of high-quality services. This shows that investment in human resource training and development can improve the quality of interactions between employees and customers, which in turn has a positive impact on overall service quality (Numanovich & Abbosxonovich, 2020).

Product innovation is one of the strategic factors proven to contribute significantly to increasing customer satisfaction in various industrial sectors. In the context of the culinary business, for example, product innovation not only creates added value, but is also able to strengthen consumers' positive perceptions of the quality of service offered. Findings from several field studies show that innovation, combined with effective promotional strategies and competitive pricing, can increase loyalty and overall consumer experience (Azarin & Nugroho, 2024). The relationship between service quality and customer satisfaction has been consistently demonstrated in various industry sectors. Superior service quality has been shown to play an important role in increasing customer satisfaction levels. In the context of banking, for example, a study on ZANACO Bank showed that service dimensions such as responsiveness, reliability, and empathy have a very significant role in shaping customer satisfaction (Muchimba & Sinkala, 2024).

Zairah (2022) states that various studies show that product innovation has a positive influence on increasing customer satisfaction and loyalty in various industrial contexts. In the banking sector, for example, innovation in product development, if accompanied by a competitive profit sharing distribution scheme and optimal service quality, is proven to contribute significantly to the formation of customer loyalty. According to Hermawansyah & Wardana (2024), research at Zadj Prosalon Balikpapan shows that service quality contributes 75.2% to customer satisfaction. This finding confirms that in an increasingly competitive market, continuous improvement of service quality is a key factor in building customer satisfaction and loyalty.

Increasingly fierce competition in the Islamic banking industry encourages every Islamic financial institution to continue to improve its competitiveness through product development and service quality improvement. In this context, a comprehensive understanding of the factors that influence customer satisfaction is a crucial aspect for the sustainability and growth of Islamic banks. Gaps are still found

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in research that simultaneously examines the effect of product innovation and service quality on customer satisfaction in the Islamic banking environment in Indonesia. This creates a need for more in-depth and contextual empirical studies. This study aims to analyze the effect of product innovation and service quality on customer satisfaction at Islamic banks in Indonesia. The results of this study are expected to enrich the literature in the field of Islamic economics and provide a basis for practical recommendations for the development of strategies to increase customer satisfaction in Islamic banks.

B. THEORETICAL FOUNDATION

1. Product Innovation Theory

Product innovation can be understood as the process of creating or improving a product that aims to answer consumer needs and preferences more effectively. In the realm of Islamic banking, this concept is applied through the development of various financial products that are in line with sharia principles, such as murabahah financing schemes, mudharabah, and other sharia-based investment instruments. The existence of product innovation has a strategic role in increasing the competitiveness of Islamic financial institutions, especially in facing the dynamics of increasingly complex industrial competition (Hayatudin & Adam, 2020).

2. Service Quality Theory

Service quality is a measure of customer perception of the excellence of the services provided, which is evaluated through five main dimensions, namely reliability, responsiveness, assurance, empathy, and tangibles. In the context of banking, especially Islamic banking, these dimensions are an important foundation in building sustainable relationships with customers and fostering trust in the institution. The high quality of service has the potential to strengthen customer trust in Islamic banks, because it shows the professionalism and concern of the institution in meeting customer expectations (Vidani, 2024).

3. Customer Satisfaction Theory

Customer satisfaction is an emotional response that arises as a result of the evaluation between the customer's initial expectations and the actual reality or experience obtained. In the framework of Islamic banking, the level of customer satisfaction is strongly influenced by the extent to which banks carry out sharia principles consistently and transparently (Mubarak & Arianto, 2022).

C. METHODS

This study uses a quantitative approach with a descriptive design to examine in depth the effect of product innovation and service quality on customer satisfaction. The object is customers of Indonesian Islamic banks. Primary data will be collected through a survey using a questionnaire. The independent variables in this study consist

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of product innovation (X1) and service quality (X2), while the dependent variable is customer satisfaction (Y). The research procedure can be seen in Figure 1.

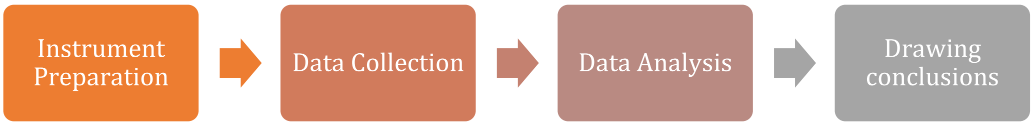

Figure 1 Research procedure

Figure 1 illustrates the systematic stages of conducting research, which consists of four main steps: instrument development, data collection, data analysis, and conclusion drawing. The initial stage, namely instrument preparation, includes the process of designing measuring instruments or methods designed to obtain data in accordance with the research objectives. After the instrument is well structured, it is followed by the data collection stage, which is carried out through retrieving information from predetermined sources, such as respondents or relevant documents. The data obtained is then processed and analyzed to identify patterns, relationships between variables, or other important findings. The final stage is drawing conclusions, which aims to summarize the results of the analysis and provide answers to the formulation of problems or research hypotheses.

The data collection technique was carried out through distributing Likert scale questionnaires to customers. The sampling technique used is random sampling. Each variable is measured through five statements, so there are a total of 15 statements in the questionnaire. The product innovation variable (X1) is measured by several indicators, namely: (1) new product development, (2) improvement of existing products, and (3) product diversification strategies (Kristian & Gofur, 2022). The service quality variable (X2) is measured by five main indicators based on the SERVQUAL model, namely: (1) physical evidence (tangibles), (2) reliability, (3) responsiveness, (4) assurance, and (5) empathy (Mabini Jr. et al., 2024). The customer satisfaction variable (Y) is measured by several main indicators, namely: (1) conformity of expectations with services received, (2) level of satisfaction with service quality, (3) perception of the value of product or service benefits, and (4) overall assessment of company performance (Zebua, 2024).

The data collected in this study were 100 respondents and then analyzed using multiple linear regression methods to determine the extent of the influence of each independent variable on the dependent variable. This analysis allows researchers to identify the relative contribution of each independent variable in explaining the dependent variable. The data processing process is carried out with the help of SPSS version 22 statistical software, which functions to test the hypotheses that have been formulated previously and produce empirically relevant findings. The use of this

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method is expected to provide an objective and measurable picture of the relationship between variables in the study.

D. RESULTS AND DISCUSSION

1. Hypothesis Test

Hypothesis testing is a basic technique in statistics used to assess the truth of a statement (hypothesis) by comparing it to an alternative hypothesis. This process generally includes the preparation of null hypotheses and alternative hypotheses, calculation of test statistical values, and determination of significance levels as a basis for decision making. The hypothesis testing process plays a very important role in inferential statistics, because it allows researchers to draw general conclusions based on sample data (Song, 2024). In this study, the independent variables analyzed include product innovation (X_1) and service quality (X_2), while the dependent variable is customer satisfaction (Y). The hypothesis formulation in this study is as follows: H_1 = There is an effect of product innovation (X_1) on customer satisfaction (Y); H_2 = There is an effect of service quality (X_2) on customer satisfaction (Y); and H_3 = There is an effect of product innovation (X_1) and service quality (X_2) simultaneously on customer satisfaction (Y). Furthermore, the results of SPSS output data on the effect of X1, X2 simultaneously (together) on Y with the F test and sig can be seen in Table 1**.**

Tabel 1. ANOVA and Significance Test

ANOVAa						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	2828.163	2	1414.082	143.288	.000b
	Residual	957.277	97	9.869		
	Total	3785.440	99			

(Source: Data processed by researchers, 2025)

Table 1 explains that the F value of 143.288 shows a very high level of significance. This indicates that variables X1 and X2 simultaneously have a significant effect on variable Y, with a significance value of 0.000. This value is smaller than the significance level of 0.05, so the hypothesis H3 is accepted. That is, there is a simultaneous significant influence between the independent variables (X1 and X2) on the dependent variable (Y). In addition, the strength of the influence of the two independent variables on the dependent variable will be supported by the coefficient of determination (R-squared) value presented in Table 2.

Tabel 2. Test Coefficient of Determination

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**

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1	.864[a]	.747	.742	3.14147

(Source: Data processed by researchers, 2025)

Based on Table 2, it can be concluded that the correlation coefficient (R) value of 0.864 indicates a very strong relationship between the independent variables (X1 and X2) and the dependent variable (Y). The R Square value of 0.747 indicates that 74.7% of the variation in variable Y can be explained by the combination of variables X1 and X2, while the remaining 25.3% is explained by other factors outside this model. The Adjusted R Square value of 0.742 indicates that the model has been adjusted to the number of predictors used, and still shows high consistency. The multiple linear regression equation between X1 and X2 on Y is presented in Table 3.

Tabel 3. Coefficient Test of Multiple Lenier Regression

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	5.786	4.564		1.268	.208
	X1	.408	.093	.394	4.377	.000
	X2	.531	.094	.511	5.674	.000

(Source: Data processed by researchers, 2025)

Based on Table 3, the regression analysis results in the following linear regression equation:

$Y=\beta0+\beta1X1+\beta2X2+\varepsilon$

$Y=5.786+0.408(X1)+0.531(X2)$

This equation shows that both X_1 and X_2 are statistically proven to contribute to changes in the value of Y. The constant value of 5.786 means that when the values of X_1 and X_2 are equal to zero, the value of Y is estimated at 5.786. Although in the socio-economic context the values of X_1 and X_2 equal to zero are rarely found, this constant is still useful to illustrate the starting point of the prediction model. The regression coefficient of the X_1 variable of 0.408 indicates that each one-unit increase in X_1 will increase the value of Y by 0.408, assuming the value of X_2 remains constant. Meanwhile, the regression coefficient of the X_2 variable of 0.531 indicates that each one-unit increase in X_2 will increase Y by 0.531, if X_1 does not change. This shows that X_2 has a stronger influence than X_1 on variable Y, based on the regression coefficient value. The significance test for each variable shows that the Sig. value for X_1 is 0.000 and for X_2 is 0.000, both of which are smaller than $\alpha = 0.05$. This means that the effect of each variable on Y is statistically significant. Thus, changes that occur in X_1 and X_2 do contribute significantly to changes in the value of Y and are not caused by chance factors.

2. **The Effect of Product Innovation on Customer Satisfaction**

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The effect of Product Innovation on Customer Satisfaction can be seen in Table 3, which shows that the Product Innovation variable (X_1) has a coefficient of 0.408 with a t value of 4.377 and a significance level of 0.000 <0.05. This shows that Product Innovation has a significant effect on Customer Satisfaction by 40.8%. This means that every one unit increase in the Product Innovation aspect will increase Customer Satisfaction by 0.408 units, assuming other variables remain constant. These results indicate that the higher the level of innovation in the products offered, the higher the level of satisfaction felt by customers. Practically, these findings confirm the importance of product updates and development in meeting the evolving expectations and needs of customers. Product innovation can include new features, quality improvements, service convenience, and adjustments to consumer preferences. The success of innovation in creating added value for customers contributes directly to positive perceptions and customer loyalty to Islamic financial institutions. The strong statistical significance also indicates that the effect is not coincidental, but a real and consistent relationship in the context of this research data. The results of this study are supported by Syahroni & Yulianti (2023) which states that the relationship between product innovation and customer satisfaction has consistently been the focus of various studies, which generally show a significant positive effect. For example, in the context of the food and beverage industry, product innovation is proven to directly increase the level of customer satisfaction, which then acts as a mediator in the formation of customer loyalty.

3. **The Effect of Service Quality on Customer Satisfaction**

Based on Table 3, the Service Quality variable (X_2) has a coefficient of 0.531 with a t value of 5.674> t table 1.984 and a significance of 0.000 < 0.05. This shows that Service Quality has a significant effect on Customer Satisfaction by 53.1%. This means that the better the quality of service provided, the higher the level of customer satisfaction. These findings confirm the importance of improving service quality in building customer satisfaction and loyalty to Islamic financial institutions. The results of this study are supported by research by Suryadi et al., (2024) which explains that the effect of service quality on customer satisfaction is consistently proven in various sectors, such as the hospitality, banking and education industries. The results showed that service quality has a significant impact on the level of customer satisfaction, where a number of service dimensions such as reliability, responsiveness, and empathy have a crucial role. To illustrate, a study conducted at The Laguna Resort identified a strong relationship between service quality and customer satisfaction, shown through a t-value of 16.010, signifying a highly statistically significant effect.

4. **The Effect of Product Innovation and Service Quality on Customer Satisfaction**

Based on the results of statistical tests on the effect of Product Innovation and Service Quality on Customer Satisfaction, it can be seen in Table 1 that the calculated

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F value is 143.288> F table 2.70 with a significance level of 0.000 <0.05. This shows that the two variables simultaneously have a significant effect on Customer Satisfaction. Thus, H3 is accepted, which means that the combination of product innovation and service quality makes a real contribution in shaping the level of customer satisfaction. Furthermore, based on Table 2, the R Square value of 0.747 indicates that 74.7% of the variation in Customer Satisfaction can be explained by the Product Innovation and Service Quality variables. While the rest, namely 25.3%, is explained by other factors outside the model. This shows that the regression model used has very good predictive power in explaining the effect of the two independent variables on customer satisfaction. The results of this study are supported by research by Ummul Azizah et al., (2024) which found that product innovation and service quality are proven to have a significant influence on customer satisfaction in various industrial sectors, as supported by a number of empirical findings. Several studies show that both product quality and service quality make a positive contribution to increasing customer satisfaction. Quantitatively, the variability of customer satisfaction can be explained by these two factors in the range between 37.5% and 70.3%, indicating a substantial role in shaping customer perceptions and experiences.

E. CONCLUSIONS

This study aims to analyze the effect of product innovation and service quality on customer satisfaction in Islamic banks. Based on the results of statistical analysis and discussion, it can be concluded that the two independent variables significantly affect the level of customer satisfaction, both partially and simultaneously. Product innovation contributes 40.8% to satisfaction, indicating that feature development and customization to consumer preferences create real added value. Meanwhile, service quality showed a greater influence of 53.1%, underscoring the importance of the dimensions of reliability, empathy and responsiveness in shaping customer perceptions. Simultaneously, the combination of the two explained 74.7% of the variation in customer satisfaction, indicating that the synergy between innovation and service is a strategic foundation in building loyalty and trust. These findings enrich the conceptual understanding of the factors that shape satisfaction in the context of Islamic banking.

Practically, Islamic financial institutions need to prioritize the development of innovative products that are relevant to the needs and dynamics of consumer behavior, especially in the context of digitalization and sharia-based financial technology. In addition, improving service quality must be carried out on an ongoing basis through human resource training, strengthening the culture of excellent service, and utilizing responsive and secure information technology systems. From a theoretical perspective, the results of this study contribute to strengthening the sharia-based customer satisfaction model by emphasizing the importance of integration between aspects of innovation and service quality. For future research, it is recommended to include additional variables such as trust, religiosity, digital system quality, and user experience. A qualitative approach can also be used to explore more deeply the emotional dimensions and perceptions of customers in accessing Islamic financial services.

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