



RESEARCH ARTICLE

Factors Influencing the Dimensions of Service Quality at Bank Central Asia Syariah Banda Aceh Branch

Rahmi Hajriyanti¹ | Fauzan Putraga Al Bahri^{2*} | Rita Zahra³

^{1,2,3} Informatics management study program, STMIK Indonesia Banda Aceh, T. Nyak Arief Street, Jeulingke, Banda Aceh city, Aceh Province 23114, Indonesia.

Correspondence

² Informatics management study program, STMIK Indonesia Banda Aceh, T. Nyak Arief Street, Jeulingke, Banda Aceh city, Aceh Province 23114, Indonesia.
Email: fauzanputragaalbahri@stmikiba.ac.id

Funding information

Informatics management study program, STMIK Indonesia Banda Aceh, T. Nyak Arief Street, Jeulingke, Banda Aceh city, Aceh Province 23114, Indonesia.

Abstract

In order to improve the quality of service to customers, Bank Central Asia Syariah Banda Aceh Branch tries to identify the needs and desires of customers by creating good and superior service quality and trying to provide satisfactory service to customers, seen from cultural factors between customers and the magnitude of service quality, so that all problems and obstacles are handled well and detected quickly and the risks that may be faced will be reduced. Therefore, several problems were identified whether cultural factors affect the dimensions of service quality at Bank Central Asia Syariah Banda Aceh Branch and which cultural dimension factors are dominant in influencing the dimensions of service quality at Bank Central Asia Syariah Banda Aceh Branch. To obtain data and information, the author conducted a study by taking a location at Bank Central Asia Syariah Banda Aceh Branch Jl. T. Nyak Arief while the object of this study is research on factors that affect the dimensions of service quality in this case is the cultural dimension factor carried out in the city of Banda Aceh. The population in this study were all customers of Bank Central Asia Syariah Banda Aceh Branch. While the sample in this study was determined by the sampling method. The sampling method used is Quota Sampling with a total of 50 respondents. Based on the results of the discussion, it is obtained a hypothesis that accepts the alternative hypothesis as part of the factors that influence the dimensions of service quality of Bank Central Asia Syariah Banda Aceh Branch, because the results of simultaneous testing obtained F count of 10,426 while F table at the significance level $\alpha = 5\%$ is 2,427. This shows that $F \text{ count} > F \text{ table}$, with a significance of 0.000. This proves that the variables of Power Distance, Individualism, Masculinity, Uncertainty Avoidance and Long-Term Orientation together have a significant effect on the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch. From the results of the t-test (partially) it shows that only three variables are significant, namely the Power Distance variable, the Individualism variable and the Long-Term Orientation variable and each independent variable has a significant effect on the dependent variable (Factors that influence the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch because it has a t-count value that is greater than the t-table value and the other two variables, namely the Masculinity variable and the Uncertainty Avoidance variable, have a low significance value to influence the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch.

Keywords

Influencing, Service, Quality, Bank Central Asia Syariah, Banda Aceh

1 | INTRODUCTION

Islamic banks are banks that operate based on Islamic mu'ammalah procedures, for example by avoiding practices that contain elements of usury in order to avoid paying and receiving usury, so in carrying out payment activities in Islamic banking, they use profit sharing and buying and selling mechanisms, Bank Central Asia Syariah is one of the subsidiaries of conventional banks [1]. Bank Central Asia only operates based on sharia principles in the Aceh Province. In its efforts to improve the quality of good service in order to collect larger funds to support the management activities of Bank Central Asia Syariah, Banda Aceh Branch, recently it has continued to carry out increasingly intensive promotions. This is indicated by the high frequency of advertisements on television, radio, newspapers, and brochures. This proves that Bank Central Asia Syariah, Banda Aceh Branch is ready to compete with other banks to attract the public to become its customers [2]. And in addition to customers who use Giro, Deposit and Savings services, there are also customers who use financing services, from customers who use financing services, there is an increase in customers who have good considerations in choosing and obtaining quality service services from Bank Central Asia Syariah, Banda Aceh Branch. In the field of banking service marketing, the concept of service quality in understanding customer satisfaction Rizal S & Wali (2019) [3]. In this case, the researcher wants to develop and test the hypothesis on the influence of cultural factors on the quality of service perceived by customers of Bank Central Asia Syariah Banda Aceh Branch. The relative importance of service quality dimensions to customers may vary depending on their culture, the allocation of resources on different service quality dimensions should depend on the importance related between employees and customers [4]. We believe that this problem also arises from differences in customer culture. Thus, the problem of the relationship between culture and service quality. In order to improve the quality of service to customers, Bank Central Asia Syariah Banda Aceh Branch tries to identify the needs and desires of customers, namely by creating good and superior service quality and trying to provide satisfactory service to customers seen from cultural factors between customers and the magnitude of service quality, so that all problems and obstacles are handled properly and detected quickly and the risks that may be faced will be reduced.

2 | LITERATURE REVIEW

Definition and Concept of Service Marketing

According to Stanton (2011:3) defines marketing as follows: "marketing is a whole system of business activities aimed at planning, pricing, promoting and distributing goods and services that satisfy both existing and potential buyers" [5]. So marketing relies heavily on designing the organization's offerings in terms of the needs and desires of the target market in the use of effective pricing and communication and distribution to inform, motivate and serve the market. Furthermore, Kotler (2012:102) states that: "service marketing requires not only traditional 4 P marketing (marketing mix), but also 2 other strategies, namely internal marketing and interactive marketing [6]. Internal marketing implies that only companies that have trained and motivated employees who deal with consumers effectively and all their supporting personnel to work together as a team to provide satisfaction to consumers. While interactive marketing refers to the quality of services provided, highly dependent on buyer-seller interactions, where in service marketing, quality is inseparable from the characteristics of the service buyer who provides the service [7].

Service Quality

Parasuraman, et.all, (Lupiyoadi, 2014:148) defines service quality as how far the difference between reality and customer expectations for the services they receive. The superiority of a service product depends on the uniqueness and quality shown by the service [8]. Furthermore, Lupiyoadi (2014:144) also said that quality is the overall characteristics and characteristics of a service product in terms of its ability to meet predetermined needs. The desire to provide service, fast service, personal service Rizal S & Munawir (2017) and quality service is the customer's dream [9]. So the bank's task is to provide this as a bank that is aware of the great competition in today's banking world, where service is one of the main keys to a bank's success in winning the competition, so the bank has tried to anticipate it from the start. There are 4 (four) categories of services that can be delivered to customers, namely [10]:

- a. Pure, given along with other product elements, (tangible products) Example: the office where we provide services as a form of supporting the services we provide.
- b. Main, can be delivered to customers accompanied by certain special values.
- c. Tangible goods accompanied by services as a small part. For example, a bank that offers its savings by providing additional insurance to attract consumers.
- d. Pure goods that are actually, but in reality accompanied by services even though only a little. For example, in addition to selling products or services, banks also provide credit, provide guidance to their customers.

The service improvements that banks need to make, especially in increasing the number of customers, are as follows:

- a. Competitive profit sharing
- b. Trying to improve the service space even better
- c. Creating and changing the layout (service space) in such a way that
- d. Attractive extra benefits
- e. Providing Discounts
- f. Improvement
- g. Determining the computer operating system not only in terms of software

Characteristics of Service Forms

According to Kotler (2012: 488) several characteristics of service forms and services are as follows[11]:

- a. Intangible (not tangible)
- b. Inseparability (not separated)
- c. Variability (varies)
- d. Perishability (not durable)

Service products have different characteristics from goods (physical products) Griffin 2016 (Lupiyoadi, 2014:6), namely as follows[12]:

- a. Intangibility (intangible); Services cannot be seen, felt, touched, heard or smelled
- b. Unstrobality; Services do not recognize the inventory or storage of products that have been produced. Individual characteristics are also called inseparability considering that services are generally produced and consumed simultaneously.
- c. Customization; Services are also often designed specifically for customer needs Rizal, S. (2019) on insurance and health services[13].

Dimensions of Service Quality

In one of the studies on service quality, Parasuraman et.al, (Lupiyoadi, 2014:148) concluded that there are five dimensions of service quality, namely[14]:

- a. Tangible
- b. Reliability
- c. Responsiveness
- d. Assurance
- e. Empathy

Relationship Between Service Quality Dimensions and Cultural Dimensions

In this study, the author sees that the cultural dimensions according to Hofstede 2004:4 (Furrer Oliver and Sudharshan D, 2000) are very dominant in conducting research[15]. Because, the culture shown in the context of international marketing between countries. This is the right step to conduct research in banking companies, because customers assume that their cultural differences come from the national culture of each customer or from their environmental background which only follows the more dominant cultural procedures in their area, Rizal S Wali (2013) for example, the way of speaking and behavior for each region must be different from other regions in terms of obtaining quality service[16]. According to Hofstede 2004:4 (Furrer Oliver and Sudharshan D, 2020) he identified the five dimensions of culture as follows[17]:

- a. Power Distance
- b. Individualism
- c. Masculinity
- d. Uncertainty Avoidance
- e. Long-Term Orientation

Definition of Islamic Bank

According to Sumitro (2007:5) states that "Islamic banks are financial institutions whose main business is providing credit and services in payment traffic and money circulation whose operations are adjusted to Islamic sharia principles"[18]. According to the main banking law No. 10/1998, financing based on sharia principles is the provision or bill that is equated with it based on an agreement or agreement between other parties that requires the financed party to return the bill after a certain period of time with profit sharing. Furthermore, according to Karnae and Syafe'i (2002:3), Islamic banks are banks with operating procedures that follow the commands and prohibitions contained in the Qur'an and Hadith. Based on the definition above, it is concluded that Islamic banks are banks that apply Islamic religious principles in carrying out their daily activities, namely in collecting funds from the community and channeling them back to the community[19]. The funds collected are in the form of deposits while the funds distributed are in the form of financing.

Objectives of Islamic Banking

According to Antonio (2020:247) the objectives of developing Islamic banking are to meet, among others:

- a. The need for Islamic banking services that coexist with the conventional banking system.
- b. Financing opportunities for business development based on the principle of partnership in
- c. The need for superior banking products and services

Principles and Specialties of Islamic Banks

According to Karnaen and Syafe'i (2002:1) the principle of Islamic banks is to conduct transactions in an Islamic manner [20]. In conducting transactions, practices that are feared to contain elements of usury are avoided to be filled with investment activities based on profit sharing and trade financing. In the element "What and How Islamic Banks" several principles of Islamic banks are stated as follows:

Principle of Justice

- a. Principle of Partnership
- b. Principle of Transparency
- c. Universal Principles in Partnership

Meanwhile, the specialty of Islamic Banking is a concept that is oriented towards togetherness in terms of:

- a. Encouraging investment activities and preventing unproductive savings through the principle of profit sharing as a substitute for interest.
- b. Developing production, encouraging trade and expanding employment opportunities.
- c. Equalizing distribution through investment activities with the principle of profit sharing or taking profit margins that apply to users and banks and a profit sharing system that applies to banks and fund storage parties (investors).
- d. Encouraging the achievement of economic/monetary stability

Hypothesis

Based on the theory and observations in the field, the temporary hypothesis in this study is formulated that "Cultural dimensions, namely power distance, individualism, masculinity, avoiding uncertainty and long-term orientation have a significant influence on the service quality dimensions of Bank Central Asia Syariah, Banda Aceh Branch.

3 | METHOD

Data Analysis Tools

analysis using multiple linear regression measuring tools. Mathematically, multiple linear regression measuring tools are formulated as follows (Gujarat, 2008:24):

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Y= Total service quality

a= Constant

b1, b2, b3, b4, b5= Regression Coefficient

x1= Power Distance

x2= Individualism

x3= Masculinity

x4= Uncertainty Avoidance

x5= Long-Term Orientation

e= Error term

Hypothesis Testing

To test the above hypothesis, the t-test statistic and the F-test statistic are used. The t-test statistic is intended to test the relationship between the independent variable and the dependent variable partially. Furthermore, to test the influence of the independent variable on the dependent variable as a whole, the F-test statistic is used at a 95% confidence level with the following hypothesis:

Table 1. Hypothesis Testing

Ho	The factors of power distance, individualism, masculinity, avoiding uncertainty and long-term orientation do not affect the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch.
Ha	Factors of power distance, individualism, masculinity, avoiding uncertainty, and long-term orientation influence the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch.

4 | RESULT

Reliability Test (Reliability)

To assess the reliability of the questionnaire used, this study uses a reliability test based on Cronbach Alpha which is commonly used for testing questionnaires in social science research. This analysis is used to interpret the correlation between the scale created and the existing variable scale. The coefficient received is above 0.50 and the minimum coefficient received is above 0.50. The reliability test shows that the six criteria that are variables in the research of factors considered by customers in the service quality dimension of Bank Central Asia Syariah Banda Aceh Branch that overall the reliability level variables have met good requirements. For more details, the value of alpha for each variable is shown in table 2 below:

Table 2. Reliability Testing Results

NO	Variable	Average	Number of Variables	alpha value	reliability
1	Total Service Quality (Y)	4.1050	21	0.526	Reliable
2	Power Distance (X ₁)	4.0800	2	0.560	Reliable
3	Individualism (X ₂)	3.8500	2	0.522	Reliable
4	Masculinity (X ₃)	3.0300	2	0.579	Reliable
5	Uncertainty Avoidance (X ₄)	2.7500	2	0.506	Reliable
6	Long-Term Orientation (X ₅)	3.7500	2	0.547	Reliable

Source: Primary Data 2024 (processed)

discussion

The following are some of the influences of cultural dimension variables consisting of the Power Distance variable (X₁), the Individualisms variable (X₂), the Masculinity variable (X₃), the Uncertainty Avoidance variable (X₄) and the Long-Term Orientation variable (X₅) on the service quality dimensions of Bank Central Asia Syariah, B.Aceh Branch.

Table 3. The influence of cultural dimensions on the service quality dimensions of Bank Central Asia Syariah, Banda Aceh Branch.

Variable Name	β	Standar Error	t _{count}	t _{table}	sig
Constants (a)	1.951	0.429	4.550	2.0154	0000
Power Distance (X ₁)	0.224	0.077	2.914	2.0154	0.006
Individualism (X ₂)	0.168	0.077	2.174	2.0154	0.035
Masculinity (X ₃)	-0.071	0.056	-1.280	2.0154	0.207
Uncertainty Avoidance (X ₄)	-0.053	0.074	-0.719	2.0154	0.476
Long-Term Orientation (X ₅)	-0.255	0.76	3.355	2.0154	0.002
Correlation Coefficient (R) = 0.736α Determinant Coefficient (R ²) = 0.542 Adjusted (R ²) = 0.490 F _{count} = 10.426 F _{table} = 2.427 Sig. F = 0.000α					

Source: Primary Data 2024 (processed)

From the results of statistical calculations using the SPSS program, the following multiple linear regression equation is obtained:

$$Y = 1.951 + 0.224x_1 + 0.168x_2 - (0.071x_3) - (0.053x_4) + 0.255x_5 + e$$

From the regression equation above, the research results are as follows:

Correlation Coefficient (R)

Based on the computer output above, the correlation coefficient value in the study is 0.736, which indicates that the degree of correlation between the independent variable and the dependent variable is 73.60%. This means that the dimensions of service quality are very closely related to the Power Distance variable (X₁), the Individualism variable (X₂), the Masculinity variable (X₃), the Uncertainty Avoidance variable (X₄) and the Long-Term Orientation variable (X₅).

Determination Coefficient (R^2)

Meanwhile, the determination coefficient obtained a value of 0.542. This means that 54.20% of changes in the dependent variable (factors that influence the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch are explained by changes in the Power Distance variable factors (X_1), Individualism variable (X_2), Masculinity variable (X_3), Uncertainty Avoidance variable (X_4) and Long-Term Orientation variable (X_5). While the remaining 45.80% is explained by other factors outside the five variables as explained above.

Regression Coefficient (b)

- constant of 1.951 means that if the Power Distance variable (X_1), Individualism variable (X_2), Masculinity variable (X_3), Uncertainty Avoidance variable (X_4) and Long-Term Orientation variable (M) are considered constant, then the magnitude of the influence on the service quality dimension of Bank Central Asia Syariah is 1.951 or the influence on the service quality dimension is still low.
- The regression coefficient of the Power Distance variable (X_1) is 0.224. This means that every 100% change (improvement) in the Power Distance variable (X_1) will relatively increase the influence on the service quality dimension of Bank Central Asia Syariah by 22.40%.
- The regression coefficient of the individualisms variable (X_2) is 0.168. This means that every 100% change (improvement) in the Individualisms variable (X_2) will relatively increase the influence on the service quality dimension of Bank Central Asia Syariah by 16.80%.
- The regression coefficient of the Masculinity variable (X_3) is -0.071, meaning that if the Masculinity variable (X_3) increases by 100%, the Service Quality variable (Y) will decrease by 7.1% or every 100% change (improvement) in the Masculinity variable (X_3) will relatively not increase the influence on the service quality dimension of Bank Central Asia Syariah because it obtains a very small value of -7.1%.
- The regression coefficient of the Uncertainty Avoidance variable (X_4) is -0.053, meaning that if the Uncertainty Avoidance variable (X_4) increases by 100%, the Service Quality variable (Y) will decrease by 5.3% or every 100% change (improvement) in the Uncertainty Avoidance variable (X_4) relatively does not increase the influence on the service quality dimension of Bank Central Asia Syariah Banda Aceh Branch because it obtains a very small value of 5.3%.
- The regression coefficient of the Long-Term Orientation variable (X_5) is 0.255. This means that every 100% change (improvement) in the Long-Term Orientation variable (X_5) will relatively increase the influence on the service quality dimension of PT. Bank Central Asia Syariah Banda Aceh Branch by 25.50%.

Based on the explanation above, the variables that influence the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch include the Power Distance variable, the Individualisms variable and the Long-Term Orientation variable, while the Masculinity variable and the Uncertainty Avoidance variable do not affect the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch. Because it has a relatively low regression coefficient value (negative). Of all the independent variables studied, it is followed by the Power Distance Orientation variable which has the most dominant influence on the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch, because it has a regression coefficient of 0.225 and 0.224 respectively.

Hypothesis Proof

F-Test Results

The test results from the ANOVA Test or F-test (Simultaneously) obtained F count of 10,426, while F table at the significance level of $\alpha = 5\%$ is 2,427. This shows that F count > F table, with a significance of 0.000. The results of this calculation are taken to accept the alternative hypothesis and reject the null hypothesis, meaning that the Power Distance variable (X_1), Individualism variable (X_2), Masculinity variable (X_3), Uncertainty Avoidance variable (X_4) and Long-Term Orientation variable (X_5) together have a significant effect on the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch.

T-Test Results

Factors that influence the dimensions of service quality of Bank Central Asia Syariah Banda Aceh Branch. Partially seen from the results of the t-test. The calculation results shown in table 7 show that the value of t count > t table for each variable model with a level of confidence or significance of $\alpha = 5\%$.

Power Distance Variable (X_1)

The results of the study on the Power Distance variable (X_1) obtained a t count of 2.941 while the t table was 2.0154 with a significance of $0.006 < 0.05$, meaning significant. The results of this calculation indicate that t count > t table, thus the results of the statistical calculations indicate that partially the Power Distance variable has a significant effect on the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch.

Individualism Variable (X₂)

The findings of the research results on the Individualism variable (X₂) obtained a t count of 2.174 while the t table was 2.0154 with a significance of 0.035 < 0.05, meaning significant. The results of this calculation show that tcount > ttable thus the results of the statistical calculation show that partially the Individualism variable has a significant effect on the service quality dimension of Bank Central Asia Syariah Banda Aceh Branch.

Masculinity Variable (X₃)

The findings of the research results on the Masculinity variable (X₃) obtained a tcount of -1.280 while the ttable was 2.0154 with a significance of 0.207 > from 0.05 meaning it is not significant. The results of this calculation show that tcount < ttable thus the results of the statistical calculation show that partially the Masculinity variable does not have a significant effect on the service quality dimension of Bank Central Asia Syariah Banda Aceh Branch.

Uncertainty Avoidance Variable (X₄)

The findings of the research results on the Uncertainty Avoidance variable (X₄) obtained tcount of -0.719 while ttable was 2.0154 with a significance of 0.476 > from 0.05 meaning it is not significant. The results of this calculation indicate that tcount < ttable thus the results of the statistical calculation indicate that partially the Uncertainty Avoidance variable does not have a significant effect on the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch.

Long-Term Orientation Variable (X₅)

The findings of the research results on the Long-Term Orientation variable (X₅) obtained tcount of 3.355 while ttable was 2.0154 with a significance of 0.002 < from 0.05 meaning it is significant. The results of this calculation show that tcount > ttable, thus the results of the statistical calculations show that partially the Long-Term Orientation variable has a significant influence on the service quality dimensions of Bank Central Asia Syariah Branch B. Aceh.

This finding shows and proves that partially, not all of the variables studied have a significant effect on the service quality dimension of Bank Central Asia Syariah, Banda Aceh Branch. This means that customer decisions regarding the influence of the service quality dimension are only influenced by three variables that were previously studied, namely the Power Distance variable (X₁), the Individualisms variable (X₂), the Long-Term Orientation variable (X₅), while the Masculinity variable (X₃) and the Uncertainty Avoidance variable (X₄) only have a slight effect on the service quality dimension of Bank Central Asia Syariah, Banda Aceh Branch.

5 | CONCLUSIONS AND FUTURE WORK

- a. In this study, the author sees that the factors that influence the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch are influenced by cultural dimension factors consisting of: Power Distance, Individualisms and Long-Term Orientation although previously the author used five operational variables dominated by Hofstede, namely Power Distance, Individualism, Masculinity, Avoiding Uncertainty and Long-Term Orientation but after testing it turned out that the Masculinity variable and the Uncertainty Avoidance variable had a low significant value that influenced the service quality dimensions of Bank Central Asia Syariah Banda Aceh Branch.
- b. In this study it was also found that not all residents of Banda Aceh have used Bank Central Asia Syariah products and services, there are some residents from other areas outside Banda Aceh who use it and the author concludes that in Banda Aceh has the most dominant influence using Bank Central Asia Syariah products and services Banda Aceh Branch which obtained a value of 18 people or 36% of the total sample.
- c. The influence of the Long-Term Orientation variable and the Power Distance variable on the service quality dimension of Bank Central Asia Syariah has the most dominant influence on the service quality dimension of Bank Central Asia Syariah Banda Aceh Branch because it has a regression coefficient value of 0.225 and 0.224 respectively.
- d. The correlation coefficient (R) is 0.736, meaning that the degree of freedom of the correlation relationship between the independent variables and the dependent variable (Factors that influence the dimensions of service quality of Bank Central Asia Syariah Banda Aceh Branch is relatively very strong, namely 73.60%. The determination coefficient (R²) is 0.542, meaning 54.20%. Changes in the dependent variable are explained by changes in the Power Distance variables (X₁), Individualism variables (X₂), Masculinity variables (X₃), Uncertainty Avoidance variables (X₄) and Long-Term Orientation variables (X₅). While the remaining 45.80% is explained by other factors outside the five variables as explained above.

- e. The results of the F-test prove that the Power Distance variables (X1), Individualism variables (X2), Masculinity variables (Masculinity) (X3), Uncertainty Avoidance variable (X4) and Long-Term Orientation variable (X5) together have a significant effect on the service quality dimension of Bank Central Asia Syariah Banda Aceh Branch because they have a calculated F value > F table with a significance of 0.000. f. The results of the t-test (partially) show that only three variables have a significant effect on service quality, namely the Power Distance variable (X1), the Individualism variable (X2), and the Long-Term Orientation variable (X5)

REFERENCES

- [1] UTAMI, Y. (2015). AN ISLAMIC JURISPRUDENCE APPROACH TO THE CONTEMPORARY ISLAMIC ECONOMICS, BANKING AND FINANCIAL ISSUES: Introduce Al-Qaradawi Approaches. and Financial Inclusion (ICIEFI), 23, 100.
- [2] Weck, W., Hasan, N., & Abubakar, I. (2011). Islam in the Public Sphere.
- [3] RIZAL, S., & WALI, M. (2019). The Effect of Leadership Style, Compensation and Organizational Commitment to Working Satisfaction of Aceh Social Service Employees. Editorial Board, 797.
- [4] Sok, P., & O'cass, A. (2015). Achieving service quality through service innovation exploration-exploitation: the critical role of employee empowerment and slack resources. *Journal of Services Marketing*, 29(2), 137-149.
- [5] Mustapha, B. (2017). Effects of marketing mix strategy on performance of small scale businesses in Maiduguri Metropolitan, Borno State Nigeria. *Journal of Marketing and Consumer Research*, 31(2), 1-6.
- [6] Amofah, O., Gyamfi, I., & Tutu, C. O. (2016). The influence of service marketing mix on customer choice of repeat purchase of restaurant in Kumasi, Ghana. *European Journal of Business and Management*, 8(11), 102-112.
- [7] Chavi, C. Y., Sharma, A., & Rangarajan, D. (2022). Examining supplier, buyer, and customer triads: The critical role of conflict in interaction processes and product/service innovations. *Industrial Marketing Management*, 107, 337-352.
- [8] Sagitha, D., Nugroho, N., & Widjaja, L. (2024). Analysis Of The Quality Of Services and Physical Facilities Of The Hospital On Word Of Mouth With Patient Experience As An Intervening Variable At Mekar Sari Hospital. *OBAT: Jurnal Riset Ilmu Farmasi dan Kesehatan*, 2(2), 70-83.
- [9] Rizal, S., & Munawir, M. (2017). Pengaruh Kepuasan Nasabah Terhadap Menggunakan Mobile Banking (M-Banking) Pada Bank BCA Cabang Banda Aceh. *Jurnal Emt Kita*, 1(2), 68-78.
- [10] Ponsignon, F., Smart, P. A., & Maull, R. S. (2011). Service delivery system design: characteristics and contingencies. *International Journal of Operations & Production Management*, 31(3), 324-349.
- [11] Pramuji, G. A., & Salim, A. (2023). The Effect of Service Quality and Facilities on Loyalty Through Satisfaction in Mekaar Syariah Financing in Buton Area PT. *Permodalan Nasional Madani. Dinasti International Journal of Economics, Finance & Accounting*, 4(3), 475-488.
- [12] Daga, R., & Razak, M. (2024, December). The Influence of Product Quality and Service Quality on Loyalty through Customer Satisfaction of Makassar Branch Pegadaian. In *Proceeding of International Conference on Business and Banking Innovations (Vol. 6, pp. 276-297)*.
- [13] Rizal, S. (2019). Faktor-Faktor yang mempengaruhi Kepuasan Konsumen dan Kaitannya Dengan Kesetiaan Merek pada Produk Kesehatan K-Link di Kota Banda Aceh. *Jurnal Ekonomi dan Manajemen Teknologi Vol*, 3(2).
- [14] Gultom, D. K., & Sari, M. (2024). Antecedent Organizational Citizenship Behavior and Service Quality for Private Higher Education Administrative Personnel in Indonesia. *Quality-Access to Success*, 25(201).
- [15] Samuel, M. (2017). The Non-Linear and Dynamic Socio-Cultural Influences on Perceptual Service Quality in the Middle East Market (Doctoral dissertation, Grenoble Ecole de Management).

- [16] Rizal, S., & Wali, M. (2013). Dimensi Kesadaran Merek dan Keputusan Konsumen Memilih Hermes Palace Hotel di Kota Banda Aceh. *Jurnal Ekonomi Manajemen dan Bisnis (EMBis)*, 1(1), 27-41.
- [17] Samuel, M. (2017). *The Non-Linear and Dynamic Socio-Cultural Influences on Perceptual Service Quality in the Middle East Market* (Doctoral dissertation, Grenoble Ecole de Management).
- [18] Hajriyanti, R. (2023). Customer Preferences for Financing Products (Mudharabah, Musyarakah and Murabahah) of Bank Muamalat Indonesia Banda Aceh Branch. *Indonesian Journal Economic Review (IJER)*, 3(1), 27-34.
- [19] Alamgir, M., Hossain, M. M., Ahmed, T., & Safiullah, A. Q. M. (2018). Islamic Banking Operations of Banks. *Banking Review Series* 2020, 187.
- [20] Al-Syakhsiyah, A. A. (2023). REVIEW OF ISLAMIC LAW ON GOAT PRODUCTION SHARING case study in the village of Gandanglegi, Malang.

How to cite this article: Hajriyanti, R., Al Bahri, F. P., & Zahra, R. (2024). Factors Influencing the Dimensions of Service Quality at Bank Central Asia Syariah Banda Aceh Branch. *Indonesian Journal Economic Review (IJER)*, 4(2), 50-58. <https://doi.org/10.59431/ijer.v4i2.427>