

The Influence of Service Quality, Product Quality, and Trust on Customer Satisfaction in Mortgage Financing Product: Empirical Study From Bank BTN Syariah KCP Probolinggo, Indonesia

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ABSTRACT

Using a quantitative approach, this study examines how customer satisfaction with KPR financing products at BTN Syariah KCP Probolinggo is impacted by service quality, product quality, and trust. Information was gathered through documentation, questionnaires given to 81 respondents, and observation. The findings indicated that all three independent variables significantly and favorably affected customer satisfaction simultaneously and partially. This is evidenced by the calculated F value greater than the F table and the significance value less than 0.05. Moreover, the t-test indicates an important impact of each factor on customer satisfaction. The coefficient of determination test shows that 47.2% of customer satisfaction is influenced by service quality, product quality, and trust, while other factors outside this study influence 52.8%. These findings indicate that improving service quality, product innovation, and building strong trust can increase customer satisfaction. Therefore, BTN Syariah KCP Probolinggo is advised to continue developing strategies to improve these three aspects to strengthen customer loyalty and competitiveness in the Islamic banking sector.

Keywords: Service Quality, Product Quality, Trust, Customer Satisfaction, Mortgage Financing.

I. Introduction

Housing finance is currently one of the important needs of the community to support welfare and improve the quality of life. Along with the increasing need for a decent place to live, various financial institutions, including Islamic Bank, provide housing financing products that follow sharia principles, such as Home Ownership Loans (KPR). This product is beneficial for the community, especially in the Probolinggo area, to have a place to live with a financing scheme that is more affordable and through the teaching of Islamic sharia (Sumaryana et al., 2025).

Home Ownership Loans (KPR) are a solution to owning a house that people dream of, especially for people who do not have the financial ability to buy a house directly. Based on data from Bank Indonesia, mortgage growth continues to increase faster than other types of loans in Indonesia. This is in line with the public's desire to own their own home and the rapid growth in support to meet the housing needs of the

community by providing a subsidized mortgage program known as the Housing Financing Liquidity Facility (FLPP), explicitly aimed at low-income people and non-subsidized for upper-income people (Rahmawati & Rukmana, 2022).

The ease of obtaining a Home Ownership Kredit (KPR) facility is one of the elements that drives the development of mortgages today. Opportunities to obtain mortgages are available in almost all Islamic and conventional banks. Various advantages are provided by banks that provide mortgage services, such as low interest rates to credit tenors (installments) that can last for 25 years. The term Home Ownership Kredit was first introduced by Bank Tabungan Negara (BTN), which started distributing mortgages in Indonesia on July 10, 1976, in Semarang with 17 housing units. Since then, BTN has consistently facilitated mortgages and has helped people own more than 2,5 million houses throughout Indonesia (Subramaniam et al., 2024).

BTN is an Indonesian government business organization that consists of businesses that operate in the field of banking services. The bank's vision and mission are to become one of the leading financial institutions that excels in offering financing for the housing sector in Indonesia. The Bank's reputation and presence in the banking industry have successfully built public trust. However, the increasingly fierce competition in the banking sector encourages this bank to increase customer satisfaction and loyalty by offering quality services to survive, develop, and maintain the number of customers (Soedarmono & Yusgiantoro, 2023). As the demand for housing finance grows, the quality of service and products and the trust of customers are primary factors improving customer satisfaction. Service quality is a comparison between the services received by consumers by the quality standards expected by consumers which refers to how well the bank meets customer needs and expectations in all aspects of service, from easy access to information, administrative processes, to the attitude of bank officers, service quality consists of five main aspects: physical evidence, reliability, responsiveness, assurance, and empathy. Each of these dimensions significantly contributes to shaping the customer's view of the bank's services and is the main element influencing a bank's success (Kim et al., 2024). Banks that can provide satisfactory services to their customers will get loyalty from them. This loyalty is reflected in the tendency of customers to continue using similar products or services from the bank. If the product or service can meet expectations or provide satisfaction for consumers, they tend to continue to buy or use it in the future. Banking institutions offer a variety of products and services, such as current accounts, deposits, savings, investments, and mortgage loans, and other services that make it easier to meet people's financial needs (Avdukic & Asutay, 2024).

BTN Syariah KCP Probolinggo is a branch of the largest Islamic bank in Indonesia that continues to provide the best service in mortgage financing products. In the tight competition in the banking sector, BTN Syariah KCP Probolinggo faces various challenges to ensure its products remain relevant and competitive. It can attract people who want to own a house through Sharia financing. Efforts to improve service quality and trust are significant in achieving this goal. The purpose of this study was to examine the relationship between customer satisfaction with KPR financing products at BTN Syariah KCP Probolinggo and service quality, product quality, and trust.

II. Literature Review and Hypothesis Development

2.1. Service Quality

Service is an activity of providing services from one party to another. Quality service is carried out in a friendly, fair, efficient, and timely manner, and with good ethics to meet the needs and provide satisfaction for those who receive it (Romer et al., 2024). Service quality refers to customer perceptions regarding service priorities due to accumulated customer satisfaction. A quality service provider can continuously provide a satisfying experience over a long period (Asawawibul et al., 2025). So it can be concluded from the above opinion that quality service is a form of service delivery carried out politely, fairly, efficiently, on time, and ethically, which aims to meet the needs and provide satisfaction to service recipients. Service quality also reflects customer perceptions of service priorities, formed from accumulated customer satisfaction

experiences. Service providers who can maintain this quality consistently will be able to provide a satisfying experience in the long term.

2.2. Product Quality

A product attracts attention, is bought, used, consumed, or offered in the market to satisfy a customer's want or need. A product attracts attention, is bought, used, consumed, or offered to satisfy a customer's wants or needs. A product is said to be of quality if it can provide results that exceed customer expectations (Liu, 2024). Product quality is a factor that affects multidimensional customer satisfaction. For customers, product quality has several aspects. In every company that wants to achieve customer satisfaction, it is necessary to pay attention to the various dimensions of product quality itself (Ai et al., 2024). From the above opinion, it can be concluded that product quality is important in influencing customer satisfaction, which consists of various aspects. Products must meet the needs and desires of consumers, and have superior attributes, both in physical and non-physical term. Quality products can provide performance, benefits, and innovation that exceed consumer expectations to increase customer satisfaction.

2.3. Trust

Trust is the foundation of a relationship between two or more parties, and it occurs when mutual trust exists. This trust cannot be given just like that, but needs to be built from the ground up and proven through concrete actions. In an economic context, trust is considered an element that accelerates the transaction process between sellers and buyers, so that expectations can be met and customer satisfaction can be achieved (S. Wang & Huang, 2025). Trust is an attitude that involves trusting individuals and groups with certain interconnected levels. At the individual level, a person trusts another person to do something based on an understanding of their character, ability, reputation, and other factors, not just because of their statement. Meanwhile, at the collective level, if a person doubts the integrity of the institution or organization with which he or she is affiliated, the person will likely lose confidence in the institution's ability to carry out the agreement or cooperation (Utz et al., 2023). Thus, it can be concluded that trust is an attitude that makes specific individuals or groups trustworthy based on their data, reputation, and abilities. At the individual level, this trust is built from understanding the person, not just because of their words. At the collective level, if we do not trust an organization, we will not trust the individuals affiliated with it to work together.

2.4. Customer Satisfaction

Satisfaction arises when someone compares the product's overall performance with expectations; when overall performance is below expectations, customers or consumers are disappointed. If the performance meets consumer expectations, then they will feel satisfied (Jati et al., 2024). Customer satisfaction is a condition in which a person feels joy or disappointment when comparing the experience gained from the effectiveness or results of a product with the expectations he wants. The service can be considered unqualified if the reality does not exceed customer expectations. However, if the service is expected, then the service can be considered satisfactory (Mehnaz et al., 2024). So it can be concluded that, from the opinions of these experts, customer satisfaction arises after comparing the expectations and reality received from the performance of a product or service. If the performance meets customer expectations, they will feel delighted. However, if the performance exceeds customer expectations, the customer will feel disappointed and rate the service as lower quality.

This study puts forth the following hypothesis: Customer satisfaction with KPR financing products at BTN Syariah KCP Probolinggo is significantly impacted by service quality, product quality, and trust level.

H1: Customer satisfaction with KPR items at BTN Syariah KCP Probolinggo is influenced by service quality.

H2: Product quality influences the level of customer satisfaction in using KPR products at BTN Syariah KCP Probolinggo

H3: Trust influences customer satisfaction in using KPR products at BTN Syariah KCP Probolinggo.

H4: Service quality, product quality, and trust simultaneously influence customer satisfaction in using KPR products at BTN Syariah KCP Probolinggo.

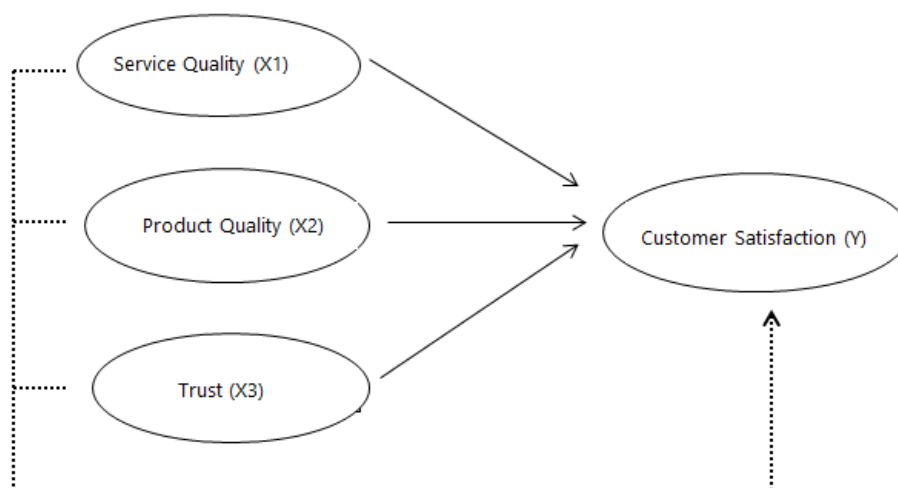


Figure 1. Conceptual Framework

III. Research Method

In this study, the method used applies a quantitative approach to examine the impact of service quality, product quality, and level of trust on customer satisfaction regarding KPR financing products at BTN Syariah KCP Probolinggo. This approach measures the relationship between variables objectively and in a structured manner so that the study results can provide clear insight into the elements that affect customer satisfaction. Data analysis is carried out using appropriate statistical techniques to obtain precise findings, and can be scientifically accounted for (Yudaputra et al., 2024).

Table 1. Sample Criteria (N = 81)

Measurement	N	%
Gender		
Man	45	55,56
Female	36	44,44
Age (years old)		
20 – 30	25	30,9
31 – 40	30	37,0
41 – 50	15	18,5
> 50	11	13,6
Work		
Civil Servants (PNS)	20	24,69
Private Employee	35	43,21
Entrepreneurship	15	18,52
Others	11	13,58
Last Education		

Measurement	N	%
SD/SMP	5	6,17
SMA/SMK	40	49,38
Diploma (D1/D2/D3)	15	18,52
Bachelor (S1)	18	22,22
Postgraduate (S2/S3)	3	3,70

3.1. Data Collection

Information collection in this study was conducted through three primary methods: observation, questionnaires, and documentation. The observation method directly observed the interaction between customers and BTN Syariah KCP Probolinggo, including the service quality. Questionnaires were distributed to customers who had used Islamic mortgage financing products. The questionnaires contained written questions designed to assess service quality, product quality, level of trust, and customer satisfaction. Meanwhile, documentation was used to collect data from written sources such as bank reports, research journals, and other relevant documents to strengthen the research results. Combining these three methods is expected to provide accurate and comprehensive information in analyzing the effect of service quality, product quality, and trust on customer satisfaction. (Jain, 2021).

3.2. Data Analysis

In this study, data analysis was carried out numerically by utilizing statistical techniques to examine the relationship and impact of service quality, product quality, and trust on customer satisfaction levels on KPR financing at BTN Syariah KCP Probolinggo. The analysis procedure includes validity and reliability testing, traditional assumption testing, hypothesis testing using multiple linear regression, the F and T tests, and the coefficient of determination (R^2), which are all part of the analysis process. The data collected through questionnaires were processed using IBM SPSS software to ensure precise and objective research results. Through this analysis, it is expected that conclusions can be drawn about the factors that contribute to customer satisfaction in using the Islamic mortgage product. (Jawaid et al., 2023).

3.3. Validity and Reliability

This study conducted validity and reliability tests to ensure that the research instruments used could measure service quality variables and customer satisfaction appropriately and consistently. The validity test attempts to clarify whether the question items in the questionnaire can capture the idea being studied. To accomplish this, they use the Pearson Product-Moment method. Thus, a question item is considered valid if the computed r correlation value exceeds the r table value at a certain significance level. On the other hand, reliability testing evaluates respondents' answer consistency using Cronbach's Alpha; reliability is achieved if the tested variable's Cronbach's Alpha value is higher than 0.60. Through these two tests, the research can ensure that the data collected is of good quality so that the analysis results are more precise and accountable (Yilmaz et al., 2024).

IV. Results and Discussion

Quantitative research on the impact of service quality, product quality, and confidence on customer satisfaction in KPR financing products at BTN Syariah KCP Probolinggo provides valuable insights into the interaction between these three variables in shaping customer experience and loyalty. The analysis results show the extent to which service quality, product excellence, and customer confidence play a role in their satisfaction and the impact on Islamic banking service development strategies. The following discussion summarizes the main findings and implications of this study.

4.1. Validity Test

This validity test aims to evaluate the extent to which an item in a questionnaire or scale truly reflects the concept to be measured. The validity test of an item is determined by evaluating the calculated r value and the r table value. (Ali et al., 2022). In this study, a significance level of 0.05 or 5% was applied with a sample size of 81. Therefore, the r table is calculated using the $n-2$ formula, $81-2 = 79$, and the r table value of 0.2185 is obtained. To determine the level of validity, the first step we have to take is to carry out statistical tests using IBM SPSS 26. The results can be seen from the following table:

Table 2. Validity Test Results

No.	Variable	Recount	R_{table}	Description
1.	Service Quality (X1)	0,790	0,2185	Valid
2.		0,847		
3.		0,756		
4.		0,830		
5.		0,830		
6.	Product Quality (X2)	0,786		
7.		0,824		
8.		0,819		
9.		0,830		
10.		0,786		
11.	Trust (X3)	0,810		
12.		0,798		
13.		0,849		
14.		0,760		
15.		0,761		
16.	Customer Satisfaction (Y)	0,788		
17.		0,791		
18.		0,738		
19.		0,819		
20.		0,836		

Table 2 confirms that the dependent variable shows a value of 0.2185 with a positive Pearson correlation. Therefore, all the questions and variable sets were revealed to be valid.

4.2. Reliability Test

Reliability testing is used to evaluate the level of ability of the measuring instrument to provide consistent results. This study used the Cronbach's Alpha method to measure data reliability. Data that is considered to have good reliability if the Cronbach's Alpha value obtained exceeds 0.60 (Z. Wang et al., 2022). The Cronbach's Alpha value was calculated using IBM SPSS version 26 software, and the results are presented in the following IBM SPSS 26 output table.

Table 3. Reliability Test Output

No.	Variable	Alpha	Description
1.	Service Quality (X1)	0,865	Reliable
2.	Product Quality (X2)	0,860	
3.	Trust (X3)	0,854	
4.	Customer Satisfaction (Y)	0,855	

Based on the results shown, each variable has an Alpha Cronbach value obtained from the resulting reliability statistics greater than 0.60, so it can be concluded that the level of reliability is very high.

4.3. Classical Assumption Test

Completing the classical assumption test is one of the primary prerequisites in statistics for multiple regression analysis. (Hu & Plonsky, 2021). This research uses IBM SPSS 26 software to process data. The types of classic assumption tests applied in this study include:

4.3.1. Multicollinearity Test

Multicollinearity evaluation aims to determine whether there is a significant relationship between the independent variables in a regression model. A relationship between independent variables that is too strong can result in high correlation problems that affect the accuracy of the model. This test analyzes the Variance Inflation Factor (VIF) and tolerance values. If the tolerance value is more than 0.10 and VIF is less than 10.00, it can be concluded that there is no multicollinearity problem. Conversely, if the tolerance value is less than 0.10 and the VIF value is more than 10.00, then multicollinearity occurs. (Yudaputra et al., 2024).

Table 3. Multicollinearity Test

Coefficients							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.276	2.165		1.051	.296		
X1	.290	.085	.292	3.423	.001	.944	1.059
X2	.264	.082	.288	3.241	.002	.869	1.150
X3	.344	.080	.393	4.310	.000	.826	1.211

Dependent Variable: Y

Based on the results shown, it is found that the resulting tolerance value is > 0.10 while the Variance Inflation Factor or VIF value is < 10. The variables of service quality (X1), product quality (X2), and trust (X3) obtained do not show multicollinearity. Therefore, this regression equation can be considered suitable for use in a study.

4.3.2. Heteroscedasticity Test

The heteroscedasticity test aims to check whether there is an imbalance in the variance of the residuals between one observation and another in the regression model. If the variance is not the same, it is called heteroscedasticity. A good regression model should be free from heteroscedasticity. In assessing heteroscedasticity, the Glejser method is used, which is done by regressing the independent variables on the absolute value of the residuals obtained. (Cai et al., 2021). If the significance value of the correlation is greater than 0.05, it can be concluded that there is no heteroscedasticity problem. A good research model is not affected by heteroscedasticity. The results of the heteroscedasticity test are as follows:

Table 4. Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.509	1.368		4.028	.000
X1	.071	.054	.148	1.335	.186
X2	.039	.052	.088	.765	.447
X3	.093	.050	.219	1.853	.068

Dependent Variable: Abs_RES

The results of the heteroscedasticity test indicate that each independent variable has a significance value greater than 0.05. Thus, the data analyzed can be considered free from heteroscedasticity.

4.3.3. Normality Test

Normality testing ensures that the data collected follows a typical distribution pattern. Normally distributed data is considered more appropriate for research purposes. Therefore, the data to be used must meet these normality criteria. One of the methods to be applied for normality testing is the Kolmogorov-Smirnov one-sample test. In this method, data is said to be normally distributed if the significance value exceeds 0.05. Conversely, if the significance value is below 0.05, then the data is considered not to follow a normal distribution (Yudaputra et al., 2024). The results of the normality analysis using the Kolmogorov-Smirnov one-sample test on the residual values of the regression model can be seen in the following table:

Table 5. Normality Test

Kolmogorov-Smirnov One Sample		
		Unstandardized Residual
N		81
Normal Parameters a ^b	Mean	.0000000
	Std. Deviation	2.19265360
Most Extreme Differences	Absolute	.095
	Positive	.095
	Negative	-.060-
Test Statistic		.095
Asymp. Sig. (2-tailed)		.069 ⁰

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

The value in the Asympt. Sig. (2-tailed) The column shows that the value of the unstandardized Residual is greater than the 0.05 significance level. This indicates that the data in this study is usually distributed.

4.4. Hypothesis Testing

4.4.1. Multiple Linear Regression Analysis

Regarding this study, the author analyzed it using a combination of linear regression techniques. This technique aims to analyze the effect of service quality, product quality, and trust level on customer satisfaction for KPR financing products at BTN Syariah KCP Probolinggo. (Etemadi & Khashei, 2021). The results of the multiple linear regression analysis are as follows:

Table 6. Multiple Linear Analysis Results

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.276	2.165		1.051	.296
X1	.290	.085	.292	3.423	.001
X2	.264	.082	.288	3.241	.002
X3	.344	.080	.393	4.310	.000

Dependent Variable: Y

Referring to the results of the multiple linear regression analysis described above, it can be concluded that each variable has a positive value, and each variable has increased, so each variable will also increase, and vice versa.

4.4.2. Simultaneous Significance Test (F-Test)

The simultaneous test estimates the combined effect of all independent variables included in the model on the dependent variable. (Elamir, 2020). The F Test results will be analyzed in this section. The findings from the F Test analysis can be displayed in the following table:

Table 7. F-Test Result

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	343.703	3	114.568	22.936	.000 ^b
	Residual	384.618	77	4.995		
	Total	728.321	80			

Dependent Variable: Y

Predictors : (Constant), X3, X2, X2

Based on the results, the F count is 22.936, the F table value is 2.72, and the significance is 0.000b. Considering that the calculated F value exceeds the F table and this significance figure is smaller than the established significance threshold of 0.05, it can be concluded that the variables of service quality, product quality, and trust simultaneously influence the variable customer satisfaction (Y).

4.4.3. Partial Significance Test (T-Test)

The t-test is used to understand how each independent variable affects the dependent variable. If the value concerning significance resulting from the t-test is greater than 0.05, it implies that the independent variable has no effect or bearing on the dependent variable. However, if the significance value is less than 0.05, then it can be said that there is a considerable relationship of dependence between the independent and dependent variables. (Abu-Bader, 2021). The following are the results of the t-test:

Table 8. T-test Result

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.276	2.165		1.051	.296
X1	.290	.085	.292	3.423	.001
X2	.264	.082	.288	3.241	.002
X3	.344	.080	.393	4.310	.000

Dependent Variable: Y

Looking at Table 8, it can be concluded that the independent variables included in the regression model, such as service quality, product quality, and trust, significantly impact customer satisfaction. This can be proven by the calculated t value higher than the t table for service quality, with a calculated t of 3.423, while for product quality, the calculated t value is 3.241. For the trust variable, the calculated t reaches 4.310, while the t table is 1.991, and the significance value of each variable <0.05. Therefore, it can be concluded that the independent variable affects the dependent variable.

4.4.4. Determination Coefficient Test (R²)

The coefficient of determination is used to assess how significant the independent variable is in explaining the dependent variable. The following are the results of the coefficient of determination test:

Table 9. Coefficient of Determination Test Result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.687 ^a	.472	.451	2.235

Predictors: (Constant), X3, X1, X2

Dependent Variable: Y

Based on the results shown, the coefficient of determination can be seen in R Square, which shows the number 0.472, which means that the coefficient of determination reaches 47.2%. This indicates a variation in the customer satisfaction variable that can be explained by the independent variables, namely service quality, product quality, and trust, of 47.2%. The impact of service quality, product quality, and trust on customer satisfaction with mortgage financing products at BTN Syariah KCP Probolinggo is registered at 47.2%. In comparison, the remaining 52.8% is influenced by other variables not included in this study.

V. Conclusion

The conclusion of the research entitled "The Impact of Service Quality, Product Quality, and Trust on Customer Satisfaction on KPR Financing Products at Bank BTN Syariah Probolinggo" can be summarized as follows: From the results of the F test analysis, the calculated F value is 22.936, while the F table value is 2.72 with a significance value of 0.000b. Given that the calculated F value is higher than the F table and the significance value is below the specified limit of 0.05, it can be concluded that the variables of service quality, quality of goods, and trust simultaneously affect the variable customer satisfaction (Y). Based on the T analysis of the service quality, product quality, and trust variables, all three contribute significantly to customer satisfaction. This can be seen from the calculated t value greater than the t table, namely service quality 3.423 and t table 1.991, and the significance value obtained is less than 0.05. The independent product quality variable significantly influences customer satisfaction, as indicated by a t-count of 3.241, which exceeds the t-table value of 1.991, and a significance level below 0.05. Furthermore, the independent variable of trust also demonstrates a significant impact on customer satisfaction, which can be seen from the t count 4.310, greater than the t table 1.991, and the significance value obtained is less than 0.05. R-Square shows a coefficient of determination of 0.472 based on the R2 analysis, meaning that the coefficient of determination is 0.472 = 47.2%. This indicates that there is variation in customer satisfaction variables that can be explained by independent variables, such as service quality, product quality, and level of trust, by 47.2%. The impact of service quality, product quality, and level of trust on customer satisfaction with mortgage financing products at BTN Syariah KCP Probolinggo was recorded at 47.2%. In comparison, the remaining 52.8% was influenced by other factors not included in this study.

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