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**THE EFFECT OF SERVICE QUALITY, PROMOTION, AND CUSTOMER  
EXPERIENCE ON CUSTOMER SATISFACTION AT BRK SYARIAH IN  
UJUNGBATU, ROKAN HULU****Mei Denissa Putri<sup>1</sup>****Universitas Islam Riau, Pekanbaru, Indonesia**[meidenissaputri@student.uir.ac.id](mailto:meidenissaputri@student.uir.ac.id)**Syahdanur<sup>2</sup>****Universitas Islam Riau, Pekanbaru, Indonesia**[syahdanur@eco.uir.ac.id](mailto:syahdanur@eco.uir.ac.id)

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**Abstract**

This study aims to determine and analyze the effect of service quality, promotion, and customer experience on customer satisfaction at BRK Syariah in Ujungbatu, Rokan Hulu Regency. Increasing competition in the banking industry requires banks to improve service quality, implement effective promotional strategies, and create positive customer experiences in order to enhance customer satisfaction. This research used a quantitative method with a descriptive approach and multiple linear regression analysis. The population in this study consisted of customers of BRK Syariah in Ujungbatu Rohul, with a sample of 96 respondents determined using the Lemeshow formula and selected through a purposive sampling technique. Data were collected through questionnaires using a Likert scale. Data analysis was conducted using the SPSS program, including validity tests, reliability tests, classical assumption tests, and hypothesis testing. The results showed that partially service quality, promotion, and customer experience have a significant effect on customer satisfaction. Simultaneously, these three variables also have a significant effect on customer satisfaction at BRK Syariah in Ujungbatu Rohul. The findings indicate that better service quality, effective promotion, and positive customer experience can increase the level of customer satisfaction. Therefore, BRK Syariah is expected to continuously improve service quality.

**Keywords:** Service Quality, Promotion, Customer Experience, Customer Satisfaction



## INTRODUCTION

The development of the banking industry continues to increase and faces intense competition. Therefore, the influence of promotion, service quality, and customer experience on customer loyalty at Bank Syariah Indonesia has become an interesting topic in the fields of marketing and banking. The growth of BRK Syariah is an important part of the banking industry in Indonesia, which has experienced rapid development. This growth has created increasingly intense competition among Islamic banks in maintaining and attracting customers (Fadilla, 2024).

Bank Riau Kepri Syariah has become one of the appropriate choices for the people of Riau who wish to conduct financial transactions in accordance with Islamic principles without sacrificing convenience and ease of transactions. BRK Syariah also offers various products and services that suit the needs of the community, such as interest-free financing and beneficial savings products. To improve customer satisfaction, Islamic banking requires effective product marketing strategies by enhancing service quality and implementing sharia-based promotional activities.

According to Kotler and Armstrong in Nastiti & Astuti (2019), service quality is an action that can be provided by one person to another which is essentially intangible and does not result in the ownership of anything. Meanwhile, according to (Islam et al. (2021), service quality is defined as the difference between what customers expect from a company's service and what they actually experience.

In addition to service quality, promotion also influences customer satisfaction. Promotion is an effort to inform or market goods and services in order to attract potential customers. Promotion is also closely related to information; therefore, various promotional media such as advertisements on social media platforms like Facebook, Instagram, websites, and others can influence an individual's actions (Utamy & Widhiastuti, 2019).

Customer experience is also one of the factors that influence customers in using banking products. Customer experience arises from a series of interactions that occur between customers and a product or service, a company, or a part of the company, which results in certain responses (Febrian et al., 2021). Customer experience is very important and has become a priority in bank marketing strategies.

However, in practice, such promotional activities are not carried out regularly and tend to appear infrequently. As a result, many customers feel that



the promotional programs of BRK Syariah are still less consistent compared to other banks or financial service providers that are more active in offering promotions. Customers who are already familiar with and use BRKS Mobile expect the presence of attractive and sustainable programs, not merely temporary promotions that appear only during certain periods. This condition creates the impression that the promotional aspect has not fully met customer expectations, leading some customers to feel less satisfied with promotional policies that are considered not yet optimal in providing continuous added value.

On the other hand, the effectiveness of digital promotion cannot be separated from how customers assess service quality and their experience while using BRKS Mobile. If service quality, such as transaction speed, ease of application use, security, and system reliability, has not fully met customer expectations, then infrequent promotions will have less impact on improving customer satisfaction. Likewise, if the customer experience while using the application ranging from the interface design, ease of menu navigation, to complaint handling does not provide maximum convenience, occasional promotions will not be strong enough to build customer loyalty.

Based on the explanation above, it can be concluded that service quality, promotion, and customer experience play an important role in determining customer satisfaction, especially for customers of BRK Syariah in Ujungbatu, Rokan Hulu. Therefore, this study aims to analyze the influence of service quality, promotion, and customer experience on customer satisfaction at BRK Syariah in Ujungbatu, Rokan Hulu.

## **LITERATURE REVIEW**

### **Service Quality**

#### **Definition of Service Quality**

According to (Tjiptono, 2019), service quality is the fulfillment of customers' needs and desires as well as the accuracy of its delivery in order to meet customer expectations. Meanwhile, according to (Saraswati, 2022), service quality is defined as the conformity between customer expectations and the level of service provided by the service provider in meeting or exceeding those expectations. Therefore, companies need to establish service quality standards to fulfill customers' needs and expectations. In addition, operational standards are also required to ensure that services are delivered consistently and effectively.

Kotler dan Keller (2016:156) state that "quality is the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs." This means that quality refers to the overall features and



characteristics of a product or service that influence its ability to satisfy both stated and implied customer needs.

### **Service Quality Dimension**

According to Zeithaml and Berry in Munandar (2016:84–85) , service quality can be measured through five main dimensions, namely:

1. Reliability, which refers to the ability of a company to provide the promised service accurately, dependably, and satisfactorily to customers.
2. Responsiveness, which refers to the willingness and readiness of employees to assist customers and provide prompt and appropriate services, including responding quickly to customer requests and complaints.
3. Assurance, which includes the knowledge, competence, courtesy, and trustworthiness of employees that create a sense of confidence and security for customers.
4. Empathy, which refers to the company's ability to provide personal attention, maintain good communication, and understand the individual needs of each customer.
5. Tangibles, which refer to the physical evidence of the service, such as physical facilities, equipment, employee appearance, and communication materials used by the service provider.

### **Promotion**

#### **Definition of Promotion**

According to Tjiptono (2015:387), promotion is an element of the marketing mix that focuses on efforts to inform, persuade, and remind consumers about the company's brands and products. Promotion can also take the form of direct persuasive activities through the use of various incentives designed to stimulate immediate product purchases and increase the quantity of goods purchased by customers. Meanwhile, according to Aris Jatmika Diyatma (2017), promotion is one of the elements in a company's marketing mix that is used to inform, persuade, and remind consumers about the company's products.

#### **Promotion Dimension**

According to Philip Kotler and Kevin Lane Keller in the concept of the promotion mix, promotion consists of several main dimensions, namely:

1. Advertising  
Advertising is a form of non-personal communication used by companies to promote products or services through various media such as television, radio, newspapers, websites, and social media.



## 2. Sales Promotion

Sales promotion refers to short-term incentives given to encourage customers to purchase products or services, such as discounts, coupons, cashback, and special offers.

## 3. Personal Selling

Personal selling is direct interaction between salespeople and customers to introduce products, provide explanations, and persuade customers to make purchases.

## 4. Public Relations

Public relations involve activities aimed at building a positive image and maintaining good relationships between the company and the public through events, sponsorships, and media relations.

## 5. Direct Marketing

Direct marketing refers to promotional activities conducted directly to consumers through channels such as email, telephone, online platforms, or messaging applications in order to obtain an immediate response from customers.

## Customer Experience

### Definition of Customer Experience

Customer experience refers to how customers interact with a company both physically and emotionally, forming experiences that leave lasting impressions and influence how they perceive the company. According to Schmitt (2016), customer experience is the result of interactions between customers and a company through various channels, either directly or indirectly, involving rational, emotional, sensory, and behavioral aspects. These experiences create a deep impression on customers and influence their perceptions of the brand or company.

### Customer Experience Indicators

According to Wiyata et al (2020), there are five indicators of customer experience, namely:

1. Sense (Sensory Experience), which refers to experiences related to the five senses that can stimulate customers' perceptions through visual, auditory, or other sensory elements.
2. Feel (Emotional Experience), which is defined as the emotional responses or feelings experienced by customers, such as positive emotions and happiness when using or consuming certain products or services.



3. Think (Cognitive Experience), which refers to creative thinking and intellectual stimulation that arise in the minds of consumers toward a particular brand.
4. Act (Physical Experience), which is designed to create customer experiences related to physical actions, behaviors, and interactions with products or services.
5. Relate (Social Experience), which refers to efforts to connect customers with other people or social groups through shared experiences related to a product or brand.

### **Customer Satisfaction**

#### **Definition of Customer Satisfaction**

Satisfaction is an evaluation of the features of a product or service that successfully provides fulfillment of customer needs at a pleasing level (Sarawati, 2022). According to Saputri and Hardiyanti (2024), if performance is below expectations, customers will feel disappointed; if performance meets expectations, customers will feel satisfied and tend to remain loyal for a longer time, become less sensitive to costs, and provide positive comments about the bank.

#### **Customer Satisfaction Indicators**

Lupiyoadi in Bagoes and Rachmat (2019) states that there are five factors that determine customer satisfaction, namely:

1. Product Quality, customers will feel satisfied when the performance of the products or services they use is of high quality.
2. Service Quality, when customers receive good, friendly services that meet their expectations, a sense of satisfaction will arise.
3. Emotion, satisfaction can arise from emotional and social value, where customers feel proud or pleased when using a particular brand.
4. Price, products or services that offer lower prices with the same level of quality will provide higher value to customers.
5. Cost, customers will be more satisfied with products or services that do not require additional costs or excessive time to obtain them.

### **RESEARCH METHOD**

This research uses a quantitative research design, in which the approach applied is descriptive statistics, which is used to analyze data by describing or



illustrating the collected data as it is without intending to make general conclusions or generalizations. In addition, this research also uses inferential statistics, which is a statistical technique used to analyze sample data and apply the results to the population. Inferential statistics include parametric statistics, which are used to test population parameters through statistical analysis and to analyze sample data. The location of this research is Bank Riau Kepri Syariah, located at Jalan Jenderal Sudirman No. 86, Ujung Batu, Rokan Hulu Regency, Riau. This research focuses on examining several variables consisting of independent variables and dependent variables. The independent variables in this research are Service Quality (X1), Promotion (X2), and Customer Experience (X3), while the dependent variable is Customer Satisfaction (Y).

The population in this study consists of customers who actively use banking services at BRK Syariah Ujung Batu, such as savings, financing, and other banking service products. Since the total population is not known with certainty, the determination of the sample size uses the Lemeshow formula. Based on the calculation results, the number of samples obtained in this study is 96 respondents. The sampling technique used in this research is non-probability sampling with the purposive sampling method, which is a sampling technique based on specific criteria relevant to the research objectives. The data collection techniques used in this research are questionnaires and documentation, while the data analysis technique uses SPSS (Statistical Product and Service Solutions) to analyze the effect of service quality, promotion, and customer experience on customer satisfaction.

## **RESULTS AND DISCUSSION**

### **Data Analysis**

#### **1. Validity Test**

The validity test is used to determine the extent to which a research instrument is able to measure what it is intended to measure. An item is considered valid if the correlation value between the item score and the total score is greater than the r-table value or has a significance level (p-value) of less than 0.05. If these conditions are met, the item is considered appropriate for use because it accurately represents the variable being studied.



**Table 1.**  
**Validity Test Results**

<b>Variable</b>	<b>Instrument No.</b>	<b>r-count</b>	<b>r-table</b>	<b>Description</b>
<b>Service Quality (X1)</b>	X1.1	0.612	0.201	Valid
	X1.2	0.645	0.201	Valid
	X1.3	0.658	0.201	Valid
	X1.4	0.671	0.201	Valid
	X1.5	0.689	0.201	Valid
	X1.6	0.703	0.201	Valid
	X1.7	0.634	0.201	Valid
	X1.8	0.652	0.201	Valid
	X1.9	0.621	0.201	Valid
	X1.10	0.609	0.201	Valid
<b>Promotion (X2)</b>	X2.1	0.588	0.201	Valid
	X2.2	0.603	0.201	Valid
	X2.3	0.617	0.201	Valid
	X2.4	0.631	0.201	Valid
	X2.5	0.645	0.201	Valid
	X2.6	0.624	0.201	Valid
<b>Customer Experience (X3)</b>	X3.1	0.662	0.201	Valid
	X3.2	0.674	0.201	Valid
	X3.3	0.689	0.201	Valid
	X3.4	0.701	0.201	Valid
	X3.5	0.712	0.201	Valid
	X3.6	0.695	0.201	Valid
	X3.7	0.684	0.201	Valid
	X3.8	0.669	0.201	Valid
	X3.9	0.653	0.201	Valid
	X3.10	0.641	0.201	Valid
<b>Customer Satisfaction (Y)</b>	Y1	0.728	0.201	Valid
	Y2	0.741	0.201	Valid
	Y3	0.756	0.201	Valid
	Y4	0.769	0.201	Valid
	Y5	0.782	0.201	Valid
	Y6	0.761	0.201	Valid
	Y7	0.734	0.201	Valid



	Y8	0.719	0.201	Valid
	Y9	0.705	0.201	Valid
	Y10	0.692	0.201	Valid

Source: Data Processed (2026)

Based on Table 1, the results of the validity test indicate that all statement items in the variables Service Quality (X1), Promotion (X2), Customer Experience (X3), and Customer Satisfaction (Y) have an r-count value greater than the r-table value of 0.201. Therefore, all statement items are declared valid and appropriate to be used as research instruments.

## 2. Reliability Test

The reliability test is used to determine the consistency and stability of a research instrument in measuring a variable. An instrument is considered reliable if it produces consistent results when used repeatedly under the same conditions. In this study, the reliability test was conducted using Cronbach’s Alpha through the SPSS program. A variable is considered reliable if the Cronbach’s Alpha value is greater than 0.60. If this requirement is met, it indicates that the questionnaire items are consistent and reliable for measuring the research variables.

**Table 2.**  
**Reliability Test Results**

Variable	Number of Items (N)	Cronbach’s Alpha	Description
Service Quality (X1)	10	0.792	Reliable
Promotion (X2)	6	0.645	Reliable
Customer Experience (X3)	10	0.811	Reliable
Customer Satisfaction (Y)	10	0.804	Reliable

Source: Data Processed (2026)

Based on Table 2, the reliability test results show that the Cronbach’s Alpha values for all variables, Service Quality (X1), Promotion (X2), Customer Experience (X3), and Customer Satisfaction (Y) are greater than 0.60. Therefore, all variables in this study are declared reliable, meaning that the questionnaire items are consistent and suitable to be used as research instruments.

## Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the effect of two or more independent variables on one dependent variable. This analysis aims to



measure the relationship between the independent variables and the dependent variable, as well as to determine how much influence the independent variables have on the dependent variable.

In this study, multiple linear regression analysis is used to analyze the effect of Service Quality (X1), Promotion (X2), and Customer Experience (X3) on Customer Satisfaction (Y). The regression model used in this study can be formulated as follows:

**Tabel 3**  
**Multiple Linear Regression Results**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.412	1.085		.380	.705
Service Quality (X1)	.285	.081	.301	3.519	.001
Promotion (X2)	.238	.087	.226	2.459	.016
Customer Experience (X3)	.327	.074	.412	4.419	.000

a. Dependent Variable: Kepuasan Konsumen Y

Sumber: Data Olahan SPSS, 2026

Based on the multiple linear regression table above, the multiple linear regression model can be formulated as follows:

$$Y=0,412+0,285X1+0,238X2+0,327X3$$

The multiple linear regression equation above can be interpreted as follows:

1. Constant ( $\alpha$ ) = 0.412

The constant value of 0.412 indicates that if the variables Service Quality, Promotion, and Customer Experience are considered constant or equal to zero, then Customer Satisfaction will still have a value of 0.412.

2. The Effect of Service Quality (X1) on Customer Satisfaction (Y)

The Service Quality variable has a regression coefficient value of 0.285 with a t-value of 3.519 and a significance value of  $0.001 < 0.05$ . This indicates that Service Quality has a positive and significant effect on Customer Satisfaction. This means that the better the service quality provided by BRK Syariah, the higher the level of customer satisfaction.



3. The Effect of Promotion (X2) on Customer Satisfaction (Y)

The Promotion variable has a regression coefficient value of 0.238 with a t-value of 2.459 and a significance value of  $0.016 < 0.05$ . This indicates that Promotion has a positive and significant effect on Customer Satisfaction. Therefore, promotions that are carried out effectively and appropriately can increase customer satisfaction.

4. The Effect of Customer Experience (X3) on Customer Satisfaction (Y)

The Customer Experience variable has a regression coefficient value of 0.327 with a t-value of 4.419 and a significance value of  $0.000 < 0.05$ . This indicates that Customer Experience has a positive and significant effect on Customer Satisfaction. This means that positive experiences felt by customers during their interactions with BRK Syariah can increase the level of customer satisfaction.

**Coefficient of Determination Analysis**

The coefficient of determination test is used to determine how much the independent variables are able to explain the variation of the dependent variable. The closer the R Square value is to 1, the greater the ability of the independent variables to explain the dependent variable.

**Tabel 4**  
**Coefficient of Determination Results**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803 <sup>a</sup>	.645	.633	1.05231

a. Predictors: (Constant), Service Quality (X1), Promotion (X2), Customer Experience (X3)

b. Dependent Variable: Customer Satisfaction (Y)

Sumber: Data Olahan SPSS, 2026

Based on the coefficient of determination results presented in Table 4.48, the R Square ( $R^2$ ) value obtained is 0.645. This value indicates that the variables Service Quality (X1), Promotion (X2), and Customer Experience (X3) are able to explain the variation in Customer Satisfaction (Y) by 64.5%.

**The Effect of Service Quality (X1) on Customer Satisfaction (Y)**

Based on the results of the multiple linear regression analysis and the partial t-test, it is known that Service Quality (X1) has a positive and significant



effect on Customer Satisfaction (Y). This is indicated by a regression coefficient value of 0.285, a t-value of 3.519, and a significance level of  $0.001 < 0.05$ , so the first hypothesis ( $H_1$ ) is accepted.

These results indicate that the better the quality of service provided by BRK Syariah in Ujungbatu, Rokan Hulu, the higher the level of customer satisfaction. The service quality referred to includes service reliability, accuracy and consistency of services, employee responsiveness, assurance of security and professionalism, empathy, and the condition of physical facilities that support customer comfort.

This finding is also in line with the descriptive analysis of the Service Quality (X1) variable, where the majority of respondents gave good assessments for all service quality indicators. Respondents considered that BRK Syariah has been able to provide services as promised, has polite and professional employees, and provides a sense of security and comfort in conducting transactions. However, there were still some respondents who gave neutral to disagree responses, especially regarding the indicator related to understanding customers' personal needs, indicating that there is still room for improvement.

Theoretically, these results support the concept of service quality which states that customer satisfaction is formed when the perceived service performance meets or exceeds customer expectations. Therefore, service quality is an important factor that must continue to be maintained and improved by BRK Syariah in order to maintain and increase customer satisfaction.

### **The Effect of Promotion (X2) on Customer Satisfaction (Y)**

The results of the partial t-test show that Promotion (X2) has a positive and significant effect on Customer Satisfaction (Y). This is evidenced by a regression coefficient value of 0.238, a t-value of 2.459, and a significance value of  $0.016 < 0.05$ , so the second hypothesis ( $H_2$ ) is accepted.

These findings indicate that promotional activities carried out by BRK Syariah play a role in increasing customer satisfaction. Promotions that are clear, attractive, easy to understand, use appropriate media, and are conducted at the right time can help customers obtain the information they need and form a positive perception of the bank.

These results are also supported by the descriptive analysis of the Promotion (X2) variable, where respondents' assessments were generally in the good category. Respondents considered that the promotional messages of BRK Syariah were quite clear and attractive and were able to generate curiosity about the products and services offered. However, there were still several indicators



with relatively lower scores, especially regarding the effectiveness of promotional media in reaching all customers, indicating the need for evaluation and innovation in promotional strategies.

Theoretically, promotion functions as a communication tool between companies and consumers. Effective promotion not only encourages interest but can also increase satisfaction when the information conveyed is consistent with the reality experienced by customers. Therefore, BRK Syariah needs to continue improving the quality and strategy of its promotions so that their impact on customer satisfaction becomes more optimal.

### **The Effect of Customer Experience (X3) on Customer Satisfaction (Y)**

Based on the results of the regression analysis and partial t-test, it is known that Customer Experience (X3) has a positive and significant effect on Customer Satisfaction (Y). This is indicated by a regression coefficient value of 0.327, a t-value of 4.419, and a significance level of  $0.000 < 0.05$ , so the third hypothesis ( $H_3$ ) is accepted.

These results indicate that the experience of customers during their interactions with BRK Syariah is a very strong factor in shaping customer satisfaction. These experiences include aspects such as visual appearance and ease of application use, the office environment, positive feelings when conducting transactions, positive perceptions of the bank, and emotional attachment as well as a sense of belonging to the customer community.

The descriptive analysis of the Customer Experience (X3) variable also shows that, in general, respondents gave positive assessments of the experiences they had. The indicator with the highest score was the feeling of happiness when conducting transactions, while the lowest score was related to emotional closeness with the bank. This indicates that although the functional experience is already good, BRK Syariah still needs to strengthen the emotional aspect and long-term relationships with customers.

Conceptually, customer experience is an important factor in the banking service industry because positive experiences can create satisfaction, loyalty, and long-term relationships with customers. Therefore, improving customer experience quality should become a primary concern for BRK Syariah in facing competition in the banking industry.



## **The Effect of Service Quality, Promotion, and Customer Experience on Customer Satisfaction**

The results of the simultaneous test (F-test) show that Service Quality (X1), Promotion (X2), and Customer Experience (X3) simultaneously have a positive and significant effect on Customer Satisfaction (Y). This is evidenced by an F-value of 56.317 and a significance level of  $0.000 < 0.05$ , so the fourth hypothesis ( $H_4$ ) is accepted.

In addition, the coefficient of determination ( $R^2$ ) value of 0.645 indicates that the three independent variables are able to explain 64.5% of the variation in Customer Satisfaction, while the remaining 35.5% is influenced by other factors outside this research model.

These results indicate that customer satisfaction at BRK Syariah is not influenced by only one factor but is the result of a combination of service quality, promotional effectiveness, and overall customer experience. Therefore, BRK Syariah needs to manage these three aspects in an integrated manner in order to increase customer satisfaction and loyalty sustainably.

## **CONCLUSION**

Based on the results of the research and discussion regarding the influence of Service Quality, Promotion, and Customer Experience on Customer Satisfaction at BRK Syariah in Ujungbatu, Rokan Hulu, several conclusions can be drawn as follows:

1. Service Quality (X1) has a positive and significant effect on Customer Satisfaction (Y). This is proven by the regression coefficient value of 0.285, a t-value of 3.519, and a significance level of  $0.001 < 0.05$ . Therefore, the better the quality of services provided by BRK Syariah, including aspects of reliability, responsiveness, assurance, empathy, and tangibles, the higher the level of customer satisfaction.
2. Promotion (X2) has a positive and significant effect on Customer Satisfaction (Y). The test results show a regression coefficient value of 0.238, a t-value of 2.459, and a significance level of  $0.016 < 0.05$ . This indicates that promotional activities that are clear, attractive, well-targeted, and carried out at the appropriate time can increase customer satisfaction at BRK Syariah.
3. Customer Experience (X3) has a positive and significant effect on Customer Satisfaction (Y). This is indicated by a regression coefficient value of 0.327, a



t-value of 4.419, and a significance level of  $0.000 < 0.05$ . These results confirm that positive experiences felt by customers during their interactions with BRK Syariah, whether through application services, office atmosphere, or emotional attachment, play an important role in increasing customer satisfaction.

4. Service Quality, Promotion, and Customer Experience simultaneously have a positive and significant effect on Customer Satisfaction (Y). The F-test results show an F-value of 56.317 with a significance level of  $0.000 < 0.05$ , indicating that the regression model is feasible (fit). In addition, the coefficient of determination ( $R^2$ ) value of 0.645 shows that the three independent variables are able to explain 64.5% of the variation in Customer Satisfaction, while the remaining 35.5% is influenced by other factors outside the research model.

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