

## Analysis of Conformity Between Expectations and Realization in Sharia Bank' Financial Services in Aceh Tamiang District

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### Abstrak

Penelitian ini bertujuan untuk mengetahui kesesuaian antara ekspektasi dan realisasi pada jasa keuangan berdasarkan dimensi pelayanan yang dilakukan pada Bank Umum Syariah dan pada penelitian ini khusus dilakukan pada Bank Syariah Indonesia Kantor Cabang Kota Kualasimpang. Data yang digunakan adalah data primer yang bersumber dari responden penelitian sebanyak 100 responden pada Bank Syariah Indonesia Kantor Cabang Kota Kualasimpang. Metode analisis data menggunakan metode kuantitatif dengan analisis uji beda dan diagram kartesius. Hasil penelitian diperoleh bahwa terdapat perbedaan antara ekspektasi atau dalam hal ini adalah harapan nasabah dengan realisasi atau dalam hal ini adalah kinerja dari Bank Syariah Indonesia Kantor Cabang Kota Kualasimpang dengan nilai  $405,000 > 403,4211$ . Berdasarkan grafik diagram kartesius diketahui bahwa antara ekspektasi (harapan) nasabah dengan realisasi (kinerja) bank berada pada kuadran III dan kuadran IV. Pada kuadran III dapat diketahui bahwa memuat faktor-faktor yang dianggap kurang penting oleh nasabah dan pada kenyataannya kinerjanya tidak terlalu istimewa. Kemudian pada kuadran II yaitu faktor-faktor yang dianggap penting oleh nasabah dan sudah sesuai dengan yang dirasakan sehingga tingkat kepuasannya relatif lebih tinggi. Karenanya atribut-atribut yang masuk dalam kuadran ini harus dipertahankan.

Kata Kunci: Ekspektasi, Realisasi, Pelayanan dan Bank Syariah Indonesia

### Abstract

This research aims to determine the correspondence between expectations and realization in financial services based on the dimensions of services provided at Sharia Commercial Banks and this research was specifically carried out at Bank Syariah Indonesia Kualasimpang City Branch Office. The data used is primary data sourced from 100 research respondents at Bank Syariah Indonesia Kualasimpang City Branch Office. The data analysis method uses quantitative methods with difference test analysis and Cartesian diagrams. The research results showed that there was a difference between expectations or in this case the customer's expectations and the realization or in this case the performance of the Indonesian Syariah Bank Kualasimpang City Branch Office with a value of  $405,000 > 403.4211$ . Based on the Cartesian diagram, it is known that the customer's expectations and the bank's realization (performance) are in quadrant III and quadrant IV. In quadrant III, it can be seen that it contains factors that are considered less important by customers and in fact their performance is not very special. Then in quadrant II, there are factors that are considered important by customers and are in accordance with what they feel so that the level of satisfaction is relatively higher. Therefore, the attributes included in this quadrant must be maintained.

**Keywords:** Expectations, Realization, Services and Indonesian Sharia Bank

## INTRODUCTION

The development of Islamic banks in Indonesia is currently increasingly rapid. This is because Indonesia is a Muslim country with the largest Muslim population in the world, so it has a big role in developing a sharia economy. Especially with the birth of large sharia banks in the country, namely [Indonesian Sharia Bank](#) (BSI). BSI is a sharia banking company resulting from the combination or merger of three government banks or State-Owned Enterprises, namely Bank Syariah Mandiri, Bank BNI Syariah, and Bank BRI Syariah ([bankbsi.co.id](#), 2021). The presence of Bank Syariah Indonesia is a new historical milestone for this nation. With the unification of sharia banks, Indonesia is targeted to become the center of sharia economics and finance in the world.

The Islamic financial system is one of the best and most complete systems that is recognized internationally. January 2021, the sharia banking industry consists of 499 Head Offices and Branches from 14 Sharia Commercial Banks, 131 head offices of Sharia Business Unit branches owned by Conventional Commercial Banks. Meanwhile, January 2022 saw a significant increase from 2021, consisting of 499 head offices and branches from 15 Sharia Commercial Banks, 177 Sharia business units belonging to conventional commercial banks (OJK, 2022). Banking continues to develop and has become one of the financial services businesses in Indonesia which can be seen from the number of banks growing and causing competition in the banking business to become increasingly tight. The main thing that must be prioritized by companies to be able to face competition is to maximize customer satisfaction through various services that customers want in order to survive, compete and dominate market share (Bank BSI, 2022). Satisfied customers will be the spearhead of bank marketing because satisfaction with the service they receive will be conveyed to other customers through their stories.

Customer satisfaction is a person's level of feeling when comparing the service they receive with the quality of service they expect. The level of customer satisfaction is determined by the quality of service desired by the customer, so that guaranteeing the quality of this service is a bank's main priority which can be used as a benchmark in assessing a bank's superiority. The services provided by a bank are an effort to meet customer needs and desires. The assessment of the quality of banking services consists of five dimensions (Tjiptono, 2019). The first dimension is physical form (Tangible) which is an assessment of the physical form that a bank must have, such as buildings, office equipment, communication facilities. The second dimension is reliability, which is an assessment of the bank's professionalism or ability to provide services to customers. The third dimension is responsiveness, which is an assessment of the desires and willingness of bank employees to provide services to customers. The fourth dimension is Guarantee, which is an assessment of the guarantee that employees have knowledge, competence, politeness and trustworthy characteristics or behavior. The fifth dimension is empathy, an assessment of the bank's attention to its customers and understanding the needs and expectations of customers from a bank.

Based on the results of an initial survey by interviewing 10 customers at Bank Syariah Indonesia in Aceh Tamiang Regency, by asking how many times a month they made transactions at Bank Syariah Indonesia, 8 people answered that between 3 times they went directly to the bank and 2 people said only once. Meanwhile, these 10 people often make transactions via mobile banking (BSI mobile).

Then, when making transactions at the bank, do you have expectations regarding the service received at the bank? Of the 10 customers interviewed, 10 of these customers had expectations of getting fast service in transactions, always being friendly towards customers, having patience in serving customers, if there was a busy queue there was a place to sit in a

clean and cool room. However, there were some expectations that met expectations or were realized and there were 5 customers who received long service with limited seating so they had to stand. This has created a mismatch between expectations and realization.

The mismatch between expectations and realization in financial services with physical evidence such as ATM machines, 6 out of 10 customers interviewed stated that customers had expectations that they would receive satisfactory service and there were customers who felt they had received excellent service, but there were also customers who did not get service that meets expectations or the realization does not meet expectations, namely services that take a long time in queues, ATM machines that are often offline and run out of money and the financial applications provided are sometimes unable to open due to maintenance (repairs) and internet network support that is not good if in the area inland. This is in line with reports from the media where a customer who made a transaction on BSI Mobile did not press the donation button but the balance was reduced, so the customer asked BSI to return the money ([www.mediakonsumen.com](http://www.mediakonsumen.com), 2022). Apart from that, there is also news about the people of Aceh who complain that the service from Bank Syariah Indonesia is not good ([idxchannel.com](http://idxchannel.com)).

In connection with the problems described above, it is very interesting to conduct research aimed at analyzing the correspondence between expectations and realization in sharia commercial bank financial services, using case studies in the community in Aceh Tamiang Regency.

## **LITERATURE REVIEW**

Services are the expected level of excellence and control over this level of excellence and to fulfill consumer desires (Gayatri & Damarsiwi, 2022). Services or customer service can be divided into two criteria, namely good service quality and poor service quality (Sartika et al., 2019). This service quality is not something permanent or rigid, but flexible and changeable. This change is of course in the form of improving the quality of service to make it even better. In the process of changing service quality, several things are needed to support the process, for example surveys or observations of customers, including input, opinions and feedback about the services that have been provided (Atikah & Mulyono, 2021).

Services have unique characteristics that differentiate them from goods. Some of these unique characteristics are (Hayati, 2019):

- a) Intangibles: Services are intangible, meaning they cannot be seen, felt, touched, or heard before being purchased. To reduce uncertainty, consumers pay attention to signs or evidence of service quality from the places, people, equipment, communication materials, symbols and prices they observe.
- b) Inseparability: Services cannot be separated from the production and consumption processes. Services are usually sold first, then produced and consumed simultaneously. The interaction between service providers and consumers influences the results of the service, so service companies need to pay attention to the recruitment process, compensation and employee training and development.
- c) Diversity: Services are very diverse because they are non-standardized output, meaning there are many variations in form, quality and type depending on who, when and where the service is produced. Buyers of services are very concerned about this high variability and often they ask for opinions in choosing a service provider.
- d) Not durable (perishability): Services are a community that is not durable and cannot be stored, so if a service cannot be used then the service will just pass away. If demand for services from consumers is not constant, because it usually varies greatly and is

influenced by seasonal factors, then this will be a problem. Therefore, service companies must evaluate their capacity to balance supply and demand.

Service quality can be measured using the SERVQUAL model. This model states that to improve service quality you must pay attention to 5 (five) dimensions of service quality, namely (Tjiptono, 2019):

- a) Direct evidence (Tangibles), is part of the appearance of the service (unit or room), equipment (completeness and cleanliness of tools), and employees (neatness, cleanliness of staff and communication facilities).
- b) Reliability (Reliability). namely the ability to provide promised services promptly, accurately and satisfactorily. This can be proven by service procedures, namely: how to receive patients, examinations and service schedules.
- c) Responsiveness, namely the willingness to help customers, for example the time it takes for health workers to provide clear information, resolve patient complaints and take quick action when patients need it.
- d) Guarantee (Assurance), includes knowledge, ability, politeness, trustworthiness of the staff, freedom from all dangers, risks or doubts and is part of the professionalism of the service, for example the doctor's ability to provide birth assistance so as to provide a feeling of security and comfort .
- e) Empathy is a form of service attention, namely ease of relationships, good communication, personal attention, and understanding customer needs. This shows that health workers pay attention to every complaint from patients and their families.

In an effort to improve service quality, there are a number of strategies that can be implemented, namely (Meutia & Andiny, 2019):

1. Process, includes:
  - a. Details of standard operating procedures, manuals and job descriptions
  - b. Customer problem/complaint solution procedures
  - c. Service work standards (people and technology)
  - d. Interfunctional engagement
  - e. Just in time delivery-lead times delivery rate
2. Products, includes:
  - a. Development of product variations
  - b. Quality specifications
  - c. Model/appearance/packaging size of manual card/EFT card
  - d. Logo, trademark, and customer/public perception
  - e. Supporting and complementary services
  - f. Service model: full service, sell service
3. Price, includes:
  - a. Competitive analysis
  - b. Determination of price levels, price changes, target market
  - c. Provisions deductions, gifts, sales policies
  - d. Credit methods/methods/systems
4. Place-channel, includes:
  - a. Channel plan
  - b. Channel management, product placement allocation
  - c. Degree of channel integration
  - d. Standard policy (level) of service
  - e. Comfort, security (location) and facilities
5. Promotion, includes:
  - a. Advertising: budget, target market, media used, broadcast time schedule and others

- b. Sale
- c. Market share, product position in the market
- d. Brand position
- 6. Physical Evidence, includes:
  - a. View of the building, layout and layout of service facilities
  - b. Lighting, decoration and cleanliness
  - c. Countersmanual and automatic transaction services
  - d. Attraction, comfort, ease of access and parking
- 7. Participants, includes:
  - a. training in customer interaction and problem resolution skills
  - b. reward systems and procedures for job mobility
  - c. service team participation procedures and service execution
  - d. attachment of religious norms and universal objective norms

## METHOD

The type of data used in this research is qualitative and quantitative data (Suliyanto, 2018). Qualitative data in the form of relevant theories and a general description of Sharia Commercial Banks. Quantitative data was obtained from the results of distributing questionnaires to Bank Syariah Indonesia customers in Aceh Tamiang Regency.

The data sources in this research use primary and secondary data (Noor, 2019). Primary data is the result of distributing questionnaires and interviews conducted by researchers with Bank Syariah Indonesia customers in Aceh Tamiang who were selected as respondents. Secondary data was obtained from textbooks, journals, archives and lecture materials which are considered supporting references in the form of theories and information related to this research topic.

The population is customers of Bank Syariah Indonesia in Aceh Tamiang whose number is unknown, so the sampling method uses non-probability sampling with accidental sampling technique (Ferdinand, 2014; Sugiyono, 2017). The number of research samples was determined based on the opinion of Sujarweni (2015) where the appropriate sample size is between 30 and 500 respondents, so this study used a sample of 100 respondents who were considered to be representative of the population.

## RESULT

### Validity and Reliability Test

The validity test was carried out by distributing research questionnaires to 30 BSI Bank customers in Kualasimpang City. Validity test on the service quality variable consisting of four statements of reliability, four statements of guarantee, five statements of physical evidence, three statements of empathy and three statements of responsiveness. So there were 19 statement items that were tested with the correlation calculation values summarized in Table 1.

**Table 1. Questionnaire Validity Test**

No	Statement	r- count	r table	Results
<b>Reliability</b>				
1	Accurate balance information	0.77	0.361	valid
2	Transaction records are very accurate	0.657	0.361	valid
3	The information provided by officers is accurate	0.777	0.361	valid
4	The information provided by the officers was satisfactory	0.799	0.361	valid

Guarantee



5	The ability of bank employees is able to instill customer trust	0.629	0.361	valid
6	A sense of security for customers in carrying out transactions	0.749	0.361	valid
7	The staff's knowledge can provide service to every customer	0.629	0.361	valid
8	Customer confidentiality is guaranteed	0.749	0.361	valid
Physical Evidence				
9	Bank offices are easy for customers to reach	0.715	0.361	valid
10	Bank office parking is adequate and comfortable	0.71	0.361	valid
11	Public spaces or service areas owned by Bank offices are comfortable	0.526	0.361	valid
12	The equipment is modern and adequate	0.616	0.361	valid
13	Employee behavior is polite and Islamic	0.456	0.361	valid
Empathy				
14	Employees are friendly to all customers	0.634	0.361	valid
15	Employees smile and respect all customers when making transactions	0.557	0.361	valid
16	Employees always listen, appreciate and provide solutions when there are customer complaints	0.557	0.361	valid
Responsiveness				
17	The ability of employees to instill customer trust	0.634	0.361	valid
18	A sense of security for customers making transactions	0.557	0.361	valid
19	Speed and accuracy can complete transactions	0.56	0.361	valid

Source: Primary data processed, 2023.

Based on Table 1, it can be seen that the results of the validity test on 19 statements tested on 30 respondents, namely BSI Bank customers in Kualasimpang City, obtained an r-calculated value greater than the r-table value using a Pearson correlation value  $> \alpha 5\%$  (Suliyanto, 2018). Thus, it can be stated that the 19 statement items included in this questionnaire are considered valid or capable of expressing something that will be measured by the questionnaire.

Next, a reliability test is carried out using a comparison of Cronbach's alpha values which must be greater than the criterion of 0.60 (Ghozali, 2019). The calculation results for the reliability test can be seen in Table 2.

**Table 2. Reliability Test Results**

Research variable	Cronbach's Alpha	R-table	Information
Service quality	0.926	0.6	Reliable

Source: Primary data processed, 2023.

Based on Table 2, it can be seen that the results of the reliability test obtained a Cronbach's alpha value  $> 0.60$ . Thus, it is stated that all statement items included in this questionnaire are considered reliable or reliable because the answers to these statements are consistent or stable over time.

### Test the Difference

Expectations in this case are customers' hopes for financial services from Bank Syariah Indonesia Kualasimpang City Branch Office. Expectations of receiving financial services based on the five service dimensions will be compared with expectations or hopes or realization or performance of the bank in providing services to its customers. To find out

whether there is a difference or not between expectations and realization (performance) of the bank, use the difference test.

**Table 3. Test the Difference**  
 Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair	Expectations/Expectations	403.4211	19	10.16703	2.33248
	Realization/Performance	4,050,000	19	9.21352	2.11373

Source: Primary data processed, 2023.

Based on Table 3, it can be seen that the mean value of customer expectations is 403.4211 and the bank's realization/performance value is 405,000 with 19 data (19 statements on 5 service dimensions). Based on this value, it can be stated that there is a difference between customer expectations/hopes and the bank's realization/performance received by customers because the value is  $405,000 > 403,4211$ . This result means that the realization/performance of the bank is identified as greater than the customer's expectations/expectations; thus, creating customer satisfaction with the five dimensions of service in the financial services of Bank Syariah Indonesia Kualasimpang City Branch.

**Table 4. Paired Samples Test**  
 Paired Differences

Pair	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	Sig. (2-tailed)
				Lower	Upper		
Expectations/Expectations	-	-	-	-	-	-	-
Realization/Performance	1.579	3.22	,73872	3.1309	,02696	2,137	,0478

Source: Primary data processed, 2023.

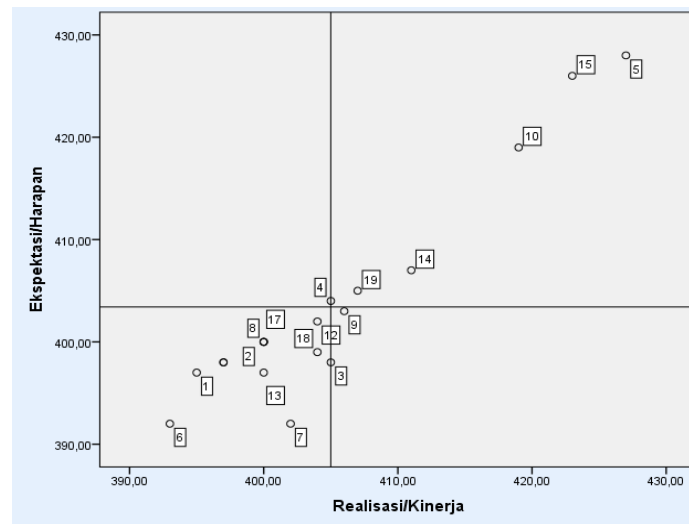
The test results for the significance level of the difference between expectations and realization can be seen in Table 4. The results of the paired samples t-test in Table 4 show that the Sig. (2-tailed) is 0.047, which means the value is smaller than 0.05 so it is declared significant (Supranto, 2018). Based on the test results, it was stated that there was a significant difference between customers' expectations and the actual service performance they experienced in Bank Syariah Indonesia's financial services in Aceh Tamiang Regency.

**Expectation and Realization Analysis**

*Importance-Performance Analysis*(IPA) is used to map the relationship between customer expectations and the bank's realization or performance based on the five service dimensions which are the attributes of this analysis. Importance-Performance Analysis consists of two components, namely quadrant analysis and gap analysis. In quadrant analysis, customer responses to the attributes can be seen which are plotted based on the level of expectations and realization of the attributes used; while gap analysis is used to see the gap between customers' expectations and realization of these attributes (Supranto, 2018).

Based on the SPSS 20.0 output results using a Cartesian diagram, it is known that the Xi value cuts perpendicular to the horizontal axis, namely the axis that reflects the realization or performance of the attribute (X); while the Yi value cuts perpendicular to the

vertical axis which reflects expectations or hopes (Y). After obtaining the weight of realization or performance and expectations or hopes, then these values are plotted on a Cartesian diagram.



**Figure 1. Importance-Performance Analysis Quadrant Cartesian Diagram**

Source: Primary data processed, 2023.

In Figure 1 it can be explained that this diagram consists of four quadrants, filled with two quadrants, namely Quadrant 2 and Quadrant 3.

Quadrant 2 (Maintain Performance), is an area that contains factors that are considered important by customers and are in accordance with what they feel so that the level of satisfaction is relatively higher. The attributes that fall into this quadrant must therefore be maintained. Based on the results of the Cartesian diagram, in Quadrant 2 there is statement 5, namely the ability of bank employees to instill customer trust; statement 10 namely bank office parking is adequate and comfortable; statement 14, namely employees are friendly to all customers; statement 15, namely employees smile and respect all customers when making transactions; as well as, statement 19, namely speed and accuracy can complete transactions.

Based on the results of the analysis in Figure 1, it can be stated that in quadrant 2 there are factors that are considered important by customers and are in accordance with what they perceive so that the level of satisfaction is relatively higher. Factors that are considered important are the ability of employees to instill a level of trust in the bank, the existence of spacious and comfortable parking facilities which are considered important by customers, and the friendly smiles from employees that customers expect, so that financial services can run smoothly. Other factors that are no less important are speed in completing transactions, and speed must be precise and error-free.

Quadrant 3 (Attributes to Maintain) is an area that contains factors that are considered less important by customers, and in fact it is identified that their performance is not very special. Where in the third quadrant there is statement 1, namely regarding accurate balance information; statement 2, namely transaction records are very accurate; statement 6, namely a sense of security for customers in carrying out transactions; statement 7, namely the officer's knowledge of being able to provide services to each customer; statement 12, namely the equipment owned is modern and adequate; statement 13, namely employee behavior is



polite and Islamic; statement 17, namely the ability of employees to instill customer trust; as well as, statement 18, namely a sense of security for customers making transactions.

In the third quadrant, it can be stated that factors that are considered less important by customers, in fact, show that their performance is not very special. This is based on the results obtained in research that balance information is considered accurate, transaction records are very accurate, a sense of security in transactions, and the ability of officers to serve. These are aspects that have been determined by the bank and therefore there is no need for customers to doubt them. As a consequence, aspects are considered less important where performance results are maximum and exceed customer expectations; However, this condition is not too special.

The results obtained in this research are in accordance with the empirical findings obtained by Diyanawati (2019) that there is a match between expectations and the reality of quality in services at the Syarif Hidayatullah Hospital clinic. Nafisa & Sukresna's (2018) empirical findings also found that service quality, performance expectations and company image influence customer loyalty and customer satisfaction. The results of this research also found similar service quality conditions found empirically by Afriyuni et al. (2019) that the level of consumer satisfaction is low because the overall Servqual (gap) value is negative, and there are 17 attributes that need to be improved from the 22 attributes tested to improve service quality at the Padang City Central Post Office with the service quality dimension where the biggest gap is the dimension responsiveness; So the quality of service at this institution was identified as not meeting customer expectations and therefore further improvements need to be made to overcome this gap.

## **CONCLUSION**

Based on the results of the analysis carried out, two main conclusions can be drawn. The first conclusion is that there is a difference between expectations and realization (performance) of Bank Syariah Indonesia Kualasimpang City Branch Office. This difference is that the realization is greater than the customer's expectations, so it can be said that the customer is satisfied with the financial services at Bank Syariah Indonesia.

The second conclusion is that based on the Cartesian diagram graph, it is known that the customer's expectations (expectations) and the bank's realization (performance) are in quadrant III and quadrant IV. In quadrant III, it can be seen that it contains factors that are considered less important by customers and in fact their performance is not very special. Then in quadrant II, there are factors that are considered important by customers and are in accordance with what they feel so that the level of satisfaction is relatively higher. Therefore, the attributes included in this quadrant must be maintained.

Based on these two main conclusions, several suggestions or recommendations can be given as follows. The first suggestion is that the sample used in this research is limited to one branch office, so that the results may result in differences if research is carried out at several other branch offices. For this reason, future researchers need to conduct research at other branch offices so that the level of customer expectations and reality is widely known.

The second suggestion is that in this study data collection only uses closed questionnaires or the answers are already available and only one of them can be selected so that the impact on the results is limited to the answers that are already available. For this reason, future researchers are advised to conduct research using open questionnaire data sources, so that the results are broader and not limited to the answers available.

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