



The Influence of Service Quality and Trust on Customer Loyalty with Satisfaction as an Intervening Variable at PT Bank Sulselbar Makassar

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Abstract. This research aims to analyze the influence of Service Quality, Customer Trust and Customer Satisfaction on Customer Loyalty at PT Bank Sulselbar Makassar. The path analysis method is used to test the relationship between these variables. The results of data analysis show that Service Quality and Customer Trust have a positive and significant effect on Customer Loyalty. In addition, Customer Satisfaction is proven to mediate the relationship between Service Quality and Customer Loyalty, as well as between Customer Trust and Customer Loyalty. The implication of these findings is the importance of improving service quality, building customer trust, and ensuring customer satisfaction as strategies to strengthen customer loyalty in the banking market. This research provides in-depth insight for PT Bank Sulselbar Makassar and other banks in managing relationships with customers, strengthening loyalty, and achieving sustainable growth in a competitive business environment.

Keywords: Service Quality, Customer Trust, Customer Satisfaction and Customer Loyalty

1. Introduction

Globalization and increasingly fierce business competition have given the banking industry a central role in shaping the economic dynamics of a country. PT Bank Sulselbar Makassar, as one of the main players in the Indonesian banking industry, not only functions as a supporter of economic growth, but also as the main driver in mobilizing funds and supporting investment. Customer loyalty is a vital indicator of bank success, reflecting the level of trust and relationship that exists between the bank and customers. In a competitive business environment, maintaining and increasing customer loyalty is key, reducing new customer acquisition costs and enabling banks to allocate resources more efficiently.

The banking industry experienced dynamic changes after the 1997-1998 monetary crisis, with the challenges of increasingly fierce competition and changes in the economic environment. Banks must continue to innovate to maintain their competitiveness. According to Hafidz, G. P., & Muslimah, R. U. (2023) High service quality is an important factor in building customer loyalty. Customer trust also has an important role in building loyalty; strong trust creates loyalty, while fragile trust can

cause customers to switch to another bank. Thus, banks need to understand customer needs, consider customer satisfaction, and build customer trust to create strong loyalty (Jap, J., & Keni, K. 2023).

Data shows fluctuations in the number of PT Bank Sulselbar Makassar customers over the last few years, which indicates changes in customer loyalty. This raises questions regarding the factors that contribute to these fluctuations. Internal and external factors can influence customer perceptions of service quality. The increase in the number of customers in 2022 shows efforts to overcome this problem, but the focus must be more on building strong relationships with customers and identifying factors that influence customer loyalty. This research will fill the knowledge gap by focusing on the relationship between service quality, customer trust, and customer loyalty by considering the role of customer satisfaction as an intermediary variable.

2. Literature Review

2.2 Grand Theory

This research focuses on "The Influence of Service Quality and Trust on Customer Loyalty with Satisfaction as an Intervening Variable at PT Bank Sulselbar Makassar," focusing on the relationship between specific variables in the banking context. The grand theory that is appropriate to this research is "*Relational Theory*."

Relational Theory is an approach in the social sciences that emphasizes the importance of relationships between individuals or groups in shaping behavior and decisions. In the context of your research, Relational Theory can be applied to understand the complexity of the relationship between the bank (PT Bank Sulselbar Makassar), customers, and key variables such as service quality, trust, and customer satisfaction.

2.3 Understanding Marketing

Marketing is a comprehensive, integrated and planned activity carried out by an organization or institution in carrying out business to be able to accommodate market demand by creating products with selling value, determining prices, communicating, conveying and exchanging offers that are of value to consumers. According to Tjiptono and Diana (2020:3) marketing is the process of creating, distributing, promoting and setting prices for goods, services and ideas to facilitate satisfying exchange relationships with customers and to build and maintain positive relationships with stakeholders in a dynamic environment.

2.4 Service Quality

Service quality is the core of an organization's success in meeting customer needs and expectations. In a competitive business era, service quality is no longer just an added value, but is a very important aspect for building long-term relationships with customers. Service quality covers various aspects, from speed and efficiency in handling transactions to the accuracy of the information provided to customers.

Punctuality, friendliness, and the ability to answer customer questions satisfactorily are also an integral part of good service quality.

2.5 Trust

According to Yousafzai (2016: 130) defines trust as the foundation of business. A business transaction between two or more parties will occur if each of them trusts each other. This trust cannot simply be acknowledged by other parties or business partners, but must be built from the start and can be proven. Trust helps users to overcome the concerns they face and encourages them to adopt refusbish products. (Priyono, 2017: 92).

2.6 Customer Satisfaction

Satisfaction is a person's feeling of pleasure or disappointment that arises from comparing the product's perceived performance (or results) against their expectations (Kotler, 2009). The satisfaction felt by customers has behavioral consequences in the form of complaints and customer loyalty, so that if the organization or company can pay attention to everything that can shape customer satisfaction, then the overall satisfaction felt by customers will be formed. Basically, the definition of customer satisfaction includes the difference between the level of importance and perceived performance or results.

2.7 Customer Loyalty

Loyalty is the amount of consumption and frequency of purchases that a consumer can use towards a company. Meanwhile, customer loyalty is a customer's commitment to suppliers, brands and stores based on a very positive attitude and is reflected in consistent repeat purchases. Meanwhile, customer loyalty in the context of service marketing is defined as a response that underlies relationship continuity which is usually reflected in continued purchases from the same service provider on the basis of dedication.

3. Research Methods

3.2 Research sites

The research was carried out in the PT Bank Sulselbar Makassar office environment on Jl Dr. Sam Ratulangi No.16 Makassar, while the research period is two months, namely from May to July 2023

3.3 Population and Sample

The population used in this sample was 7,600 customers. The sample in this study was calculated using the Slovin formula so that the sample obtained to represent this study was 98 which was rounded up to 100 respondents. Method

3.4 Data collection

Supporting data or information in this research was obtained through distributing questionnaires to respondents by means of observation and interviews.

3.5 Data analysis method

The data analysis method in this research uses the path analysis method using SPSS 26.0 for Windows software and also using the Sobel test.

4. Path Analysis

Path analysis is a statistical analysis method used to examine causal relationships between variables in multiple regression. This technique allows researchers to investigate the influence of independent variables not only directly on the dependent variable, but also through intermediary variables. In other words, path analysis enables a deep understanding of complex interactions between variables, identifying pathways of influence that involve intermediary variables in causal relationships. This process helps researchers to test theories involving complex relationships and understand the impact of intermediary variables on final outcomes. To conduct path analysis, researchers often use statistical software such as SPSS 26. This program facilitates data processing, allowing researchers to enter relevant variables and run path analysis to gain a deeper understanding of the complex dynamics involved in the causal relationships between variables in their study. Thus, path analysis plays a key role in supporting deeper scientific research and more comprehensive analysis in the context of multiple regression.

$$\text{Equation } Z = \rho_z X_1 + \rho_z X_2 + Pe_1$$

The first equation in this research is to test the relationship between the variables service quality (X1) and trust (X2) on satisfaction (z) which will be explained in the following table:

Table 1. Path Analysis (z Equation)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Say
	B	Std. Error	Beta		
1 (Constant)	52.057	8.204		6.263	.000
Quality of service (X1)	.244	.067	.302	2.249	.037
trust (X2)	.477	.106	.501	3.668	.001

a. Dependent Variable: satisfaction (Z)

Sumber: Output SPSS 26, 2023

Based on table 1 above, it can be seen that the Standardized Coefficients beta value shows the contribution of the service quality variable to the papacy of 0.302 and

is stated to have a significant effect with a value of 0.037 which is smaller than the standard value of 0.05. Meanwhile, for the trust variable, the Standardized Coefficients beta value is 0.501 and the significant value is 0.001 <0.05, which means it has a significant effect.

The magnitude of the influence of the variable *Quality of service* (X1) and Trust (X2) on the satisfaction variable (Z) can be determined by the coefficient of determination which can be seen in the Model Summary table as follows:

Table 2. Model Summary Equation Z

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.500 ^a	.450	.414	5.06683

a. Predictors: (Constant), Trust (X2), Service Quality (X1)

Table 2 Model Summary, shows that the R Square value for the variables *Quality of service* and Trust in Satisfaction is 0.450 with a percentage of 45%. It means *Quality of service* and Trust contributes 25% in influencing Satisfaction, while the remaining 55% is influenced by other factors not explained in this research.

$$\text{Equation} = \rho_{yx1}X1 + \rho_{yx2}X2 + \rho_{yz}Y1 + P\epsilon2$$

The second equation in this research is testing and analyzing the relationship between variables *Quality of service* (X1), Trust (X2) and Satisfaction (Z) with Loyalty (Y). The following is a table of the Y equation:

Table 3. Path Analysis (Y Equation)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say
	B	Std. Error	Beta		
1 (Constant)	8.229	8.819		.933	.356
<i>Quality of service</i> (X1)	.257	.056	.650	4.733	.000
Faith (X2)	.282	.094	.454	3.050	.004
Satisfaction (Z)	.246	.120	.297	2.073	.044

a. Dependent Variable: Loyalty (Y)

Sumber: Output SPSS 26, 2023

Based on table 3 above, it can be seen that the Standardized Coefficients beta value shows the magnitude of the variable contribution *Quality of service* (X1) on loyalty (Y) is 0.650 and is stated to have a significant effect with a value of 0.000 which is smaller than the standard value of 0.05. The Trust variable Standardized Coefficients beta value is 0.465 and the significant value is 0.004 <0.05, which means that Trust (X2) has a significant effect on loyalty (Y). The Satisfaction variable (Z) has a Standardized Coefficients beta value of 0.297 with a significant value of 0.04 <0.05, which means it has a significant effect on loyalty (Y).

The magnitude of the influence of the variable *Quality of service* (X1) and Trust (X2) and Satisfaction (Y1) with performance (Y2) can be known by the coefficient of determination which can be seen in the table *Model Summary* as follows:

Table 4. Model Summary Equation Y

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.607 ^a	.569	.523	3.86680	1.940

- a. Predictors: (Constant), Satisfaction (Y1), *Trust*(X2), *Quality of service* (X1)
- b. Dependent Variable: Loyalty (Y)

Based on table 4 Model Summary, it can be seen that the R Square value for the variable *Quality of service*, Trust and Satisfaction with loyalty is 0.369 with a percentage of 56.9%. Therefore, *Quality of service*, Trust and Satisfaction contributed 56.9%. in influencing performance and the rest is influenced by other factors amounting to 43.1%.

From the equation above, the direct influence of the variables can be seen *Quality of service* (X1), Trust (X2), Satisfaction (Z) and Loyalty (Y).

1. Direct influence *Quality of service* (X1) on Satisfaction (Z) has a coefficient value of 0.302 with a significant value of 0.037. This shows *Quality of service* positive and significant effect on satisfaction.
2. The direct effect of Trust (X2) on Satisfaction (Z) has a coefficient value of 0.501 and a significant value of 0.001. This means that trust has a positive and significant influence on satisfaction.
3. Direct influence between *Quality of service* (X1) and loyalty (Y) have a coefficient value of 0.650 with a significant value of 0.000. It means, *Quality of service* positive and significant effect on loyalty.
4. The direct influence of Trust (X2) has a coefficient value of 0.454 on loyalty (Y) and a significant value of 0.004. This shows that trust has a positive and significant influence on loyalty.
5. The direct influence of satisfaction (Z) has a value of 0.297 on loyalty (Y) and a significant value of 0.044. This means that satisfaction has a positive and significant effect on loyalty.

4.1 Uji t

The t test aims to test the effect of each independent variable included in this research on the dependent variable. The t test can be determined by comparing the probability value with a standard significant value of 0.05. If the probability value is smaller than the significant standard value, then the variable has an individually significant effect.

$$\text{Equation } Z = \rho_Z X_1 + \rho_Z X_2 + e_1$$

In this research, the first equation to be tested is influence *Quality of service* (X1) and Trust (X2) on Satisfaction (Z). The t test results for the first equation based on the results of data processing and computerization using SPSS 26 are as follows:

Table 5. T Test Results (Coefficient Path I)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say
	B	Std. Error	Beta		
1 (Constant)	52.057	8.204		6.263	.000
<i>Quality of service</i> (X1)	.244	.067	.302	2.249	.037
<i>Trust</i> (X2)	.477	.106	.501	3.668	.001

a. Dependent Variable: Satisfaction (Z)

Sumber: Output SPSS 26, 2023

Based on table 5, the results of the t test for path coefficient I, it can be seen that *Quality of service* obtained a significant value of 0.037 < 0.05. Therefore, *Quality of service* (X1) has a partially significant effect on Satisfaction (Z) at Bank Sulsebar. Meanwhile, the Trust variable also obtained a significant value of 0.001 < 0.05. This means that Trust (X2) has a partially significant influence on Sulsebar Bank Satisfaction.

$$\text{Equality } Y = \rho_{yx1} X1 + \rho_{yx2} X2 + \rho_{yZ}(Z) + \epsilon_2$$

The second equation that will be tested in this research is influence *Quality of service* (X1), Trust (X2) and Satisfaction (Z) partially affect performance (Y). The following are the results of the t test path II which has been processed using the SPSS 26 statistical program.

Table 6. T Test Results (Coefficient Path II)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say
	B	Std. Error	Beta		
1 (Constant)	8.229	8.819		.933	.356
<i>Quality of service</i> (X1)	.257	.056	.650	4.733	.000

Faith (X2)	.282	.094	.454	3.050	.004
Satisfaction (Z)	.246	.120	.297	2.073	.044

a. Dependent Variable: Loyalty (Y)

Sumber: Output SPSS 26, 2023

Table 6 shows that *Quality of service* has a significant value of $0.000 < 0.05$. It means, *Quality of service* (X1) has a partially significant effect on Loyalty (Y). The Trust variable has a significant value of $0.004 < 0.05$. This means that perceived convenience partially has a significant influence on Loyalty (Y), and the Satisfaction variable has a significant value of $0.044 < 0.05$. Thus, Satisfaction (Z) also has a partially significant influence on Loyalty (Y) at Bank Sulsebar.

5. Discussion

5.1 Service quality on customer loyalty at Bank Sulsebar

The research results which show that there is a positive and significant influence between service quality and customer loyalty at Bank Sulsebar illustrate the importance of service quality as a key factor in building and maintaining strong relationships with customers. These findings indicate that when banks provide quality services, customers feel satisfied and tend to develop loyalty to the bank. Service quality that includes efficiency, friendliness, accuracy and the ability to meet customer needs is a strong foundation for creating long-term relationships with customers. This research is in line with that conducted by Iis Sofiati (2018) who stated that there is an influence of service quality on customer loyalty.

The importance of service quality in forming customer loyalty also correlates with the trust built between customers and the bank. Consistent and positive service quality creates customer trust in the bank, which in turn generates loyalty. Customers who trust their banks tend to stay longer as customers and tend to look for solutions within the bank when they need additional financial products or services. This trust provides a strong foundation for building long-term loyalty, reducing the chances of customers looking for alternatives in a competitive market.

In addition, these findings provide valuable insight for Bank Sulsebar. Bank management can utilize the results of this research to identify key areas in services that need to be strengthened and improved. Further analysis of specific elements of service quality, such as responsiveness, product suitability, and friendliness of bank employees, can help banks identify focal points in efforts to improve customer experience. By providing service that exceeds customer expectations and ensuring consistent service quality, Bank Sulsebar can build strong loyalty among its customers, create a loyal customer base, and strengthen its position in the banking market.

5.2 Trust in customer loyalty at Bank Sulselbar

The research results which show that there is a positive and significant influence between customer trust and customer loyalty at Bank Sulselbar confirm the important role of trust in forming long-term and loyal relationships with customers. This finding reflects that when customers have strong trust in a bank, they tend to be more loyal and choose to continue doing business with that bank. Customer trust includes confidence that banks will fulfill their promises, provide consistent service, and maintain the confidentiality of customer information. According to Adelina Lubis (2022), it shows that the trust variable partially has a positive and significant effect on customer loyalty. Furthermore, Cho and Hu (2017) explained that trust increases consumers' willingness to return to the bank and will recommend the bank to other customers. As a result, a high level of trust can turn satisfied customers into loyal customers (Dimitriadis et al., 2019) . In the context of Islamic banking, trust is recognized as an important indicator in developing customer loyalty (Amin et al., 2019). Thus, this shows that customers establish relationships with Islamic banks because customers believe that Islamic banks comply with Sharia (Hassan and Lewis, 2019; Tameme and Asutay, 2021).

Customer trust creates the basic foundation for continued loyalty. Customers who feel safe, are treated with integrity, and believe that the bank cares about their needs and interests, tend to choose to continue using the bank's services. This trust also provides peace of mind to customers, minimizing feelings of hesitation in choosing new products or services from the same bank.

The importance of customer trust in forming loyalty also has broad implications for Bank Sulselbar's business strategy. In managing relationships with customers, banks must build and maintain trust through transparency, honesty and reliability. Bank management must also ensure that all forms of interaction with customers, whether through customer service or new product offerings, strengthen this trust. In addition, the results of this research show the importance of listening to customer feedback and responding to it positively and efficiently to build deeper trust.

By understanding the importance of customer trust, Bank Sulselbar can direct their efforts to build trust through employee training, communication transparency, and responsive customer service. In this way, banks can strengthen ties with customers, create solid loyalty, and strengthen their position in the market with a loyal customer base. Well-established customer trust not only creates satisfied customers, but also loyal customers, which in turn will bring long-term benefits to Bank Sulselbar.

5.3 Quality of customer service on customer loyalty is mediated by customer satisfaction

The research results showing that customer satisfaction mediates the relationship between service quality and customer loyalty at Bank Sulselbar illustrates the importance of customer satisfaction as an intermediary that links service quality and loyalty. These findings indicate that good service quality has a positive impact on customer satisfaction, and this customer satisfaction in turn influences customer loyalty.

Service quality includes various aspects such as responsiveness, friendliness, accuracy and efficiency in meeting customer needs (Zahra, L. D., & Donoriyanto, D. S. 2023). In the context of this research, high service quality creates a positive experience for customers, which ultimately increases their satisfaction. Customers who are satisfied with a bank's service tend to feel valued and satisfied with their experience, which creates a strong foundation for long-term loyalty.

Customer satisfaction, as an intermediary, plays an important role in the relationship between service quality and customer loyalty. Customers who are satisfied with bank services tend to be more loyal and willing to use the bank's services repeatedly. Customer satisfaction also creates an emotional bond with the bank, making customers feel comfortable and satisfied with their decision to remain customers of the bank.

In facing these findings, Bank Sulselbar can design a strategy to increase customer satisfaction by focusing more efforts on improving service quality. This can include employee training to improve interpersonal skills, optimize service processes, and respond quickly to customer needs. By ensuring high customer satisfaction through quality service, banks can mediate the relationship between service quality and customer loyalty, build sustainable loyalty, and strengthen their position in the banking market.

5.4 Customer trust in customer loyalty is mediated by customer satisfaction

The research results showing that customer satisfaction mediates the relationship between customer trust and customer loyalty at Bank Sulselbar illustrates the importance of customer satisfaction as an intermediary that strengthens the relationship between trust and loyalty. These findings highlight that customer trust in the bank has a positive impact on customer satisfaction, and this customer satisfaction in turn leads to higher loyalty.

According to Nugraheni, S., & Rimadiaz, S. (2023) Customer trust is the foundation for long-term relationships with banks. When customers feel trust and confidence that the bank will meet their expectations, it creates satisfaction. Customer satisfaction arises when the services provided by the bank meet or exceed customer expectations. Satisfied customers feel valued and fulfilled by their experience with the bank, which creates a deeper emotional bond and trust.

Customer satisfaction in this context acts as a link between customer trust and customer loyalty. Customers who are satisfied with a bank's services are more likely to trust the bank, and this trust forms the basis for long-term loyalty. Trust built through customer satisfaction creates strong loyalty, where customers not only continue to use bank services, but also recommend the bank to others.

5.5 Customer satisfaction and customer loyalty at Bank Sulselbar

The research results which show that there is a positive and significant influence between customer satisfaction and customer loyalty at Bank Sulselbar underscore the importance of customer satisfaction in building strong and sustainable relationships

with customers. These findings indicate that customer satisfaction is the key in forming customer loyalty in the banking market.

Customer satisfaction is the result of positive experiences that customers experience when interacting with the bank. When customers are satisfied with the bank's service, comfort and responsiveness, they tend to feel appreciated and recognized. Customer satisfaction creates an emotional bond with the bank, making customers feel satisfied with their decision to choose that bank as their choice.

The importance of customer satisfaction also lies in its impact on loyalty. Customers who are satisfied with a bank tend to be more loyal and willing to use the bank's services repeatedly (Setiawan, H. 2019). They not only choose the bank for their current financial needs, but are also willing to consider the bank for their future financial needs. This customer loyalty creates a sustainable relationship, where the bank can rely on customer trust and obtain long-term support.

6. Conclusion

In the conclusion of this research, it can be concluded that Service Quality, Customer Trust and Customer Satisfaction have a very important role in forming Customer Loyalty at Bank Sulselbar.

1. The results of data analysis in this research show that service quality has a positive and significant effect on customer loyalty at Sulselbar banks
2. The results of data analysis in this research show that customer trust has a positive and significant effect on customer loyalty at Sulselbar banks
3. The results of data analysis in this study show that customer satisfaction can mediate the relationship between service quality and customer loyalty at Bank Sulselbar.
4. The results of data analysis in this study show that customer satisfaction can mediate the relationship between customer trust and customer loyalty at Bank Sulselbar.
5. The results of data analysis in this research show that customer satisfaction has a positive and significant effect on customer loyalty at Sulselbar banks

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