Received: 8 June 2026 | Accepted: 9 July 2026 | Published online: 23 August 2026 | E-ISSN: 3124-2715

Journal of Business and Organizational Research

RESEARCH ARTICLE

The Roles of Service Quality, Corporate Image, and Trust in Shaping Customer Satisfaction: Evidence from A Commercial Bank in Binjai City, Indonesia

Nurul Hasanah Nasution [1] | **Gustina** [2*] | **Afifah** [3]

[1,2,3]Department of Business Administration, Politeknik Negeri Padang, Padang, Indonesia

*Correspondence
Gustina, Department of Business Administration, Politeknik Negeri Padang, Padang, Indonesia: gustina@pnp.ac.id

Summary

This study examines the effects of service quality, corporate image, and trust on customer satisfaction in a commercial bank in Binjai City, Indonesia. The study aims to identify the key determinants of customer satisfaction in response to increasing competition and digital transformation in the banking industry. A quantitative research design is employed using a survey of 100 customers selected through purposive sampling. Data are collected through a structured questionnaire based on established measurement scales and are analyzed using multiple linear regression analysis. The results indicate that service quality, corporate image, and trust each have a positive and significant effect on customer satisfaction. Among these predictors, corporate image exerts the strongest influence, followed by service quality and trust. These findings highlight the importance of delivering superior service quality, maintaining a strong corporate image, and strengthening customer trust to enhance customer satisfaction and sustain competitiveness in the banking sector. The study contributes to the literature by providing empirical evidence on the determinants of customer satisfaction in Indonesian commercial banks.

Keywords: customer satisfaction, service quality, corporate image, trust, commercial banking.

1 | INTRODUCTION

The Indonesian banking industry has become increasingly competitive due to rapid digital transformation, evolving customer expectations, and the growing demand for high-quality financial services. Commercial banks play a strategic role in promoting financial inclusion and supporting national economic development, particularly through financing micro, small, and medium enterprises (MSMEs). These banks have continuously strengthened their competitiveness by expanding service networks, improving digital banking services, and enhancing customer-oriented innovations.

According to the annual report of a leading commercial bank, the institution has operated for more than a century and maintains one of the largest banking networks in Indonesia, supported by thousands of branch offices, service units, and banking agents serving both urban and rural communities. The bank has also accelerated its digital transformation through an integrated mobile banking platform. By the end of 2025, the platform had reached 45.9 million users, representing an annual increase of 18.9%, while processing 5.60 billion digital transactions with a total transaction value of IDR 7,057 trillion. These achievements demonstrate the growing adoption of digital banking services and highlight the increasing importance of maintaining high levels of customer satisfaction in the banking sector.

This is an open access article under the terms of the Creative Commons Attribution License, which permits use, distribution and reproduction in any medium, provided the original work is properly cited.
© 2025 The Author(s). Journal of Business and Organizational Research published by Kreasi Reka Cipta.

In the banking industry, customer satisfaction has become a critical indicator of organizational performance and long-term competitiveness. Because banking services are intangible, customers evaluate banks not only based on service quality but also on corporate image and the level of trust developed through continuous interactions. Therefore, banks are expected to continuously improve service quality, strengthen their corporate reputation, and foster customer trust to maintain long-term relationships with customers (Pambudi & Soliha, 2021).

Despite continuous improvements in banking technology and service delivery, financial institutions continue to face challenges in responding to rapidly changing customer expectations and increasingly intense market competition. Maintaining superior service quality while building a strong corporate image and customer trust has become essential for sustaining competitive advantage and enhancing customer satisfaction (Cavalera & Soliha, 2019).

This study was motivated by the need to understand the determinants of customer satisfaction in a commercial bank located in Binjai City. Preliminary observations indicated that customer complaints regarding banking services were still reported, suggesting a potential gap between customer expectations and perceived service performance. Such conditions provide an important context for examining how service quality, corporate image, and trust contribute to customer satisfaction.

Although previous studies have extensively examined the relationships among service quality, corporate image, trust, and customer satisfaction, empirical evidence at the branch level of commercial banks remains limited. Moreover, the rapid expansion of digital banking services has altered customer expectations and service experiences, making it necessary to reassess these relationships in the current banking environment. Therefore, this study aims to examine the effects of service quality, corporate image, and trust on customer satisfaction in a commercial bank in Binjai City. This research is important because it provides updated empirical evidence on the determinants of customer satisfaction within the context of digital banking transformation and increasingly competitive financial services. The findings are expected to contribute to the customer satisfaction literature while offering practical insights for bank managers in designing strategies to improve service quality, strengthen corporate image, build customer trust, and ultimately enhance customer satisfaction and long-term customer loyalty.

2 | LITERATUR REVIEW

2.1 | The Relationship between Service Quality and Customer Satisfaction

Service quality refers to the level of excellence provided by an organization or company in meeting customers' expectations and needs. A study by Kotler cited in Karwur et al. (2022) defines service quality as a form of customer evaluation regarding the level of service received compared to the level of service expected. This definition emphasizes the importance of alignment between customer expectations and the actual service performance in assessing service quality.

Meanwhile, Rahmawati et al. (2022) define service quality as the characteristics of services offered by a company that are free from defects and comply with established standards, thereby influencing customer satisfaction. This definition focuses more on the technical and objective dimensions of service, such as the absence of defects and conformity to standards, which serve as the foundation for customer satisfaction.

In addition, a study conducted by Ainun et al. (2024) defines service quality as the expected level of excellence and the control of that excellence to fulfill customer desires. This definition highlights the importance of consistency and quality control in service delivery, rather than merely fulfilling temporary expectations.

Recent findings by Sari et al. (2023) indicate that the dimensions of tangibles, reliability, responsiveness, assurance, and empathy in service quality significantly influence the satisfaction of digital banking customers in Indonesia. These findings reinforce the importance of meeting customer expectations and providing fast and reliable services in shaping customer satisfaction. Based on the explanation above, the first hypothesis can be formulated as follows:

H1: Service quality has significant and positive effect on customer satisfaction.

2.2 | The Relationship between Bank Image and Customer Satisfaction

Bank image refers to the perceptions or views formed in the minds of the public or customers toward a bank based on their experiences, information, and interactions with the company. A study by Kenneth & Donald cited in Karwur et al. (2022) states that corporate image reflects the feelings held by consumers and businesses regarding the overall organization as well as its individual products or product lines. This definition emphasizes that image is

not formed from a single aspect, but rather from a combination of various perceptions related to the elements possessed by the company.

Meanwhile, Purba & Talumantak (2023) define bank image as the perception that develops in the public's mind based on realities presented through the media. This perspective highlights the importance of external influences, particularly the media, in shaping public perception, where image is not entirely controlled by the company but also by information circulating outside the organization.

In addition, Susanti (2023) defines corporate image as the result of customers' overall perceptions of a company, formed through information and knowledge about the company. A positive image emerges when the company is able to provide satisfaction to its customers, thereby increasing consumer interest in using its products or services. This means that corporate image also has an outcome-based characteristic, where positive customer experiences strengthen positive perceptions and encourage repeat purchases or customer loyalty.

Theoretically, bank image can therefore be understood as the public perception of a company, both as a whole and in relation to its products or services. This perception is shaped by customer experiences, media information, service quality, and the way the company interacts with society. If a company provides good service, clear information, and is able to satisfy customers, its image will become positive. Conversely, if the company delivers poor service and unclear information spreads widely, its image will become negative. Based on the explanation above, the second hypothesis can be formulated as follows:

H2: Bank image has significant and positive effect on customer satisfaction.

2.3 | The Relationship between Trust and Customer Satisfaction

Trust is one of the key factors in establishing a sustainable relationship between a company and its customers. In the banking sector, customer trust can be interpreted as customers' confidence that a bank is able to provide stable, transparent, secure services and fulfill their expectations. A study by Setiawan cited in Karwur et al. (2022) defines trust as a belief that enables individuals to voluntarily become customers of a service provider after considering the characteristics of the service provider. This definition emphasizes the importance of consumers' initial perceptions of the attributes of service providers in the decision-making process.

A study conducted by Sari et al. (2023) defines trust as consumers' knowledge regarding an object, its attributes, and its benefits. This means that trust can be formed based on how well consumers understand the products or services offered, including the extent of the benefits that can be obtained. Meanwhile, Purba & Talumantak (2023) define trust as an individual's belief in the goodwill of another individual, group, or company in carrying out duties and responsibilities for mutual benefit. This definition adds a moral dimension and social responsibility as important elements in the formation of trust.

Theoretically, experts conclude that trust is a belief or positive expectation held by individuals toward others, whether individuals, groups, or companies, based on knowledge, experience, and the perception that others will act honestly, responsibly, and reliably in fulfilling promises or obligations. Trust includes elements of confidence in the characteristics, good intentions, and abilities of others, as well as the willingness to take risks because of the expectation that others will provide satisfactory outcomes. Based on the explanation above, the third hypothesis can be formulated as follows:

H3: Trust has significant and positive effect on customer satisfaction.

3 | METHOD

This study employed a quantitative research design using a survey approach to examine the influence of service quality, bank image, and trust on customer satisfaction among commercial bank customers in Binjai City. Quantitative research was considered appropriate because it enables the testing of causal relationships among variables using statistical analysis. The study relied on primary data collected directly from respondents through a structured questionnaire. The questionnaire was developed based on established measurement scales adopted from previous studies and consisted of closed-ended questions measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The research instrument consisted of four variables. The independent variables included Service Quality, Bank Image, and trust, while Customer Satisfaction served as the dependent variable. Service Quality was measured using the SERVQUAL dimensions proposed by Cavalera and Soliha (2019), namely Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Bank Image was measured based on four dimensions adapted from Pambudi and Soliha (2021): Personality, Reputation, Value, and Corporate Identity. Trust was

measured using the dimensions of Benevolence, Ability, Integrity, and Willingness to Depend, also adapted from Pambudi and Soliha (2021). Meanwhile, Customer Satisfaction was measured using questionnaire items adapted from Sigit and Soliha (2017), which assess customers' overall satisfaction with the banking services they receive..

4 | RESULT

4.1 | Respondent Characteristics

A total of 100 valid responses were obtained from BRI Binjai Branch customers who met the sampling criteria, including having been customers for at least one year and having conducted a minimum of five banking transactions. Female respondents accounted for 62% of the sample, while 38% were male. Most respondents were between 21–30 years and 31–40 years of age, with each group representing 38% of the total sample. In terms of occupation, civil servants, military personnel, and police officers (PNS/TNI/POLRI) constituted the largest group (37%). Overall, the respondent profile indicates that the sample was dominated by economically active individuals with sufficient banking experience to provide reliable evaluations of service quality, bank image, trust, and customer satisfaction.

Overall, the findings indicate a positive evaluation across all research variables, as the majority of respondents selected either "Agree" or "Strongly Agree" for most items. This pattern suggests that customers generally perceived on a commercial bank in Binjai City as providing high-quality services, maintaining a favorable corporate image, and demonstrating a high level of trustworthiness. Among the independent variables, trust received the strongest positive responses, followed by service quality and bank image. Similarly, customer satisfaction was rated positively, indicating that respondents were generally satisfied with the banking services.

4.2 | Validity and Reliability

Validity testing was performed to evaluate the validity of the questionnaire items used in this study. The results are presented in Table 1. Based on the data presented in Table 1, the variables of service quality, bank image, trust, and customer satisfaction are considered valid because the Sig. (2-Tailed) values are less than 0.05 and the Pearson correlation coefficients are positive.

Table 1. Measurement validation tes

	Item	Sig (2 tailed)	Prob	Pearson Correlation	Decission
Service Quality	X1.1	0.000	0.05	0,441	Valid
	X1.2	0.000	0.05	0,643	Valid
	X1.3	0.000	0.05	0,779	Valid
	X1.4	0.000	0.05	0,589	Valid
	X1.5	0.000	0.05	0,533	Valid
	X1.6	0.000	0.05	0,659	Valid
	X1.7	0.000	0.05	0,722	Valid
	X1.8	0.000	0.05	0,633	Valid
	X1.9	0.000	0.05	0,685	Valid
	X1.10	0.000	0.05	0,712	Valid
Bank Image	X2.1	0.000	0.05	0,476	Valid
	X2.2	0.000	0.05	0,745	Valid
	X2.3	0.000	0.05	0,781	Valid
	X2.4	0.000	0.05	0,513	Valid
	X2.5	0.000	0.05	0,785	Valid
	X2.6	0.000	0.05	0,683	Valid
	X2.7	0.000	0.05	0,829	Valid
	X2.8	0.000	0.05	0,769	Valid
Trust	X3.1	0.000	0.05	0,515	Valid
	X3.2	0.000	0.05	0,572	Valid

	X3.3	0.000	0.05	0,377	Valid
	X3.4	0.000	0.05	0,748	Valid
	X3.5	0.000	0.05	0,638	Valid
	X3.6	0.000	0.05	0,675	Valid
	X3.7	0.000	0.05	0,683	Valid
	X3.8	0.000	0.05	0,772	Valid
Customer Satisfaction	Y1	0.000	0.05	0,594	Valid
	Y2	0.000	0.05	0,619	Valid
	Y3	0.000	0.05	0,706	Valid
	Y4	0.000	0.05	0,693	Valid
	Y5	0.000	0.05	0,514	Valid
	Y6	0.000	0.05	0,601	Valid
	Y7	0.000	0.05	0,596	Valid
	Y8	0.000	0.05	0,654	Valid
	Y9	0.000	0.05	0,588	Valid
	Y10	0.000	0.05	0,650	Valid

The reliability of the measurement instrument was evaluated using Cronbach's alpha to examine the internal consistency of the questionnaire items. The results are presented in Table 2. Based on the data presented in Table 2, all variables, the variables of service quality, bank image, trust, and customer satisfaction are considered reliable because the reliability test results are greater than 0.60. This indicates that the questionnaire is reliable to be used as a research instrument.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Decission
Service Quality	0,842	10	Reliabel
Bank Image	0,855	8	Reliabel
Trust	0,781	8	Reliabel
Customer Satisfaction	0,823	10	Reliabel

4.3 Model evaluation

Multiple linear regression analysis was employed to examine the effects of service quality, bank image, and trust on customer satisfaction. The regression results are presented in table 3. Based on the results of the multiple linear regression analysis presented in table 3. The constant value is 6.694, indicating that if the variables of service quality, bank image, and trust are equal to 0 or considered constant, the customer satisfaction value remains positive at 6.694. The regression coefficient value for the service quality variable (β1) is positive at 0.280, meaning that every one-unit increase in service quality will increase customer satisfaction by 0.280 units, if the other independent variables remain constant. The regression coefficient value for the bank image variable (β2) is positive at 0.469, meaning that every one-unit increase in bank image will increase customer satisfaction by 0.469 units, if the other independent variables remain constant. The regression coefficient value for the trust variable (β3) is positive at 0.232, meaning that every one-unit increase in trust will increase customer satisfaction by 0.232 units, if the other independent variables remain constant.

The hypotheses were tested using the t-test to evaluate the significance of the individual effects of each independent variable on customer satisfaction. a. The test results for service quality (X1) towards customer satisfaction (Y) obtained t count = 3.522 > t table 1.984 with a significance level of 0.001 < 0.05. This means that service quality (X1) has a positive effect on customer satisfaction (Y). It can be concluded that there is a strong relationship between the quality of service provided and the level of satisfaction felt by customers. Since the significance value is below the predetermined threshold (0.05), the hypothesis stating that service quality has a significant positive effect on customer satisfaction can be accepted, meaning that the better the quality of service

provided, the higher the satisfaction felt by customers.

Table 3. Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6,694	2,463		2,718	0,008
Service Quality	0,280	0,079	0,302	3,522	0,001
Bank Image	0,469	0,081	0,481	5,809	0,000
Trust	0,232	0,090	0,175	2,578	0,011

$$Y = 6.694 + 0.280X1 + 0.469X2 + 0.232X3$$

The test results for bank image towards customer satisfaction obtained t count = 5.809 > t table 1.984 with a significance level of 0.000 < 0.05. This means that bank image has a positive effect on customer satisfaction. It can be concluded that the high t count value and low significance indicate that the relationship between bank image and customer satisfaction is not coincidental. The hypothesis stating that the bank's image has a significant positive effect on customer satisfaction can be accepted. The better the bank's image in the eyes of customers, the greater the level of satisfaction felt by customers towards the bank's services and reputation.

The results of the test for trust on customer satisfaction obtained t count = 2.578 > t table 1.984 with a significance level of 0.011 < 0.05. This means that trust has a positive effect on customer satisfaction. It can be concluded that trust has a significant positive relationship with customer satisfaction, so the proposed hypothesis can be accepted. The greater the customers' trust in the bank, the higher the level of satisfaction felt by the customers.

4.4 | Discussion

Based on the results of multiple linear regression analysis, it shows that every increase in service quality by 1 unit will increase customer satisfaction by 0.280 units, assuming the independent variable remains constant. In the hypothesis testing analysis using the t-test, a t-value of 3.522 was obtained, which is greater than the t-table value of 1.984, with a significance level of 0.001 < 0.05, indicating that H1 is accepted. This indicates that the quality of service has a positive and significant impact on customer satisfaction. The results show that the better the quality of service provided, the higher the satisfaction felt by the customers. From the service quality questionnaire data (X1), it is known that respondents predominantly agreed with the tangible item (physical evidence) that is comfortable and clean. This research is relevant to previous studies by Cavalera & Soliha (2019) which state that service quality has a positive and significant impact on customer satisfaction. To improve service in terms of comfort and cleanliness, the waiting area can be made more attractive by adding seating, lighting, trash bins available at several points, and having cleaning staff on duty during operational hours.

Based on the results of multiple linear regression analysis, it shows that every increase in bank image by 1 unit will increase customer satisfaction by 0.469 units, assuming the independent variable values remain constant. In the hypothesis testing analysis using the t-test, a t-value of 5.089 was obtained, which is greater than the t-table value of 1.984, with a significance level of 0.000 < 0.05, indicating that H2 is accepted. This indicates that the bank's image has a positive and significant impact on customer satisfaction. The bank's image variable is also the variable that has the greatest influence on customer satisfaction. The results indicate that the better the bank's image in the eyes of customers, the higher the level of satisfaction customers feel towards the bank's services and reputation. From the bank image questionnaire data (X2), it is known that respondents predominantly agreed with the personality item that has a friendly and professional image. This research is relevant to previous studies by Pambudi & Soliha (2021), which found that the bank's image has a positive and significant impact on customer satisfaction. To strengthen the bank's image, a friendly attitude must be shown by all employees. Employees also need to remain patient and polite, especially when dealing with customers who have been waiting for a long time and are experiencing issues. In terms of service professionalism, it should be quick, clear, and straightforward.

Based on the results of multiple linear regression analysis, it shows that every increase in trust by 1 unit will increase customer satisfaction by 0.232 units, assuming the values of independent variables remain constant. In the hypothesis testing analysis using the t-test, the calculated t-value is 2.578 > t-table 1.984 with a significance level of 0.11 < 0.05, which means H3 is accepted. This indicates that trust has a positive and significant impact on customer satisfaction. The trust variable is also the variable with the least influence on customer satisfaction. The results indicate that the greater the trust of customers in the bank, the higher the level of satisfaction experienced by

the customers. Respondents predominantly agreed with the integrity item that strives to keep the promises or agreements made with customers. This research is relevant to previous studies by Karwur et al., (2022) which found that trust has a positive and significant impact on customer satisfaction. To strengthen trust, employees must ensure that every promise is kept, such as timely service, complaint resolution, or fund disbursement. In addition, information transparency is also important, especially in case of delays, so that customers continue to feel valued.

5 | CONCLUSION

This research was conducted with the aim of determining the influence of service quality, bank image, and trust on customer satisfaction at one of the commercial bank in Binjai City. With service quality, bank image, and trust as independent variables and customer satisfaction as the dependent variable. From the research results, it can be concluded that the Service Quality Variable, based on the tests conducted, is stated to have a partial positive and significant effect on customer satisfaction. This result shows that the better the quality of service provided, the higher the satisfaction felt by customers.

The Bank Image is stated to have a partial positive and significant effect on customer satisfaction. This result shows that the better the bank's image in the eyes of customers, the greater the level of satisfaction felt by customers with the bank's services and reputation. Trust is stated to have a partially positive and significant effect on satisfaction. This result shows that the greater the trust of customers in the bank, the higher the level of satisfaction felt by customers. The results of the coefficient determination test indicate that the influence of the service quality variable, bank image, and trust on customer satisfaction is 73.3%, while the remaining 26.7% is influenced by other factors not included in this study.

This research contributes to the development of literature related to service quality, bank image, and trust by affirming the relevance of the SERVQUAL theory and the corporate image concept in the context of Indonesian banking. In addition, this research also reinforces the finding that trust is an important factor in building customer satisfaction. The results of this study emphasize the importance of maintaining transparency, service consistency, and customer-friendly digital transformation to enhance customer satisfaction. Technology-based service strategies need to be accompanied by clear communication so that customers feel safe and confident.

Declarations

Conflict of Interest
The authors declare that they have no conflict of interest.

Ethical approval
Not applicable

Consent to Participate
Informed consent was obtained from all participants prior to data collection. Participation was voluntary, and respondents were assured of anonymity and confidentiality.

Consent to Publish
All authors consent to the publication of this manuscript.

References

Adam, I., & Sumartana, I. M. (2018). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Bank BRI Syariah KC Denpasar. Jurnal Manajemen Dan Bisnis Equilibrium, 4(1), 55–61. https://doi.org/10.47329/jurnal_mbe.v4i1.305

Ainun, N. R., Lukman, S. D. S., & Syamsuriani. (2024). Pengaruh Kualitas Pelayanan dan Citra Bank Terhadap Kepuasan Nasabah BNI KCU Parepare. Economics and Digital Business Review, 5(1), 439–444.

Binjai, B. (2024). Brilian Binjai. Brilian Binjai. https://www.instagram.com/brilianbinjai?igsh=NGx1ajZsMm03MmNl

Binjai, K. (2025). DUA Kali Digugat, BRI Binjai Absen di Pengadilan Terkait Pemotongan Nasabah Sepihak. Karanmonitor. https://koranmonitor.com/sumut/binjai/dua-kali-digugat-bri-binjai-absen-di-pengadilan-terkait-pemotongan-nasabah-sepihak/

Cavalera, N. D., & Soliha, E. (2019). "Pengaruh Kualitas Layanan, Citra Bank Dan Kepercayaan Terhadap Kepuasan Nasabah Tabungan Simpeda Bank Jateng Cabang Utama Semarang." Prosiding SENDI_U 2019,

12(4), 388–397.
Detiksumut. (2024). Ekonomi Sumut. Detiksumut. https://www.detik.com/sumut/bisnis/d-7764369/ekonomi-di-sumut-tumbuh-5-03-tahun-2024
BRI (2025). Tentang BRI. Https://Bri.Co.Id/Tentang-Bri. https://bri.co.id/tentang-bri
Karwur, H. S. L., Mangantar, M., & Rogi, M. H. (2022). Analisis Pengaruh Kualitas Layanan, Citra Perusahaan dan Kepercayaan terhadap Kepuasan Nasabah PT. Pegadaian IPC Tumpaan di Desa Pinamorongan. Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi, 10(4), 1718–1727.
Machali, I. (2021). Metode Penelitian Kuantitatif. Yogyakarta: Fakultas Ilmu Tarbiyah dan Keuangan
Maulyan, F. F., Yuniati Drajat, D., Angliawati, R. Y., & Sandini, D. (2022). Pengaruh Service Excellent Terhadap Citra Perusahaan Dan Loyalitas Pelanggan: Theoretical Review. Jurnal Sains Manajemen, 4(1), 8–17. https://doi.org/10.51977/jsm.v4i1.660
Mega, K. I., Rukmigarsari, E., & Walida, S. El. (2021). Menentukan Ukuran Sampel Penelitian Di Bidang Matematika Pada Skala Data Metrik. Jp3, 16(1), 98–102.
Nurlia. (2019). Pengaruh Struktur Organisasi terhadap Pengukuran Kualitas Pelayanan. Meraja Journal, 2(2), 51–66. https://media.neliti.com/media/publications/284699-pengaruh-struktur-organisasi-terhadap-pe-1ea03fb3.pdf
Pambudi, T. W. S., & Soliha, E. (2021). Pengaruh Kualitas Layanan, Citra Bank, Dan Kepercayaan Terhadap Kepuasan Nasabah Bank. Jurnal Ilmiah Akuntansi Dan Keuangan, 04(01), 27–39.
Permata, A., & Bhakti, Y. B. (2020). Keefektifan Virtual Class dengan Google Classroom dalam Pembelajaran Fisika Dimasa Pandemi Covid-19. JIPFRI (Jurnal Inovasi Pendidikan Fisika Dan Riset Ilmiah), 4(1), 27–33. https://doi.org/10.30599/jipfri.v4i1.669
Purba, Z. I. H., & Talumantak, R. (2023). Pengaruh Kualitas Pelayanan, Kepercayaan, Citra Perusahaan Terhadap Kepuasan Nasabah Di BCA EXPRESS Met Mall Cibubur. Jurnal Publikasi Ilmu Manajemen Dan E-Commerce, 2(3), 232–256.
Rahmawati, C., Fitriani, D., Haira, F., & Panorama, M. (2022). Pengaruh Kualitas Layanan Dan Kinerja Karyawan Terhadap Kepuasan, Kepercayaan, Dan Loyalitas Nasabah (Studi Kasus Bank Muamalat Kantor Cabang Palembang). SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan, 1(7), 1073–1088. https://doi.org/10.54443/sibatik.v1i7.123
Raihan, S. (2022). Pengaruh Kualitas Pelayanan Kinerja Karyawan Terhadap Kepuasan Nasabah (Studi Pada Bank Syariah Indonesia KCP Peudada.
Rijali, A. (2019). Analisis Data Kualitatif. Alhadharah: Jurnal Ilmu Dakwah, 17(33), 81. https://doi.org/10.18592/alhadharah.v17i33.2374
Roslan, N. A. A., Wahab, E., & Abdullah, N. H. (2015). Service Quality: A Case Study of Logistics Sector in Iskandar Malaysia Using SERVQUAL Model. Procedia - Social and Behavioral Sciences, 172, 457–462. https://doi.org/10.1016/j.sbspro.2015.01.380
Sari, R. A., Aswar, N. F., & Aslam, A. P. (2023). Pengaruh Kualitas Layanan Dan Kepercayaan Terhadap Kepuasan Nasabah Pada Pt. Bank Sulselbar. Jurnal Manajemen, 2(2), 119. https://doi.org/10.26858/jm.v2i2.42329
Sari, R. R., Marnisah, L., & Zamzam, F. (2021). Pengaruh Kualitas Pelayanan, Kualitas Produk Dan Citra Bank Terhadap Kepuasan Nasabah Era Covid 19 (Studi Kasus Di Pt. Bank Mandiri Kantor Cabang Palembang). Integritas Jurnal Manajemen Profesional (IJMPRO), 2(2), 201–210. https://doi.org/10.35908/ijmpro.v2i2.91
Sigit, K. N., & Soliha, E. (2017). Kualitas Produk Dan Kualitas Layanan Terhadap Kepuasan Dan Loyalitas Nasabah. Jurnal Keuangan Dan Perbankan, 21(1), 157–168. https://doi.org/10.26905/jkdp.v21i1.1236
Sinollah, & Masruro. (2019). Dalam Membentuk Kepuasan Pelanggan Sehingga Tercipta Loyalitas Pelanggan (Studi Kasus pada Toko Mayang Collection cabang Kepanjen). Jurnal Dialektika, 4(1), 45–64.
Susanti, I. (2023). Pengaruh Kualitas Layanan dan Citra Merek terhadap Kepuasan Nasabah Bank Syariah di Garut. Persya: Jurnal Perbankan Syariah, 1(2), 38–44. https://doi.org/10.62070/persya.v1i2.12
Ummah, M. S. (2019). Pengaruh Kualitas layanan, Citra Bank dan Kepercayaan Terhdap Kepuasan Nasabah. Sustainability (Switzerland), 11(1), 1–14.
Wulandari, S. (2017). Pengaruh Kepercayaan Dan Kualitas Layanan Terhadap Kepuasan Konsumen Asuransi Jiwa. Jurnal Ilmu Dan Riset Manajemen, 6(9), 1–18.