



Author Notification
16 Maret 2021
Final Revised
03 Mei 2021
Published
04 Mei 2021

Factors Affecting Islamic Bank Customer Satisfaction

Tatik Mariyanti¹, Primasatria Edastama², Muhammad Hakimi Mohd Shafiai³

¹Trisakti University

²Esa Unggul University

³Universiti Kebangsaan Malaysia (UKM)

e-mail: tatik_m2002@yahoo.com¹, primasatria@esaunggul.ac.id², hakimi@ukm.edu.my³

To cite this document :

Mariyanti, T., Edastama, P., & Shafiai, M. (2021). Factors Affecting Islamic Bank Customer Satisfaction. *Aptisi Transactions on Management (ATM)*, 5(2), 152-160.

DOI :

<https://doi.org/10.33050/atm.v5i2.1571>

Abstract

Customer satisfaction is a basic goal of any form of business or company, because customer satisfaction will provide many benefits for the sustainability of the business. Customer satisfaction will emerge influenced by certain factors. This study aims to analyze several factors that can influence customer impressions, tangible aspects, reliability, employee response, social responsibility, product innovation, competence and communication skills in Islamic banking. The research data was collected from customers of several Islamic banks in Jakarta. The data processed by the regression method with the SPSS software. This study shows that of the seven factors that are used as determinants of satisfaction, there are 4 factors that can affect the level of customer satisfaction at Islamic banks, namely tangibles, employee response, product innovation, and communication skills. Furthermore, this research also found that 3 other factors could not affect the level of customer satisfaction, those are competence, social responsibility, and reliability. The factors that influence the two dominant factors are the communication ability factor and the product innovation factor. The results of this study can help Islamic banks to be able to develop more effective and efficient strategies in terms of establishing high levels of customer satisfaction, so as to generate potential customers and higher profits.

Keywords: *Tangible, communication, customer satisfaction, Islamic banking*

1. Introduction

Nowadays, due to increasingly high competition, as well as with the condition of the business environment that is getting denser, it has formed that every company will continue to strive to be able to keep up with the changing wishes of its customers quickly. This is no exception for the banking sector. In Indonesia, the competition in the banking sector is getting tougher over time. This intense competition is especially felt for newly developing banks. One of the emerging banking sectors is Islamic banking.

As an industry that is oriented towards providing products in the form of financial products as well as in the service sector [1], Islamic banking must work hard to be able to produce these products and services that are of higher quality so that they can become a distinct advantage compared to other banks. In the banking sector, in general the financial products created by each bank are of a kind.

Moreover, it can be imitated by other bank competitors [2] [3]. Therefore, one form of differentiation that can be done is to develop the quality of service from the bank. This quality development is basically to be able to shape the satisfaction of customers.

Based on the aforementioned background, the formulation of the problem can be formed, namely, how is the influence of employee response, appearance of tangible aspects, social responsibility, service innovation, competence, reliability, on customer satisfaction? and how the influence of communication on consumer satisfaction.

Based on the problem formulation above, the purpose of this study is to analyze the effect of employee responses, tangible aspects of appearance, social responsibility, service innovation,

competence, customer satisfaction reliability and to analyze the influence of communication on consumer satisfaction.

The results of this study are expected to be useful for marketing managers in banking industry, especially Islamic banking in building customer satisfaction and developing better marketing strategies. Academics in addition to the theory and understanding of bank marketing management.

2. Research Method

Satisfaction is a level where a consumer will feel fulfilled his expectations of a product or service so that he feels pleasure [4]. With this, there will be several things that will certainly be able to give satisfaction to a consumer. According to [5] [6] there are seven determinants that can affect the satisfaction of a banking customer, that service quality components namely, assurance, reliability, tangibility, and empathy effect positively and significantly on customer satisfaction. From the results of research conducted by [5], The results indicated that service quality components namely, assurance, reliability, tangibility, and empathy effect positively and significantly on customer satisfaction.

Furthermore [7] also found that employee response is a major factor in customer satisfaction. [8] also found that tangibles will affect consumer satisfaction even though this happens indirectly. [9] suggests that social responsibility carried out by companies will increase the level of satisfaction of a consumer. [10] found that service innovation carried out by a company will provide a certain level of satisfaction to a customer. Competence can also affect customer satisfaction. Furthermore [11], another factor that greatly determines the level of consumer satisfaction is reliability [12]. [13] found that communication is an important factor in determining the level of satisfaction of a customer.

Based on the description above, the following hypothesis can be formed:

- H1: Employee response has a positive effect on customer satisfaction
- H2: Tangible appearance has a positive effect on customer satisfaction.
- H3: Service innovation has a positive influence on customer satisfaction.
- H4: social responsibility has a positive influence on customer satisfaction.
- H5: Competence has a positive influence on consumer stripping.
- H6: Reliability has a positive influence on consumer stripping.
- H7: communication has a positive influence on customer satisfaction.

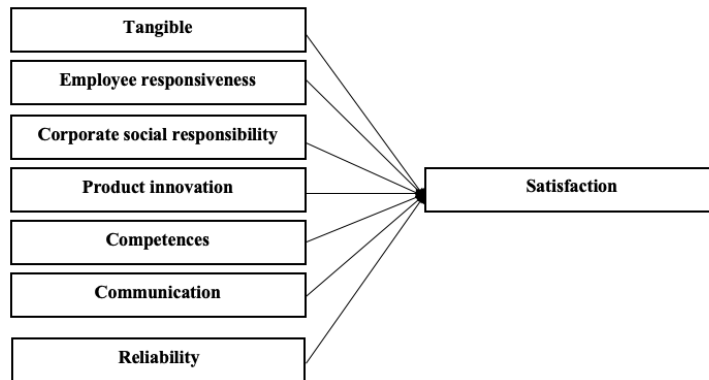


Figure 1: Conceptual Framework

The type of data used in this study is primary data. Primary data were collected using a questionnaire. The questionnaire was given to 150 respondents who are people who are customers of Islamic banking. Sampling using Non-Probability Sampling with Purposive Sampling Technique, Non-Probability Sampling, that is, if each element of the population does not have the same opportunity to be selected as a sample. Meanwhile, Purposive Sampling Technique is a sampling technique in which the sample is selected based on certain considerations or criteria [14]. The criteria used in this study are people who are customers of Islamic banks for Islamic banks and in the Jakarta area.

3. Results and Analysis

Validity test results

Based on the test results, it can be seen that by using the minimum value limit on the analysis factor by looking at the anti image correlation value must be above 0.5, then based on the value in the table it can be seen that of the 36 indicators used in 8 variables, there is only 1 indicator that is not valid.

This indicator is an indicator of the communication variable, thus the communication variable will only be measured by indicators, namely, the attention attitude shown by employees, the openness of employees in expression, the ability of employees to dominate the conversation, the ability of bank employees to express their opinions, the ability of bank employees to create a sense comfortable while having a conversation. For the seven other variables that will be used in this study, there is no change in the use of the indicators because all indicators have been declared valid.

Reliability test results

Based on the reliability test on the variables used in this study, the test results obtained, it can be seen that all of these variables are reliable because they meet the minimum value of alpha of 0.6.

Data analysis method

The analytical tool used in this research is multiple regression which is used to analyze the effect of the dependent variable and the independent variable. Data analysis techniques using multiple regression (multiple regression), performed to explain the variation of one variable (dependent variable) based on variations of one or several other variables (independent variable). In regression analysis techniques, the program can use the SPSS version 11.5 program.

This study uses analysis tools, namely regression because in this study there is one dependent variable, namely customer satisfaction and more than one independent variable, namely there are 7 independent variables consisting of employee response, reliability, social responsibility, competence, communication, service innovation, and tangible appearance.

Descriptive analysis

Based on the results of data processing that has been collected, the descriptive analysis for each variable in this study is as follows:

Tangible

In general, the average perception of respondents regarding the tangible condition in Islamic banking is 4.68, this shows that the perception of the tangible condition is quite good, even close to good. The lowest average value is on the second indicator, namely the perception of technology and the benefits of using the technology for customers. From the table above, it can also be seen that the standard deviation value is very high, this shows that the variation of respondents' answers is very diverse.

Reliability

The average perception of Islamic bank customers regarding the reliability obtained in Islamic banks is 4.52. The average value of these perceptions shows that the reliability of Islamic banks is quite good. The table also shows that the lowest average value is on the second indicator, namely the indicator regarding the level of the ability of Islamic banks in solving problems faced by customers. Meanwhile, it is also seen that the highest average value is on the first indicator, namely the indicator regarding the form of service from the Islamic bank. In the descriptive statistical results in the table above, it is also seen that the standard deviation that occurs is also high, thus indicating that customer perceptions of the reliability of Islamic banks are also very varied.

Employee responsiveness

The average perception of Islamic bank customers towards the employee responsiveness of Islamic banking is 4.50. This shows that employee responsiveness in Islamic banking is generally still quite good. The highest average value of the employee responsiveness variable is the fifth indicator, namely the employees of Islamic banks can provide a sense of comfort and security to their customers. Meanwhile, the indicator with the lowest perception is the third indicator, which is the delivery of information needed by customers. In the table above, it can be seen that the standard deviation that appears is quite high, so this shows that customer perceptions about employee responsiveness are very varied.

Corporate social responsibility

The average value of Islamic bank customers regarding CSR that has been carried out by Islamic banks is 4.59, this shows that the CSR actions that have been carried out by Islamic

banks have been considered good by customers. And in the descriptive table above, it can be seen that the standard deviation value is still quite high and this shows that customer perceptions of CSR from Islamic banks are still very varied.

Product innovation

The average value of customer perceptions about product innovation carried out by Islamic banks is 4.47, this value shows that the perception of product innovation carried out by Islamic banks is still quite good. In this variable, the lowest average value is on the third indicator, namely the completeness of products and services that Islamic banks have in meeting the needs of their customers. In the descriptive table it can also be seen that the standard deviation is very high, this is basically not good. Because the perceptions of customers are too varied [15].

Competences

The average value of this competence's variable is at a value of 4.27, this shows that the competences in Islamic banks are still at a fairly good level. In addition, it can be seen that the standard deviation level of this barrier is also very high. This shows that customer perceptions still vary widely.

Communication

The average value of this communication variable is 4.40, this indicates that the perception of Islamic bank customers regarding the communication skills carried out by Islamic banks is at a fairly good level. The lowest average value is on the third indicator, namely the ability of Islamic bank employees to dominate conversations in a meeting. While the highest value is on the second indicator, namely the open attitude of Islamic banks. Based on the table above, it can also be seen that the standard deviation of customer perceptions about this variable is quite high, this shows that these perceptions vary.

Satisfaction

The average level of satisfaction of Islamic bank customers is 4.41, this shows that so far Islamic bank customers have been quite satisfied with what has been provided and done by Islamic banks to their customers. The standard deviation value of this variable is still quite high, this shows that customer satisfaction is at various levels.

Hypothesis test results

In this section, we will show the results of testing models and hypotheses that have been carried out using regression. It can be seen that the seven independent variables used in this study, namely tangibility, reliability, employee responsiveness, corporate social responsibility, product innovation, competences, and communication in Islamic banks can affect the customer satisfaction level of Islamic banking by 73.1%. while the rest of the effects will be influenced by other variables not involved in this study. This shows that in general these variables are the main factors that can affect the level of customer satisfaction in Islamic banking. To be able to see the magnitude of the influence of each of these variables on the level of satisfaction of Islamic bank customers can be seen in the table below. This table will simultaneously confirm the hypothesis used in this study.

Hypothesis	Beta	t	Sig.	Decision
Tangible has a positive effect on satisfaction	0.112	0.118	0.069	Ho rejected and Ha accepted
Reliability has a positive effect on satisfaction	-0.053	-0.506	0.614	Ho accepted and Ha was rejected
Employee responsiveness has a positive effect on satisfaction	0.199	1.850	0.068	Ho rejected and Ha accepted
CSR has a positive effect on satisfaction	-0.094	-0.971	0.334	Ho accepted and Ha was rejected
Product innovation has a positive effect on satisfaction	0.232	2.222	0.029	Ho rejected and Ha accepted
Competences have a positive effect on satisfaction	-0.116	-1.353	0.179	Ho accepted and Ha was rejected
Communication has a positive effect on satisfaction	0.704	7.029	0.000	Ho rejected and Ha accepted

Figure 2: Table of Hypothesis Testing

Hypothesis 1: This hypothesis will be tested on the relationship of the effect of employee responsiveness on the level of customer satisfaction. With the sound of the hypothesis is as follows:

Ho: There is no positive effect of employee response on customer satisfaction.

Ha: there is a positive influence on employee response to customer satisfaction.

Based on table above, it can be seen that the significance value of this hypothesis is 0.06. Thus, it can be concluded that this hypothesis can be accepted with an alpha of 10%. So, it can be said that there is a positive influence from employee responses to the level of customer satisfaction at Islamic banks.

These results are consistent with the results of research by [7] which states that employee responsiveness is a dimension of service quality that is important in shaping customer satisfaction. The same thing was also found by [16] and [17] who also found that employee responsiveness is a factor that can affect the level of satisfaction of a customer.

To see how much influence this employee response has on customer satisfaction, it can be seen in table on the beta value. The Beta value for this hypothesis is 19 This value indicates that the effect of the employee's response can be categorized at a moderate level.

Hypothesis 2: This hypothesis will look at the relationship between the influence of the tangible variables of Islamic banks on the satisfaction level of Islamic bank customers. So that the hypothesis will be as follows,

Ho: there is no positive effect of tangibles on customer satisfaction.

Ha: there is a positive effect of tangibles on customer satisfaction.

Based on the table of the results of the above hypothesis test, it can be seen that the significance value of this hypothesis is 0.09, so it can be concluded that Ho is rejected and Ha is accepted. It can be concluded that there is a tangible positive effect on Islamic tires on the level of customer satisfaction of Islamic banks.

The results of this study are in accordance with the results of research by [8] and strongly by the [18] who found that the appearance condition from the tangible aspect is a factor that can affect customer satisfaction. The same thing was also found by [8] but in this study the effect of the tangible aspect affects consumer satisfaction in an indirect way.

The magnitude of the effect of tangibles on the level of customer satisfaction in the table is shown at Beta = 0.112. This shows that the effect of the tangible aspect on the level of customer satisfaction of Islamic banks is still small. This is because most of the existing Islamic banks in Indonesia are new banks. So that in the tangible aspect, there are several things that are still lacking.

Hypothesis 3: In this hypothesis, it will be seen about the relationship of the influence of variable product innovation on the satisfaction level of customers of Islamic banks. Thus, the hypothesis will be as follows,

Ho: There is no positive effect of product innovation on customer satisfaction.

Ha: There is a positive effect of product innovation on customer satisfaction.

When seen in the table of the results of the hypothesis test, it appears that the significance value of this hypothesis is 0.029, so it can be concluded that H_0 is rejected and H_a is accepted with an alpha level of 10%. Thus, it can be concluded that there is a positive effect of product innovation on the level of customer satisfaction at Islamic banks.

The results of this study are in accordance with the results of previous studies conducted by [10] and strongly by the [19] who found that product innovation is very helpful for improving the satisfaction of a bank customer. This is the same as the findings of [10] and strongly by the [20], who also found that consumer satisfaction will be influenced by product innovation, especially services performed by these manufacturers.

The level of influence of product innovation can be seen in Beta which is 0.232. This shows that the impact of this product innovation is at a moderate level [21]. This can happen especially for service companies because in service the competition that occurs is basically competition in developing services that are getting better and superior compared to other competitors.

Hypothesis 4: In this hypothesis, the hypothesis that will be seen is the relationship between the influence of social responsibility on the level of customer satisfaction, so that the following hypothesis will appear,

H_0 : there is no positive influence of social responsibility on the level of customer satisfaction.

H_a : there is a positive influence of social responsibility on the level of customer satisfaction.

Based on the hypothesis test results table above, it can be seen that the significance value of this hypothesis is 0.334, so it can be concluded that H_0 is accepted and H_a is rejected. Thus, it can be concluded that there is no positive effect of social responsibility carried out by Islamic banks on the level of customer satisfaction of Islamic banks.

This result is contrary to the results of other studies, namely research by [9] and strongly by the [22] which states that social responsibility will be able to affect the level of consumer satisfaction when consuming a product.

This can happen because at this time consumer awareness of the importance of social responsibility carried out by a company that produces a good or service that it consumes is still low. This is added to the fact that sometimes these banks do not disseminate their CSR activities to their consumers widely. As stated by [9], in order to achieve the level of consumer satisfaction from the CSR activities carried out by the company, intense publication from the company is required.

Hypothesis 5: This hypothesis will discuss the relationship between the influence of employee competences on the level of customer satisfaction. So that the hypothesis will be as follows,

H_0 : there is no positive effect of competence on customer satisfaction.

H_a : there is a positive effect of competence on customer satisfaction.

Based on the table of hypothesis test results above, it can be seen that the significance value of this hypothesis is 0.179, so it is decided that H_0 is accepted and H_a is rejected. Thus, it can be concluded that there is no positive effect of competence on customer satisfaction. This contradicts the results of previous studies [11] and strongly by the [23] and [24], which stated that competence will positively affect the level of customer satisfaction, if the consumer experiences direct interaction.

Hypothesis 6: In this hypothesis we will look at the relationship between the influence of the reliability of Islamic banking on the level of customer satisfaction of Islamic banks so that the hypothesis will be as follows:

H_0 : there is no effect of reliability on customer satisfaction

H_a : there is a positive effect of reliability on the level of customer satisfaction.

Based on table above, it can be seen that the significant value of this hypothesis is 0.614. so, it was decided that H_0 was accepted and H_a was rejected. This shows that there is no positive influence of the reliability variable on the level of customer satisfaction in Islamic banking.

The results of this study are inconsistent with several other studies [12] but this result supported by [25] and [26] which state that this reliability is a factor of quality of service that will positively affect the level of satisfaction of a customer.

Hypothesis 7:

This hypothesis will discuss the relationship of the influence of communication on the level of customer satisfaction, so that the following hypothesis will be raised:

H_0 , there is no positive influence of communication skills on the level of customer satisfaction

Ha: there is a positive influence of communication skills on the level of customer satisfaction

Based on the table of the hypothesis test results above, it can be seen that the level of significance of this hypothesis is 0.00, it can be concluded that H_0 is rejected and H_a is accepted. So, it can be concluded that there is a significant influence on the communication ability of Islamic banks on the level of customer satisfaction.

The results of this study are consistent with the results of other studies [27] who found that the level of communication skills of service providers will have a positive effect on the level of satisfaction of these consumers [28]. In addition, [29] also stated that in order to increase the level of satisfaction of service provider consumers it is necessary to improve their communication skills.

The magnitude of the influence of this communication on customer satisfaction is shown in Beta in table, which is equal to 0.704. This value shows that the influence of this communication ability is very large for the satisfaction of a customer. This can occur because with good communication skills, basically a service provider can reduce bad ratings about the services he offers even though there are deficiencies in the service. This is because communication skills are closely related to one's ability to influence the emotions of others. So that the person's assessment of the entire service can be affected by this communication ability.

In the description of the explanation above, it can be seen about what factors will greatly affect the level of customer satisfaction in Islamic banking. The first variable is the communication skills possessed by the syaria bank and its employees. The next factor that will affect the level of satisfaction of Islamic banks is the product innovation carried out by the Islamic bank, other factors are the response of employees and the tangible aspects of Islamic banking.

4. Conclusion

Based on the results of processing and analyzing data from the research that has been discussed, conclusions can be drawn to answer the research problem. The conclusion is, there is a significant and positive influence on employee response variables on the level of customer satisfaction at Islamic banks. A similar positive effect is also found in tangible variables which have a significant effect on the level of customer satisfaction in Islamic banks. Furthermore, product innovation is also a factor that has a positive influence on customer satisfaction in Islamic banks. Another factor that also has a significant and positive effect on the level of customer satisfaction of Islamic banks is the communication ability of the Islamic banking.

In addition, there are several factors included in this study which do not have a significant relationship with the level of customer satisfaction in Islamic banking. These factors are the reliability of the Islamic bank, the competence of the Islamic bank, and also the social responsibility of the Islamic bank. Based on the results of this research, it was also found that the main factor that affects the level of customer satisfaction in Islamic banks is their communication skills.

Managerial implications

The managerial implication that can be proposed from the results of this research for Islamic banking is that Islamic banks need to improve the communication skills institutionally and individually of their employees. This is very important because based on the results of this study it shows that the communication ability of Islamic banks is a major and very important factor in influencing the level of satisfaction of its customers. In this communication factor, what still needs to be improved is the individual ability of Islamic bank employees in order to master a conversation condition. Because in this study found that this ability is still lacking. The ability to control this conversation is quite important because it is related to the ability to influence the customer himself. Islamic banking also needs to continue to develop innovative products and services so that it can continue to be at the forefront and be able to better satisfy its customers. In conducting product innovation, Islamic banks should pay close attention to what is needed by customers, in addition to not being in vain, but also to make it appear that this Islamic bank has more attention to its customers.

This Islamic bank also needs to pay attention to the responsiveness ability of its employees. To be able to develop this capability, Islamic banks need to provide training, as well as exercise strict control over the actions of their employees. In addition, a periodic evaluation is

needed to be able to get a fit back regarding the responsiveness of these employees that is felt by customers.

Another aspect that requires attention is the tangible aspect. Although in this study the tangible aspect is the last aspect that affects customers, Islamic banks need to improve their quality in order to have a greater influence on customer satisfaction. Even though in the development of this tangible aspect, it does require more capital compared to other aspects.

Research Limitations

The limitation of the problem of this study is the very limited number of respondents in addition to the location for distributing the questionnaires which only exist in the city of Jakarta. Apart from that, another limitation is that this study only uses tangible variables, reliability, responsiveness, CSR, product innovation, competences and communication only for their effects on Islamic bank customers.

Suggestions for Future Research

Based on the limitations of the research results, it is suggested for future researchers to complete this research with variables that have not been included in this study. Such as the factor of compliance with Islamic law which is the basis of Islamic banking, because this variable basically can be a reason for customer satisfaction on sharia bills. Future researchers should also be able to expand the reach of the research area in order to form a better model.

References

- [1] S. A. Lahallo and R. D. Aritonang, "Design of a Copy Service E-Marketplace Android-Based in the Parongpong District," *Aptisi Trans. Technopreneursh.*, vol. 2, no. 1, 2020, doi: 10.34306/att.v2i1.65.
- [2] C. A. Ndubisi, Emmanuel Chidozie1 & Nwankwo, "Customer Satisfaction and Organizational Performance of the Nigerian Customer Satisfaction and Organizational Performance of the Nigerian Banking Sub-Sector," *Int. J. Bus. Manag. Invent.*, vol. 8, no. 3, p. 10, 2019.
- [3] P. A. Sunarya, T. Nurhaeni, and H. Haris, "Bank Reconciliation Process Efficiency Using Online Web Based Accounting System 2.0 in Companies," *Aptisi Trans. Manag.*, vol. 1, no. 2, pp. 124–129, 2017.
- [4] M. S. Dewi, R. A. N. Yuniati, and R. Akseptori, "Pengukuran Kinerja dengan Perspektif Keuangan dan Pelanggan (SK. Divisi HCM Grup Perusahaan Maritim Surabaya)," *ADI Bisnis Digit. Interdisiplin J.*, vol. 1, no. 2, pp. 1–13, 2020.
- [5] A. Alabboodi, "The effect of customer satisfaction on service quality: The case of Iraqi banks," *Int. J. Appl. Res.*, vol. 5, no. 1, pp. 146–152, 2019.
- [6] H. Henderi, H. Zcull, and C. S. Putri, "Utilization of Testimonials Menu as Submission Media Information on Buyer Satisfaction on the Website E-Commerce Raharja Internet Café," *Aptisi Trans. Technopreneursh.*, vol. 1, no. 1, pp. 101–108, 2019.
- [7] Y. Zhong and H. C. Moon, "What drives customer satisfaction, loyalty, and happiness in fast-food restaurants in china? Perceived price, service quality, food quality, physical environment quality, and the moderating role of gender," *Foods*, vol. 9, no. 4, 2020.
- [8] M. S. Omar, H. F. Ariffin, and R. Ahmad, "Service Quality, Customers' Satisfaction and the Moderating Effects of Gender: A Study of Arabic Restaurants," *Procedia - Soc. Behav. Sci.*, vol. 224, no. August 2015, pp. 384–392, 2016.
- [9] S.-B. Kim and D.-Y. Kim, "The impacts of corporate social responsibility, service quality, and transparency on relationship quality and customer loyalty in the hotel industry," *Asian J. Sustain. Soc. Responsib.*, vol. 1, no. 1, pp. 39–55, 2016.
- [10] B. Kurniawan, N. Nirwanto, and A. Firdiansjah, "The effect of service innovation on customer satisfaction indihome internet provider in central java through corporate reputation as variable intervening," *Int. J. Sci. Technol. Res.*, vol. 8, no. 10, pp. 144–151, 2019.
- [11] T. E. Rosmika and T. Nurhaida, "Employee Competence and Culture Set to Customer Satisfaction with Service Quality as Intervening Variable of PT . Bank Rakyat Indonesia (Persero) Tbk Medan," *J. Educ. Pract.*, vol. 8, no. 36, pp. 45–53, 2017.
- [12] P. C. Rompas, J. Lapijan, and J. Tumiwa, "the Influence of Service Quality Towards To Customer Satisfaction (Study At Bpr Prisma Dana Manado)," *J. EMBA J. Ris. Ekon.*

- Manajemen, Bisnis dan Akunt.*, vol. 4, no. 1, pp. 1588–1597, 2016.
- [13] R. A. Senguo, S. Xixiang, and N. C. Kilango, "Marketing Communication Based on Customer Satisfaction and Loyalty: Zantel Tanzania," *Int. J. Innov. Manag. Technol.*, vol. 8, no. 4, pp. 284–288, 2017.
- [14] S. Purnama, A. Sukmasari, and R. Bhandari, "The Role of Religiosity as a Mediating Variable in the Relationship between Online Transactions and Customer Satisfaction and Loyalty in Islamic Banking," *Aptisi Trans. Manag.*, vol. 5, no. 2, pp. 143–151, 2021.
- [15] R. Aulia, A. Sururi, and S. Sukendar, "Effectiveness Of Featured Product Of Rural Areas Program (Prukades) In Improving The Economy Of Teluk Village Community Pandeglang Regency," *ADI J. Recent Innov.*, vol. 2, no. 1 Sept, pp. 204–211, 2020.
- [16] F. Hussein and H. Hartelina, "After Sales Service For Smartphone Iphone To Customer Loyalty," *Aptisi Trans. Manag.*, vol. 5, no. 1, pp. 62–72, 2021.
- [17] E. Depiana and H. Hartelina, "Marketing Service on Customer Satisfaction of Yamaha Motorcycles at PT Ramarayo Perdana Karawang," *Aptisi Trans. Manag.*, vol. 5, no. 1, pp. 11–19, 2021.
- [18] W. Monther and A. Mahadevan, "The impact of service quality on customer satisfaction; an empirical study," *Int. J. Manag.*, vol. 11, no. 3, pp. 76–88, 2020.
- [19] G. A. Daragahi, "Impact of innovation on customer satisfaction: A study of the Iranian cosmetics products users," *Rev. Venez. Gerenc.*, vol. 22, no. 78, pp. 88–105, 2017.
- [20] C. Christina and S. Hartini, "THE IMPACT OF SERVICE INNOVATION ON CUSTOMER SATISFACTION IN PRODIA HEALTH," vol. 7, no. November, pp. 107–116, 2020.
- [21] A. B. Wandanaya and D. Rahmasary, "The Impact Analysis Of Stock Reminder Of Goods To Quality Company," *Aptisi Trans. Manag.*, vol. 3, no. 2, pp. 142–148, 2019.
- [22] N. Muslimah and M. C. Mursid, "The Effect of Online Consumer Review on the Intention of Buying Products on Social Commerce," *Aptisi Trans. Manag.*, vol. 3, no. 1, pp. 22–28, 2019.
- [23] F. Kotamena, P. Senjaya, R. S. Putri, and C. B. Andika, "Competence or Communication: From Hr Professionals To Employee Performance Via Employee Satisfaction," *J. Manaj. dan Kewirausahaan*, vol. 22, no. 1, pp. 33–44, 2021.
- [24] J. Sharma, J. Singh, and A. Singh, "Impact of E-Banking Service Quality on Customer Satisfaction," *Int. J. Recent Technol. Eng.*, vol. 8, no. 5, pp. 2296–2300, 2020.
- [25] W. Ramadayanti and K. Kosasih, "The Influence of Financial Performance on People's Business Credit in Banking Companies for the Period 2010-2019," *Aptisi Trans. Manag.*, vol. 5, no. 1, pp. 73–78, 2021.
- [26] W. B. Utami, S. Ningsih, and P. Paidi, "the Effect of Service Level Baitul Maal Wat-Tamwil Tumang on Member'S Satisfaction of Mudharabah Deposits," *Int. J. Econ. Bus. Account. Res.*, vol. 1, no. 01, 2018.
- [27] A. I. L. Wibowo, A. D. Putra, M. S. Dewi, and D. O. Radianto, "Study of Divergence of Go Public Company's Financial Performance Based on Website Before and After Merger Using Window Period Method TIME Frame 2015-2017," *Aptisi Trans. Technopreneursh.*, vol. 1, no. 1, pp. 27–51, 2019.
- [28] S. Sayyida, S. Hartini, S. Gunawan, and S. N. Husin, "The Impact of the Covid-19 Pandemic on Retail Consumer Behavior," *Aptisi Trans. Manag.*, vol. 5, no. 1, pp. 79–88, 2021.
- [29] T. Nurhaeni, K. W. Karts, and M. Hardini, "Viewboard Effectiveness on Raharja Internet Cafe Website as Sales Information Submission Media," *Aptisi Trans. Technopreneursh.*, vol. 1, no. 1, pp. 20–26, 2019.