

The Effect of Service Quality, Location, and Brand Image on Customers' Transaction Decisions at Bank Maybank KC Pangkalpinang

Herry Harianto

Management, Institut Teknologi & Bisnis Asia Malang

Abstract :

The development of digital banking in Indonesia has significantly changed customer transaction behavior, including at Bank Maybank. Digital services such as M2U and Smart Branch initiatives have encouraged some customers to shift toward online transactions, although many still prefer in-person services at branch offices. This situation requires the bank to identify the factors that influence customers' decisions to conduct transactions at the branch. This study aims to analyze the influence of service quality, location, and brand image on customer transaction decisions at Bank Maybank KC Pangkalpinang. The population consists of customers who conduct transactions at the branch, and a sample of 100 respondents was selected using a non-probability sampling technique through accidental sampling. Data were processed using quantitative methods, including instrument testing (validity and reliability), classical assumption tests, and multiple linear regression analysis with t-tests and F-tests, using SPSS version 26.

The results indicate that: (1) Service quality has a positive and significant effect on customer transaction decisions; (2) Location has no positive and insignificant effect on customer transaction decisions; (3) Brand image has a positive and significant effect on customer transaction decisions; and (4) Service quality, location, and brand image simultaneously have a significant effect on customer transaction decisions at Bank Maybank KC Pangkalpinang.

Keywords: *Service Quality, Location, Brand Image, Customer Transaction Decision.*

Copyright (c) 2026 **Herry Harianto**

Corresponding author :

Email Address : herryharianto18@gmail.com

INTRODUCTION

The banking industry in Indonesia in 2025 experienced significant developments, particularly in response to global economic dynamics, technological change, and regulatory and consumer demands. One of the main characteristics of the Indonesian banking sector in 2025 is the emergence of the digital and open banking era. Overall, Indonesian banking continues to progress through technological adaptation and sustainability commitments, although regulatory challenges and global economic stability remain important concerns.

The Indonesian banking industry demonstrates strong adaptability and innovation in responding to rapid change, aiming to improve efficiency, inclusion, and sustainability. However, these

developments are not proportional to the number of bank branch offices in Indonesia. Based on statistical data from the past six years (2019–2024), the number of banking offices has declined.

Table 1. Bank Office (Units) in Indonesia

Type of Bank / Institution	2019	2020	2021	2022	2023	2024
Bank Persero	4	4	4	4	4	4
Number of Offices BP	17622	17307	18166	3680	3672	12391
Bank Pembangunan Daerah	24	25	25	24	24	24
Number of Offices BPD	4212	4226	5122	6657	6239	4044
Bank Swasta Nasional	60	58	58	58	57	56
Number of Offices BSN	7352	7144	7193	23	19	7789
BUK - KCP BA (Bank Asing)	8	8	8	7	7	7
Number of Offices KCP BA	36	36	27	356	363	19
BUS - BPD	2	2	2	3	3	3
Number of Offices BUS-BPD	184	195	190	1636	1591	1636
BUS - BSN	12	12	10	10	10	10
Number of Offices BUS-BSN	1721	1825	1833	25377	24276	1591
Number of Bank Umum	110	109	107	106	105	104
Number of Offices Bank Umum	31127	30733	32531	24243	23734	24243
BPR Konvensional	1545	1506	1468	1441	1402	1360
Number of Offices BPR Konven	5943	5913	5871	5140	5065	5065
BPR Syariah	164	163	164	167	173	180
Number of Offices BPR Syariah	619	627	659	501	520	520
Number of BPR	1709	1669	1632	1608	1575	1540
Number of Offices BPR	6562	6540	6530	5641	5585	5585

Source: OJK - Indonesia Banking Statistics (SPI) December 2019–2024.

From the data, the number of commercial bank offices decreased from 31,127 in 2019 to 24,243 in 2024, while rural bank offices decreased from 6,562 in 2019 to 5,585 in 2024.

Based on financial reports, Maybank Indonesia is one of the largest national private banks in Indonesia with total assets reaching hundreds of trillions of rupiah. As part of the Maybank Group, one of the largest financial groups in Southeast Asia headquartered in Malaysia, Maybank Indonesia plays an important role in the national financial services sector.

Maybank Pangkalpinang Branch is located in Pangkalpinang, the capital city of Bangka Belitung Province, which serves as a business and economic center. The branch is located in the city center near the main square, an area that functions as a hub for economic, business, and office activities. Based on field observations and employee interviews, the digitalization trend has contributed to a decline in branch transaction volume.

Customer decision is selected as the dependent variable. According to Schiffman and Wisenblit (2015), consumer decision-making begins with problem recognition, followed by information search, evaluation of alternatives, purchase decision, and post-purchase evaluation.

Service quality is selected as an independent variable because banking is a service industry in which service represents the core value received by customers. According to SERVQUAL theory, service quality consists of reliability, responsiveness, assurance, empathy, and tangibles.

Location is selected as an independent variable because physical accessibility remains an important consideration for many customers, particularly for transactions requiring physical presence such as cash deposits, withdrawals, banknotes transactions, and product consultation. This study also evaluates the effectiveness of the relocation investment of Maybank Pangkalpinang Branch to a new building in February 2025.

Brand image is selected because banking is a trust-based business. Customers will not deposit funds in banks with a poor reputation. This study examines the extent to which the strength of the Maybank brand influences public perception compared to competing banks.

Table 2. Conceptual Framework

Empirical Studies	Theoretical Framework
<ol style="list-style-type: none"> 1. Wardani, A.P. (2020). <i>Peran Lokasi dan Fasilitas terhadap Keputusan Nasabah Menggunakan Jasa Bank Bank Muamalat KCP Magetan.</i> Hasil: Lokasi dan fasilitas signifikan terhadap keputusan nasabah. 2. Dewi (2020). <i>Pengaruh Kualitas Pelayanan, Brand Image dan Harga terhadap Keputusan Nasabah pada Bank BRI Syariah Cabang Malang.</i> Hasil: Kualitas pelayanan dan harga signifikan, <i>Brand Image</i> tidak signifikan. 3. Nurul Faqiatul Ania (2020). <i>Faktor-Faktor yang Mempengaruhi Keputusan Nasabah dalam Memilih Produk Gadai Emas Syariah di BRI Syariah Kantor Cabang Semarang.</i> Hasil: Promosi signifikan; pengetahuan, ujah, lokasi, pelayanan tidak signifikan. 4. Afriani Rachmawati (2020). <i>Pengaruh Consumer Knowledge, Brand Image, Religiusitas dan Lokasi terhadap Keputusan Menjadi Nasabah Bank Syariah pada Masyarakat di Wilayah Jakarta.</i> Hasil: Consumer knowledge signifikan, <i>Brand Image</i>, religiusitas, lokasi dan signifikan. 5. Niswatun & Edi Susilo (2022). <i>Pengaruh Brand Image, Literasi Keuangan Syariah dan Sharia Governance terhadap Keputusan Menggunakan Jasa Perbankan Syariah.</i> Hasil: <i>Brand Image</i>, literasi keuangan syariah, <i>sharia governance</i> signifikan. 6. Erika Tri Wahyuni (2022). <i>Pengaruh Lokasi, Bagi Hasil dan Religiusitas terhadap Keputusan Menabung di BMT UGT Nusantara.</i> Hasil: Lokasi, bagi hasil, religiusitas signifikan. 7. Dewi, L.K.C. et al. (2023). <i>Analisis Pengaruh Kualitas Pelayanan, Brand Image, dan Lokasi terhadap</i> 	<ol style="list-style-type: none"> 1. Service Quality (X1) Indicators according to Ratnasari & Aksa (2016): a) Reliability b) Responsiveness c) Assurance d) Empathy e) Tangible 2. Location (X2) Indicators according to Tjiptono (2019): a) Akses (Accessibility) b) Visibilitas (Visibility) c) Lalu lintas (Traffic) d) Tempat parkir (Parking Space) e) Ekspansi (Expansion) f) Lingkungan (Environment) g) Persaingan (Competition) h) Peraturan pemerintah (Government Regulation) 3. Brand Image (X3) Indicators according to Dr. M. Anang Firmansyah (2019): a) Citra pembuat (<i>corporate image</i>) b) Citra pemakai (<i>user image</i>) c) Citra produk (<i>product image</i>) 4. Customer Decision (Y) Indicators according to Schiffman & Wisenblit (2015):

<p><i>Keputusan Nasabah Menabung. Hasil: Kualitas pelayanan, Brand Image, dan lokasi signifikan.</i></p> <p>8. Putra (2023). <i>Pengaruh Brand Image , Pelayanan dan Kepercayaan terhadap Keputusan Menjadi Nasabah BSI KCP Palembang. Hasil: Pelayanan, dan kepercayaan signifikan, Brand Image tidak signifikan.</i></p> <p>9. Renita Maharani et al. (2023). <i>Faktor-Faktor yang Mempengaruhi Keputusan Menabung di Bank Syariah. Hasil: Religiusitas dan pengetahuan signifikan, kualitas pelayanan, lokasi, biaya administrasi tidak signifikan.</i></p> <p>10. Aditya Rizki Ramadhani (2023). <i>Pengaruh Kualitas Produk, Promosi dan Kualitas Pelayanan terhadap Keputusan Nasabah BSI KC Madiun. Hasil: Kualitas produk, promosi, kualitas pelayanan signifikan.</i></p> <p>11. Komsaria Pohan (2023). <i>Pengaruh Promosi, Kualitas Pelayanan, Motivasi dan Lokasi terhadap Keputusan Nasabah Tabungan Emas Pegadaian. Hasil: Promosi, kualitas pelayanan, motivasi, lokasi signifikan.</i></p> <p>12. Hanif Burhanudin (2023). <i>Pengaruh Produk, Lokasi dan Promosi terhadap Keputusan Menabung di BSI KCP Sukoharjo Kartasura. Hasil: Produk, dan promosi signifikan, lokasi tidak signifikan.</i></p> <p>13. Wijaya & Sukesu (2024). <i>Pengaruh Kualitas Pelayanan, Brand Image dan Keamanan terhadap Keputusan Nasabah. Hasil: Kualitas pelayanan, Brand Image, keamanan signifikan.</i></p> <p>14. Bohari et al. (2025). <i>The Effect of Service Quality, Location and Brand Image on Customer Decisions to Transact at Bank Mandiri KCP Jakarta Mal Pondok Indah (PIM 1). Hasil: Service quality signifikan, location signifikan, Brand Image signifikan.</i></p>	<p>a) Mengenali kebutuhan (Need Recognition)</p> <p>b) Mencari informasi (Information Serch)</p> <p>c) Mengevaluasi alternatif (Evaluation of Alternatives)</p> <p>d) Mengambil keputusan (Purchese Decision)</p> <p>e) Mengevaluasi pasca pembelian (Post-Purchase Evaluation)</p>
--	---

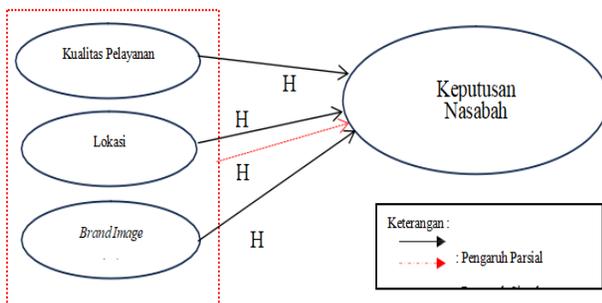


Figure 1. Conceptual Framework

Source : Secondary Data Processed by the Researcher 2025

RESEARCH DESIGN AND METHODOLOGY

This research was conducted at Maybank KC Pangkalpinang from October to December 2025, located on Jl. Jendral Sudirman, RT.005/RW.002, Gedung Nasional, Kec. Taman Sari, Kota Pangkal Pinang, Kepulauan Bangka Belitung, 33127. The sample consisted of 100 respondents selected via **accidental sampling**. The sample size was determined using the **Lemeshow formula** for unknown populations. Data were collected via Likert-scale questionnaires and analyzed using SPSS 26, involving validity/reliability tests, classical assumption tests, and multiple linear regression.

Independent Variable X1: Service Quality

Reliability (X1.1)

- **X1.1.1:** Maybank Indonesia Pangkalpinang Branch provides self-service transaction tools (self-service), such as tablets.
- **X1.1.2:** Customer transactions can be conducted paperlessly.

Responsiveness (X1.2)

- **X1.2.1:** Staff call the next queue to be served within no more than 5 minutes.
- **X1.2.2:** Bank staff greet customers when entering the branch area within no more than 1 minute.

Assurance (X1.3)

- **X1.3.1:** Staff confirm the accuracy of transactions during customer transactions.
- **X1.3.2:** Brochures/stickers are displayed on the notice board indicating that the branch complies with regulations of Otoritas Jasa Keuangan (OJK).
- **X1.3.3:** The branch provides transaction services as a trusted partner, symbolized by the Maybank2U (M2U) logo.

Empathy (X1.4)

- **X1.4.1:** Employees carefully listen to customer complaints.
- **X1.4.2:** The branch provides education to customers who have limited understanding of its products.

Tangibles (X1.5)

- **X1.5.1:** The branch has a building that can accommodate customer needs and support service delivery.
- **X1.5.2:** Bank staff wear official work uniforms.

Independent Variable X2: Location

Access (X2.1)

- **X2.1.1:** The branch is easily accessible by public transportation.

Visibility (X2.2)

- **X2.2.1:** The branch office can be seen from a distance of 25 meters.

Traffic (X2.3)

- **X2.3.1:** There is a high volume of pedestrian activity in front of the branch.

Parking (X2.4)

- **X2.4.1:** The available parking space for customers is spacious.

Expansion (X2.5)

- **X2.5.1:** The branch provides additional waiting space for customers.

Environment (X2.6)

- **X2.6.1:** The branch is located near a food court and well-known restaurants.

Competition (X2.7)

- **X2.7.1:** Other banks are located near the branch.

The Effect of Service Quality, Location, and Brand Image on Customers' ...

DOI : [10.37531/ecotal.v7i1.3649](https://doi.org/10.37531/ecotal.v7i1.3649)

Government Regulation (X2.8)

- X2.8.1: The branch location is not situated in an area prone to social conflict.

Independent Variable X3: Brand Image**Corporate Image (X3.1)**

- X3.1.1: The branch is able to provide high-quality products and services.
- X3.1.2: The bank is perceived as a reliable company.

User Image (X3.2)

- X3.2.1: Transactions at the branch are suitable for all customer segments.
- X3.2.2: Customers are satisfied with the branch's transaction services.

Product Image (X3.3)

- X3.3.1: The products and services provided match customer needs.
- X3.3.2: The products and services are of high quality.

Dependent Variable Y: Customer Decision**Need Recognition (Y1.1)**

- Y1.1.1: The branch provides transaction services in Indonesian rupiah and foreign currencies.

Information Search (Y1.2)

- Y1.2.1: Information about the branch is available on Google.

Alternative Evaluation (Y1.3)

- Y1.3.1: Competing banks are located in the same area as the branch.

Purchase Decision (Y1.4)

- Y1.4.1: Other customers' transaction experiences influence the decision to transact at the branch.

Post-Purchase Behavior (Y1.5)

- Y1.5.1: The branch creates an intention for customers to return.

RESULTS AND DISCUSSION**Table 3. Service Quality Validity Test (X1)**

Item	r-count	r-table	Sig. (2-tailed)	α	Conclusion
X1.1.1	0.751	0.195	0.000	0.05	Valid
X1.1.2	0.784	0.195	0.000	0.05	Valid
X1.2.1	0.483	0.195	0.000	0.05	Valid
X1.2.2	0.605	0.195	0.000	0.05	Valid
X1.3.1	0.527	0.195	0.000	0.05	Valid
X1.3.2	0.475	0.195	0.000	0.05	Valid
X1.3.3	0.498	0.195	0.000	0.05	Valid
X1.4.1	0.655	0.195	0.000	0.05	Valid
X1.4.2	0.452	0.195	0.000	0.05	Valid
X1.5.1	0.651	0.195	0.000	0.05	Valid
X1.5.2	0.609	0.195	0.000	0.05	Valid

Table 4. Location Validity Test (X2)

Item	r-count	r-table	Sig. (2-tailed)	α	Conclusion
X2.1.1	0.580	0.195	0.000	0.05	Valid

X2.2.1	0.736	0.195	0.000	0.05	Valid
X2.3.1	0.734	0.195	0.000	0.05	Valid
X2.4.1	0.700	0.195	0.000	0.05	Valid
X2.5.1	0.569	0.195	0.000	0.05	Valid
X2.6.1	0.673	0.195	0.000	0.05	Valid
X2.7.1	0.582	0.195	0.000	0.05	Valid
X2.8.1	0.825	0.195	0.000	0.05	Valid

Table 5. Brand Image Validity Test (X3)

Item	r-count	r-table	Sig. (2-tailed)	α	Conclusion
X3.1.1	0.756	0.195	0.000	0.05	Valid
X3.1.2	0.813	0.195	0.000	0.05	Valid
X3.2.1	0.739	0.195	0.000	0.05	Valid
X3.2.2	0.668	0.195	0.000	0.05	Valid
X3.3.1	0.787	0.195	0.000	0.05	Valid
X3.3.2	0.596	0.195	0.000	0.05	Valid

Table 6. Customer Decision Validity Test (Y)

Item	r-count	r-table	Sig. (2-tailed)	α	Conclusion
Y1.1.1	0.774	0.195	0.000	0.05	Valid
Y1.2.1	0.684	0.195	0.000	0.05	Valid
Y1.3.1	0.679	0.195	0.000	0.05	Valid
Y1.4.1	0.699	0.195	0.000	0.05	Valid
Y1.5.1	0.457	0.195	0.000	0.05	Valid

Table 7. Reliability Test Results

Variable	Cronbach's Alpha	Criteria	Conclusion
Service Quality (X1)	0.810	> 0.6	Reliabel
Location (X2)	0.820	> 0.6	Reliabel
Brand Image (X3)	0.818	> 0.6	Reliabel
Customer Decisio (Y)	0.669	> 0.6	Reliabel

Source : Secondary Data Processed by the Researcher SPSS26

All research instruments for Service Quality (X1), Location (X), Brand Image (X3), and Customer Decision (Y) were declared **Valid** ($r\text{-count} > r\text{-table}$) and **Reliable** (Cronbach's Alpha > 0.6).

Normality Test

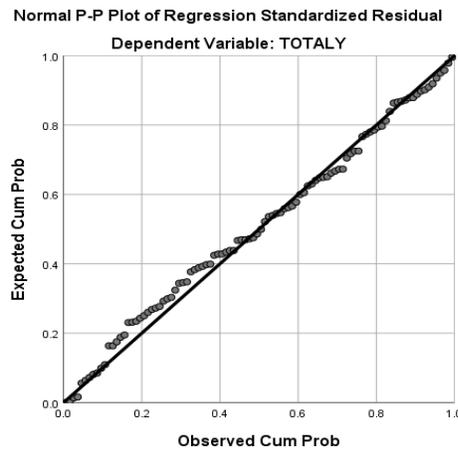


Figure 2. Normality Test P-P Plot

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.43671342
Most Extreme Differences	Absolute	.067
	Positive	.045
	Negative	-.067
Test Statistic		.067
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Figure 3. One Sample Kolmogorov-Smirnov Test

Normality: The P-P Plot and Kolmogorov-Smirnov test (Sig. 0.200) confirm that the residual values are normally distributed.

Heteroscedasticity Test

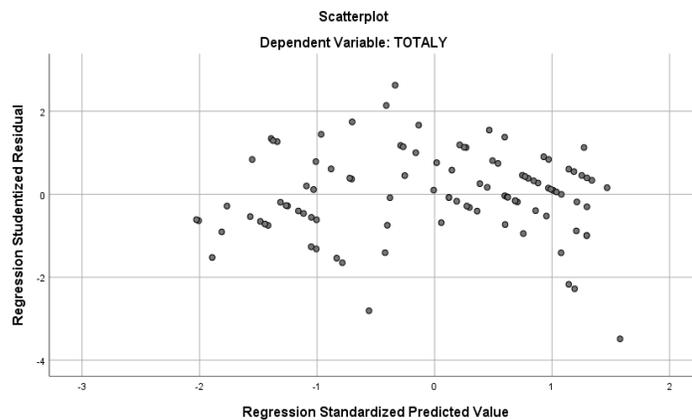


Figure 4. Scatterplot

Heteroscedasticity: Scatterplot analysis shows points spread randomly above and below 0, indicating no heteroscedasticity issues.

Multicollinearity Test

Variable	Tolerance	VIF	Criteria
Service Quality (X1)	0,378	2,645	Tidak Multikolinearitas
Location (X2)	0,378	2,643	Tidak Multikolinearitas
Brand Image (X3)	0,415	2,408	Tidak Multikolinearitas

Figure 5. Hasil Uji Multikolinearitas

Multicollinearity: The multicollinearity test indicates that all independent variables have tolerance values above 0.10 and VIF values below 10, meaning that no multicollinearity problem exists in the regression model.

Multiple Linear Regression Analysis

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.144	1.777		.081	.935		
	Service Quality (X1)	.169	.059	.281	2.878	.005	.378	2.645
	Location (X2)	.087	.073	.116	1.188	.238	.378	2.643
	Brand Image (X3)	.388	.074	.487	5.235	.000	.415	2.408

a. Dependent Variable: TOTALY

Figure 6. Coefficients

The regression equation is:

$$Y = 0.144 + 0.169X_1 + 0.087X_2 + 0.388X_3 + e$$

- **Service Quality (X1)** : The regression coefficient of 0.169 indicates that a one-unit increase in service quality leads to a 0.169 increase in customer decision. Service quality has a positive and significant effect on customer decisions.
- **Location (X2)** : The regression coefficient of 0.087 indicates that a one-unit increase in location leads to a 0.087 increase in customer decision. However, location has a positive but insignificant effect on customer decisions.
- **Brand Image (X3)**: The regression coefficient of 0.388 indicates that a one-unit increase in brand image leads to a 0.388 increase in customer decision. Brand image has a positive and significant effect and is the most dominant variable influencing customer decisions.

Coefficient of Determination Test

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.809 ^a	.654	.644	1.45899	2.176

a. Predictors: (Constant), TOTALX3, TOTALX2, TOTALX1

b. Dependent Variable: TOTALY

Figure 7. Coefficient of Determination Test (R2)

Coefficient of Determination (R2): The Adjusted R Square is **0.644**, meaning 64.4% of customer decisions are explained by these three variables.

The Effect of Service Quality, Location, and Brand Image on Customers' ...

DOI : [10.37531/ecotal.v7i1.3649](https://doi.org/10.37531/ecotal.v7i1.3649)

Partial Significance Test (t-Test)

Based on Figure 6, the results of the partial significance test (t-test) can be explained as follows:

- **X1 (Service Quality):** t-count (2.878) > t-table (1.985) → **Significant.**
- **X2 (Location):** t-count (1.188) < t-table (1.985) → **Not Significant.**
- **X3 (Brand Image):** t-count (5.235) > t-table (1.985) → **Significant.**

Simultaneous Significance Test (F-Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	386.960	3	128.987	60.595	.000 ^b
	Residual	204.350	96	2.129		
	Total	591.310	99			

a. Dependent Variable: TOTALY

b. Predictors: (Constant), TOTALX3, TOTALX2, TOTALX1

Figure 8. ANOVA Uji F

F-Test (Simultaneous): F-count (60.595) > F-table (2.699) : All independent variables simultaneously influence the decision.

CONCLUSION

Service Quality has a positive and statistically significant partial effect on customer transaction decisions, indicating that better service delivery increases the likelihood of customers engaging in transactions. In contrast, Location does not demonstrate a significant partial effect, suggesting that in the digital era, the relocation to a new building does not substantially influence customers' transaction decisions when compared to other determinants. Furthermore, Brand Image has a positive and significant partial effect and emerges as the most dominant factor influencing customer decisions ($\beta = 0.388$), highlighting the critical role of brand perception in shaping transactional behavior. Simultaneously, Service Quality, Location, and Brand Image collectively exert a significant effect on customer transaction decisions, confirming that these variables together contribute meaningfully to the decision-making process.

References :

- Ania, N.F. 2020. *Faktor-Faktor yang Mempengaruhi Keputusan Nasabah Memilih Produk Gadai Emas di BRI Syariah KC Semarang*, Skripsi.
- Arlan, L.C., et al. 2023. The Influence of *Brand Image* and Sharia Label on Savings Decisions of Customers, *Jurnal Ekonomi Syariah*.
- Bohari, et al. 2025. The Effect of *Service Quality*, Location, and *Brand Image* on Customer Decisions at Bank Mandiri KCP Jakarta PIM 1, *Jurnal Manajemen*.
- Burhanudin, H. 2023. Pengaruh Produk, Lokasi, dan Promosi terhadap Keputusan Menabung di Bank Syariah Indonesia (BSI) KCP Sukoharjo Kartasura, Skripsi. Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Raden Mas Said, Surakarta.
- Dewi. 2020. *Pengaruh Kualitas Pelayanan, Brand Image dan Harga terhadap Keputusan Nasabah BRI Syariah Cabang Malang*, Skripsi.
- Dewi, L.K.C., et al. 2023. Analisis Pengaruh Kualitas Pelayanan, *Brand Image* dan Lokasi terhadap Keputusan Nasabah Menabung di Indonesia, *Jurnal Ekonomi*.
- The Effect of Service Quality, Location, and Brand Image on Customers' ...
DOI : [10.37531/ecotal.v7i1.3649](https://doi.org/10.37531/ecotal.v7i1.3649)

- Kotler, P., & Armstrong, G. 2008. *Prinsip-Prinsip Pemasaran*, Erlangga, Jakarta.
- Kotler, P., & Keller, K.L. 2007. *Manajemen Pemasaran*, Indeks, Jakarta.
- Maharani, R., et al. 2023. Faktor-Faktor yang Mempengaruhi Minat Menabung di Bank Syariah (BSI Ex BSM Jakarta Timur), *Jurnal Ekonomi Syariah*.
- Niswaton, & Susilo, E. 2022. Pengaruh Brand Image, Literasi Keuangan Syariah, dan Sharia Governance terhadap Keputusan Menggunakan Jasa Perbankan Syariah. *Jurnal Ekonomi dan Bisnis Islam*.
- Pohan, K. 2023. Pengaruh Promosi, Kualitas Pelayanan, Motivasi, dan Lokasi terhadap Keputusan Nasabah Tabungan Emas Pegadaian, Skripsi. Fakultas Ekonomi dan Bisnis, Universitas Islam Negeri Sumatera Utara, Medan.
- Putra, R. 2023. Pengaruh *Brand Image*, Pelayanan dan Kepercayaan terhadap Keputusan Menjadi Nasabah BSI KCP Palembang, *Jurnal Perbankan Syariah*.
- Rachmawati, A. 2020. Pengaruh Consumer Knowledge, Brand Image, Religiusitas, dan Lokasi terhadap Keputusan Menjadi Nasabah Bank Syariah pada Masyarakat di Wilayah Jakarta, Skripsi. Fakultas Ekonomi dan Bisnis, Universitas Islam Negeri Syarif Hidayatullah, Jakarta.
- Rachmawati, A., & Hidayat, R. 2020. Pengaruh Kualitas Pelayanan, Lokasi, dan Citra Perusahaan terhadap Kepuasan Nasabah Bank Mandiri Cabang Malang, *Jurnal Administrasi Bisnis*.
- Ramadhani, A.R. 2023. Pengaruh Kualitas Produk, Promosi, dan Kualitas Pelayanan terhadap Keputusan Nasabah Bank Syariah Indonesia KC Madiun, Skripsi. Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Ponorogo, Ponorogo.
- Schiffman, L.G., & Wisenblit, J. 2015. *Consumer Behaviour*, Pearson Education, England.
- Suryani, T. 2017. *Manajemen Pemasaran Strategik Bank*, Prenamedia Group.
- Tjiptono, F. 2002. *Strategi Pemasaran*, Andi, Yogyakarta.
- Tjiptono, F. 2019. *Pemasaran Jasa: Prinsip, Penerapan, dan Penelitian*, Andi, Yogyakarta.
- Wardani, A.P. 2020. Peran Lokasi dan Fasilitas terhadap Keputusan Nasabah Menggunakan Jasa Bank, *Jurnal Manajemen*.
- Weon, H.J., Won, E.H., & Yoon, S.K. 2010. The Study of Location Strategy for Bank, *International Journal of u- and e-Service, Science and Technology*, 3(1): 21-30.
- Wijaya, A.A., & Sukes. 2024. Pengaruh Kualitas Pelayanan, *Brand Image* dan Keamanan terhadap Keputusan Nasabah, *Jurnal Manajemen*.