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The Quality of Conventional Bank Services Toward Students' Satisfaction

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ABSTRACT

The purpose of this research is to know the conventional bank services on campus to student satisfaction. The method used in this research using descriptive and inferential methods using a sample of research that faculty of sharia and law students UIN Syarif Hidayatullah Jakarta. Data collection tools in this study using a questionnaire with Likert scale. The survey results revealed that service quality and student satisfaction on a high stage, the differences in student satisfaction with quality of services provided, as well as the existence of a positive relationship between service quality and simple to student satisfaction. These proves the improvement and enhancement of quality of service given effect or a positive effect on student satisfaction as a customer of banking.

Keyword: Quality, service, satisfaction, student, Conventional Bank.

1. INTRODUCTION

Quality of service is central to the survival of an institution. If the institution does not provide quality services, it will have a negative effect of customer satisfaction. it applies also in conventional banks. Students as one of the customers who are the main customers for conventional banks that are on campus. Student satisfaction is a priority for conventional banks that are on campus, especially conventional banks that are in the neighborhood Syarih Hidayatullah State Islamic University in Jakarta.

To provide better service, quick, easy, and efficient, the bank offers some products. These products provide a range of facilities which are satisfactory and adequate related to student activities on campus. Firdaus and Abdullah (2011) noted that the large of empirical number studies on the banking services quality based on the literature, most of these studies to measure the quality of service to replicate or adapt the model SERVQUAL (Kumar, et. al., 2010; Petridou, et. al., 2007; Jabnoun and Al-Tamimi, 2003). Student

satisfaction with the services provided banks particularly conventional banks vary. The general student satisfaction can be seen from the comfort and ease in carrying out financial transactions that support student activities during college.

Metawa and Almossawi (1998) developed the attributes that affect the behavior of customers include: the availability of credit, advice relatives and recommendations, friends, suggestions and recommendations, convenient location, various Bank services, quality of service, availability of ATMs, bank hours are sufficient, investment, hospitality personnel, understand the needs of finance, women's services, and the name of the bank.

The presence of conventional banks can assist students in conducting financial transactions related to the activities of students in the college. The service provided can affect student satisfaction. Their quality of service that focuses on addressing the needs and desires of customers, as well as their determination to provide services in accordance with customer expectations is needed by students as a bank customer. The number of products and services offered by banks against the students can have a positive impact on student satisfaction. Conventional banks are in the college environment highly prioritize meeting the needs of students in financial transactions.

To gain the trust of students, then the bank should be managed professionally start in terms of service. The high student activities related to financial transactions provides a challenge for banks to improving the quality of service for students, the inability of banks to providing quality services to students can have a negative impact on student satisfaction and give a bad image also to the bank itself. This study wants to examine and analyze about the services qualification provided the student's satisfaction in the bank's financial transactions relating to the activities of students in college.

Therefore, this study is limited to conventional bank service quality issues to the satisfaction of students, especially at UIN Syarif Hidayatullah Jakarta. Based on the limitations of the study. It is designed to facilitate discussion the authors formulate the issues to be examined in this study are: (1) how is the stage of a conventional bank service quality and student satisfaction in UIN Jakarta? (2) How is the comparison of service quality and student satisfaction for gender of respondents? (3) How is the relationship between conventional banking services and the satisfaction of the students? (4) What factors are forecasters conventional bank service quality relationship to the student satisfaction?.

2. LITERATURE REVIEW

2.1. Conventional Bank Services

Bank is business entities that raise funds from the public in the form of deposit and distribute the public in order to improving the people standard's live of the people (Law No. 7 of 1992 on Banking). Martono and Harjito (2002) describes the conventional principles used conventional banks using two methods, namely: set rates as price, both for products such as savings deposits, time deposits, and loan products (credit) granted by certain interest rate. For services of other banks, the bank using or applying various nominal fee or a certain percentage, costing system is called fee-based.

Service business banking is a business services based on the principle of trust focuses on the problem of quality of service (service quality). According to Nasution (2004), quality of service is the expecting level

of excellence and control over the level of excellence to meet the desires of consumers according to Kotler (1997) dimensions of service quality is an illustration of how far the difference between the reality of service (perceived service). To the expectations of its customers on service, they should receive (expected service). Mismatch perceived service on expected services.

2.2. Student Satisfaction

Students are one of the bank customers who use bank products and services. Customer satisfaction has become a central concept in the discourse of business and management (Tjiptono and Chandra, 2005). Customers generally expect the product in the form of goods or services consumed can be accepted and enjoyed with good service or satisfactory (Assauri, 2003). Satisfaction is the level of someones feelings for making a comparison between the fact that he felt with his expectations. So the student satisfaction is the level of feelings that possessed by students seen from a comparison of the reality perceived by the desired expectations of students.

According to Zeithaml, et. al., (2000) is the customer's satisfaction fulfillment of the responses. It was a judgment about product or service features, the product or service itself, and it provided a pleasureable level of consumption which related to fulfillment. According Lupiyoadi (2001) that the satisfaction or dissatisfaction with a product or service as the end of a sales process provides separate impact to the behavior of the customer for such products.

Kotler and Armstrong (2001), customer satisfaction is the level where the notion of product performance will not correspond to the expectations of customers, product performance is much lower than the expectations of customers, so that the buyer is not satisfied. In other words, if the services provided meet customer demand. The customer will be satisfied and if services are below the level expected, the customer will be dissatisfied.

3. RESEARCH METHODS

Research conducted by using descriptive and inferential analysis. Descriptive research is research that there is an explanation. This research describes student's satisfaction on the service qualification service of conventional banks in UIN Syarif Hidayatullah Jakarta, Indonesia. According to Marzuki (2001) descriptive research is research done by painting or describe the state of the object or issues that are not intended to take or draw conclusions that are generally applicable.

Using descriptive study due to be menghuraikan nature or characteristics of a particular phenomenon to gather facts and decompose thoroughly in accordance with the problems to be solved as well as examine the causes of a particular symptom (Moleong, 2002). This descriptive study is a research method that aims to make a presentation in a systematic, factual and accurate information on the facts and the properties of the object of study in accordance with the problems studied. The Interpretation of descriptive analysis was expressed by Nunnally (1978), namely: 1.01 2.00 average score (weak); 2.01- 3.00 (simple,weak); 3.01 4.00 (simple); 4.01 5.00 (high).

In connection with inferential methods, according to Nisfiannoor (2009), inferential statistic deals the someles of data analysis that used to generalize the population. It is used base on the chance (probability) selected sample (random). Inferential statistic helps the researcher to determine and obtaine the result from

the sample which generalize to the population (Creswell, 2008). To answer the question, the researcher use T-test analysis, correlation analysis and regression analysis, inferential analysis done before first use analytical validity, reliability and normality of the data.

The population in this study were all students at the Faculty of Sharia and Law UIN Syarif Hidayatullah Jakarta. The sample used in this study is a student in the Faculty of Sharia and Law UIN Syarif Hidayatullah Jakarta, Indonesia. Techniques used in sampling is a probability sampling technique, the technique of sampling members of the population were done randomly without regard to strata that exist in the population, where each population has the same chance to be sampled in the study. According Sugiyono (2008), sample is part of the number and characteristics which possessed as the population. The sample in this study are 150 people, it was equal to 20% of the population. According to Arikunto (2008), the collection of sample determination is done if it is less than 100 better taken all until the research is the study population. If the large number of samples taken between 10-15% or 20-55% or more depending namely: (1) Ability to viewing the of time, effort and funds, (2) the subject observing area, from each subject, involving many and underfunded. (3) the number of the risk, it is borne by the researchers to study risk, of course, if a sample of the results will be better.

Methods and techniques of data collection in this research is using a questionnaire. According to Sugiyono (2008) questionnaire is the technique of data collection, it is done by providing the set of questions or writing statement for the respondent. The questionnaire used is a Likert scale. Likert scale uses to measuring the appropriate display given by respondents in a given space in search of the perception of practices and attitudes (Cohen, 1998). The data collection technique is a systematic procedure and standards to obtain more accurate data. Data were collected by using the instrument can provide information and an overview of student satisfaction on service quality Conventional Bank on Campus. Before further studies, test instrument used to testing the validity and reliability of data from research instruments, the items correlation used to measuring the validity of data, by indek alpha Cronbach to measure the level of trust and assessment instruments aspect. The index used is Cronbach alpha at a rate of 0.7 to the upper (Pallant, 2001; Hair, et. al., 2010).

Instruments student satisfaction in this study refer on Public Satisfaction Index (PSI) Service Unit Government Agencies for developing the instrument of community satisfaction. The elements are: (1) Procedure service, (2) service personnel discipline, (3) The abilitation of service personnel, (4) Justice to get service, (5) The hospitality and courtesy officers, (6) Conveniences of environments, totaling 30 items. Instrument quality of service following Zheithalm, et. al., (1988) which has been adapted to the problem of research, five key dimensions known as SERQUAL (service quality), namely: (1) tangibles, (2) reliability, (3) responsiveness, (4) assurance, (5) empathy, totaling 30 items.

4. RESULTS

4.1. Stages Student Satisfaction and Quality Service Conventional Banks.

To know the extent or stage of student satisfaction and the quality of conventional bank services using descriptive analysis. Descriptive analysis associated to collecting and summarizing data, it's known as summary data. The descriptive analysis are presented in Table 1.

Table 1
Descriptive statistics data analysis

<i>Variable</i>	<i>Indicator</i>	<i>N</i>	<i>Value Mean</i>	<i>Value Standar Deviation</i>	<i>Interp.</i>
Student satisfaction			102.06	10.006	
	Procedure service,,	150	17.25	2.833	High
	Discipline of service personnel,	150	17.01	3.237	High
	Service personel's ability,	150	16.43	3.195	High
	Justice get, the service,	150	16.34	3.281	High
	The friendliness and courtesy officer,	150	17.04	3.206	High
	Convenience environment	150	17.99	3.138	High
Service quality			107.23	12.465	
	Tangibles,	150	21.31	3.577	High
	Reliability,	150	22.29	3.919	High
	Responsiveness,	150	21.60	4.008	High
	Assurance,	150	21.47	4.194	High
	Empathy	150	20.55	4.223	High

From Table 1 above it can be seen that the student satisfaction has a value (mean = 102.06, SD = 10.006), indicators of service procedure has a value (mean = 17.25, SD = 2.833), an indicator of disciplined service officers have values (mean = 17.01, SD = 3.237), an indicator of the ability of service personnel have values (mean = 16.43, SD = 3.195), an indicator of justice get service has a value (mean = 16.34, SD = 3.281), an indicator of the friendliness and courtesy officer has a value (mean = 17.04, SD = 3.206), indicators of environmental comfort values (mean = 17.99, SD = 3.138), of the data showed that student satisfaction and its indicators have a high value stages. Thus it means that the students have high level of high satisfaction level services on the activities of financial transactions provided by conventional banks, the students get the satisfaction with the services provided, the service provided conventional banks to students in various activities of financial transactions in college appropriate and even exceeds the desired expectations of students.

Quality of service has a value (mean = 107.23, SD = 12.465), the indicator tangibles values (mean = 21.31, SD = 3.577), an indicator of the reliability values (mean = 22.29, SD = 3.919), an indicator of responsiveness has a value (mean = 21.60, SD = 4.008), assurance indicators have values (mean = 21.47, SD = 4.194), empathy indicator values (mean = 20.55, SD = 4.233), of research data shows that the quality of service given conventional banks at a high level, it can be said that the quality of service given conventional banks in the universities to students in every financial transaction has a good quality service.

4.2. Comparison of Student Satisfaction and Service Quality Seen From Gender Students.

To determine the ratio of student satisfaction and service quality of the sex of the respondents (by the gender) in this study using T test analysis, *t* test analysis is stated in the following table.

Table 2
Analysis of test-t of data service quality and student satisfaction by gender

<i>Indikator</i>	<i>Jenis Kelamin</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Value T</i>	<i>Value Sig.</i>
Tangibles	Male	20.71	3.880	-1.995	.048
	Female	21.87	3.196		
Reliability	Male	21.93	4.536	-1.070	.286
	Female	22.62	3.244		
Responsiveness	Male	21.69	4.218	.275	.783
	Female	21.51	3.830		
Assurance	Male	20.75	4.245	-2.047	.042
	Female	22.14	4.060		
Emphaty	Male	20.60	4.154	.122	.903
	Female	20.51	4.312		
Procedure service	Male	17.33	2.922	.358	.721
	Female	17.17	2.765		
Discipline of service personnel	Male	16.89	3.462	-4.25	.672
	Female	17.12	3.032		
The ability of service personnel	Male	16.72	3.109	1.067	.288
	Female	16.17	3.269		
Justice get the service	Male	16.18	3.260	-5.71	.569
	Female	16.49	3.314		
The friendliness and courtesy officer	Male	17.06	3.184	.057	.955
	Female	17.03	3.247		
Convenience environment	Male	18.18	3.009	.703	.483
	Female	17.82	3.262		
Service quality	Male	105.68	13.714	-1.453	.149
	Female	108.65	11.087		
Student satisfaction	Male	102.36	10.138	.353	.725
	Female	101.78	9.941		

*Significant at the level $p < 0.05$

Based on the Table 2 above, its seen that tangibles dimension has a value ($t = -1.995$; Sig = 0048). The value of tangibles indicator of male respondents (mean = 20.71, SD = 3.880) tangibles indicator values female participants (mean = 21.87, SD = 3.196), of the proved that there is no, any differentiation in tangibles indicator by male to female.

Reliability dimension has a value ($t = -1.070$; Sig = 0.286), the value of reliability indicator of male respondents (mean = 21.93, SD = 4.536) value reliability indicator of female participants (mean = 22.62, SD = 3.244), the data proved that there is a differentiation in the reliability indicators by male to female.

Dimensions responsiveness has a value ($t = 0.275$; Sig = 0.783). Value indicators responsiveness of male respondents (mean = 21.69, SD = 4.218) responsiveness indicator values female participants (mean = 21.51, SD = 3.830). The data prove that there is a differentiation in responsiveness indicator by male to female.

Assurance dimension has a value ($t = -2.047$; Sig = 0.042). Values assurance indicators of male respondents (mean = 20.75, SD = 4.245) assurance indicator values female participants (mean = 22.14, SD = 4.060). The data prove that there is not any differentiation the assurance indicators by male to female.

Empathy dimension has a value ($t = 0.122$; Sig = 0.903). Empathy indicator value of male respondents (mean = 20.60, SD = 4.154) indicator values empathy female participants (mean = 20.51, SD = 4.312). The data proved that there are differentiations in empathy indicator by male to female.

Dimensions of the service procedure has a value ($t = 0.358$; Sig = 0.721). The indicator value service procedures of male respondents (mean = 17.33, SD = 2.922) indicator values service procedures female respondents (mean = 17.17, SD = 2.765). The data proved that there are differentiation service procedure indicator by male to female Dimensions disciplinary officer has a value ($t = -0.425$; Sig = 0.672). Value indicators disciplinary officer of male respondents (mean = 16.89, SD = 3.462) indicator values discipline officers female respondents (mean = 17.22, SD = 3.032). The data can be seen that there is a difference on the indicator discipline male officers with women.

Dimensions ability officers has a value ($t = 1.067$; Sig = 0.288). Value indicator of the ability officers male respondents (mean = 16.72, SD = 3.109) value indicator of the ability officers female respondents (mean = 16.17, SD = 3.269). The data proved there are differentiations on ability indicator by male to in the indicators of the ability of the male officers women.

Dimensions justice ministry has a value ($t = -0.571$; Sig = 0.569). Value indicators justice ministry male respondents (mean = 16.18, SD = 3.260) indicator values justice ministry female respondents (mean = 16.49, SD = 3.314). The data can be seen that there is a difference on the indicator justice ministry male with female.

Dimensions friendliness and politeness have the value ($t = 0.057$; Sig = 0.955). Value indicators friendliness and courtesy of male respondents (mean = 17.06, SD = 3.184) indicator values friendliness and politeness of female respondents (mean = 17.03, SD = 3.247). The data can be seen that there is a difference in the indicator friendliness and politeness of male with female.

Dimensions of environmental comfort value ($t = 0.703$; Sig = 0.483). Value indicators of environmental comfort of male respondents (mean = 18.18, SD = 3.009) value of indicators of environmental comfort female respondents (mean = 17.82, SD = 3.262). The data proved that there are differentiations on indicators environmental comfort by male to woman.

Variable quality of service has a value ($t = -1.453$; Sig = 0.149) value variable of quality service by male respondents (mean = 105.68, SD = 13.714) value variable of quality service by female respondents (mean = 108.65, SD = 11.087), the data proved that there is a differentiation on service quality variables male to female.

The value of student satisfaction ($t = -0.353$; Sig = 0.725). The variable value of student satisfaction of male respondents (mean = 102.36, SD = 10.138) the value of the variable student satisfaction of female respondents (mean = 101.78, SD = 9.941). From the data, it proved that there are differentiations on variables of student satisfaction male to female.

From these data, it can be seen that there is a differentiation between the male to women regarding student satisfaction and perceived service quality respondents. Student male and female have a difference of satisfaction in getting the services of conventional banks in the college.

4.3. The Relations Among Quality of Service and Student Satisfaction

To determine the relations it between service quality and student satisfaction used correlation analysis examine the relationship between two variables. The relations of two variables stated in the following table.

Table 3
Analysis correlation of research variable

<i>Student satisfaction Service quality</i>	<i>Procedure service</i>	<i>Discipline of service personnel</i>	<i>The ability of service personnel</i>	<i>Justice get the service</i>	<i>The friendliness and courtesy officer</i>	<i>Convenience environment</i>	<i>Student satisfaction</i>
Tangibles	.369	.357	.226	.310	.471	.352	.492
Reliability	.314	.177	.319	.237	.219	.339	.419
Responsiveness	.125	.154	.210	.211	.351	.380	.390
Assurance	.159	.228	.385	.322	.447	.368	.459
Emphaty	.392	.195	.161	.327	.336	.251	.342
Service quality	.210	.299	.136	.214	.361	.222	.403

From Table 3, it can be seen that the quality of service that is owned by a conventional bank in college have a simple relationship with student satisfaction, the relationship can be seen from the correlation value of 0.403. From the table looks a simple relationship between indicators tangibles for indicators of service procedures for (0.369), with indicators kedisipinan officer of (0.357), with the indicator of fairness of service equal to (0.310), with indicators of friendliness and courtesy of (0.471), with indicators comfort environment for (0.352) and to the satisfaction of students (0.492).

Indicators reliability has a simple relation to the indicator for service procedures (0.314), with the indicator of the ability of officers (0.319), with indicators of environmental comfort (0.339) and to the satisfaction of students (0.419). Indicators responsiveness has a simple connection to the indicator friendliness and courtesy of (0.351), with indicators of environmental comfort (0.380) and to the satisfaction of students (0.390).

Indicators assurance has a simple connection to the indicator ability of officials amounted to (0.385), with indicators of justice services at (0.322), with indicators of friendliness and courtesy of (0.447), with indicators of environmental comfort of (0.368) and to the satisfaction of the students of (0.459). Indicators Emphaty have a simple relationship to the indicator of service procedures (0.392), with the ministry of justice indicators (0.327), with indicators of friendliness and courtesy of (0.336), and to the satisfaction of students (0.342). Variable quality of service has a simple connection to the indicator friendliness and courtesy of (0.361), and to the satisfaction of students (0.403), besides indicators of quality of service has a low correlation. Thus it can be seen that the indicators of quality of service has a relationship with the indicator of student satisfaction and student satisfaction overall, the relationship is simple.

4.4. Factor Forecaster Relation to the Service Quality of Student Satisfaction

To determine the factors forecaster relationship of service quality to the satisfaction of students in college, in this study using multiple regression analysis. Multiple regression analysis are shown in Table 4.

Table 4
Regression analysis variables in overall

<i>Dimensions of service quality</i>	<i>B</i>	<i>Beta (β)</i>	<i>Nilai T</i>	<i>F</i>	<i>R</i>	<i>R2</i>	<i>Sig</i>
(Constant)	111.406		15.634	1.505	0.423	0.179	0.192
Tangibles	.031	.011	.093				
Reliability	.657	.257	1.717				
Responsiveness	.436	.172	1.276				
Assurance	.129	.054	.412				
Emphaty	.447	.189	1.323				
Service quality	.290	.361	1.285				

^aDependen variabel: student satisfaction

From Table 4 it proved that the calculation service quality variable data regression produce regression in tangibles dimension value is 0.031. Reliability dimension is 0.657. Dimensions responsiveness is 0.436. Assurance dimension is 0.129. Dimension of empathy is the 0.447 value is constant at 111.406. From these results means regression $Y = 111.406 + 0.031X_1 + 0.657X_2 + 0.436X_3 + 0.129X_4 + 0.447X_5$. Strength multivariate correlation between the service quality and student satisfaction for the correlation coefficient is $R = 0.423$. These findings proved that the quality of service has a relationship with the student satisfaction. With F value is = 1.505, sig = 0.192, ($p < 0.005$) suggest that the association does not have significant relations. The determine coefficient among the dimensions of service quality and student satisfaction is $R^2 = 0.179$. This shows that only 17.9%. The variations that occur in the student satisfaction can be influenced by the service quality dimensions.

5. DISCUSSION

From the results of this research is that the quality of service at a conventional bank located inside the Syarif Hidayatullah State Islamic University Jakarta in good condition, as well as the satisfaction of students who are in good shape anyway. Quality waiter is clear evidence of the seriousness of an institution in providing products and services in accordance with customer's desired expectations. It is very well understood by conventional banks that are in the college environment to always provide a quality service to the students. As the bank in charge of various activities of financial transactions within the scope of the college student, the bank is required always provide the best care and services.

From this research we also know that there are differences in understanding and student satisfaction with quality of services given conventional banks are college environment. Male students have different satisfaction with women of the quality of services provided. It may be due to the wishes and desires in accordance with the result of thinking and personal perceptions of each student. This is in accordance with the disclosed Assegaff (2009) that the image of good quality is not based on the perceptions of service providers, but based on customer perception.

According to Kotler (1997) dimensions of service quality is an illustration of how far the difference between the reality of service (perceived service), with expectations of the customers with the services they should receive (expected service). The customer satisfaction response of discrepancy among the previous interest rate and the actual performance had found after used (Rangkuti, 2002).

The relations among service quality and satisfaction of students on the college and relationship of service quality and student satisfaction based on research is in the of simple and positive stage. This suggests that improvements and improved quality of care can influence the students' satisfaction with the services provided. Quality of service is a priority that is always put forward as a form of professionalism in providing products and services. Assegaff (2009) said that in general. Services provided to consumers are the best in the hope of creating customer satisfaction.

The results of this research have consistent with the results of research, Rosinta and Aryani (2010) found a strong and positive influence between the variables of service quality to customer satisfaction. Similarly, the research Caruana (2002) support that affect the quality of service satisfaction in the banking system, and Fullerton and Taylor (2002), which proves that there is close relationship among the service quality and satisfaction.

Improved the service quality can be done by an increase in physical evidence of service (tangibles). It can include physical facilities, equipment used, or the appearance of personnel, as well as their reliability, which includes two main points, namely consistency (performance) and the ability to be trusted (dependability). Quality of service is also a need to increase responsiveness for instance of the employees willingness or readiness and for providing the service required by the customers, competence were good, have the skills and knowledge required to provide certain services. Their assurance (assurance) on knowledge, affability and ability of employees foster a sense of trust of the customers. As well as the required high empathy, this is to give a genuine concern and a private individual or given to the customer. The high priority to customers shows seriousness in providing a quality service.

6. CONCLUSION

Students and others in higher education is in desperate need of banking services, in supporting activities in college or as a means for the activities of financial transactions related to academic activities in universities, the overall financial transactions that take place in college using banking services, the need for banking services in college is very high, it is because everything related to the financial transactions that occur in the college implemented by banks.

Their quality of banking services provided to the student as a customer in the college environment a positive impact on student satisfaction in the services provided. The level of student satisfaction on the high banks, it showed an improvement and good quality service improvement in banking environment. Differences at level of student satisfaction on the service quality based on the expectation desired by students, student expectations and desires vary so that improvements and improved quality of care requires a variety of strategies that promote the hopes and desires of the student.

To provide services that can give students is not an easy thing, many problems were found in the implementation of service can make students uncomfortable and lower student satisfaction. Therefore, it needs careful planning and adequate facilities and the professionalism of officers or employees in providing the best service in order to create student satisfaction.

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