



Employee Performance and Service Quality Strategy to Improve Customer Satisfaction at BPR Dhanatani Cepiring Brebes

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Abstract: This study examines the relationship between service quality and employee performance in influencing customer satisfaction at BPR Dhanatani Cepiring Brebes, a rural bank operating in Central Java, Indonesia. Using a qualitative descriptive approach, the research explores how the bank's service delivery processes, employee competencies, and organizational strategies collectively shape customer perceptions and loyalty. Data were collected through interviews, direct observations, and document analysis involving both employees and customers. The results reveal that employee performance and service quality exert a significant and interdependent influence on customer satisfaction. Superior service quality characterized by reliability, responsiveness, assurance, and empathy directly enhances satisfaction and customer trust. Meanwhile, high employee performance, supported by adequate training, motivation, and managerial supervision, improves operational consistency and service delivery. However, certain limitations remain, particularly in digital literacy, workload balance, and communication efficiency. The study concludes that sustainable customer satisfaction requires an integrated strategic framework that combines continuous human resource development, performance appraisal, and service process innovation. These findings contribute to the understanding of how rural banking institutions can strengthen customer relationships and competitiveness through a synergy between human capital and service quality management.

Keywords: Service Quality, Employee Performance, Customer Satisfaction, Strategic Management, Rural Banking

1. INTRODUCTION

The performance of financial institutions, particularly rural banks (Bank Perkreditan Rakyat or BPR), is determined by their ability to deliver quality services supported by competent and professional human resources. In a competitive financial environment, customer expectations for speed, accuracy, and service excellence are continually increasing. Maintaining service quality is therefore not only a technical requirement but also a strategic instrument for institutional sustainability (Tjiptono & Chandra, 2021). At BPR Dhanatani Cepiring Brebes, efforts to maintain customer satisfaction are challenged by evolving customer expectations, technological shifts, and intensified competition from digital banking systems. These challenges necessitate continuous service innovation and employee capability enhancement as key drivers of customer trust and loyalty (Kotler & Keller, 2022).

Customer satisfaction represents one of the most critical indicators of organizational success in the banking sector. It reflects the degree to which customers perceive that their service experiences align with or exceed expectations (Parasuraman et al., 2021). A high level



of satisfaction contributes to customer loyalty, while dissatisfaction may lead to service complaints or customer migration to competitors. Previous studies indicate that service quality—encompassing dimensions such as reliability, responsiveness, assurance, empathy, and tangibles—has a direct and significant impact on satisfaction levels (Prakoso et al., 2021). For BPR Dhanatani, consistent service performance remains a challenge, particularly when resource limitations affect response time, communication, and procedural efficiency.

Employee performance also plays a fundamental role in achieving service excellence. Performance quality reflects employees' ability to execute their responsibilities effectively, efficiently, and in alignment with organizational objectives (Mangkunegara, 2021). In financial service institutions, the accuracy and attitude of employees determine not only operational success but also the institution's reputation. When employee performance declines—due to workload imbalance, lack of training, or motivational factors—service quality tends to deteriorate. Therefore, improving employee competence through continuous learning and fair evaluation systems becomes essential for ensuring consistent service delivery (Wibowo, 2021).

At BPR Dhanatani Cepiring Brebes, the primary challenge lies in aligning employee performance with standardized service quality expectations. While management has initiated several improvement programs such as internal training, service standardization, and technology integration, gaps remain in consistency and customer-centric execution. These issues reflect the need for a more holistic strategy that integrates human resource development with service quality management (Dessler, 2021). Furthermore, the banking sector's transformation toward digitalization demands adaptability and proactive learning, ensuring that employees can operate efficiently within a technology-supported service environment (Riski & Wulandari, 2022).

Given these challenges, this study focuses on analyzing the interrelationship between employee performance, service quality, and customer satisfaction within BPR Dhanatani Cepiring Brebes. The research aims to identify key determinants of satisfaction and develop strategic recommendations to enhance service standards. By combining theoretical insights with empirical observations, this study contributes to the broader understanding of how service quality and human resource management interact to sustain customer satisfaction and organizational competitiveness in Indonesia's rural banking industry.



2. THEORETICAL FRAMEWORK

Understanding the theoretical foundation of service quality, employee performance, and customer satisfaction is essential to explaining the behavioral and organizational dynamics within service-oriented institutions such as BPR Dhanatani Cepiring Brebes. The theoretical framework serves as the analytical lens through which the interaction among these variables is examined. It integrates classical and contemporary theories, including the SERVQUAL model by Parasuraman et al. (2021), the Human Performance Theory by Dessler (2021), and the Customer Satisfaction Theory by Kotler and Keller (2022). Each of these frameworks contributes to understanding how organizational systems, human resources, and customer perceptions collectively shape the effectiveness and sustainability of service delivery. By grounding this study in established theories, the research ensures conceptual clarity and empirical relevance.

In the context of rural banking, where personal trust and relationship management are pivotal, these theoretical perspectives are particularly significant. Service quality provides the structural dimension of organizational capability; employee performance reflects the behavioral and operational dimension; and customer satisfaction represents the attitudinal and emotional outcome of these interactions. The synergy among these constructs determines the institution's ability to maintain customer loyalty, competitive advantage, and long-term viability (Tjiptono & Chandra, 2021). Accordingly, the following subsections elaborate on each of the three primary variables—Service Quality, Employee Performance, and Customer Satisfaction—followed by a discussion of their interrelationships within the operational context of BPR Dhanatani Cepiring Brebes.

Service Quality

Service quality refers to the organization's ability to consistently meet or exceed customer expectations through efficient, reliable, and empathetic service delivery. It is one of the most critical determinants of customer satisfaction and organizational performance, particularly in service industries such as banking (Parasuraman et al., 2021). The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry, outlines five key dimensions that define service quality: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles represent the physical aspects of service provision, including facilities, equipment, and employee appearance. Reliability concerns the organization's ability to deliver services



accurately and dependably. Responsiveness denotes the willingness to assist customers promptly and handle inquiries efficiently. Assurance reflects employees' competence, courtesy, and credibility in inspiring customer confidence, while empathy pertains to personalized attention and understanding of customer needs (Tjiptono & Chandra, 2021).

In the context of BPR Dhanatani Cepiring Brebes, service quality encompasses not only technical competence in financial transactions but also interpersonal communication and trust-building. Because the institution operates as a rural bank, its success largely depends on how well it maintains credibility and personal relationships with clients. High service quality ensures that customers feel valued, secure, and respected during interactions. Previous studies emphasize that consistent reliability and empathetic communication are essential for customer retention in small-scale financial institutions (Kotler & Keller, 2022). Therefore, service quality at BPR Dhanatani is not merely an operational measure but a strategic factor that sustains competitive advantage and customer loyalty.

Employee Performance

Employee performance refers to the effectiveness and efficiency with which employees carry out their assigned responsibilities in achieving organizational objectives. It is a reflection of both individual competence and the organizational systems that support productive behavior (Wibowo, 2021). Mangkunegara (2021) defines performance as the result of work achieved by an employee or group within a particular period, based on established standards and expectations. Key determinants of performance include ability, motivation, discipline, and organizational environment. The Human Performance Theory, as discussed by Dessler (2021), asserts that high employee performance occurs when individuals possess the necessary skills (ability), the internal desire to perform (motivation), and the situational support to apply these skills effectively (opportunity).

Within financial institutions like BPR Dhanatani Cepiring Brebes, performance excellence is particularly vital because service outcomes depend heavily on employees' precision, professionalism, and attitude. A motivated and skilled workforce ensures reliable transaction processing, effective customer communication, and adherence to regulatory standards. Conversely, weak performance—caused by inadequate training, unclear performance indicators, or limited managerial support—can diminish service quality and erode customer trust. Thus, consistent performance evaluation, coaching, and recognition systems are needed



to reinforce accountability and sustain employee morale (Prakoso et al., 2021). Employee performance therefore acts as a strategic enabler that links human capital management to overall service excellence and customer satisfaction.

Customer Satisfaction

Customer satisfaction is a psychological state that arises when customers perceive that the service they receive aligns with or exceeds their expectations. Kotler and Keller (2022) describe satisfaction as the outcome of a cognitive comparison between expected service performance and actual experience. When the perceived performance surpasses expectations, customers experience positive satisfaction, which fosters loyalty and word-of-mouth advocacy. In contrast, unmet expectations lead to dissatisfaction, complaints, and potential attrition. Satisfaction is influenced by various factors, including service quality, employee responsiveness, product reliability, and emotional connection (Tjiptono & Chandra, 2021).

For BPR Dhanatani Cepiring Brebes, customer satisfaction is essential to business sustainability, as the institution operates in a trust-based environment where client loyalty directly impacts financial performance. The local nature of BPRs makes personalized service and consistent communication particularly significant. Customers value reliability, empathy, and prompt service because these aspects reflect the institution's integrity and commitment to community-oriented banking. Previous research suggests that service quality improvements—especially in responsiveness and empathy—are strong predictors of satisfaction in microfinance and rural banking contexts (Parasuraman et al., 2021). Therefore, BPR Dhanatani's ability to maintain high satisfaction levels depends on aligning its operational performance with evolving customer expectations.

Relationship Among Variables

The relationship between service quality, employee performance, and customer satisfaction has been extensively studied in service management and organizational behavior literature. Service quality is often regarded as the most immediate and influential determinant of customer satisfaction, as it directly shapes perceptions of trust, reliability, and value (Parasuraman et al., 2021). When customers perceive that services are delivered accurately, promptly, and courteously, they experience a positive affective response that enhances satisfaction and loyalty. Conversely, inconsistent service performance or delays may erode trust and reduce satisfaction. According to Tjiptono and Chandra (2021), the SERVQUAL model



provides a robust framework for understanding how improvements in service dimensions—particularly reliability and empathy—produce measurable gains in satisfaction. In the case of BPR Dhanatani Cepiring Brebes, superior service delivery is vital because it reinforces the institution’s credibility within the competitive microfinance sector, where trust serves as the foundation of long-term client relationships.

Employee performance operates both as a direct antecedent and as a mediating factor between service quality and customer satisfaction. High-performing employees ensure consistency in service delivery and reduce errors that might otherwise undermine customer trust. Wibowo (2021) argues that effective performance management—supported by clear objectives, supervision, and motivation—translates into improved service standards. In a financial context, employee performance manifests not only through technical competence but also through behavioral attributes such as courtesy, empathy, and problem-solving ability. When employees perform optimally, they embody the organization’s service values, leading to improved customer perceptions and experiences. At BPR Dhanatani Cepiring Brebes, the alignment between employee performance and service quality determines how well the bank can maintain service reliability and meet diverse client expectations, especially given the community-based nature of its operations.

From a strategic standpoint, the interplay between these variables forms a causal chain: employee performance influences the quality of service delivery, which subsequently determines the level of customer satisfaction (Dessler, 2021). This logic is supported by the Human Performance Model, which posits that human behavior and environmental factors collectively determine performance outcomes. When the organization provides adequate support—such as training, incentives, and technology—employees can deliver higher-quality services. In turn, superior service quality creates positive customer experiences that lead to satisfaction, loyalty, and advocacy (Kotler & Keller, 2022). This sequence implies that investments in employee capacity and motivation are not only human resource expenditures but strategic initiatives that yield long-term returns through improved satisfaction and retention.

In the context of BPR Dhanatani Cepiring Brebes, the integration of these three variables is crucial for achieving sustainable competitive advantage. As a rural financial institution, BPR Dhanatani relies heavily on personalized customer interactions rather than purely technological

systems. Therefore, service quality and employee performance serve as the primary determinants of customer satisfaction. The synergy between well-trained employees and consistent service processes fosters trust, loyalty, and brand reputation. Moreover, feedback from satisfied customers reinforces employees' sense of achievement, creating a positive performance–satisfaction cycle. This dynamic aligns with the conceptual premise that improving employee performance elevates service quality, which, in turn, enhances customer satisfaction and contributes to the overall success of the organization (Riski & Wulandari, 2022).

Conceptual Framework

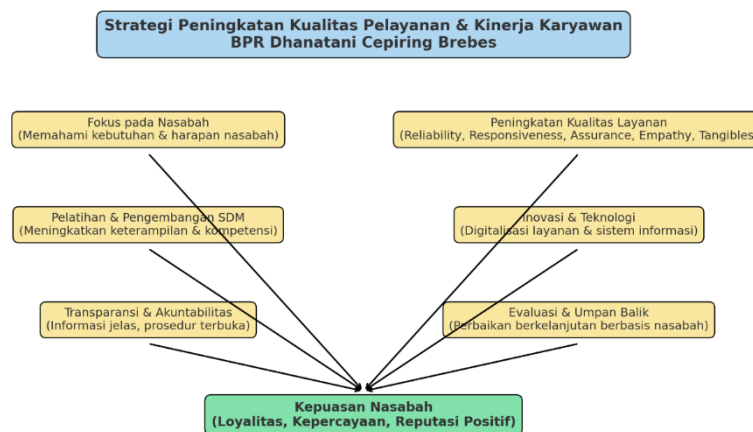


Figure 1. Conceptual Framework

The conceptual framework of this study illustrates how the strategies of service quality improvement and employee performance enhancement at BPR Dhanatani Cepiring Brebes contribute to achieving higher customer satisfaction. The model is grounded in the SERVQUAL theory (Parasuraman et al., 2021) and the Human Performance Model (Dessler, 2021), which collectively explain that quality service delivery and competent human resources are interdependent components of organizational success. The framework positions customer satisfaction—measured through loyalty, trust, and reputation—as the final outcome influenced by various organizational strategies that align operational systems, human capital, and customer-oriented innovation.

The framework emphasizes six interrelated strategic elements: customer focus, human resource training and development, transparency and accountability, service quality improvement, innovation and technology, and evaluation and feedback. Each element contributes uniquely to improving customer experience. Customer focus and employee training



strengthen understanding and competence, transparency and accountability foster trust, while quality improvement and technological innovation ensure efficiency and modernized service delivery. Evaluation and feedback serve as mechanisms for continuous learning and service refinement, creating a responsive system that adapts to customer expectations. Together, these dimensions create a holistic approach that integrates employee performance and service quality into a unified satisfaction strategy (Tjiptono & Chandra, 2021; Kotler & Keller, 2022).

The arrows in the framework represent the direct and cumulative influence of each strategic component on customer satisfaction. When implemented cohesively, these strategies enhance operational reliability, strengthen employee commitment, and build customer trust—resulting in sustainable satisfaction and loyalty. The framework underscores that organizational excellence in rural banking depends not only on service quality standards but also on employee capability, technological adaptation, and accountability systems that ensure continuous performance improvement (Riski & Wulandari, 2022; Prakoso et al., 2021).

3. RESEARCH METHODS

This study employed a qualitative descriptive approach designed to capture the depth of employee and customer experiences regarding service quality at BPR Dhanatani Cepiring Brebes. The qualitative method allows researchers to interpret meaning, perception, and behavioral patterns rather than numerical correlations (Nowell et al., 2022). This approach is appropriate given the study's focus on exploring subjective evaluations of performance and satisfaction within the banking context.

The research type was case study analysis, focusing specifically on BPR Dhanatani Cepiring Brebes. This design provided an in-depth understanding of the institution's internal dynamics, including work processes, service interactions, and managerial practices. Case studies allow the researcher to explore context-specific strategies and challenges unique to rural banking operations, offering insights not easily generalized but highly relevant for practice improvement.

Data were obtained through interviews, observations, and documentation. Interviews were conducted with five employees across operational units and ten customers selected through purposive sampling. Observations covered daily service activities, employee interactions, and customer feedback mechanisms. Documentation included company reports, service manuals,



and customer complaint records. Triangulation was employed to ensure data validity by comparing findings from different sources and methods.

The data analysis followed the Miles and Huberman interactive model, involving three stages: data reduction, data display, and conclusion drawing. Reduction involved categorizing responses according to key themes: service quality, employee performance, and satisfaction. Display was conducted through narrative synthesis supported by illustrative quotes, while conclusions were drawn by identifying patterns and causal relationships among variables.

Validity was maintained through member checking, peer debriefing, and confirmability audits. Member checking allowed participants to verify interpretations, ensuring accuracy and credibility. Peer review with academic advisors strengthened analytical rigor, while an audit trail of observations and notes preserved transparency. These methodological steps ensured that the study's results were both trustworthy and contextually grounded.

4. RESULTS AND DISCUSSION

The findings of this study demonstrate that service quality has a significant impact on customer perceptions and satisfaction at BPR Dhanatani Cepiring Brebes. Customers primarily evaluate the bank's service quality through reliability, responsiveness, assurance, empathy, and tangible dimensions, consistent with the SERVQUAL framework proposed by Parasuraman, Zeithaml, and Berry (1988). Interviews revealed that friendliness, attentiveness, and personal interaction remain the strongest attributes influencing positive perceptions. Although the bank operates within a traditional service environment, the interpersonal aspect of service delivery fosters customer trust and loyalty. This result confirms Grönroos' (2007) assertion that relational quality, manifested through care and trustworthiness, creates enduring customer relationships even when technological sophistication is limited.

Despite these strengths, the study identifies substantial weaknesses in reliability and responsiveness. Customers frequently reported delays in credit approval and administrative inefficiency due to manual processing systems. These findings are consistent with Zeithaml, Bitner, and Gremler (2020), who emphasize that consistency, accuracy, and timeliness are central to achieving service excellence. The lack of standardized digital tools and workflow automation reduces service speed and negatively affects the perceived reliability of the



institution. Therefore, while relational elements strengthen customer experience, procedural inefficiencies weaken overall service performance.

The tangible aspect of service delivery also presents challenges. Customers noted that the absence of digital transaction facilities, such as mobile or SMS banking, limits convenience and accessibility. According to Lovelock and Wirtz (2021), modern service organizations must integrate physical and technological infrastructure to enhance customer confidence and perceived modernity. The need to modernize the bank's tangible attributes is therefore critical in improving its competitive position and aligning with evolving customer expectations. In sum, BPR Dhanatani's service quality remains high in personal engagement but constrained by outdated administrative systems that require digital transformation.

Employee performance plays an equally critical role in sustaining the quality of service delivery. Observations and interviews suggest that employees exhibit strong dedication, politeness, and ethical conduct when interacting with customers, reflecting the contextual dimension of performance described by Armstrong and Taylor (2020). However, technical competencies—especially digital literacy—remain underdeveloped. Many employees expressed a lack of confidence in operating electronic systems, which supports Bakker and Demerouti's (2018) view that inadequate resources and training reduce engagement and performance. This limitation constrains the bank's capacity to implement efficient, technology-driven service processes.

Motivation and reward systems also influence performance outcomes. The absence of structured incentives was reported to reduce motivation among staff, leading to inconsistency in service enthusiasm. Herzberg's two-factor theory, as discussed by Luthans (2021), emphasizes that while hygiene factors prevent dissatisfaction, motivators such as recognition and achievement promote superior performance. Without performance-based incentives, employees have little incentive to exceed basic service standards. Leadership style further influences this dynamic. Supervisors were observed to provide direction but limited feedback or coaching. Transformational leadership, as noted by Yukl (2013), encourages learning and innovation through personalized guidance—an aspect that remains insufficient at BPR Dhanatani.

Customer satisfaction reflects the combined effect of service quality and employee performance. In this study, customers expressed general satisfaction with the courteous and



trustworthy behavior of staff, aligning with Oliver's (2014) assertion that satisfaction occurs when perceived service performance meets or surpasses expectations. Nonetheless, recurring complaints about slow service and long waiting times highlight a persistent gap between customer expectations and operational execution. Kotler and Keller (2016) emphasize that service timeliness is a critical determinant of perceived value; delays often undermine satisfaction, regardless of interpersonal warmth.

Another key determinant of satisfaction lies in communication clarity. Customers appreciated that employees explained financial procedures transparently and consistently, thereby enhancing cognitive trust. This finding aligns with Zeithaml et al. (2020), who argue that information transparency enhances perceived reliability and reduces uncertainty in service encounters. Moreover, many customers emphasized that long-standing personal relationships with employees foster loyalty and comfort, confirming the relationship marketing theory by Morgan and Hunt (1994), which identifies trust and commitment as fundamental to sustainable relationships. Overall, satisfaction at BPR Dhanatani remains moderately high but threatened by slow processes and the lack of digital convenience.

The formulation of the service improvement strategy at BPR Dhanatani Cepiring Brebes is derived from the integration of internal and external factors identified through SWOT analysis. The matrix analysis indicates several strategic alternatives that align with the bank's internal strengths (S) and weaknesses (W), as well as external opportunities (O) and threats (T). By combining these factors, four types of strategies were formulated — SO (Strength–Opportunity), WO (Weakness–Opportunity), ST (Strength–Threat), and WT (Weakness–Threat) — to guide service enhancement initiatives effectively (David, David, & David, 2022).

The SO strategy leverages the organization's relational strengths and strong community trust to exploit emerging opportunities in the local financial market. With BPR Dhanatani's reputation as a trusted microfinance institution, the bank can strengthen customer engagement through the introduction of technology-enabled services, such as mobile banking and digital communication platforms. According to Heskett, Sasser, and Schlesinger (1997), aligning strong internal culture with external growth opportunities enhances customer value and loyalty. This integration of interpersonal excellence and technological adaptation allows the bank to modernize service delivery while maintaining its customer-centric identity.



The WO strategy focuses on overcoming internal weaknesses by utilizing available external opportunities. The SWOT results revealed that limited digital competence and manual administrative processes hinder operational efficiency. To address this, the bank should capitalize on the government's financial inclusion initiatives and digital transformation programs to provide employee training in digital literacy and financial technology (Noe et al., 2020). Establishing partnerships with fintech providers and local training institutions would facilitate technological adoption, improve processing time, and enhance service reliability (Davenport & Harris, 2017).

The ST strategy aims to utilize existing strengths to mitigate potential external threats, particularly from competition with commercial banks and fintech services. BPR Dhanatani's close relationship with local communities and personalized customer service can be transformed into a formal loyalty program emphasizing trust, security, and community support. By reinforcing the emotional bond and emphasizing the bank's reliability and local identity, the organization can counter the threat of customer migration to digital competitors (Grönroos, 2007). Additionally, enhancing communication transparency and maintaining high ethical standards will further strengthen customer confidence amid rising competition.

The WT strategy focuses on minimizing weaknesses and avoiding threats through structural and cultural improvement. The bank must modernize its internal processes by implementing integrated electronic management systems and standardized Standard Operating Procedures (SOPs). According to Kaplan and Norton (1996), systematic process control ensures service consistency and supports strategic alignment across departments. Moreover, continuous supervision, feedback mechanisms, and performance-based incentives are crucial to prevent service deterioration and reduce employee turnover (Aguinis, 2019). These defensive measures will safeguard the bank's operational stability while preparing it for long-term competitiveness.

Overall, the SWOT-based strategic formulation emphasizes that service improvement must be comprehensive, combining technological modernization, human resource development, and organizational culture reinforcement. The synergy among these strategies is expected to enhance service quality, improve employee performance, and strengthen customer satisfaction, ensuring sustainable competitive advantage for BPR Dhanatani Cepiring Brebes.



CONCLUSION

This study aimed to analyze the influence of service quality and employee performance on customer satisfaction, as well as to formulate an effective service improvement strategy at BPR Dhanatani Cepiring Brebes. The research combined qualitative and quantitative approaches, employing interviews, observations, and SWOT analysis to examine internal and external organizational factors. Based on the findings and discussions presented in the previous chapter, several key conclusions can be drawn as follows.

First, the study concludes that service quality significantly affects customer perceptions and satisfaction. The interpersonal dimension—particularly empathy, assurance, and responsiveness—remains the core strength of BPR Dhanatani’s operations. Customers perceive the bank’s services as trustworthy and personalized, reinforcing long-term loyalty. However, weaknesses in reliability and tangibles were also identified, especially due to manual administrative systems and the absence of digital facilities. This indicates that the bank must balance its relational excellence with modernization of technological support to improve efficiency and competitiveness.

Second, employee performance plays a crucial role in shaping overall service quality. The results show that employees at BPR Dhanatani exhibit strong ethical behavior, commitment, and interpersonal skills that foster positive customer experiences. Nevertheless, technical competence and digital literacy remain insufficient. The lack of structured training and limited reward systems constrain employees’ ability to deliver fast, technology-based services. Therefore, continuous professional development, fair performance evaluation, and motivational programs are essential for improving individual and collective performance.

Third, customer satisfaction is found to be moderately high, mainly influenced by trust and the quality of interpersonal interactions. Customers appreciate the transparency and friendliness of employees, which enhance emotional satisfaction. However, delays in service processing and limited accessibility reduce cognitive satisfaction, particularly among customers who expect faster, digital-based services. Hence, service timeliness and convenience are critical areas for improvement to maintain and enhance customer loyalty.

Fourth, the service improvement strategy formulated through SWOT analysis emphasizes the integration of technological modernization, human resource development, and cultural reinforcement. The SO strategies focus on leveraging strong customer relationships to adopt



digital innovations. The WO strategies address internal weaknesses by utilizing external opportunities such as financial inclusion initiatives and government digital programs. The ST strategies strengthen customer loyalty to counter competitive threats, while the WT strategies aim to minimize weaknesses through structural improvements and performance-based management. This comprehensive approach ensures that service development aligns with both internal capabilities and external environmental changes.

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