

## REFERENCES

- Agustian, I., Saputra, H. E., & Imanda, A. (2019). Pengaruh sistem informasi manajemen terhadap peningkatan kualitas pelayanan di pt. jasaraharja putra cabang Bengkulu. *Professional: Jurnal Komunikasi dan Administrasi Publik*, 6(1).
- Ajayi, V. O. (2017). Primary sources of data and secondary sources of data. *Benue State University*, 1(1), 1-6.
- Anbiya JS, Renny. 2020. Analysis of the Effect of Interest Rates, Core Service Quality and Peripheral Service Quality on the Decision to Use Bri Bank Loan Facilities by Bekasi Branch Pdam Employees. *Journal of Economics, Finance, Banking and Accounting*, 12 (2), 245 - 266.
- Anggraeni, D., & Kartika, C. (2022). Pengaruh Service Marketing, Relationship Marketing, Communication Marketing Terhadap Customer Satisfaction. *Journal of Islamic Management*, 2(1), 56-67.
- Ardiansyah D, Widjayanti A. 2023. The Effect of Customer Service Quality on Customer Satisfaction of PT Bank Tabungan Negara Kelapa Gading Square Branch Office. *Journal of Business Administration Economic & Entrepreneurship*, 5 (1), 1 - 14.

Bagaskara, S. P., & Sugiyono. (2021). PENGARUH HARGA, PROMOSI DAN LOKASI TERHADAP KEPUTUSAN PEMBELIAN PADA CAFE GUDANG KOPI.

Bensken, W. P., Pieracci, F. M., & Ho, V. P. (2021). Basic Introduction to statistics in medicine, part 1: Describing data. *Surgical Infections*, 22(6), 590-596.

Dwitama, R. B., Prasetyo, I., & Wibowo, N. M. (2020). PENGARUH SERVICE MARKETING DAN EXPERIENTAL MARKETING TERHADAP CUSTOMER LOYALITY MELALUI CUSTOMER SATISFACTION PADA PELANGGAN MERK TOYOTA DI SURABAYA BARAT. *Jurnal Manajerial Bisnis*, 3(3), 234-242.

Ghanimata, F., & Kamal, M. (2012). Analisis pengaruh harga, kualitas produk, dan lokasi terhadap keputusan pembelian (Studi pada Pembeli Produk Bandeng Juwana Elrina Semarang). *Diponegoro Journal of Management*, 1(4), 13-22.

Haryanti, S., Mursito, B., & Sudarwati. (2019). ANALISIS STRATEGI PEMASARAN DIGITAL UNTUK MENINGKATKAN PENJUALAN PRODUK BATIK PADA PT. DANAR HADI SURAKARTA.

Hariyanti, P. & Utari, R. 2023. The Effect of *Customer Service* Activities and Customer Satisfaction on Customer Loyalty of Bank Riau Kepri Capem Panam Pekanbaru. *Journal of Communication*, 8(1), 63-78.

Jayengsari, R., Yunita, R., & Maloka, S. (2021). Pengaruh Kualitas Pelayanan Customer Service Terhadap Kepuasan Nasabah Pada Bank BJB KCP Cipanas. *Ar-Rihlah: Jurnal Keuangan Dan Perbankan Syariah*, 1(1), 11-24.

Listyawati, L., & Subardini, S. (2021). Pengaruh Brand Image Dan Promosi Terhadap Keputusan Penggunaan E-Wallet. *Jurnal Ilmiah Administrasi Bisnis Dan Inovasi*, 5(2), 72-89.

Marlius, D., & Putriani, I. (2020). Kepuasan Nasabah PT. Bank Rakyat Indonesia Unit Tapan Cabang Painan Dilihat dari Kualitas Layanan Customer Service. *Jurnal Pundi*, 3(2), 111-122.

Muhammad, I. (2020). THE EFFECT OF ONLINE LEARNING ON THE LEARNING INDEPENDENCE OF MATHEMATICS EDUCATION STUDENTS, MALIKUSSALEH UNIVERSITY.

Munadjat, B. M., Tumanggor, M., & Oktrima, B. (2019). Pengaruh Kedisiplinan Kerja Terhadap Kinerja Karyawan Pada Pt. Subur Makmur Sentosa Cabang Cikupa Tangerang. *Jurnal Semarak*, 2(1), 64-69.

Natalia, E., Dzulkirom, M., & Rahayu, S. M. (2014). *Pengaruh tingkat bagi hasil deposito bank syariah dan suku bunga deposito bank umum terhadap jumlah simpanan deposito mudharabah (studi Pada PT. Bank Syariah Mandiri Periode 2009-2012)*. Brawijaya University.

Nikmah R, Suharto A, Winahyu P. 2023. Analysis of the Effect of Service, Interest Rates, and Location on Customer Satisfaction of PT.BPR Nur Semesta Indah Semboro Branch. *Entrepreneur Student Journal*, 2 (1), 1 - 15.

Noor, S., Tajik, O., & Golzar, J. (2022). Simple random sampling. *International Journal of Education & Language Studies*, 1(2), 78-82.

Pramiyati, T., Jayanta, J., & Yulnelly, Y. (2017). Peran Data Primer Pada Pembentukan Skema Konseptual Yang Faktual (Studi Kasus: Skema Konseptual Basisdata Simbumil). *Simetris: Jurnal Teknik Mesin, Elektro Dan Ilmu Komputer*, 8(2), 679-686.

Prihono, E. W. (2019). Validitas Instrumen Kompetensi Profesional pada Penilaian Prestasi Kerja Guru.

Putri, Y. M. W., & Akmalia, A. (2017). Pengaruh CAR, NPL, ROA dan LDR Terhadap Penyaluran Kredit pada Perbankan (Studi pada Perusahaan yang Listed di Bursa Efek Indonesia Periode 2011-2015). *Jurnal Balance*, 13(2).

Rembet VN, Mananek L, Loindong SS. 2020. The Effect of Service Performance, Trust, and Location on Customer Satisfaction of Bank Sulutgo Beo Branch. EMBA Journal, 8 (3), 332 - 343.

Rezeki NS. 2023. The Effect of Emotional, Technology and Interest Rates on Regular Customer Satisfaction which Impacts on Customer Loyalty of PT. Bank Sumselbabel Pangkalpinang. Journal of Economics and Management STIE Pertiba Pangkalpinang, 9 (1), 105 - 118.

Rijali, A. (2019). Analisis data kualitatif. *Alhadharah: Jurnal Ilmu Dakwah*, 17(33), 81-95.

Rumastari, R., P & Sunindyo, A. 2019. Analysis of the Effect of Service Quality, Products, Prices, and Location on Customer Satisfaction (Case Study at PT Bank Rakyat Indonesia (Persero) Tbk. Unit Ngesrep Semarang). *Keunis Scientific Magazine*, 7(2), 5-29.

Simanjuntak DCY, Limbert C, Edison D. 2022. The Effect of Bank Location, Product Quality and Automated Teller Machine (ATM) Service Quality on Customer Satisfaction of PT Bank Sinarmas Medan. *Journal of Social Economics and Humanities*, 8(4), 479 - 484.

Subanidja, S. (2006). Tingkat keragaman kualitas pelayanan bank kajian delapan bank umum di indonesia.

Sudirjo, F., Ratnawati, R., Hadiyati, R., Sutaguna, I. N. T., & Yusuf, M. (2023). THE INFLUENCE OF ONLINE CUSTOMER REVIEWS AND E-SERVICE

QUALITY ON BUYING DECISIONS IN ELECTRONIC COMMERCE. *Journal of Management and Creative Business*, 1(2), 156-181.

Suharto, A., & Winahyu, P. (2023). ANALISIS PENGARUH PELAYANAN, SUKU BUNGA, DAN LOKASI TERHADAP KEPUASAN NASABAH PT. BPR NUR SEMESTA INDAH CABANG SEMBORO. *Jurnal Mahasiswa Entrepreneurship (JME)*, 2(1), 1-15.

Suprianto H, Suhardi. 2022. The Effect of Service Quality and Interest Rate on Deposit Customer Satisfaction at BPR Dana Central Mulia. *Journal of Economics and Business*, 11(1), 964 - 971.

Susilawati, E., & Mulyana, A. (2018). Pengaruh Penjualan dan Biaya Operasional terhadap Laba Bersih pada PT Indocement Tunggul Prakarsa (Persero) Tbk Periode Tahun 2010-2017. *Organum: Jurnal Saintifik Manajemen dan Akuntansi*, 1(2), 74-87.

Widiati. 2021. The Effect of Customer Service on Customer Satisfaction of Bank BRI

Banjarmasin Branch Ahmad Yani. *Journal of Management, Organization and Business*, 1(4), 625 - 636.

Winata A. 2022. The Effect of Customer Service Quality and Brand Image on Customer Satisfaction at Tjilik Riwut Palangkaraya Airport. *Journal of Citizenship*, 6 (1), 1524 - 1531.

Yanelka F, Heryanto I, Dwiyanisa A, Megawati I. 2022. The Effect of Service Quality and Location on Customer Satisfaction (Survey on customers of one of the Private Banks in Bandung City). *Accounting and Management Journal*, 2(1), 42 - 50.

Yusup, F. (2018). UJI VALIDITAS DAN RELIABILITAS INSTRUMEN PENELITIAN KUANTITATIF.

