

THE INFLUENCE OF SERVICE QUALITY AND EXPERIENTIAL MARKETING ON CUSTOMER LOYALTY: CUSTOMER SATISFACTION AS MEDIATION

Shofia Wulandari¹, Yayuk Sri Rahayu²

^{1,2}Faculty of Economics, Universitas Islam Negeri Maulana Malik Ibrahim Malang
Jl. Gajayana No.50, Dinoyo, Malang City, East Java, 65144, Indonesia
yayuk@pbs.uin-malang.ac.id

ABSTRACT

This study aims to determine the effect of service quality and experiential marketing on customer satisfaction and loyalty. The type of research is quantitative and conducted at Bank Muamalat KC Malang with 100 customers as respondents, using purposive sampling technique. data analysis in this study using PLS-SEM. The results shows that service quality and experiential marketing has a significant positive impact on customer satisfaction, service quality and experiential marketing has a significant positive impact on customer loyalty, and customer satisfaction has a significant impact on customer loyalty. Customer satisfaction role as a mediator between service quality and experiential marketing to customer loyalty. The implication of this research in theory is to strengthen the existing theory of customer satisfaction and loyalty and practically is that Muamalat Bank KC Malang should pay more attention to providing aspects of service quality and experiential marketing that can increase customer satisfaction and loyalty.

Keywords: Service Quality, Experiential Marketing, Customer Satisfaction, Customer Loyalty

INTRODUCTION

The development of Islamic financial institutions in Indonesia is increasing rapidly every year. The good performance of Islamic banking has also contributed positively to Indonesia's economic growth. Islamic banks were established to promote and implement Islamic principles. According to Law Number 21 of 2008, Islamic banks are banks that carry out activities based on Islamic principles regulated by the Indonesian Ulema Council. Institutionally, the first bank established in Indonesia is PT Bank Muamalat Indonesia, Tbk. Bank Muamalat Indonesia (BMI) operates its activities based on Islamic principles. Although not separated from the effort to achieve profits, BMI still adheres to the principle of prudence in its operations. Currently BMI has 80 Branch Offices (KC) and 128 Sub-Branch Offices (KCP), with a total of 208 offices (OJK, 2023). This indicates that BMI can be the bank of choice for people with good credibility and easy to find in every city.

Good service quality will make customers feel satisfied and loyal to the company. Customer loyalty is important so that companies can maintain competition in this technological era. The importance of maintaining customer loyalty is explained by the difference between customers and consumers. While experiential marketing is important for companies to create different experiences for customers through the five senses, affective experiences, creative thinking, and interactions that are connected to social, lifestyle, and culture. Experiential marketing can help companies increase sales and create a positive experience for customers. Customer satisfaction is also important in creating customer loyalty. When customers are satisfied with the performance of the product or service received, they are likely to repurchase the product or service. Customer satisfaction also affects comments and references given to others about the company.

In previous research, service quality and customer satisfaction have a positive and significant effect on customer loyalty in accordance with research (Tee, 2022). Meanwhile, research by (Alafeshat & Alola, 2018) shows a significant positive effect among all dimensions of service quality (SQ), which is influenced by customer loyalty (CL) except for the reliability dimension. Research by (Ofosu-Boateng & Acquaye, 2020) service quality has a positive effect on customer loyalty. Meanwhile, in research (Tee,

2022) service quality has no positive effect on customer loyalty. Research by (Satria & Astarini, 2023) Service quality has a positive and significant effect on customer loyalty with Customer Satisfaction as a mediating variable. However, in research (Sulaiman et al., 2021) customer satisfaction does not significantly mediate the relationship between service quality and customer loyalty. Research by (Sofa & Handini, 2023) experiential marketing has a positive effect on satisfaction. As well as from research by (Awalia & Setiawan, 2022) experiential marketing has a positive effect on customer loyalty. However, from research (Awalia & Setiawan, 2022) customer satisfaction is stated to be unable to mediate the influence of brand image, service quality and experiential marketing on customer loyalty.

From the different views and results among previous researchers, it can be concluded that not every empirical event is in accordance with existing theory. This is reinforced by research conducted by (Awalia & Setiawan, 2022) which shows that satisfaction is unable to mediate the influence of brand image, service quality and experiential marketing on customer loyalty. Therefore, this study aims to determine whether there is a significant influence of service quality variables, experiential marketing on customer satisfaction and loyalty of Bank Muamalat Indonesia KC Malang.

LITERATURE REVIEW

Service Quality

According to (Kotler, 2000) Service quality is the totality of the characteristics of goods and services that demonstrate the ability to satisfy customer needs, both obvious and hidden. Meanwhile, in research (Zeithaml et al., 1990) good service quality will increase customer satisfaction, satisfied customers also see in terms of the service quality provided, whether the service quality is in accordance with expectations or not. The service quality provided to customers must be much better than expected so that customers are not disappointed. The concept of service quality or known as SERVQUAL is research from (Parasuraman et al., 1988) Servqual is built on the comparison of two main factors, namely the customer's perception of the real service the customer receives from the service provider. If the reality is more than expected by the customer, then the service can be said to be of quality, whereas if the reality is less than expected by the customer, then the service can be said to be of poor quality (Zeithaml et al., 1990).

Experiential Marketing

Experiential Marketing is how to get customers to sense, feel, think, and relate to your company and brands (Schmitt, 1999). The definition of the definition is experiential marketing is a way to make customers create experiences through the five senses (sense), create affective experiences (feel), create creative thinking experiences (think), create physical customer experiences, and experiences as a result of interactions with others (act), and also create experiences that are connected to social, lifestyle, and cultural conditions. In research conducted by (Kusumawati, 2011) experiential marketing is using the approach of sensory experience, affection, cognition, physical and lifestyle, as well as relationships with certain cultures or references that are ultimately able to provide an imagination that has an impact on the value of experience on a product or service. Meanwhile (Andreani, 2007) asserts that experiential marketing is a new method of conveying information from a brand or product. So experiential marketing here can be said to be a strategy that creates memorable experiences or experiences that are difficult to forget when using company services.

Customer Loyalty

In research conducted by (Griffin, 2005) customer loyalty is an attitude shown by customers towards the provision of products or services. A customer will show his loyal attitude if a company is able to provide satisfaction to its customers. In research (Tjiptono, 2022) customer loyalty is a customer commitment to a brand, store, supplier, based on a very positive attitude and is reflected in consistent repeat purchases. Meanwhile, research conducted by (Kotler et al., 2009) confirms that around 95% of dissatisfied customers choose not to make complaints but most simply stop their purchases. This

means that quality service and satisfying customers need to be carried out continuously, even though the complaints received are relatively low. Unsatisfied consumers will feel disappointed, so the success or failure of a company in creating loyal customers is highly dependent on the company's ability to create value and continuously strive to improve it.

Customer Satisfaction

(Tjiptono, 2022) states that satisfaction comes from Latin, namely "static" which means good enough or adequate and "facio" (doing or making) so that in simple terms satisfaction can be interpreted as an effort to fulfill something or make something adequate. (Engel et al., 1995) defines customer satisfaction as an after-purchase evaluation where the alternatives chosen are at least the same or exceed customer expectations, while dissatisfaction arises if the results (outcomes) do not meet customer expectations. Meanwhile (Kotler et al., 2009) states that customer satisfaction is the level of a person's feeling state which is the result of a comparison between the assessment of the performance or final results of the product in relation to customer expectations. Companies that succeed in keeping consumers always satisfied cause consumers to become more loyal, in the sense that consumers buy more often, are willing to pay more to use the company's services and will remain consumers even though the company is experiencing difficulties. Satisfied customers tend to provide good references to products or services to others. Dissatisfied customers will be disappointed, so they decide not to buy the company's products repeatedly.

HYPOTHESIS

Based on theory and previous research, the following research hypothesis can be formulated:

H1: Service Quality (X1) affects satisfaction (Z).

H2: Experiential Marketing (X2) affects satisfaction (Z).

H3: Service Quality (X1) affects Customer Loyalty (Y).

H4: experiential marketing (X2) has an effect on Customer Loyalty (Y).

H5: Satisfaction (Z) affects Customer Loyalty (Y)

H6: service quality affects customer loyalty which is mediated by satisfaction.

H7 : experiential marketing affects customer loyalty which is mediated by satisfaction

METHODS

This type of research is quantitative with a descriptive approach. This study used a non-probability sampling sample with purposive sampling technique, to collect data by distributing questionnaires to customers of Bank Muamalat KC Malang as many as 100 respondents. This research uses Partial Least Square (PLS) analysis tool - Structural Equation Modeling (SEM).

RESULTS

Table 1. Respondent Characteristics

Respondent Characteristics	Amount	Percentage
Gender:		
Male	52	52%
Female	48	48%
Age:	7	
< 20 Tahun	30	7%
20 - 29 Tahun	34	30%
30 - 39 Tahun	29	34%
> 40 Tahun		29%
Education:		
Elementary School	6	6%
Junior High School	10	10%
Senior High School	15	15%
Diploma	31	31%
Bachelor	38	38%

Job:		
Student	13	13%
TNI/POLRI	9	9%
Civil servant	19	19%
Public servant	27	27%
Merchants	10	10%
Entrepreneur	22	22%

Source: Data Processed (2024)

Outer Model

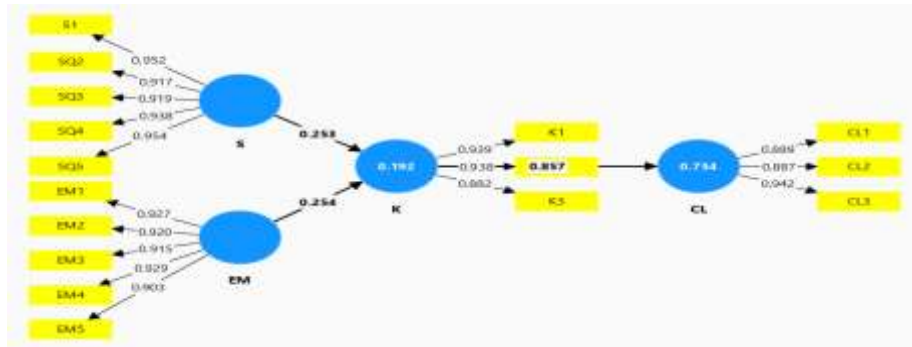


Figure 1: Result of Outer Model Test
Source: Data Processed (2024)

Validity Test

The validity test is used to assess whether a questionnaire is valid or not. A questionnaire is said to be valid if the questionnaire questions are able to reveal something that is measured by the questionnaire. There are several stages of testing that will be carried out, namely through convergent validity, average variance extracted (AVE), and discriminant validity tests.

Convergent Validity

According to (Hair Jr et al., 2021) in the convergent validity test, the outer loading / loading factor value is said to be valid if > 0.7 and the Average Variance Extracted (AVE) value > 0.5. After processing the data analysis with SmartPLS 4, the results of convergent validity with outer loading / loading factor and construct validity are shown in the table 2.

Table 2. Loading Factor Value

Variable	Indicator	Loading Factor
Service Quality (X1)	X1.1	0.952
	X1.2	0.917
	X1.3	0.919
	X1.4	0.938
	X1.5	0.954
Experiential Marketing (X2)	X2.1	0.927
	X2.2	0.920
	X2.3	0.915
	X2.4	0.929
	X2.5	0.903
Customer Loyalty (Y)	Y.1	0.889
	Y.2	0.887
	Y.3	0.942
Customer Satisfaction (Z)	Z1	0.939
	Z2	0.938
	Z3	0.882

Source: Data Processed (2024)

Wulandari et al.: The Influence of Service Quality

Based on the table, it is known that the results of data processing per variable indicator item in this study already have an outer loadings value of more than 0.7 and these results are valid. Service quality variables, experiential marketing, customer loyalty, and also customer satisfaction have met the convergent validity criteria that the value ≥ 0.7 so that validity is achieved. So that it is able to measure what you want to measure and is suitable for use as a data analysis tool.

Average Variance Extracted (AVE)

This test is to assess the validity of the question items by looking at the average variance extracted (AVE) value. For good requirements, if the AVE of each question item is greater than 0.5 (Ghozali & Latan, 2012).

Table 3. Average Variant Extracted

Variable	AVE
Service Quality (X1)	0.876
Experiential Marketing (X2)	0.844
Customer Loyalty (Y)	0.822
Customer Satisfaction (Z)	0.846

Source: Data Processed (2024)

Based on the data presentation in the table above, it is known that the AVE value on service quality variables ≥ 0.5 , experiential marketing ≥ 0.5 , customer loyalty ≥ 0.5 and customer satisfaction ≥ 0.5 . Thus it can be stated that the instruments used are valid so that the instruments used in this study have a degree of accuracy in measuring the research variables and have no problems in the validity test. So it is feasible to use as a data analysis tool.

Discriminant Validity

For discriminant validity testing, it can be done by comparing cross loading values. The crossloading value on the intended construct must be greater than the crossloading value with other constructs (Hair Jr et al., 2017). The following is the crossloading value of each indicator:

Table 4. Discriminant Validity Cross Loading

Indicator	(SQ)	(EM)	(CL)	(K)
SQ1	0.952	0.485	0.347	0.398
SQ3	0.917	0.394	0.255	0.297
SQ3	0.919	0.433	0.300	0.331
SQ4	0.938	0.504	0.275	0.327
SQ5	0.954	0.481	0.324	0.397
EM1	0.463	0.927	0.282	0.307
EM2	0.503	0.920	0.354	0.358
EM3	0.520	0.915	0.273	0.312
EM4	0.395	0.929	0.416	0.411
EM5	0.399	0.903	0.311	0.330
CL1	0.281	0.364	0.889	0.779
CL2	0.318	0.284	0.887	0.744
CL3	0.284	0.335	0.942	0.804
K1	0.342	0.344	0.813	0.939
K2	0.401	0.332	0.807	0.938
K3	0.297	0.370	0.741	0.882

Source: Data Processed (2024)

Based on table 4.14, it can be seen that each indicator in the study has a crossloading value of one variable greater than the correlation value of indicators on other variables. From the results obtained, it states that the indicators used in this study are valid and good at forming their variables so that they are suitable for data analysis tools.

Reliability Test

An instrument said to be reliable is an instrument that is able to produce consistent measurements. To test the reliability of an indicator on the variables used in this study, it can be measured by looking at Composite Reliability. The composite reliability value of the indicators on each variable is declared to meet composite reliability if it has a value ≥ 0.7 (Hair Jr et al., 2017). The following are the results of the composite reliability value of each variable in the table.

Table 5. Composite Reliability Test

Variable	Composite Reliability
Service Quality (X1)	0.975
Experiential Marketing (X2)	0.963
Customer Loyalty (Y)	0.893
Customer Satisfaction (Z)	0.912

Source: Data Processed (2024)

In the table above, it can be seen that the composite reliability value of the four research variables ≥ 0.7 . The results show that the service quality, experiential marketing, customer loyalty, and customer satisfaction variables have met the composite reliability, it can be concluded that the overall variable has a high level of reliability and has a level of reliability to be asked to respondents.

Inner Model

Test coefficient of Determination

Table 6. R-Square Value

Laten Variable	Nilai R-Square
Customer Satisfaction	0.175
Customer loyalty	0.731

Source: Data Processed (2024)

Based on the results of the coefficient of determination test in the table, it can be seen that the R-square customer loyalty test has a value of 0.731, meaning that the customer loyalty variable can be explained by the service quality variable, experiential marketing and also customer satisfaction by 73.1% while the remaining 26.9% is explained by other variables. Meanwhile, the customer satisfaction variable has a value of 0.175, meaning that the customer satisfaction variable can be explained by the service quality variable, as well as experiential marketing by 17.5% while the remaining 82.5% is explained by other variable.

Direct Effect

Hypothesis testing uses bootstrapping analysis techniques. If the t-statistic value > 1.96 then the hypothesis can be accepted. The positive effect can be seen through the Original Sample. The summary results of direct effect testing are as follows:

Table 7. Direct Effect

variable	Original sample (O)	T Statistics ($\geq 1,96$)
Service quality (X1) \rightarrow Customer satisfaction (Z)	0.253	2.596
Experiential marketing (X2) \rightarrow Customer satisfaction (Z)	0.254	1.990
Service quality (X1) \rightarrow Customer loyalty (Y)	0.217	2.606
Experiential marketing (X2) \rightarrow Customer loyalty (Y)	0.217	1.989
Customer Satisfaction (Z) \rightarrow Customer loyalty (Y)	0.857	28.006

Source: Data Processed (2024)

Based on table 7, it can be seen that: first, the t-statistic value $2.596 \geq 1.96$ so that the 1st hypothesis, namely service quality has a positive effect on customer satisfaction, can be accepted. The results showed that service quality has a positive effect on customer satisfaction. These findings are in line with research conducted by (Ofosu-Boateng & Acquaye, 2020) where service quality variables have a positive effect on customer satisfaction. Furthermore, research conducted by (Sulaiman et al., 2021) shows that there is a positive and significant relationship between service quality and customer satisfaction. In line with research conducted by (Supriyanto et al., 2023) which states that service quality has a significant direct effect on customer satisfaction. (Sofa & Handini, 2023) said in their research that service quality, and experiential marketing significantly affect customer satisfaction positively.

Second, t-statistic values $1.990 \geq 1.96$ so that the 2nd hypothesis, namely experiential marketing has a positive effect on customer satisfaction, can be accepted. This is in line with research conducted by (Sofa & Handini, 2023) which states that experiential marketing significantly affects customer satisfaction positively. (Zahra et al., 2023) in their research also said that experiential marketing has a significant effect on customer satisfaction. experiential marketing consists of feelings, feelings, actions, relationships that are significantly and positively influenced by customer satisfaction (Fatmawati & Rahayu, 2018). Although there are areas for improvement, the general perception of experiential marketing at BMI is positive, with many customers feeling satisfied and willing to recommend this bank to others.

Third, the t-statistic value of $2.606 \geq 1.96$ so that the 3rd hypothesis, namely service quality has a positive effect on customer loyalty, can be accepted. These results are in line with research conducted by (Alafeshat & Alola, 2018), which states that service quality is positively related to customer satisfaction. Research conducted by (Sulaiman et al., 2021) also supports these findings, stating that service quality positively and significantly affects customer satisfaction and customer loyalty. (Sulaiman et al., 2021) also said that service quality positively and significantly affects customer satisfaction and customer loyalty. When customers feel that they receive services that meet or even exceed their expectations, they tend to feel more satisfied and encouraged to continue using the company's products or services. Conversely, unsatisfactory or inconsistent service can lead to dissatisfaction and even loss of customer loyalty. Analysis of the results shows a direct positive correlation between service quality and customer loyalty, which indicates that an increase in service quality tends to increase the level of customer loyalty.

Fourth, the t-statistic value of $1.989 \geq 1.96$ so that the 4th hypothesis, namely experiential marketing, has a positive effect on customer loyalty. This result is in accordance with research conducted by (Awalia & Setiawan, 2022) also states that experiential marketing and customer satisfaction have a positive and significant influence on customer loyalty. (Sofa & Handini, 2023) found that marketing significantly influences Customer Satisfaction positively. Experiential marketing consists of variables of taste, feelings, actions, relationships that have a significant and positive effect on customer loyalty (Fatmawati & Rahayu, 2018). Experiential marketing which involves creating memorable and enjoyable experiences for customers, can increase customer loyalty to BMI.

Fifth, the t-statistic value of $28.006 \geq 1.96$ so that the 5th hypothesis, namely satisfaction, has a positive effect on customer loyalty. These results are in line with research (Sofa & Handini, 2023), which found that service quality, experiential marketing, and customer satisfaction significantly affect customer loyalty, (Satria & Astarini, 2023) also stated that customer satisfaction has a positive and significant effect on customer loyalty. (Ofosu-Boateng & Acquaye, 2020) also found that found a significant positive relationship between customer satisfaction and customer loyalty. (Tee, 2022) found that there is a positive and significant relationship between service quality and customer satisfaction and between customer satisfaction and customer loyalty. Overall, this research shows that customer satisfaction is a key factor in building and maintaining customer loyalty.

BMI can continue to increase customer loyalty by ensuring that every interaction with customers provides high satisfaction, thus strengthening their relationship with customers and driving sustainable business growth.

Indirect Effect

Table 8. Indirect Effect Test

variable	Original sample (O)	T Statistics (≥1,96)
Service Quality (X1) → Customer Satisfaction (Z) → Customer Loyalty (Y)	0.217	2.606
Experiential Marketing (X2) → Customer Satisfaction (Z) → Customer Loyalty (Y)	0.217	2.329

Source: Data Processed (2024)

Based on table 8, it is found that: first, customer satisfaction can mediate the influence relationship between service quality variables on customer loyalty with a t-statistic value of $2.606 \geq 1.96$. So that the 6th hypothesis is accepted. In line with research conducted by (Satria & Astarini, 2023) found that service quality affects loyalty through customer Satisfaction is fully supported. Service quality has an influence on customer loyalty which is mediated by customer satisfaction (Rini & Hasan, 2022). (Satria & Astarini, 2023) in their research say that service quality has a positive and significant effect on customer loyalty with customer satisfaction as a mediating variable. Good service quality creates a positive experience for customers. When customers receive satisfying services, such as employee friendliness, timeliness of service, and adequate facilities, they feel valued and satisfied with the bank. This satisfaction is not just the result of one aspect, but of the overall customer experience which includes various service quality indicators. BMI can increase customer loyalty by focusing on improving continuous service quality, which will increase customer satisfaction and ultimately strengthen their loyalty to the bank.

Second, customer satisfaction can mediate the relationship between experiential marketing on customer loyalty with a t-statistic value of $2.329 \geq 1.96$ so that the 7th hypothesis is accepted. The results of this study are in line with research conducted by (Fatmawati & Rahayu, 2018) which states that experiential marketing affects loyalty through customer satisfaction. Service quality, experiential marketing, and customer satisfaction significantly affect customer loyalty when mediated by customer satisfaction (Sofa & Handini, 2023). Customer satisfaction acts as a bridge that connects experiential marketing with customer loyalty. Overall, this research shows the important role of customer satisfaction in mediating the relationship between experiential marketing and customer loyalty. BMI can increase customer loyalty by focusing on creating positive and memorable customer experiences through effective experiential marketing strategies, which will increase customer satisfaction and ultimately strengthen their loyalty to the bank.

CONCLUSION

The results shows that service quality and experiential marketing has a significant positive impact on customer satisfaction, service quality and experiential marketing has a significant positive impact on customer loyalty, and customer satisfaction has a significant impact on customer loyalty. Customer satisfaction role as a mediator between service quality and experiential marketing to customer loyalty. The implication of this research in theory is to strengthen the existing theory of customer satisfaction and loyalty and practically is that BMI should pay more attention to providing aspects of service quality and experiential marketing that can increase customer satisfaction and loyalty.

REFERENCES

Alafeshat, R., & Alola, U. V. (2018). Investigating the nexus of service quality and customer loyalty in banking industry via the mediating role of customer satisfaction. *Academic Journal of Economic Studies*, 4(3), 167–176.

- Andreani, F. (2007). Experiential marketing (sebuah pendekatan pemasaran). *Jurnal Manajemen Pemasaran*, 2(1).
- Awalia, S. N., & Setiawan, A. (2022). Kepuasan sebagai mediasi pengaruh brand image, service quality dan experiential marketing terhadap loyalitas nasabah. *Journal of Management and Digital Business*, 2(3), 176–191.
- Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). Perilaku konsumen, Edisi ke enam (terjemahan). Jakarta: BinarupaAksara.
- Fatmawati, R. D., & Rahayu, Y. S. (2018). Analisis pengaruh experiential marketing terhadap loyalitas melalui kepuasan nasabah sebagai variabel intervening (studi pada PT BRI Syariah cabang Malang).
- Ghozali, I., & Latan, H. (2012). Partial least square: Konsep, teknik dan aplikasi SmartPLS 2.0 M3. Semarang: Badan Penerbit Universitas Diponegoro.
- Griffin, J. (2005). *Customer Loyalty*. ESENSI.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer Nature.
- Hair Jr, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. *International Journal of Multivariate Data Analysis*, 1(2), 107–123.
- Kotler, P. (2000). Manajemen Pemasaran Edisi Milenium 1 (Edisi Bahasa Indonesia). Jakarta: PT. Indeks.
- Kotler, P., Keller, K. L., & Lu, T. (2009). Marketing management in China. (No Title).
- Kusumawati, A. (2011). Analisis Pengaruh Experiential Marketing Terhadap Kepuasan Dan Loyalitas Pelanggan: Kasus Hypermart Malang Town Square (Matos) Analysing the Influence of Experiential Marketing on Customer Satisfaction and Loyalty: the Case of Hypermart Malang Town Square. *Jurnal Manajemen Pemasaran Modern*, 75–81.
- Mashuri, M. (2020). Analisis Dimensi Loyalitas Pelanggan Berdasarkan Perspektif Islam. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 9(1), 54–64.
- Ofosu-Boateng, I., & Acquaye, P. (2020). Effects of service quality and customer satisfaction on customers' loyalty in the hospitality industry of Ghana. *European Journal of Business and Management Research*, 5(5).
- OJK. (2023). *Statistik Perbankan Indonesia - Desember 2023*. Otoritas Jasa Keuangan. <https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Pages/Statistik-Perbankan-Indonesia---Desember-2023.aspx>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. 1988, 64(1), 12–40.
- Rini, A. R., & Hasan, I. (2022). Peran Service Quality dan Relationship Marketing terhadap Loyalitas Nasabah dengan Kepuasan Nasabah sebagai Variabel Intervening. *Journal of Economic, Bussines and Accounting (COSTING)*, 6(1), 1059–1066.
- Satria, F., & Astarini, D. (2023). PENGARUH KUALITAS PELAYANAN DAN KEPUASAN NASABAH TERHADAP LOYALITAS NASABAH DIMEDIASI OLEH KEPUASAN NASABAH. *Jurnal Ekonomi Trisakti*, 3(1), 1911–1924.
- Schmitt, B. (1999). Experiential marketing. *Journal of Marketing Management*, 15(1–3), 53–67.
- Sofa, I., & Handini, S. (2023). THE The Effect of Corporate Image, Service Quality, Experiential Marketing on Customer Loyalty with Customer Satisfaction as Intervening Variable at PT Yudhistira Perkasa Abadi Surabaya. *JMM17: Jurnal Ilmu Ekonomi Dan Manajemen*, 10(1), 64–72.
- Sulaiman, S. M., Muhammad, M. A., Muhammad, A. D., & Sabiu, T. T. (2021). Mediating role of customer satisfaction between service quality and customer loyalty with Non-Interest bank in Nigeria. *International Journal of Islamic Economics and Finance (IJIEF)*, 4(1), 1–30.
- Supriyanto, M. A., Siswanto, S., & Rahayu, Y. S. (2023). Factors affecting customer loyalty of Bank Syariah Indonesia. *International Journal of Social Science and Business*, 7(2), 416–424.

Wulandari et al.: The Influence of Service Quality

- Tee, D. K. (2022). Mediating Effect of Customer Satisfaction on the Relationship between Service Quality and Customer Loyalty in the Ghana Banking Industry. *International Journal of Research and Scientific Innovation (IJRSI)*, 9(4), 17–26.
- Tjiptono, F. (2022). *SERVICE MANAGEMENT: Mewujudkan Layanan Prima Edisi 4*. Penerbit Andi.
- Zahra, A. S., Listyorini, S., & Wijayanto, A. (2023). Pengaruh Kualitas Pelayanan terhadap Kepuasan Konsumen melalui Customer Experience sebagai Variabel Mediasi (Studi pada Konsumen Nasmoco Siliwangi Semarang). *Jurnal Ilmu Administrasi Bisnis*, 12(2), 484–492.
- Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1990). *Delivering quality service: Balancing customer perceptions and expectations*. Simon and Schuster.