

Analysis of Brilink Arif Cell Agent Service towards Customer Satisfaction

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Abstract. *Customer Satisfaction of BRILink Arif Cell Agents, Rappang Branch. By using a survey method with a questionnaire distributed to customers who use the BRILink Arif Cell service. The population in this study were customers of BRILink Arif Cell Agents, Rappang Branch, carried out using the Accidental Sampling technique using the Slovin formula, so that 63 consumers were obtained as respondents. The research method uses quantitative research. The data used are primary data obtained using questionnaires, observations, interviews, and documentation. The data analysis technique used is validity and reliability test analysis, using the IBM SPSS statistical application 26.6.*

Keywords: *Customer Satisfaction, Service*

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INTRODUCTION

In the present era, there is a growing need for service provision with a strong emphasis on quality and efficiency. This phenomenon is evident in the rise of services provided by both government agencies and private companies in the service sector. The concept of service pertains to the activities or actions offered by organizations or individuals to customers or clients. It is an abstract notion that cannot be owned. As per the Minister of State Apparatus Empowerment Decree No. 81 of 1993, service refers to the provision of goods and services by government agencies, both at the central and regional levels, as well as State-Owned Enterprises (BUMN) and Regional Owned Enterprises (BUMD). The purpose of these activities is to meet the needs of the community in accordance with applicable laws and regulations.

Service standards are established as benchmarks to guide the implementation of services and serve as references for evaluating the quality of service. They represent the obligations and commitments of organizers to the community, with the aim of providing services that are of high quality, efficient, convenient, affordable, and measurable (Reza Nurul Ichsan, 2021). Bank Rakyat Indonesia (BRI) is a financial institution that is under the ownership of the Indonesian government. Bank Rakyat Indonesia's primary objective is the collection of funds from the public, their subsequent distribution, and the provision of various products and services. Bank Rakyat Indonesia provides banking services through the BRILink Agent, eliminating the need for a physical office.

This service can be accessed using either the BRI EDC (Electronic Data Capture) machine or the BRILink Mobile application (Firmansyah et al., 2023). BRILink is an extension of BRI services that works in partnership with BRI customers acting as agents. These agents have the ability to conduct banking transactions for the general public in real-time through the BRI mini ATM EDC feature. The collaboration between BRI and BRILink agents is based on a concept of sharing fees or profit sharing (Rumahorbo et al., 2022).

Having a BRILink agent available can greatly facilitate customers who encounter difficulties when trying to access BRI offices via BRILink agents. BRI Link is a service provided by

BRI Bank to facilitate financial transactions through agents. It caters to the needs of the surrounding community, particularly those who are located far from the Bank office and individuals who do not have access to traditional banking services. This service allows them to conveniently conduct financial transactions without the need to physically visit the Bank office.

One of the problems that most customers often face when going to the Bank is the long queue to get service while customers expect instant service at the Bank, without having to wait long in line. In addition, limited bank working hours are an obstacle for some customers, because not all customers can transact at the specified hours. Customers hope to be able to make various banking transactions whenever they want. Bank Rakyat Indonesia strives to provide good service so that customers are satisfied (Asnawi et al., 2020; Salsabillah et al., 2022).

Therefore, Bank BRI offers banking services that do not require a physical office through BRILink agents using EDC (Electronic Data Capture) machines or using the BRILink Mobile application. The public can make transfer transactions, cash withdrawals, cash deposits, pay various bills such as electricity bills, telephone bills, water bills, BPJS, vehicle credit installment payments and several other banking services. Meanwhile, for BRILink agents, they will get additional income in the form of fees and have the potential to add customers. For BRI, this BRILink business will provide benefits in the form of expanding the network, saving operational costs, generating fee-based income, increasing CASA and the potential for cross-selling products. (Marpaung et al., 2022).

The main objective of BRILink agents is to provide banking services, especially to people who have not been served by banks administratively. Through BRILink agents, BRI customers and other members of the public can get the same services as at BRI offices. BRILink provides many benefits for the community or agents who participate in its implementation. With the various BRILink products offered, many people feel they benefit and provide great opportunities for BRI itself. In the world of banking, customer satisfaction is very important for the success of the Bank's business because customer satisfaction is believed to be the key to success in marketing Bank services (Li et al., 2021; Pooya et al., 2020).

The role of Brilink agents is not only as intermediaries in financial transactions, but as strategic partners for customers in meeting their daily financial needs. Therefore, research on agent service analysis is a crucial foundation for improving service quality, designing more effective marketing strategies, and building relationships.

METHODS

A quantitative research method was employed in this study. The study was conducted at BRILink Arif Cell, Rappang branch, located at Jl.A.P Pettarani No.25, Lalebata Village, Panca Rijang District, Sidenreng Rappang Regency. The data utilized in this study is primary data, which was collected through a questionnaire distributed by researchers to consumers at the BRILink Arif Cell Agent, Rappang Branch. The study focused on customers who had utilized services at the BRILink Arif Cell, Rappang branch, located in the Panca Rijang District of Sidenreng Rappang Regency. According to the data collected, it has been determined that the daily number of customers receiving services is 15 individuals.

The sample is a crucial component in understanding the size and attributes of the population as discussed by Melyza & Aguss (2021). The study sample was conducted for customers of BRILink Arif Cell, specifically at the Rappang branch. The population consists of 65 individuals per day. The sampling technique utilized in this study is non-probability sampling. The sampling procedure in this study was conducted three times per week over a duration of one month.

The determination of the sample size in this study is derived from the Slovin formula as referenced in the work of (Zanardi & Martin, 2020). The formula for Slovin is as follows:

$$n = N / (1 + Nd^2)$$

Description:

n = Number of Samples

N = Number of Population

d = precision value / error tolerance limit (assuming an error rate of 10%)

The study included a total of 180 individuals, out of which 63 were selected for sampling. The informants for this research were the owners of BRILink Arif Cell, as mentioned by Sugiyono in (Ahyar & Juliana Sukmana, 2020). Non-probability sampling is a method that does not offer equal chances for every element or member of the population to be chosen as a sample. This technique can be accomplished effortlessly within a brief timeframe. The primary feature of this sample is that the selection of sample members is based on chance and is conducted by randomly choosing people or objects using the Incidental Sampling Technique.

The variable utilized in this study is service quality (X). The variable used in this study to measure customer satisfaction is denoted as Y. The data collection method employed in this study involves the utilization of questionnaires, observations, and literature studies. An essential aspect of any study is the process of data analysis. This study outlines the questionnaire that will be administered using a Likert scale instrument. The Likert scale exhibits a continuum ranging from highly favorable to highly unfavorable. Examples of responses include expressing strong agreement, agreement, doubt, or disagreement.

A data quality test, specifically focused on validity and reliability, is a crucial requirement in academic research when using a questionnaire instrument. The primary objective of this test is to ensure that the data collected can be confidently attributed to its accuracy and truthfulness. This assessment includes tests to determine the validity and reliability of the data. Exploring the concept of simple linear regression and conducting hypothesis testing. The analysis employed in this study is a basic regression analysis, specifically focusing on the Analysis of BRI Link Arif Cell agent services. Simple regression analysis is utilized to predict the regression coefficient value of each research variable. Additionally, it is employed to determine the t-count value as a basis for testing the research hypothesis.

Hypothesis testing is commonly employed in order to assess the magnitude of the association between multiple variables, as well as to ascertain the direction of the relationship between the dependent and independent variables. The dependent variable is considered to be random or stochastic, indicating that it follows a probabilistic distribution. In repeated sampling, it is assumed that the independent variable has a fixed value.

RESULTS AND DISCUSSION

To find out the Analysis of BRILink Arif Cell Agent Services on Customer Satisfaction, it is necessary to ask for responses from respondents regarding indicators of service quality on customer satisfaction. Therefore, respondents' opinions are described in the following tables:

Measurement Scale Instrument

Service Quality Indicators at BRILink Arif Cell Agents

Table 1. Respondents Responses to Service Quality (X)

No.	Question	STS	TS	RR	S	SS	Item Average	Average percentage
		1	2	3	4	5		
1	Providing a quick response to customer requests			12,5%	43,9%	43,6%	4,2	84%

2	Getting a quick and efficient response		0,8%	16,9%	56,2%	26,1%	3,9	78%
3	The services provided are in accordance with what customers want.		1,7%	25%	48,3%	2,5%	3,8	76%
4	Giving high confidence to customers that the services provided are reliable.		2,5%	21%	49,6%	26,9%	3,8	76%
5	Believing that customer transactions will be taken care of properly		3,3%	17,3%	52,7%	26,7%	3,8	76%
6	Employees understand customer needs		6%	20,6%	49,8%	23,6%	3,7	74%
7	Providing clear information that is easy for customers to understand	0,5%	6,4%	34,2%	38,3%	20,6%	3,4	68%
8	The physical appearance of the service place is good.	1,2	0,8%	12,3%	57,1%	28,6%	3,8	76%
Average Percentage Amount								608/8= 76%

From the table above, it can be explained that, for the first statement, respondents predominantly answered agree with a percentage of 43.9%. This can be concluded that customers agree that employees provide a fast response according to customer requests. In the second statement, respondents predominantly answered agree with a percentage of 56.2%. This can be concluded that customers agree that they get a fast and efficient response. In the third statement, respondents predominantly answered agree with a percentage of 48.3%. This can be concluded that customers agree with the service provided according to what is desired.

In the fourth statement, respondents predominantly answered agree with a percentage of 49.6%. This can be concluded that the service provided is reliable. In the fifth statement, respondents predominantly answered agree with a percentage of 52.7%. This can be concluded that their transactions are well taken care of. In the sixth statement, respondents predominantly answered agree with a percentage of 49.8%. This can be concluded that employees meet all customer needs. In the seventh statement, respondents predominantly answered agree with a percentage of 38.3%. This can be concluded that employees provide clear information that is easy for customers to understand.

In the eighth statement, respondents predominantly answered agree with a percentage of 57.1%. It can be concluded that the physical appearance of the service place is good. From all the statements above, it can be seen that customers agree and the statements attached by the author.

Customer Satisfaction Indicators at BRILink Arif Cell Agent

Table 2. Respondents Responses to Customer Satisfaction (Y)

No.	Question	STS	TS	RR	S	SS	Item Average	Average percentage
		1	2	3	4	5		
1	Satisfied with the products/services I received			6,8%	63,7%	29,5%	3,5	70%
2	I feel my needs are well met by the products/services offered		1,7%	23,8%	51,6%	22,9%	3,8	76%
3	Employees are able to meet all customer needs well so that customers feel satisfied		5%	17,6%	50,2%	27,2%	3,8	76%
4	The services provided are in accordance with what customers want.		0,8%	22%	48,8%	8,4%	3,9	78%
5	I see potential to improve services in certain areas.	0,4%	3,3%	16%	49,4%	30,9%	3,8	76%
6	I will recommend products/services from this company to others		1,6%	18,5%	59,2%	20,7%	3,8	76%
Average Percentage Amount								452/6 = 75,3%

From the table above, it can be explained that, for the first statement, respondents predominantly answered agree with a percentage of 63.7%. This can be concluded that customers are satisfied with the products or services received. In the second statement, respondents predominantly answered agree with a percentage of 51.6%. This can be concluded that customers feel that their needs are well met by the products or services offered. In the third statement, respondents predominantly answered agree with a percentage of 50.2%. This can be concluded that customers are satisfied because employees are able to meet their needs.

In the fourth statement, respondents predominantly answered agree with a percentage of 48.8%. This can be concluded that the services provided are in accordance with what customers want. In the fifth statement, respondents predominantly answered agree with a percentage of 49.4%. This can be concluded that customers see potential for service improvement. In the sixth statement, respondents predominantly answered agree with a percentage of 59.2%. This can be concluded that customers will. From all the statements above, it can be seen that customers agree and the statements attached by the author.

Statistical Analysis

Validity Test

Decision-making rules for Pearson Correlation validity test.

If the Rcount value > Rtable = Valid

If the Rcount value < Rtable = Not Valid

How to view Rtable with N = 63 at 5% significance in the distribution If Rtable statistics, then obtained 0.248.

Table 3. Correlations

		X1	X2	X3	X4	X5	X6	X7	X8	Total
X1	Pearson Correlation	1	.338**	.326**	.053	.240	.193	-.017	.104	.405**
	Sig. (2-tailed)		.007	.009	.679	.059	.130	.893	.415	.001
	N	63	63	63	63	63	63	63	63	63
X2	Pearson Correlation	.338**	1	.452**	.525**	.350**	.310*	.182	.359**	.665**
	Sig. (2-tailed)	.007		.000	.000	.005	.013	.152	.004	.000
	N	63	63	63	63	63	63	63	63	63
X3	Pearson Correlation	.326**	.452**	1	.566**	.385**	.450**	.149	.435**	.727**
	Sig. (2-tailed)	.009	.000		.000	.002	.000	.243	.000	.000
	N	63	63	63	63	63	63	63	63	63
X4	Pearson Correlation	.053	.525**	.566**	1	.501**	.403**	.231	.425**	.724**
	Sig. (2-tailed)	.679	.000	.000		.000	.001	.069	.001	.000
	N	63	63	63	63	63	63	63	63	63
X5	Pearson Correlation	.240	.350**	.385**	.501**	1	.293*	.175	.400**	.653**
	Sig. (2-tailed)	.059	.005	.002	.000		.020	.170	.001	.000
	N	63	63	63	63	63	63	63	63	63
X6	Pearson Correlation	.193	.310*	.450**	.403**	.293*	1	.370**	.404**	.688**
	Sig. (2-tailed)	.130	.013	.000	.001	.020		.003	.001	.000
	N	63	63	63	63	63	63	63	63	63
X7	Pearson Correlation	-.017	.182	.149	.231	.175	.370**	1	.358**	.514**
	Sig. (2-tailed)	.893	.152	.243	.069	.170	.003		.004	.000
	N	63	63	63	63	63	63	63	63	63
X8	Pearson Correlation	.104	.359**	.435**	.425**	.400**	.404**	.358**	1	.707**
	Sig. (2-tailed)	.415	.004	.000	.001	.001	.001	.004		.000
	N	63	63	63	63	63	63	63	63	63
Total	Pearson Correlation	.405**	.665**	.727**	.724**	.653**	.688**	.514**	.707**	1
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.000	.000	
	N	63	63	63	63	63	63	63	63	63

** . Correlation is significant at the 0.01 level (2-tailed).
 * . Correlation is significant at the 0.05 level (2-tailed).

Based on the output above to test the level of data validity is to compare Rhitung with Rtable. X1 obtained a value of 0.405 > 0.248, X2 obtained a value of 0.665 > 0.248, X3 obtained a value of 0.727 > 0.248, X4 obtained a value of 0.724 > 0.248, X5 obtained a value of 0.653 > 0.248, X6 obtained a value of 0.688, X7 obtained a value of 0.514 > 0.248, X8 obtained a value of 0.707 > 0.248, so it can be concluded that the eight question items about Service Quality are said to be "Valid".

Table 4. Correlations

		Y1	Y2	Y3	Y4	Y5	Y6	Total
Y1	Pearson Correlation	1	.305*	.397**	.344**	.308*	.226	.603**
	Sig. (2-tailed)		.015	.001	.006	.014	.075	.000
	N	63	63	63	63	63	63	63
Y2	Pearson Correlation	.305*	1	.297*	.396**	.971**	.235	.825**

	Sig. (2-tailed)	.015		.018	.001	.000	.064	.000
	N	63	63	63	63	63	63	63
Y3	Pearson Correlation	.397**	.297*	1	.502**	.283*	.080	.637**
	Sig. (2-tailed)	.001	.018		.000	.025	.532	.000
	N	63	63	63	63	63	63	63
Y4	Pearson Correlation	.344**	.396**	.502**	1	.400**	.183	.689**
	Sig. (2-tailed)	.006	.001	.000		.001	.151	.000
	N	63	63	63	63	63	63	63
Y5	Pearson Correlation	.308*	.971**	.283*	.400**	1	.240	.824**
	Sig. (2-tailed)	.014	.000	.025	.001		.058	.000
	N	63	63	63	63	63	63	63
Y6	Pearson Correlation	.226	.235	.080	.183	.240	1	.455**
	Sig. (2-tailed)	.075	.064	.532	.151	.058		.000
	N	63	63	63	63	63	63	63
Total	Pearson Correlation	.603**	.825**	.637**	.689**	.824**	.455**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	63	63	63	63	63	63	63
*. Correlation is significant at the 0.05 level (2-tailed).								
**. Correlation is significant at the 0.01 level (2-tailed).								

Based on the output above to test the level of data validity is to compare the calculated R with Rtable. Y1 obtained a value of $0.603 > 0.248$, Y2 obtained a value of $0.825 > 0.248$, Y3 obtained a value of $0.637 > 0.248$, Y4 obtained a value of $0.689 > 0.248$, Y5 obtained a value of $0.824 > 0.248$. Y6 obtained a value of $0.455 > 0.248$, so it can be concluded that the six items of questions about Customer Satisfaction are said to be "Valid".

Reliability Test

Table 5. Case Processing Summary

		N	%
Cases	Valid	63	100.0
	Excluded ^a	0	.0
	Total	63	100.0
a. Listwise deletion based on all variables in the procedure.			

This output explains the number of Valid data to be processed and the data issued, and its percentage. It can be seen that the valid data or cases are 63 with a percentage of 100% and none are excluded.

Table 6. Reliability Statistics

Cronbach's Alpha	N of Items
.862	14

The output represents the outcome of the Cronbach alpha reliability analysis. The Cronbach alpha value for the service quality variable is 0.862, based on eight questions. Reliability can be determined by comparing the Cronbach Alpha value to the Rtable value, according to the decision-making rule. According to the output provided, the results indicate that the data is 'reliable' with a value of $0.862 > 0.248$.

Simple Linear Regression

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676 ^a	.457	.448	2.46863
a. Predictors: (Constant), X				

The model summary table presents the results, showing a R value of 0.676 and a Rsquare (R²) value of 0.457. The Rsquare value represents the square of the correlation coefficient, which is calculated by multiplying 0.676 by itself, resulting in 45%. The remaining percentage, 54%, is obtained by subtracting 45% from 100%. It is evident that there is a clear comprehension of the significance of the Quality of Service provided by BRILink Arif Cell Agents (X) in relation to Customer Satisfaction (Y), as indicated by the desired value of 55%. Examining the regression coefficient between X and Y, we aim to assess the impact on the effectiveness and welfare of farmers.

Table 8. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.781	2.315		2.930	.005
	X	.535	.075	.676	7.168	.000

a. Dependent Variable: Y

Based on the table of results from the coefficient test, in this section the constant value (α) = 6.781 and Beta = 0.535 and t count = 7.168 and significance level = 0.000 are presented, so the regression model used in this study to measure the Quality of Service of BRILink Arif Cell Agents on Customer Satisfaction.

Can be analyzed based on the coefficients as follows:

$$Y = \alpha + Bx$$

$$Y = 6.781 + 0.535 X$$

From the regression function above, it can be explained:

There is a direct relationship between changes in the Service Quality variable (X) and corresponding changes in Customer Satisfaction (Y). A positive sign signifies a change in the same direction. When the Service Quality is of high standard, it leads to a corresponding increase in Customer Satisfaction, as indicated by a regression coefficient of 0.535. Conversely, if the Service Quality is lacking, it results in a decrease in Customer Satisfaction, also with a regression coefficient of 0.535. The value of 6.781 remains constant, suggesting that even when all variables are held constant, Service Quality continues to have a positive impact on Customer Satisfaction.

According to the beta value of 0.535, it is evident that Customer Satisfaction (Y) has a significant impact on Service Quality (X), as indicated by the relatively small beta value.

Hypothesis Testing (There is an Influence of X and Y)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	313.147	1	313.147	51.385	.000 ^b
	Residual	371.742	61	6.094		
	Total	684.889	62			

a. Dependent Variable: Y
b. Predictors: (Constant), X

The ANOVA test results in this section indicate that the obtained value of F is 51.385, with a probability level of sig. 0.000. Since the probability (0.000) is greater than 0.05, it can be concluded that the regression model is suitable for predicting the Quality of Service of BRILink Arif Cell Agents. An F test was conducted to evaluate the validity of the hypothesis in this study. To determine the presence of an influence or significance at a level of $\alpha = 0.05$. If the p-value is less than 0.05, the null hypothesis is rejected in favor of the alternative hypothesis.

According to the data processing results in the INOVA table, it is evident that the Fcount value obtained is 51.385 with a significance level of 0.000 ($F < 0.05$). This indicates that the Service Quality variable (X) has a significant influence on Customer Satisfaction (Y). Therefore, the regression model can be utilized to predict the Quality of Service of BRILink Arif Cell Agents on Customer Satisfaction.

The t-statistic test provides insight into the extent to which an explanatory/independent variable individually accounts for the variation in the dependent variable, as indicated by the coefficients table in the SPSS data processing results. It is evident from the analysis that:

The t-value of the service quality variable (X) is 0.535 with a significance level of 0.000

The hypothesis based on the t-test is formulated statistically as follows:

Ha: $P_{yx} \neq 0$

Ho: $P_{yx} = 0$

Hypothesis in sentence form

Hypothesis Ha: BRI Link Arif Cell Agent Service has a significant effect on Customer Satisfaction.

Decision making

If the t-value \geq t table then Ho is rejected and Ha is accepted, meaning it has a significant effect. The coefficients table obtained a t-value of 7.168, Procedure for finding table statistics with the criteria:

A significance level of $0.000 \leq 0.05$

df or dk (degrees of freedom) = number of data - 2 or $63 - 2 = 61$

t table = 1.670

The calculated t value of 7.168 is greater than the critical t value of 1.670. Therefore, we reject the null hypothesis (Ho) and accept the alternative hypothesis (Ha), indicating that BRILink Arif Cell Agent Service has a significant effect on Customer Satisfaction at Rappang Branch, Panca Rijang District, Sidenreng Rappang Regency.

According to the findings of the regression test (t test), it was determined that the service quality variable significantly impacts the dependent variable, specifically customer satisfaction. This is demonstrated through the comparison of the calculated t and t table values. The obtained t value is 7.168, which exceeds the critical value of 1.670 from the t table. Based on the calculated t value and reference to the t table, it can be inferred that there is a significant impact of these two variables. The findings of this study align with the research conducted by (Fida et al., 2020), which indicates that service quality has a notable impact on customer satisfaction.

CONCLUSION

Based on the results of the study that have been described in chapter IV, it can be concluded that, the percentage value of the Service Quality indicator is 76% in the good category and the percentage value of the Customer Satisfaction indicator is 75.3% in the good category. Based on the results of the linear regression test, it shows that there is a positive influence of BRILink Arif Cell Agent Service Quality (X) which has a positive effect on Customer Satisfaction (Y). This is indicated by a significant value < 0.05 . Thus, the research hypothesis can be accepted or in other words Ha is accepted Ho is rejected.

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