

The Influence of Service Quality and Product Quality of Mobile Banking on Customer Satisfaction

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Abstract

This study aims to analyze the effect of service quality and product quality of mobile banking on customer satisfaction of Bank Sumsel Babel. This quantitative research uses data from 123 mobile banking customer respondents in the Palembang area collected through an online questionnaire during May to June 2024. Multiple linear regression analysis with SPSS version 26 was used to test the hypothesis. The results showed that both service quality and product quality had a positive and significant effect on customer satisfaction, and simultaneously also had a significant effect. Product quality has a more dominant influence on customer satisfaction than service quality.

Keywords: Service Quality, Product Quality, Customer Satisfaction.

A. INTRODUCTION

In the ever-evolving digital era, the banking industry is required to adapt quickly to changes in customer behavior and preferences. One of the key innovations in this transformation is *mobile banking*. The ease of access, speed of transactions, and convenience offered by *mobile banking* have made it the first choice for many customers in managing their finances. Recent studies have shown significant growth in the use of *mobile banking* (Kristi & Eka, 2023)(Kamil & Hakan, 2023)(Yalley & Mensah, 2023). Factors such as perceived convenience, trust, and user attitude, play a key role in user adoption and intention to use *mobile banking* applications (Lina et al., 2023)(Bhosale et al., 2023).

PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung (Bank Sumsel Babel), as one of the regional development banks in Indonesia, has launched *mobile banking* services to meet customers' increasing demand for digital banking services. Although this service has helped improve the efficiency and effectiveness of banking transactions, the results of reviews and reviews from users indicate that there are customer expectations that have not been met. This indicates the importance of evaluating the service quality and product quality of Bank Sumsel Babel's *mobile banking*.

No	Customer Review
1	Added e-wallet top-up features such as Dana, Ovo, Shopee
2	Activation process keeps repeating
3	Balance is not displayed
4	Please make it easier to log in using fingerprint or face ID
5	Frequent disruptions
6	Errors occur during every transfer
7	Expecting a payment and electricity purchase feature
8	Unblocking M-banking can only be done at branches, not via call centers
9	The search by name menu is not available during transfers
10	Transactions cannot be checked after 8 pm
11	Transfer process is too complicated with OTP and M-Banking PIN
12	Transactions always fail and refunds take a long time

Source: Data processed, 2022

Figure 1
Review of Reviews from *Playstore*

Previous studies have shown that service quality and product quality are important factors that influence customer satisfaction (Ifeoma et al., 2023)(Tran & Le, 2020)(Zulkarnain et al., 2020)(Nasfi et al., 2019)(Ivantan et al., 2020)(Budiningsih & Primadhita, 2019)(Lesmana, 2019). Good service quality, including efficiency, promise fulfillment, system availability, privacy, and assurance/trust (Suryani, 2017), can increase customer trust and loyalty (Hamid et al., 2022). Meanwhile, high product quality, which includes performance, features, reliability, durability, and aesthetics (Tjiptono, 2019), can meet customer expectations and increase their satisfaction.

However, there are also studies that show that service quality does not always have a significant effect on customer satisfaction (Maimunah, 2019)(Yesenia & Siregar, 2014). In addition, there is also research showing that product quality does not have a significant effect on customer satisfaction (Zakirin, 2021)(Akmal et al., 2023). These mixed results suggest that the effect of service quality and product quality on customer satisfaction may vary depending on the specific context and industry.

Therefore, this study aims to specifically analyze the effect of service quality and product quality of *mobile banking* on customer satisfaction of Bank Sumsel Babel in Palembang area. By understanding the factors that influence customer satisfaction, Bank Sumsel Babel can develop appropriate strategies to improve the quality of their services and products, so as to increase customer satisfaction, build loyalty, and strengthen their position in a competitive market.

B. THEORY

Service Quality

Service quality is a crucial factor in achieving customer satisfaction (Parasuraman A, A. Zeithaml V, & L. Berry, 1990) define service quality as a customer assessment of the superiority or privilege of a product or service as a whole. (Rangkuti, 2013) adds that good service quality can increase repeat purchases, customer loyalty, and competitive product differentiation.

In the context of *mobile banking*, (Suryani, 2017) identified the following dimensions of service quality:

1. *Efficiency*: The bank's ability to provide fast and easy-to-use services.
2. *Fulfillment*: The bank's willingness to fulfill commitments and provide accurate information to customers.
3. *System availability*: The bank's ability to ensure that the *mobile banking* system operates properly and reliably.
4. *Privacy*: The bank's ability to protect customers' personal data and information.
5. *Assurance/trust*: The bank's ability to provide trustworthy services and foster customer confidence.
6. *Site aesthetic*: The bank's ability to make the site or application look attractive and easy to use.

Product Quality

Product quality also plays an important role in influencing customer satisfaction. (P. dan K. L. K. Kotler, 2016) define product quality as the ability of an item to provide results or performance that meets or exceeds customer expectations. (P. Kotler & Gary Armstrong, 2008) add that product quality is one of the main *positioning* tools for marketers.

(Tjiptono, 2019) identifies the dimensions of product quality as follows:

1. *Performance*: The essential operating characteristics of the core product being purchased.
2. *Features*: Secondary or complementary characteristics of the product.
3. *Reliability*: The likelihood that the product will break or fail.
4. *Conformance to specifications*: The extent to which a product's design and operating characteristics meet established standards.
5. *Durability*: Relates to how long the product can continue to be used.
6. *Serviceability*: Includes speed, competence, comfort, ease of repair, and satisfactory complaint handling.
7. *Aesthetics*: The appeal of the product to the five senses.
8. *Perceived quality*: The image and reputation of the product and the company's responsibility towards it.

Customer Satisfaction

Customer satisfaction is a fundamental concept in marketing and business management, especially in the banking sector. According to (Kotler, P., & Keller, 2016), customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product or service's perceived performance (or outcome) with expectations. If the performance or experience does not meet expectations, the customer is dissatisfied. If it meets expectations, the customer is satisfied. If it exceeds expectations, the customer is very satisfied or delighted.

(Sangadji & Sopiah, 2013) add that customer satisfaction can be measured through post-label evaluation, where the chosen alternative at least meets or even exceeds consumer expectations. Dissatisfaction arises when actual performance does not meet customer expectations.

(Nigatu et al., 2023) identified the parameters of customer satisfaction in banking services, namely:

1. Comparison with regular banking services
2. Expectations in service use
3. Advice to other customers to utilize the service
4. Positive impact on the practice of banking

Relationship between Service Quality and Customer Satisfaction

Service quality has a close relationship with customer satisfaction. (Tjiptono, 2019) explains that good service quality can encourage customers to form strong bonds with the company. In the long run, this bond allows the company to understand customer expectations and needs, thereby increasing their satisfaction.

Relationship between Product Quality and Customer Satisfaction

Product quality also has a significant influence on customer satisfaction. The better the quality of the products offered, the higher the level of customer satisfaction (Raja et al., 2023)(Prasetyo et al., 2022)(Ivantana et al., 2020).

Framework and Hypothesis

Based on the theoretical study above, the framework of this research can be illustrated as follows:

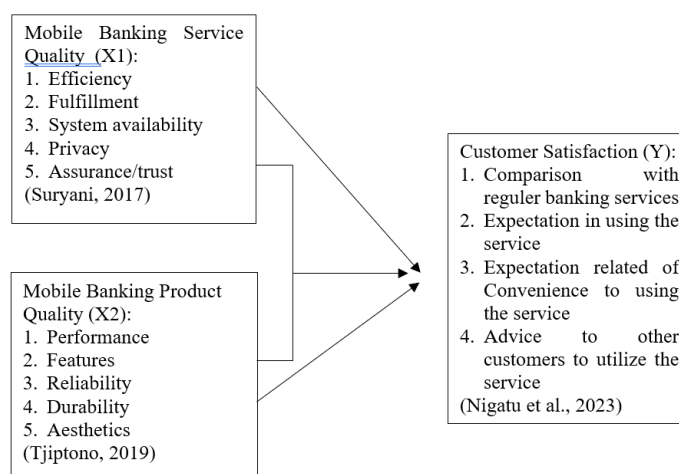


Figure 2
Framework of Thought

Research Hypothesis

H₁ : *Mobile banking* service quality has a significant effect on customer satisfaction at Bank Sumsel Babel.

H₂ : *Mobile banking* product quality has a significant effect on customer satisfaction at Bank Sumsel Babel.

H₃ : *Mobile banking* service quality and *mobile banking* product quality have a significant effect on customer satisfaction at Bank Sumsel Babel.

C. METHODS

Type of Research

This research is descriptive quantitative research that aims to describe systematically the facts and characteristics of certain populations, or certain fields factually and carefully. This study aims to analyze the relationship between service quality and product quality of mobile banking as an independent variable on customer satisfaction of Bank Sumsel Babel Palembang Region as the dependent variable.

Location and Time of Research

Data collection was carried out through distributing questionnaires to customers using mobile banking of Bank Sumsel Babel Palembang Region, both in branches, sub-branches, and cash, during the period May to June 2024.

Research Population and Sample

The population in this study were all active customers of *mobile banking* users of Bank Sumsel Babel Palembang Region until December 2023, totaling 61,994 people. Determination of the sample size was carried out using the Slovin formula with an error rate of 9% (0.09), resulting in a sample size of 123 people. The sampling technique used was *purposive sampling*, with the following criteria:

1. An active customer of Bank Sumsel Babel Palembang Region *mobile banking* user.
2. Accessible and willing to complete the questionnaire via Google Form.

Of the 152 questionnaires collected, 123 questionnaires that met the inclusion criteria and were free from invalid or missing data were analyzed further.

Data Type and Source

This research uses primary data collected through questionnaires and secondary data from Bank Sumsel Babel documentation and related reports. The type of data used is ordinal data which is quantified using a Likert scale to measure respondents' attitudes, opinions, and

perceptions regarding social phenomena. The Likert scale consists of five levels of answers, namely:

1. Strongly Disagree (STS)
2. Disagree (TS)
3. Neutral (N)
4. Agree (S)
5. Strongly Agree (SS)

Data Analysis Technique

Research Instrument Test

The research instrument in the form of a questionnaire was tested for validity and reliability before being distributed. The validity test is carried out to ensure that each question item is able to measure the intended concept, with valid criteria if the *corrected item-total correlation* value is positive and greater than 0.3. Meanwhile, the reliability test uses the *Cronbach's alpha* method to measure the internal consistency of the instrument, with the criteria being reliable if the *Cronbach's alpha* value is greater than 0.6. All analyses were conducted using IBM SPSS Version 26 software.

Classical Assumption Test

Before conducting regression analysis, a classic assumption test is carried out which includes normality test, multicollinearity test, and heteroscedasticity test. The normality test aims to ensure that the regression model, dependent variable, and independent variable have a normal distribution. Multicollinearity test is conducted to ensure that there is no strong correlation between independent variables. The heteroscedasticity test is conducted to ensure that the variance of the residuals from one observation to another is constant.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the effect of service quality (X_1) and product quality (X_2) on customer satisfaction (Y). The regression equation used is:

$$Y = a + b X_{11} + b X_{22} + e$$

Correlation Coefficient (r) and Coefficient of Determination (R^2)

The correlation coefficient (r) is used to determine the closeness of the relationship between the independent and dependent variables. The coefficient of determination (R^2) is used to determine how much the percentage contribution of the influence of the independent variables together on the dependent variable.

Hypothesis Test

Hypothesis testing is done with the model fit test (F test) and individual parameter significance test (t test). The F test is used to determine whether all independent variables together have a significant effect on the dependent variable. The t test is used to determine whether each independent variable has a significant effect on the dependent variable individually.

D. RESULTS AND DISCUSSION

Research Instrument Test Results

Based on the validity test results of all indicators (items) on the service quality and product quality variables, which are independent variables in this study, show a statistically significant item-total correlation (greater than the R table value of 0.361 at the 5% significance level). Thus, all indicators are declared valid and relevant for use in collecting data related to customer satisfaction, which is the dependent variable in this study. Furthermore, based on the reliability test results of the independent variables of service quality (X1) and product quality (X2), it shows that the data obtained is reliable because the *Cronbach's alpha* value is 0.889 and 0.923, while the reliability test results of the dependent variable customer satisfaction (Y) show that the data obtained is reliable because the *Cronbach's alpha* value is 0.742.

Classical Assumption Test Results

Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		123
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.81025444
Most Extreme Differences	Absolute	.078
	Positive	.040
	Negative	-.078

Test Statistic	.078
Asymp. Sig. (2-tailed)	.060 ^c
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	

Data Source: Processed, 2024

Table 1. Normality Test Results

Based on the normality test results in Table 1, it shows that the data is normally distributed. This is indicated by the *Kolmogorov-Smirnov* test which shows results that have a significance level of 0.06 which is above 0.05.

Multicollinearity Test

Test Of Multicollinearity	VIF		Cutt Off	Tolerance		Cutt Off
Product Quality	3.008	<	10	0.332	>	0.10
Service Quality	3.008	<	10	0.332	>	0.10

Data Source: Processed, 2024

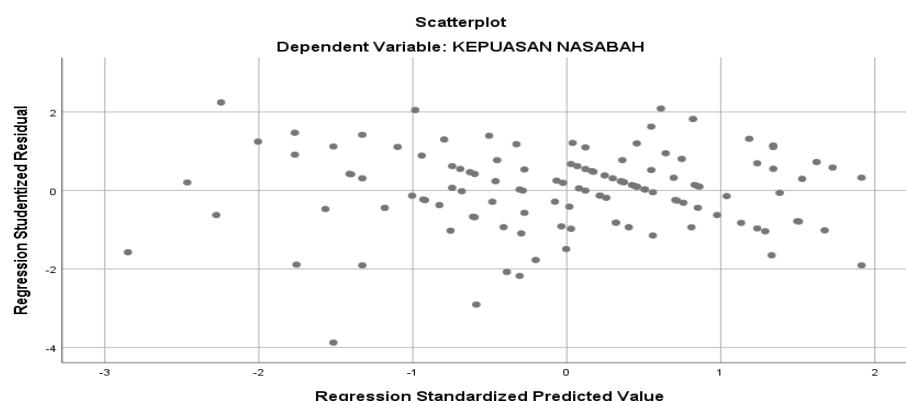
Table 2. Multicollinearity Test Results

Based on the results from Table 2, it shows that there is no multicollinearity between the independent variables in the regression model. This is indicated by the VIF (*Variance Inflation Factor*) value of the two variables (Product Quality and Service Quality) which is smaller than 10. In addition, the tolerance value of the two variables is also higher than 0.10. These results indicate that the regression model used in this study does not have a multicollinearity problem, which means that each independent variable makes a unique contribution to the dependent variable (Customer Satisfaction) without being influenced by other independent variables.

Heteroscedasticity Test

Data Source: Processed, 2024

Figure 3 Heteroscedasticity Test Results



Based on Figure 1, it shows that there is no heteroscedasticity, because the data distribution does not form a certain line or there is no clear pattern, and the points spread above and below zero on the Y axis.

Table of Multiple Linear Regression Analysis Results

		Coefficients ^a				
		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.469	1.127		1.304	.195
	Service Quality	.128	.048	.249	2.650	.009
	Product Quality	.231	.037	.589	6.276	.000

Data Source: Processed from Questionnaire, 2024

Table 3 Multiple Linear Regression Test Results

Based on the table, the results of multiple linear regression analysis can be expressed with the following equation:

$$Y = 1,469 + 0,128X_1 + 0,231X_2 + e$$

Based on the results of the regression equation shows that service quality (X1) and product quality (X2) have a positive effect on customer satisfaction (Y) *mobile banking* Bank Sumsel Babel. A one unit increase in service quality will increase customer satisfaction by 0.128, while a one unit increase in product quality will increase customer satisfaction by 0.231. The analysis results also show that product quality has a greater influence on customer satisfaction than service quality.

Table of Correlation Coefficient Test Results (r) and Coefficient of Determination (R²)

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.805 ^a	.649	.643	1.825	2.175

Data Source: Processed from Questionnaire, 2024

Table 4 Test Results of Correlation Coefficient (r) and Coefficient of Determination (R²)

The correlation coefficient test results (r) of 0.805 indicate a strong positive relationship between service quality and product quality on *mobile banking* customer satisfaction of Bank Sumsel Babel.

This means that the higher the quality of service and product quality, the higher the level of customer satisfaction.

The coefficient of determination (R Square) of 0.649 indicates that 64.9% of the variation in customer satisfaction can be explained by service quality and product quality. The remaining 35.1% is influenced by other factors not examined in this study.

Table of Model Fit Test Results (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	737.667	2	368.833	110.706	.000 ^b
	Residuals	399.797	120	3.332		
	Total	1137.463	122			

Data Source: Processed from Questionnaire, 2024

Table 5 Model Fit Test Results (F Test)

The results of the F test show that together service quality and product quality have a significant effect on customer satisfaction with Bank Sumsel Babel *mobile banking*. The F-count value of 110.706 is greater than the F-table (3.07) at a significance level of 0.05, with a significance value of 0.000. This means that the regression model is feasible to use to explain the effect of the two independent variables on customer satisfaction.

Table of Individual Parameter Significance Test Results (t test)

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.469	1.127		1.304	.195
	Service Quality	.128	.048	.249	2.650	.009
	Product Quality	.231	.037	.589	6.276	.000

Data Source: Processed from Questionnaire, 2024

Table 6 Individual Parameter Significance Test Results (t Test)

The t test results show that both service quality (X1) and product quality (X2) individually have a positive and significant effect on customer satisfaction (Y) of Bank Sumsel Babel *mobile banking*. The beta coefficient value for service quality is 0.128 with a significance value of 0.009, while the beta coefficient value for product quality is 0.231 with a significance value of 0.000. This means that an increase in service quality or product quality will increase customer satisfaction.

The Effect of Service Quality on Customer Satisfaction

Service quality is a crucial factor in shaping customer satisfaction. This study corroborates previous findings (Ifeoma et al., 2023)(Tran & Le, 2020) that service quality has a positive and significant effect on customer satisfaction of Bank Sumsel Babel *mobile banking*. The regression analysis results show that a one-unit increase in service quality increases customer satisfaction by 0.128. The security indicator (PIN and password guarantee) received the highest appreciation from customers, in accordance with the dimensions of privacy and assurance/trust emphasized by (Suryani, 2017). However, system performance is an aspect that needs to be improved, related to the dimension of system availability (Suryani, 2017).

The Effect of Product Quality on Customer Satisfaction

Product quality is also proven to have a positive and significant effect on customer satisfaction, in line with research (Raja et al., 2023)(Prasetyo et al., 2022). Regression analysis shows a one-unit increase in product quality increases customer satisfaction by 0.231. Application accessibility is the aspect that customers value the most, in accordance with the performance and feature dimensions identified by (Tjiptono, 2019). However, the need for more regular app updates indicates the importance of the durability dimension (Tjiptono, 2019).

Simultaneous Effect of Service Quality and Product Quality

Regression analysis shows that service quality and product quality together have a significant effect on customer satisfaction (F-count 110.706, significance 0.000). These results are in line with research (Raja et al., 2023)(Prasetyo et al., 2022) theory (Rangkuti, 2013) which emphasize the importance of both factors in creating customer satisfaction. Security and accessibility remain the aspects that customers value most, while system performance and application updates need to be improved. Overall, the results of this study confirm the importance of simultaneously improving service quality and product quality to achieve optimal customer satisfaction.

E. CONCLUSION

This study concludes that service quality and product quality of *mobile banking* have a significant effect on customer satisfaction of Bank Sumsel Babel in Palembang area. Specifically, data security and ease of access are the aspects most valued by customers in *mobile banking* services. However, there is room for improvement in terms of system performance and stability, as well as the need for regular application updates.

For this reason, it is recommended for Bank Sumsel Babel to continue to improve the quality of its services and products. Improving service quality can be done by improving system stability and performance, speeding up customer service response times, and educating customers about security.

Meanwhile, improving product quality can be done by regularly updating applications, developing innovative features, and effectively communicating the benefits of each update or new feature to customers.

This study has several limitations, including the scope of research which is limited to customers in the Palembang area, does not include other variables besides service quality and product quality, and potential bias in data collection through questionnaires. Therefore, future research is recommended to expand the scope of research, involve more variables, and use more diverse data collection methods.

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