

REFERENSI

- Adnan, & Aiyub. (2020). Reinventing Potensi Generasi Millenial di Era Marketing 4.0. In ... *Pada: [https://repository. Unimal. Ac. Id](https://repository.unimal.ac.id)*
- Ainurrochimah, R., & Mahendri, W. (2023). Pengaruh Kualitas Pelayanan, *Trust* Dan *Customer Experience* Terhadap Kepuasan Nasabah Bank Bca Di Kabupaten Jombang. *Bussman Journal: Indonesian Journal of Business and Management*, 3(3), 1097–1111.
- Amirudin, & Khoirunisa, S. (2024). Pengaruh *Costomer Experience* dan *Complaint handling* terhadap loyalitas nasabah banks syariah indonesia (BSI) melalui kepuasan sebagai variabel intervening.
- Aprilyanto, H., & Johan, S. (2021). Analisis Pengaruh Pelayanan dan Fasilitas terhadap Kepuasan Nasabah pada PT Bank Central Asia Tbk Cabang Roxy Square. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 5(2), 118. <https://doi.org/10.24912/jmbk.v5i2.11145>
- Ariantika, V. D., Lemiyana, & Lestari, C. (2024). Pengaruh Kualitas Pelayanan Dan Fasilitas Terhadap Kepuasan Nasabah Dan Keputusan Sebagai Variabel Intervening Pada Bank Syariah Indonesia KCP Palembang Simpang Patal. *Jurnal Akuntansi Keuangan Dan Bisnis*. <https://doi.org/10.22373/jimebis.v2i2.189>
- Assauri, S. (2020). *Manajemen Pemasaran*. Rajawali pers.
- Balca, A., Gurmessa, S., & Girma, G. (2023). *The Influence of Service Quality on Customer Satisfaction and Loyalty in Ethiopian Private Banks*. <https://doi.org/10.1080/14783363.2017.1372184>
- Debora, S., & Marthadinata, S. (2024). Pengaruh Kualitas Pelayanan Dan *Customer Experience* Terhadap Kepuasan Nasabah Pada PTBank Central Asia, Tbk Di Cabang Kutabumi Tangerang. *Jurnal Ilmiah PERKUSI*, 2. <https://doi.org/10.32493/j.perkusi.v4i1.39155>

- Dewi, T. K., Amellia, A., Mulyani, N. S. R., & Mutmainnah, S. N. (2023). Pengaruh Lokasi Dan Kualitas Pelayanan Terhadap Kepuasan Nasabah Di Bank Bjb Kantor Cabang Cianjur. *El-Ecosy : Jurnal Ekonomi Dan Keuangan Islam*, 3(1), 11. <https://doi.org/10.35194/eei.v3i1.3098>
- Eriani, C., Romadhoni, B., & Syah, F. (2025). Pengaruh kualitas layanan terhadap kepuasan nasabah dalam manajemen pemasaran bank syariah.
- Erica, D., Manik, M., Gultom, P., & Sebayang, Y. B. (2022). *The Effect Of Facilities And Trust On Customer Satisfaction In The Use Of Digital Facilities At Pt . Bank Central Asia Tbk Kcu Asia Branch*. 12(2), 2465–2468.
- Fataruba, S., & Maulana, A. (2023). Pengaruh Kualitas Pelayanan dan Fasilitas terhadap Kepuasan Nasabah BPRS Mandiri Mitra Sukses Gresik. *JIESP: Journal of Islamic*
<http://ejournal.kopertais4.or.id/susi/index.php/JIESP/article/view/3763%0Ah>
<http://ejournal.kopertais4.or.id/susi/index.php/JIESP/article/download/3763/2560>.
- Gentile, C., Spiller, N., & Noci, G. (2007). *How to Sustain the Customer Experience: An Overview of Experience Components that Co-create Value With the Customer*. *European Management Journal*, 25(5), 395–410. <https://doi.org/10.1016/j.emj.2007.08.005>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25*.
- Gonu, E., Agyei, P. M., Richard, O. K., & Asare-Larbi, M. (2023). *Customer orientation, service quality and customer satisfaction interplay in the banking sector: An emerging market perspective*. *Cogent Business and Management*, 10(1). <https://doi.org/10.1080/23311975.2022.2163797>
- Gronroos, C. (1984). *A Service Quality Model and its Marketing Implications*. *European Journal of Marketing*, 18(4), 36–44. <https://doi.org/10.1108/EUM00000000004784>

- Harisandi, P., & Hurriyati, R. (2023). *The Influence of Islamic Bank Customer Experience and Perception on Brand Equity and Customer Satisfaction*. *Customer Satisfaction*.
- Iskandar. (2022). Pengaruh Fasilitas dan Pelayanan terhadap Kepuasan Nasabah di Masa Covid 19 Pada Bank Syariah Indonesia. I, 243–274.
- Islam, R., Ahmad, S., Rahman, M., & Alasheq, A. (2020). Kepuasan dan loyalitas pelanggan : studi empiris tentang praktik swasta.
- Ismail, R., Edward, I. F., Sidik, M., & Syarifuddin, S. (2025). Pengaruh Kepercayaan , Fasilitas dan Kecepatan Transaksi Terhadap Kepuasan Nasabah Pada Bank Syariah Madani Batam.
- Khoirunnisa, S., & Amirudin. (2024). Pengaruh *Customer Experience* Dan *Complaint Handling* Terhadap Loyalitas Nasabah Bank Syariah Indonesia (BSI) Melalui Kepuasan Sebagai Variabel Intervening. XII(September), 333–360.
- Kombih, W. R., Toni, N., Purba, M. N., & Purba, P. Y. (2023). *The influence of service quality , facilities and product types on customer satisfaction at Bank Aceh Singkil Branch*. 10(01), 62–67.
- Kumar, P., Mokha, A. K., & Pattnaik, S. C. (2022). *Electronic customer relationship management (E-CRM), customer experience and customer satisfaction: evidence from the banking industry*. *Benchmarking*, 29(2), 551–572. <https://doi.org/10.1108/BIJ-10-2020-0528>
- Lasmini, N. K., Anastasya, K. S., Supiatni, N. N., Luh, N., & Rumini, I. (2024). Pengaruh Fasilitas dan Etika Pelayanan terhadap Kepuasan Nasabah : Studi Kasus Bank BPD Bali *The Influence of Facilities and Service Ethics on Customer Satisfaction : A Case Study of BPD Bali Bank*. 22(2), 229–239.
- Lemke, F., Clark, M., & Wilson, H. (2011). *Customer Experience Quality: An exploration in business and consumer contexts using repertory grid*

technique.

Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). *Technology in Society Customer satisfaction with bank services : The role of cloud services , security , e-learning and service quality. Technology in Society*, 64(October 2020), 101487. <https://doi.org/10.1016/j.techsoc.2020.101487>

Lusi, F., Agus, S., & Rizka, H. (2021). Pengaruh Kualitas Pelayanan Dan Fasilitas Pelayanan terhadap Kepuasan Nasabah Penabung Pada Bank Bri Unit Bandar Buat. *Jurna Matua*, 03(04), 802–813.

Masud, R. (2021). *Strategi Membangun Citra Perbankan Syariah.*

Nasution, R. A., Fauzi, A., & Lubis, A. N. (2023). *The Effect of Customer Co-Creation and Customer Experience on Electronic Word of Mouth (Ewom) Through Customer Satisfaction on Sharia Indonesian Bank in Medan City. International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAAS)*, 3(1), 296–309. <https://doi.org/10.54443/ijebas.v3i1.689>

Nunung, A., Candra Fatihah, D., Hernawati, E., & Azka Savvana, F. (2023). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Kredit Pada Bank BJB KCP Gedebage. *Journal of Economics and Business UBS*, 12(2), 1138–1148. <https://doi.org/10.52644/joeb.v12i2.176>

Nurrachmi, et al. (2024). *Pemasaran dan Teknologi* (E. Dmayanti (ed.); 1st ed.). Widina Media Utama.

Parasuman. (1988). *Servqual : A Multiple-Item Scale For Measuring Consumer Perc.* 64.

Pradana, R. Y., & Purwanto, M. R. (2023). Dampak Penerapan Qanun Aceh Nomor 11 Tahun 2018 Tentang Lembaga Keuangan Syariah Terhadap Kesiapan Lembaga Keuangan Mikro Mahirah Muamalah. *At-Thullab : Jurnal Mahasiswa Studi Islam*, 5(1), 1209–1223.

<https://doi.org/10.20885/tullab.vol5.iss1.art1>

Qashmal, M., Adam, M., & Nizam, A. (2024). *Evaluating the Influence of Digital Marketing , Service Quality , and Product Excellence on Loyalty Through the Mediating Role of Customer Satisfaction.* 55–67. <https://doi.org/10.60084/ijma.v2i2.209>

Rafli, M., & Yunanto, M. (2024). Pengaruh Kualitas Layanan, Pengalaman Nasabah Terhadap Kepuasan Nasabah dan Dampaknya pada Loyalitas Nasabah Pengguna Mobile Banking Livin Mandiri. *Syntax Literate ; Jurnal Ilmiah Indonesia*, 9(5), 3182–3198. <https://doi.org/10.36418/syntax-literate.v9i5.15331>

Reken, F., Suprihartini, L., Masliardi, A., Kadek, N., & Hariyanti, D. (2024). *Pengantar Ilmu Manajemen Pemasaran.*

Sekaran, U., & Bougie, R. (2019). *Metode Penelitian Untuk Bisnis* (Edisi 6). Salemba Empat.

Soleh. (2023). *Dinamika Perilaku Nasabah Perbankan Syariah : Studi Empiris.*

Sudarsono, H. (2020). *Buku ajar: Manajemen pemasaran.* Pustaka Abadi.

Sugiyono. (2022). *Metode penelitian kuantitatif* (Edisi ke 3). Alfabeta.

Sundari, E. (2021). *Dinamika Citra dan Pelayanan Bank terhadap Loyalitas Nasabah dalam Tinjauan Islam (Studi Kasus Perbankan Syariah di Kota Pekanbaru).*

Susanto, S. A., Manek, M. V., Setiawan, R. A., & Nusantara, U. B. (2023). *Customer Experience In Digital Banking : The Influence Of Convenience , Security , And Usefulness On Customer Satisfaction And.* 4(8), 1671–1685.

Syahrudin, A. Z., Samad, S., & Faisal Bahari, A. (2025). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah PT. Bank Sulselbar Cabang Pangkep. *Center of Economic Student Journal*, 8(1), 2621–8186.

<https://doi.org/10.56750/csej.v8i1.155>

Syukkur, A., & Sudarwanto, T. (2021). Pengaruh Fasilitas dan Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank Perkreditan Rakyat (BPR) Jombang Cabang Ngoro. 3, 327–338.

Tanjung, A. R., Simanjorang, E. F. S., Prayoga, Y., & Herawati, C. (2021). *The Effect of Company Image , Service Quality , and Completeness of Facilities on Customer Satisfaction in Bank Muamalat Rantau Prapat.*

Thuwaini, S., Khan, M. N., Ahmad, S. R., Shabbir, M. S., Rehman, M. Z., & Khokhar, I. (2022). *The Effect of Customer Service Quality on Customer Satisfaction in the Gulf Cooperation Council's Islamic Banking Industry.* *Cuadernos de Economia*, 45(127), 20–31. <https://doi.org/10.32826/cude.v1i127.602>

Wani, S., & Mardika, N. H. (2021). Terhadap Kepuasan Nasabah Di PT BPR Indobaru Finansia.

Wati, E. S., Fasa, M. I., & Suharto, S. (2023). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank Syariah. *Al-Infaq: Jurnal Ekonomi Islam*, 53–62. <https://doi.org/10.32507/ajei.v12i2.892>

Winarto, A., Andrew, R., & Jakarta, U. T. (2025). Pengaruh Pengalaman Nasabah dan Kepuasan Nasabah terhadap Loyalitas Nasabah PT Bank Permata TBK.

Zalelawati, S., Marlita, T., & Syaifudin, S. (2023). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Bank Syariah. *Jurnal Multidisiplin Indonesia*, 2(6), 1020–1026. <https://doi.org/10.58344/jmi.v2i6.237>

GoodStats. (2024). Deretan Bank Syariah terbesar di Indonesia. <https://bit.ly/banksyariah2024>