



# Analysis of Factors That Influence Customer Decisions in Choosing Tabot Savings Products (Case Study of Bank Bengkulu Main Branch)

Deri\*, Suwarni, Silke Sachanovrissa

Universitas Dehasen Bengkulu

DOI:

<https://doi.org/10.53697/emba.v5i2.2335>

\*Correspondence: Deri

Email: [deri24052001@gmail.com](mailto:deri24052001@gmail.com)

Received: 22-10-2025

Accepted: 22-11-2025

Published: 22-12-2025



**Copyright:** © 2025 by the authors. Submitted for open access publication under the terms and conditions of the Creative Commons Attribution (CC BY) license (<http://creativecommons.org/licenses/by/4.0/>).

**Abstract:** This research was conducted considering the increasingly tight competition in the banking industry, making an understanding of the factors influencing customer satisfaction very important for maintaining customer loyalty. Bank Bengkulu introduced the Tabot Savings product, a product inspired by the local culture of Bengkulu, to enhance customer appeal and trust. This study aims to determine the influence of product quality, service quality, and trust quality on customer satisfaction at Bank Bengkulu Main Branch both simultaneously and partially. The analysis methods used include validity tests, reliability tests, multiple linear regression, coefficient of determination, F-test, and t-test. Data collection was conducted using questionnaires. The sample for this study consisted of 100 customers of Bank Bengkulu Main Branch. Product quality, service quality, and trust quality have a significant simultaneous effect on customer satisfaction at Bank Bengkulu Main Branch, as the significance value is  $0.000 < 0.05$ . Product quality has a significant partial effect on customer satisfaction at Bank Bengkulu Main Branch, as the significance value is  $0.031 < 0.05$ . Service quality has a significant partial effect on customer satisfaction at Bank Bengkulu Main Branch, as the significance value is  $0.003 < 0.05$ . Trust has a significant partial effect on customer satisfaction at Bank Bengkulu Main Branch, as the significance value is  $0.001 < 0.05$ .

**Keywords:** Product Quality, Service Quality, Trust Quality, Customer Satisfaction.

## Introduction

The development of the banking and financial services industry has progressed rapidly in recent years thanks to technological advances and deregulation policies. The existence of financial deregulation has given rise to a new phenomenon that has led to increasingly tight competition, including in the banking world. As we know, competition in the banking world is triggered by the growth of each bank. Financial institutions, especially banks, have a very strategic role in advancing the economy of a country, Indonesia being one of them. The banking sector has an important role in efforts to develop the economic sector, as well as playing a role in increasing the equality of development and its results, as well as in economic growth and national stability to improve the standard of living of the community. Competition with many banks in Indonesia means that every financial institution must implement all its advice and policies to win and attract customer sympathy. One way is to create good relationships with customers. The public as customers of banking services is now very aware and critical of

banking products and services. At the same time, banks as producers must be able to convince customers that the products offered can really bring benefits. As a financial institution, a bank functions as a financial intermediary between two parties, namely the party with excess funds and the party with a lack of funds, where its main business is collecting funds from the public (funding), distributing funds to the public (lending) and other services (services).

From all the activities carried out by banking, it ultimately comes down to the value that will be given by the customer regarding the satisfaction felt. Satisfaction is a level of feeling where someone states the results of a comparison of the performance of the product (service) received and expected. In today's competitive business era, banking realizes the importance of the customer satisfaction factor. There are many benefits received by the company (banking) by achieving a high level of consumer/customer satisfaction. A high level of customer satisfaction can increase consumer loyalty and prevent customer turnover, reduce consumer sensitivity to price, reduce marketing failures, reduce operating costs caused by the increasing number of consumers. Banks must be able to satisfy customers, this is intended so that bank customers become loyal customers. In this effort, banks must understand what their customers need. Customer satisfaction is very important to maintain customer loyalty, so that customers remain loyal to buying bank products or services. According to Kotler (2016:42) consumer satisfaction is a person's feeling of pleasure or disappointment that comes from a comparison between their impression of the performance (or results) of a product and their expectations. Many factors influence customer satisfaction, including product quality. Product quality is a characteristic of a product or service that depends on its ability to satisfy customer needs that are stated or implemented (Tjiptono, 2015). Products are important for banking because without products, banks will not be able to do anything from their business.

## Methodology

The analysis method is a stage in the research process where the collected data is processed in order to answer the problem formulation. To simplify and speed up data processing, data processing is carried out. This research data uses the SPSS program application version 16.00. The analysis method of this research is as follows:

## Validity Test

items. If all the instruments of the questionnaire tested are appropriate, then the instrument is said to be valid. The criteria for assessing the validity test are if  $r_{count} > r_{table}$ , then the questionnaire item is valid. If  $r_{count} < r_{table}$ , then the questionnaire item is said to be invalid.

## Reliability Test

Reliability test is used to determine the reliability of the research instrument. In this study, the reliability measurement technique uses *the Cronbach alpha coefficient*. The decision-making method in the reliability test is to use the *Cronbach alpha limit* of 0.60, which means that a variable is said to be reliable if its value shows a *Cronbach Alpha* greater than 0.60.

### Multiple Linear Regression

Multiple linear regression is a technique for measuring the magnitude of the influence of several independent variables on a dependent variable.

### Coefficient of Determination

contribution/influence the independent variables simultaneously (together) have on the dependent variable. The value of the coefficient of determination is between zero and one. A small value of the coefficient of determination ( $R^2$ ) means that the ability of the independent variables to explain the variation of the dependent variable is very limited. A value approaching one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable. The coefficient of determination (R Square or R squared) which is meaningful as the contribution of influence given by the independent variable or independent variable to the dependent variable or dependent variable(Ghozali, 2018:95).

### F Test

The F test is used to determine whether the independent variables jointly or simultaneously influence the dependent variable.

### t-test

To find out whether the hypothesis proposed in this study is accepted or rejected partially (respectively) a hypothesis test with the t-test is used. The t-test is used to test the significance of the independent variable against the dependent variable.

## Result and Discussion

### Validity Test of Product Quality, Service Quality, Trust Quality Variables.

Validity test is used to test the research instrument, the instrument can provide results according to its purpose. Validity test is done by calculating the correlation between the item score and the total score. Analysis of statement items empirically by the validity coefficient called the corrected item total correlation or the total corrected item correlation coefficient. Then the correlation coefficient of the analysis results is compared with the provisions that have been set that if  $R_{count} > R_{table}$  (0.1966) the statement is declared valid then the statement item is suitable for use as a research instrument test tool. Validity test was conducted using SPSS application. So the following data was obtained:

**Table 1.** Validity Test of Product Quality Variables ( $X_1$ )

NO	Product Quality Statement Item	R Table	R Count	Information
1	X1_1	0.1966	0.757	Valid
2	X1_2	0.1966	0.843	Valid
3	X1_3	0.1966	0.856	Valid
4	X1_4	0.1966	0.802	Valid
5	X1_5	0.1966	0.879	Valid
6	X1_6	0.1966	0.815	Valid

NO	Product Quality Statement Item	R Table	R Count	Information
7	X1_7	0.1966	0.860	Valid
8	X1_8	0.1966	0.834	Valid
9	X1_9	0.1966	0.798	Valid
10	X1_10	0.1966	0.776	Valid

Source: Research Results, 2024

**Table 2.** Validity Test of Service Quality Variables ( $X_2$ )

NO	Service Quality Statement Items	R Table	R Count	Information
1	X2_1	0.1966	0.725	Valid
2	X2_2	0.1966	0.766	Valid
3	X2_3	0.1966	0.774	Valid
4	X2_4	0.1966	0.634	Valid
5	X2_5	0.1966	0.714	Valid
6	X2_6	0.1966	0.673	Valid
7	X2_7	0.1966	0.687	Valid
8	X2_8	0.1966	0.782	Valid
9	X2_9	0.1966	0.669	Valid
10	X2_10	0.1966	0.753	Valid

Based on the table above, the results show that all statement items for the service quality variable ( $X_2$ ) are valid, this is proven by the fact that all correlation values for each statement item are  $> 0.1966$ .

**Table 3.** Validity Test of Trust Quality Variable ( $X_3$ )

NO	Quality Statement Items Trust	R Table	R Count	Information
1	X3_1	0.1966	0.700	Valid
2	X3_2	0.1966	0.734	Valid
3	X3_3	0.1966	0.803	Valid
4	X3_4	0.1966	0.686	Valid
5	X3_5	0.1966	0.755	Valid
6	X3_6	0.1966	0.718	Valid
7	X3_7	0.1966	0.660	Valid
8	X3_8	0.1966	0.783	Valid
9	X3_9	0.1966	0.600	Valid
10	X3_10	0.1966	0.719	Valid

Source: Research Results, 2024

Based on the table above, the results obtained show that all statement items for the trust quality variable ( $X_3$ ) are valid, this is proven by the fact that all correlation values for each statement item are  $> 0.1966$ .

**Table 4.** Validity Test of Customer Satisfaction Variables ( $Y$ )

NO	Customer Satisfaction Statement Items	R Table	R Count	Information
1	Y_1	0.1966	0.750	Valid
2	Y_2	0.1966	0.729	Valid
3	Y_3	0.1966	0.778	Valid
4	Y_4	0.1966	0.619	Valid
5	Y_5	0.1966	0.719	Valid

NO	Customer Satisfaction Statement Items	R Table	R Count	Information
6	Y_6	0.1966	0.683	Valid
7	Y_7	0.1966	0.684	Valid
8	Y_8	0.1966	0.721	Valid
9	Y_9	0.1966	0.538	Valid
10	Y_10	0.1966	0,722	Valid

Source: Research Results, 2024

Based on the table above, the results show that all statement items for the service quality variable ( *Y* ) are valid, this is proven by the fact that all correlation values for each statement item are > 0.1966.

### Reliability Test of Product Quality, Service Quality, Trust Quality Variables

The reliability test used in this study is the *Cronbach alpha coefficient measurement technique* , namely the research instrument is declared reliable if *the Cronbach alpha coefficient* is >0.60. The following is a table of reliability test results based on SPSS results:

**Table 5.** Reliability Test of Research Variables

Variables	<i>Cronbach's alpha ( <math>\alpha</math> ) value</i> >0.60	Information
Product Quality ( $X_1$ )	0.945	Reliable
Quality of Service ( $X_2$ )	0.935	Reliable
Trust Quality ( $X_3$ )	0.926	Reliable
Customer Satisfaction ( <i>Y</i> )	0.945	Reliable

Source: Research Results, 2024

Based on the results of data management, it is known that the results of *the alpha (  $\alpha$  ) Cronbach value* generated from the variables proposed in the study are > 0.60, namely product quality (  $X_1$  ) the *alpha (  $\alpha$  ) Cronbach value* is 0.945, service quality ( ) the  $X_2$  *alpha (  $\alpha$  ) Cronbach value* is 0.935, trust quality (  $X_3$  ) *alpha (  $\alpha$  ) Cronbach value* is 0.926, and customer satisfaction ( *Y* ) *alpha (  $\alpha$  ) Cronbach value* is 0.945. Thus, all research variables are reliable and reliable.

### Multiple Linear Regression Analysis

Multiple Linear Regression Analysis was conducted to determine the influence of Product Quality (  $X_1$  ), Service Quality (  $X_2$  ), and Trust Quality (  $X_3$  ), on Customer Satisfaction ( *Y* ). The results of the analysis are as follows:

**Table 6.** Results of Multiple Linear Regression Analysis of product quality variables ( $X_1$ ), service quality ( $X_2$ ), and trust quality ( $X_3$ ), on customer satisfaction ( $Y$ ).

Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-1,848	2.407		-.768	.445
	Total_X1	.214	.097	.207	2.195	.031
	Total_X2	.362	.121	.336	3.008	.003
	Total_X3	.462	.130	.397	3,548	.001

a. Dependent Variable: Total\_Y

The regression results above are formulated into the following multiple linear regression equation formula:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

The linear regression equation provides an illustration that:

- a. The product quality variable ( $X_1$ ) has a regression coefficient value of 0.214, which means that product quality has a positive influence on customer satisfaction at Bank Bengkulu Main Branch ( $Y$ ). The higher the product quality, the higher the customer satisfaction at Bank Bengkulu Main Branch ( $Y$ ).
- b. The service quality variable ( $X_2$ ) has a regression coefficient value of 0.362, which means that service quality has a positive influence on customer satisfaction at Bank Bengkulu Main Branch ( $Y$ ). The higher the service quality, the higher the customer satisfaction at Bank Bengkulu Main Branch ( $Y$ ).
- c. The trust quality variable ( $X_3$ ) has a regression coefficient value of 0.462, which means that the trust quality has a positive influence on customer satisfaction at Bank Bengkulu Main Branch ( $Y$ ). The higher the trust quality, the higher the customer satisfaction at Bank Bengkulu Main Branch ( $Y$ ).
- d. From the regression coefficient value, the most dominant variable influencing customer satisfaction at Bank Bengkulu Main Branch ( $Y$ ) is the quality of trust ( $X_3$ ), which is 0.462.
- e. The constant has a value of -1.848, which means that if product quality ( $X_1$ ), service quality ( $X_2$ ), and trust quality ( $X_3$ ) have a value weight of 0 or have no value, then customer satisfaction at the Main Branch of Bank Bengkulu ( $Y$ ) is a constant value of -1.848.

**Coefficient of Determination (R Square )**

The Determination Coefficient (R square) is used to find out how much contribution or contribution all independent variables have to the dependent variable together. The R<sup>2</sup> or R Square Value Coefficient can be made in the following model summary table:

**Table 7.** Results of the Determination Coefficient (R Square )  
f. **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.906 <sup>a</sup>	.821	.816	1,940

a. Predictors: (Constant), Total\_X 1 , Total\_X 2 , Total\_X 3

The R<sup>2</sup> or R Square value can be made in the model summary table. The results of data processing show that the R<sup>2</sup> value is 0.821. This value illustrates that the contribution of the independent variables, namely product quality (X1), service quality (X2) and trust (X3) to the rise and fall or variation of the dependent variable, namely customer satisfaction (Y), is 82.1% and the remaining 0.3% is a contribution from other variables not examined in this study.

**Simultaneous Test (F Test)**

Simultaneous hypothesis testing is used to determine the effect of independent variables together/as a whole on the dependent variable. This test can be done by looking at the significance value (Sig.) in the ANOVA table if the significance is (5%) then Ho is rejected and Ha is accepted, meaning that it can be said that the research hypothesis is accepted.

**Table 8.** F Test Results

ANOVA <sup>b</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	1679.607	3	559,869	148,712	.000 <sup>a</sup>
	Residual	365.185	97	3,765		
	Total	2044.792	100			

a. Predictors: (Constant), Total\_X3, Total\_X1, Total\_X2

b. Dependent Variable: Total\_Y

**Partial Test (t-Test)**

Partial hypothesis testing is used to determine the effect of each independent variable on the dependent variable. This test is done by looking at the significance value (sig.) in the following coefficient table:

**Table 9.** t-Test Results  
**Coefficients <sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-1,848	2.407		-.768	.445
	Total_X1	.214	.097	.207	2.195	.031
	Total_X2	.362	.121	.336	3.008	.003
	Total_X3	.462	.130	.397	3,548	.001

a. Dependent Variable: Total\_Y

From the table above it can be seen that:

- a. The product quality variable (X1) has a significance value of  $0.031 < 0.05$ , meaning that product quality (X1) partially has a significant influence on customer satisfaction at the Main Branch of Bank Bengkulu.
- b. The service quality variable (X2) has a significance value of  $0.003 < 0.05$ , meaning that service quality (X2) partially has a significant influence on customer satisfaction at the Main Branch of Bank Bengkulu.
- c. The trust variable (X3) has a significance value of  $0.001 < 0.05$ , which means that the quality of trust (X3) partially has a significant influence on customer satisfaction at the Main Branch of Bank Bengkulu.

**Discussion**

Based on the calculation of the influence of product quality (X<sub>1</sub>), service quality (X<sub>2</sub>) and trust quality (X<sub>3</sub>) on customer satisfaction at the Main Branch of Bank Bengkulu using validity and reliability tests, multiple linear regression analysis, determination coefficient, F Test and t Test, it can be analyzed as follows: For the validity test for the product quality variable (X<sub>1</sub>), service quality variable (X<sub>2</sub>), trust (X<sub>3</sub>) and customer satisfaction (Y), all statement items were declared valid because all validity test values for the calculated r were  $> r$  table (0.1966). For the reliability test, the results of the Cronbach's alpha (a) value produced from the variables proposed in the study are  $> 0.60$ , namely product quality (X<sub>1</sub>) Cronbach's alpha (a) value of 0.945, service quality (X<sub>2</sub>) Cronbach's alpha (a) value of 0.935, trust quality (X<sub>3</sub>) Cronbach's alpha (a) value of 0.926, and customer satisfaction (Y) Cronbach's alpha (a) value of 0.945, thus all research variables are reliable and reliable.

For multiple regression analysis, the coefficient of determination, hypothesis testing with the F test and t test can be seen in the following table:

**Table 10.** Results of Multiple Regression Analysis, Determination and Hypothesis Testing

NO	Independent Variables	Coefficient B	Sign Value F Test	Sign Value of t-Test	Information
1	F Test		0,000		Significant
2	Product Quality (X 1)	0.214		0.031	Significant
3	Quality of Service (X 2)	0.362		0.003	Significant
4	Trust Quality (X 3)	0.462		0.001	Significant
5	Coefficient of Determination ( $R^2$ )		82.1%		Significant
6	Constants	-1,848			Significant

Source: Research Results, processed 2024

### The Influence of Product Quality on Customer Satisfaction at Bank Bengkulu Main Branch

From table 14 above, it can be seen for partial hypothesis testing that the product quality variable (X1) has a significance value (sign.) of 0.000, which means that product quality has a significant influence on customer satisfaction at Bank Bengkulu Main Branch because the significance value is  $0.031 < 0.05$ , so the hypothesis in this study is accepted. This shows that the better or better the product quality, the more customer satisfaction will increase. Products have an important meaning for banking because without products, banking will not be able to do anything from its business. Customers will buy products if they feel suitable, therefore products must be adjusted to the desires or needs of customers so that product marketing is successful. This is certainly in accordance with the theory according to Kotler and Keller (2016:164) product quality is the ability of an item to provide results or performance that is in accordance with or even exceeds what customers want.

### The Influence of Service Quality on Customer Satisfaction at Bank Bengkulu Main Branch

Partial hypothesis testing obtained that the service quality variable (X2) has a significance value (sign.) of 0.000, which means that service quality has a significant influence on customer satisfaction at Bank Bengkulu Main Branch because the significance value is  $0.003 < 0.05$ , so the hypothesis in this study is accepted. This shows that the better or better the quality of service, the more customer satisfaction will increase. The issue of service quality is one of the important parts and really needs serious attention for every company to be able to survive in the business environment. Service quality is the level of excellence expected and control over the level of excellence to meet customer desires (Tjiptono, 2015:59. Tjiptono and Gregorious Chandra (2016:98) in the book service quality and satisfaction also state that service quality starts from customer needs and ends with customer satisfaction and positive perceptions of service quality .

### **The Influence of Trust Quality on Customer Satisfaction at Bank Bengkulu Main Branch**

Partial hypothesis testing obtained that the trust quality variable ( $X_3$ ) has a significance value (sign.) Of 0.000, which means that trust has a significant influence on customer satisfaction at Bank Bengkulu Main Branch because the significance value is  $0.001 < 0.05$ , so the hypothesis in this study is accepted. This shows that customers have trust in Bank Bengkulu Main Branch as a banking institution that will manage their funds and the services they receive for every transaction made at Bank Bengkulu Main Branch. Basically, a company that can survive in the long term is a company that is always trusted by its consumers, because in this way consumers will not forget the products marketed by the company and will always be the main recommendation in fulfilling their needs. A growing business is a business that is based on trust and a trusted company/marketer is a company that invests in the continuity of a sustainable and long-term business. The quality of trust is the foundation of a business. Creating and building customer trust is one of the most important factors in creating consumer loyalty, however, customer trust cannot be easily obtained by a company. The more trusted a company/marketer is, the more successful its business is (Priansa, 2017:115).

### **The Influence of Product Quality, Service Quality, and Trust Quality on Customer Satisfaction at the Main Branch of Bank Bengkulu**

Hypothesis testing simultaneously that the variables of product quality ( $X_1$ ), service quality ( $X_2$ ) and trust quality ( $X_3$ ) have a significance value (sign.) of 0.000 which means that the variables of product quality, service quality and trust quality have a significant influence on customer satisfaction of Bank Bengkulu Main Branch because the significance value is  $0.000 < 0.05$ , so that the hypothesis in this study can be accepted. This proves that the increasing or better the quality of products, service quality and trust quality at Bank Bengkulu Main Branch, the customer satisfaction will increase. In this case, of course, Bank Bengkulu Main Branch will continue to strive to provide the satisfaction desired by customers of Bank Bengkulu Main Branch. This is also in accordance with previous research conducted by Dodi Asmawi in 2024 with the title of the influence of product quality, service quality, and trust quality on customer satisfaction (at Bank Bengkulu Tais Branch) where it was proven that the results of the research that had been carried out both partially and simultaneously, product quality, service quality and trust quality influenced customer satisfaction at Bank Bengkulu Main Branch. The creation of customer satisfaction can provide several benefits, including a harmonious relationship between the company and its consumers, providing a good impression for repeat purchases and creating customer loyalty and being able to form word-of-mouth recommendations which are quite profitable for the company (Tjiptono, 2015:86.) Satisfaction is a picture of the difference between expectations and performance (actually received). If expectations are high, while performance is mediocre, satisfaction will not be achieved or even cause disappointment for consumers. Conversely, if performance exceeds expectations, customer satisfaction will increase.

## Conclusion

Based on the results of the research that has been conducted, the following conclusions can be drawn:

1. Influence of Product Quality: Research shows that Tabot Savings product quality has a significant influence on customer satisfaction. Factors such as performance, reliability, and product durability contribute to positive customer assessments.
2. Influence of Service Quality: Service quality, including fast response, reliability, and empathy from Bank Bengkulu Main Branch, has been proven to significantly influence customer satisfaction levels. This shows the importance of improving service quality to maintain customer loyalty.
3. Influence of Trust: Customer trust in Bank Bengkulu Main Branch also has a big impact on their satisfaction. This trust is built through the consistency of service, capability, and integrity demonstrated by Bank Bengkulu Main Branch.
4. Statistical Analysis Results: Simultaneously, the three variables of product quality, service quality, and trust have a significant effect on customer satisfaction, with a very high level of significance ( $0.000 < 0.05$ ). Partially, each variable also has a significant effect on customer satisfaction.
5. Practical Implications: Bank Bengkulu Main Branch can use the results of this study to increase competitiveness by improving product quality, service, and building stronger trust. This is important to increase customer loyalty and the attractiveness of Tabot Savings products in the market.

Overall, this study provides valuable insights into key factors influencing customer decisions, as well as providing strategic guidance for the future development of Bank Bengkulu's products and services.

## References

- Akbar, M. M. & Parvez, N. (2009). Pengaruh Kualitas Pelayanan, Kepercayaan, dan Kepuasan Pelanggan terhadap Loyalitas Pelanggan. *Jurnal ABAC*, 29(1), 24-38.
- Apriyani, D., & Sunarti. (2017). Pengaruh Kualitas Pelayanan terhadap Kepuasan Konsumen. Jakarta: Universitas Terbuka.
- Armaniah, et al. (2019). *Kualitas Pelayanan Publik di Indonesia*. Bandung: Alfabeta.
- Assauri, S. (2004). *Manajemen Pemasaran: Dasar, Konsep dan Strategi*. Jakarta: PT RajaGrafindo Persada.
- Dharmmesta, B. S. & Handoko, T. H. (1982). *Manajemen Pemasaran*. Yogyakarta: BPFE.
- Dzikra, M. (2020). *Kualitas Pelayanan dalam Manajemen Sumber Daya Manusia*. Yogyakarta: Pustaka Pelajar.
- Engel, J. F. & Tjiptono, F. (2014). *Manajemen Pemasaran Jasa*. Yogyakarta: Andi.
- Gaspersz, V. (2008). *Manajemen Kualitas dalam Industri*. Jakarta: PT Gramedia.
- Gassenheimer, J. B. & Manolis, C. (2001). Pengaruh Kekuasaan dan Ketergantungan Terhadap Komitmen Hubungan Penerima Waralaba Convenience Store. *Jurnal Ritel*, 77(3), 257-278. Dikutip dalam Suprpto, B., & Azizi, I. (2020). *Manajemen Pemasaran*. Surabaya: Universitas Surabaya Pers.

- Gunawan, R., et al. (2019). *Manajemen Kualitas Layanan*. Surabaya: Pers Universitas Airlangga.
- Hawkins, D. I. & Mothersbaugh, D. L. (2010). *Perilaku konsumen: Membangun strategi pemasaran (Edisi ke-11)*. Pendidikan McGraw-Hill.
- Kasmir. (2019). *Manajemen Perbankan*. Jakarta: PT RajaGrafindo Persada.
- Kotler, P., & Armstrong, G. (2008). *Prinsip-prinsip Pemasaran*. Edisi 12. Jakarta: Erlangga.
- Kotler, P., & Keller, KL (2009). *Manajemen Pemasaran*. Edisi 13. Jakarta: Erlangga.
- Kotler, P. (2016). *Manajemen Pemasaran (Edisi 13)*. Jakarta: Erlangga.
- Lupiyoadi, R. (2016). *Manajemen Pemasaran Jasa (Edisi 3)*. Jakarta: Salemba Empat.
- Manengal, R. (2021). *Pengukuran Kualitas Pelayanan: Konsep dan Aplikasi*. Jakarta: Penerbit Bumi Aksara.
- Mowen, J. C. (2002). *Perilaku Konsumen*. edisi ke-5. New Jersey: Dewan Prentice. Dikutip dalam Suprpto, B., & Azizi, I. (2020). *Manajemen Pemasaran*. Surabaya: Universitas Surabaya Pers.
- Nasution, M.N. (2005). *Manajemen Mutu Terpadu (Manajemen Kualitas Total)*. Jakarta: Ghalia Indonesia.
- Peter, J. P, & Olson, J. C. (2008). *Perilaku konsumen dan strategi pemasaran (edisi ke-9)*. McGraw-Hill/Irwin.
- Swasta, T. (2018). *Bank Pemasaran*. Jakarta: Mitra Wacana Media.
- Pranata, D. (2023). Pengaruh Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah Menabung Di Bank Bengkulu KCP Kapahiang . *Jurnal Akuntansi, Manajemen dan Bisnis Digital*, Vol. 2
- Putri, A. (2020). *Standar Pelayanan dan Implementasinya*. Malang: Universitas Brawijaya Press.
- Rizqy, N., Warso, M. M. & Fathoni, A. (2016). *Pengaruh Kualitas Pelayanan terhadap Kepuasan Pelanggan*. Semarang: Fakultas Ekonomi Universitas Diponegoro.
- Rofiq, A. (2007). *Kepercayaan Konsumen dalam Transaksi E-Commerce*. Malang: Universitas Brawijaya Press. Dikutip dalam Suprpto, B., & Azizi, I. (2020). *Manajemen Pemasaran*. Surabaya: Universitas Surabaya Pers.
- Schiffman, L. G. & Wisenblit, J. (2015). *Perilaku konsumen (Edisi ke-11)*. Pendidikan Pearson.
- Sudarsono, H. (2015). *Teori dan Praktik Manajemen Pemasaran*. Jakarta: Bumi Aksara.
- Subagiyo, A. (2016). *Analisis Pengaruh Kualitas Layanan terhadap Kepuasan Konsumen*. Jakarta: Penerbit Mitra Wacana Media.
- Suprpto, B., & Azizi, I. (2020). *Manajemen Pemasaran*. Surabaya: Universitas Surabaya Pers.
- Swastha, B. (1995). *Manajemen Pemasaran Modern*. Yogyakarta: Kebebasan.
- Tjiptono, F. (2012). *Manajemen Pemasaran dan Analisa Perilaku Konsumen*. Yogyakarta: Andi Mengimbangi.
- Tjiptono, F. (2014). *Strategi Pemasaran*. Yogyakarta: Andi.
- Tjiptono, F. (2015). *Manajemen Pemasaran Jasa*. Yogyakarta: Andi.
- Thamrin, H. (2017). *Manajemen Strategi Pemasaran*. Jakarta: Kencana.

Utomo, S. T., & Riswanto. (2019). *Kualitas Pelayanan Publik di Era Digital*. Jakarta: Rajawali Pers.

Umar, H. (2015). *Riset Pemasaran dan Perilaku Konsumen*. Jakarta: Gramedia.