

ANALYSIS ASSESSMENT OF SERVICE QUALITY IN THE MASLAHAH MOBILE APPLICATION USING THE SERVICE PERFORMANCE

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Abstract

The development of digital services requires Islamic financial institutions to adapt by providing efficient and customer-oriented services. This study aims to analyze the service quality of the Mobile *Maslahah* application by Bank BJB Syariah using the Service Performance (SERVPERF) approach. This method assesses service quality through five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. A quantitative method was employed, using web scraping techniques to collect 2,349 user reviews from the Google Playstore platform. The reviews were processed through preprocessing, sentiment analysis, and keyword filtering to classify them into the SERVPERF dimensions. The results show that the empathy dimension achieved the highest average rating (4.61/5), followed by reliability (3.89/5), assurance (3.06/5), tangibles (2.93/5), and responsiveness (2.05/5). These findings indicate that Mobile *Maslahah* performs strongly in empathy and reliability, while improvements are needed in interface design and system responsiveness. It is recommended that developers enhance the app's usability, system stability, and user support mechanisms to strengthen customer trust and satisfaction.

Keywords: Digital Service Quality Service Performance.

A. INTRODUCTION

Service is something that is necessary and mandatory for a service provider to carry out for their clients. Service itself is a way for a service provider to serve customers for their needs (Atmadjati, 2018). Furthermore, service in general is a positive feeling given to others in order to meet their needs (Calvert et al., 2019). In the public sphere, the basis of service has been stated in Law Number 25 of 2009 concerning public services, which states that "The state is obliged to serve every citizen and resident to fulfill their basic rights and needs within the framework of public services as mandated by the 1945 Constitution of the Republic of Indonesia" (Rahmadana et al., 2020). Reviewing this, service is a foundation that must be possessed by every sector and is not limited to the private sector alone.

Service quality is the action taken by an individual or company to satisfy its customers or clients (Syahsudarmi S, 2020). Service quality is also crucial because it serves as a benchmark for the performance of a company or agency (Subakti et al., 2023). Furthermore, service quality is crucial because it influences client satisfaction, which significantly impacts the company's image (Syahwi & Pantawis, 2021).

Given the increasingly advanced times, services are now moving in a new direction. In this digital era, service quality improvements are becoming broader yet more efficient by utilizing existing technology (Putra, Sari, & Winia, 2022). The emergence of applications and website services eliminates the need for clients to visit the company or agency to fulfill their

needs (Al Firdaus & Rachmawati, 2024; Putra et al., 2022). Bank BJB Syariah is one of those implementing this approach to respond to the ever-evolving demands of the times. BJB Syariah launched an application, the Mobile *Maslahah*, to facilitate customer transactions that previously required trips to the nearest branch. Now, customers can access their needs simply by using a smartphone (Apandi et al., 2022). Launched in 2013, the Mobile *Maslahah* application represents a new step in serving existing customers. Basic needs, such as account transfers, which previously required a local ATM, can now be handled simply on their smartphones.

Nevertheless, improving the quality of service provided by BJB Syariah to its customers through Mobile *Maslahah* requires further investigation. A service quality analysis is needed to identify the company's strengths and weaknesses (Febriandika et al., 2023). In this study, a quality improvement analysis was conducted to determine the extent of the impact of Mobile *Maslahah* services on customers and the strengths and weaknesses of Mobile *Maslahah*, from a customer/user perspective.

In this study, the Service Performance method was used as a testing tool. The Service Performance method is a modification of the previous theory, Service Quality. This new method eliminates one of the initial Service Quality formulas, namely expectations, and focuses solely on the performance provided by the service provider (Cronin Jr. & Taylor, 1992). Therefore, in its implementation, Mobile *Maslahah* performance results are analyzed according to the dimensions of Service Performance.

B. LITERATURE REVIEW

Every analysis naturally requires a test tool as a benchmark for assessing the results. In this study, researchers used Service Performance as the research test tool. According to Tesic (2020), Service Performance is a modified theory of its predecessor, Service Quality, which has five main dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Tangibles are the physical evidence of the service that can be seen and felt by customers; Reliability reflects the service's ability to provide consistent and reliable performance; Responsiveness is the service provider's responsiveness and speed in assisting customers; Assurance encompasses a sense of security, trustworthiness, and demonstrated competence by the service provider; and Empathy emphasizes personal attention and understanding of customer needs. These five dimensions serve as the primary basis for assessing overall service quality and satisfaction.

Unlike its predecessor, which used perception and expectation as data dimensions, Service Performance shifts this by focusing on perception or performance as the focus of its testing (Babakus & Boller, 1992).

Revisiting the initial statement, service performance was used by researchers because of its relevance as a research test tool. The emphasis on the role of service performance, which is the focus of this research, also aligns with the objectives of the service performance testing tool.

The references for this research are as follows:

Research conducted by Amirah et al. (2021) is one of the early examples highlighting the transition from conventional to digital services during the COVID-19 pandemic. They examined the influence of e-service quality on user loyalty of the Mandiri Syariah Mobile application. The results showed that the dimensions of reliability, responsiveness, and assurance significantly influenced customer satisfaction and loyalty. The pandemic, which required people to transact online, strengthened the role of digital service quality as a key factor in building customer trust and retention. This study concluded that fast, secure, and

reliable digital service was a key determinant in maintaining customer loyalty amidst the crisis.

Meanwhile, Subakti et al. (2023) examined service quality in the front office department at the JW Marriott Hotel Jakarta during the pandemic. Using the SERVQUAL model, this study found that the dimensions of responsiveness and assurance were the dominant indicators influencing customer satisfaction. Guests placed greater importance on security and speed of response than on the physical aspects of service. This study's conclusions suggest that in a situational context such as a pandemic, customer priorities regarding service dimensions can shift from physical aspects to reliability and security of interactions.

Al Firdaus & Rachmawati (2024) also studied the digital transformation of services through research on *Living' by Mandiri* app users in Bandung. They found that interface design, trust, personalization, and reliability positively influenced user satisfaction, which then acted as mediators for customer loyalty. This finding expands the SERVQUAL concept by adding aesthetics and personalization as important components of digital service quality. In conclusion, an attractive interface, trust in the system, and services tailored to individual needs can foster stronger loyalty.

Several previous studies served as references in developing this research. These studies focused on the basic theory of service quality, which emphasizes perceptions and expectations as benchmarks for service quality (Parasaruman et al., 1985). Unlike existing research, the researchers used mobile app performance as a benchmark for service quality. This was done because the data obtained for the research were reviewed on the Google Play Store, whose classification is more suited to a modified theory of service quality, namely service performance.

C. RESEARCH METHODOLOGY

In this study, researchers used a quantitative method with a service performance test tool (Yam & Taufik, 2021). The service performance test tool is used to measure the service quality of a company, agency, or other service-related entities. Essentially, this theory is a modification of its predecessor, service quality, which includes five main dimensions: tangibles, responsiveness, reliability, empathy, and assurance. These will serve as the basis for assessing service quality in the *Maslahah* mobile application (Cronin Jr. & Taylor, 1992; Pena et al., 2013).

Furthermore, Service Performance emphasizes customer assessment of the performance provided. In this assessment, customer assessment data was collected from reviews on the Google Play Store platform. Review data was obtained using scraping techniques, which is a data collection method using Python programming to extract data from a website or platform (Khder, 2021). The *Maslahah* mobile review data will then be preprocessed to remove irrelevant or inconsistent data. The data was then further processed using word filtering techniques, which were used to classify the data into five dimensions of service performance. The data processing process can be seen in the following image:

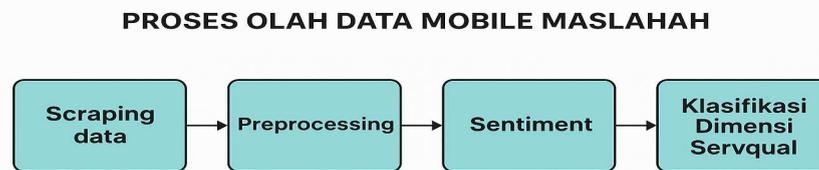


Figure 1. Mobile Maslahah data processing framework
Source: Data processed by researchers, 2025

The text classification process into five service performance dimensions (tangibles, reliability, responsiveness, assurance, and empathy) was conducted using a keyword matching approach. This process aims to identify which service aspects users most frequently discuss in app reviews on the Google Play Store.

The filtering steps are explained as follows:

- **Preparing a Keyword List per Dimension**
Before the analysis process, each SERVPERF dimension was defined based on a set of keywords that represent its characteristics. Tangibles are represented by words such as appearance, design, features, navigation, interface, and layout, describing the physical aspects or appearance of the application. Reliability includes words such as error, bug, crash, slow, loading, server, fast, good, and efficient, which relate to the reliability and stability of application performance. Responsiveness includes words such as response, reply, customer service, responsive, and helpdesk, which reflect the speed and responsiveness of service in responding to users. Assurance is characterized by words such as safe, security, privacy, trustworthy, or validation, which indicate aspects of trustworthiness and security assurance in the service. Empathy includes words such as friendly, caring, understanding, serving, and helpful, which describe the service's attentiveness and concern for users (Yovian & Pratama, 2025).
- **Text Cleaning and Normalization**
Every review retrieved from the Google Play Store has undergone text preprocessing, including cleaning, case folding, normalization, and stemming. This process is important to ensure that the words being compared against the keyword list are in a basic and consistent form.
- **Keyword Matching**
Once the text is cleaned, the system reads each review and matches it against the keyword list above. If a word from the list is found in the review text, the review is automatically categorized into the related dimension. For example, the review "The app is good but often crashes and takes a long time to load" would fall into two dimensions: Tangibles (because it mentions "app") and Reliability (because it mentions "errors" and "loading").

d. Multi-Dimensional Possibility

Because a single text can discuss more than one aspect of service, the system allows a single text to be classified into more than one SERVPERF (multi-label classification) dimension.

e. Fallback

If none of the keywords match, the review will default to the existing dimensions evenly. This choice is based on the fact that the majority of complaints or compliments from application users generally relate to system reliability.

The following is a framework for the stages above:

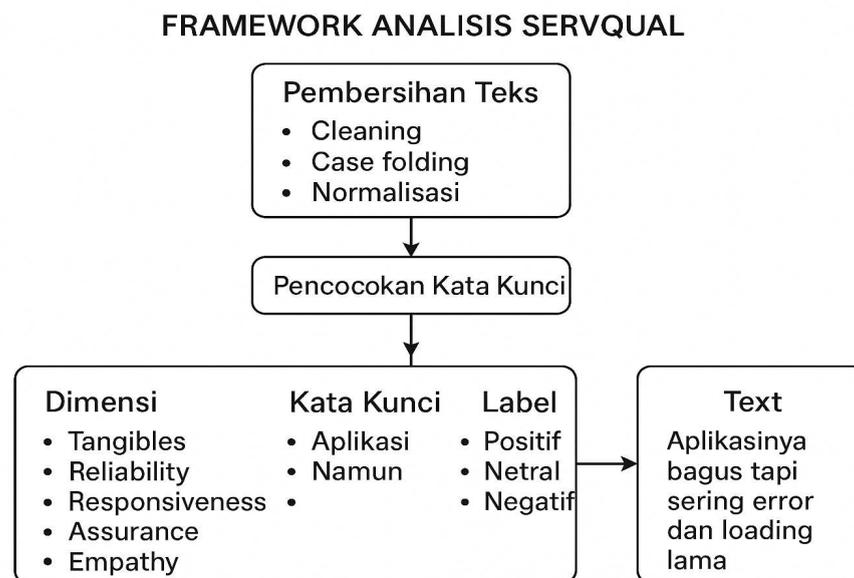


Figure 2. Data Classification Framework
Source: Data processed by researchers, 2025

After classifying the data into five service performance dimensions, data testing will be conducted using a 1-5 rating scale for each review within each dimension. Ratings of 1-5 are: 1 = very poor, 2 = poor, 3 = good, 4 = fair, and 5 = very good. The service performance test uses the formula $Q = P_i$, i.e., quality = performance/indicator. The P indicator is obtained from the average review rating across each dimension, which then indicates the value of each dimension. The value of each dimension then becomes the basis for data interpretation.

D. RESULT AND DISCUSSION

From the data scraping method, data scraping for Masalah mobile reviews on the Google Play Store platform resulted in 2,349 reviews out of a total of 5,200. The reviews were filtered using the latest app version, 1.8.30. The data was then processed using data preprocessing techniques to remove anomalous words.

In the sentiment analysis, the data was labeled as positive, negative, and neutral. Of the total data collected, 1,201 were positive, 691 were negative, and 456 were neutral. The comparison between positive, negative, and neutral reviews can be seen in the chart below:

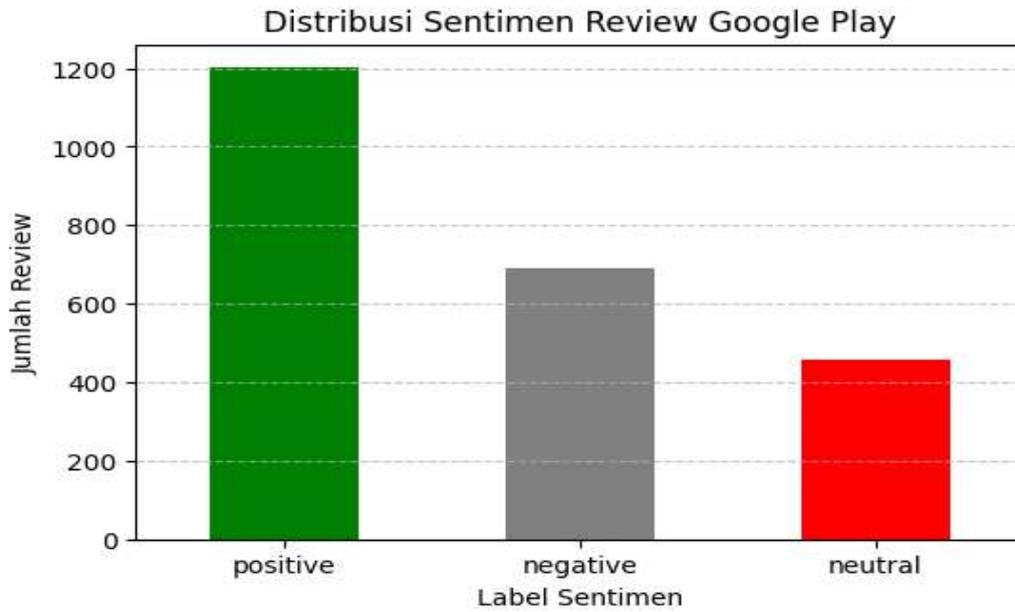


Figure 3. Sentiment distribution of review data
Source: Data Processed by Researchers, 2025

In addition to overall sentiment data, researchers also calculated the number of ratings given by users to mobile *masalah* reviews on the Google Play Store. Of the 2,349 reviews, 528 received a rating of 1, 151 received a rating of 2, 180 received a rating of 3, 204 received a rating of 4, and 1,285 received a rating of 5.

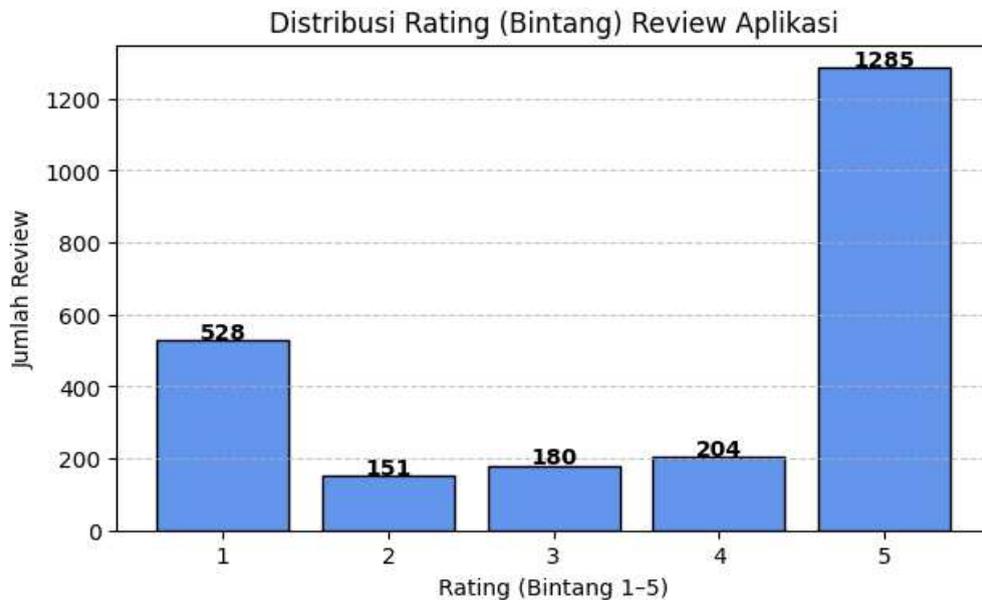


Figure 4. Rating graph for the *Maslahah* mobile application
Source: Data Processed by Researchers, 2025

The data was then further analyzed using a word filtering method to classify the five dimensions of service performance/service quality. The tangibles category included words related to the appearance, design, visual performance, and ease of use of the application, including: "appearance," "design," "interface," "UI," "UX," "features," "menu," "navigation,"

"application," "update," "new version," "layout," "icons," "colors," "themes," "interface," "buttons," "new features," "performance," and "attractive appearance." This process yielded 1,925 relevant review data for the tangibles dimension.

Furthermore, the reliability dimension refers to the service provider's ability to deliver consistent, accurate, and dependable service as promised to users. In the context of mobile services within the *Maslahah* mobile application, reliability is defined as the stability, technical performance, and functional accuracy of the application when used by users. Keywords categorized in the dimension describe system stability, errors, bugs, or technical performance of the application, including; "error", "bug", "crash", "hang", "slow", "loading", "failed", "server", "stuck", "lag", "trouble", "problematic update", "stable", "reliable", "slow", "cannot be opened", "stuck", "unresponsive", "often exits by itself", "technical problem". After the filtering process, 1367 data were obtained that were relevant to the reliability dimension.

The next dimension, responsiveness, refers to the service provider's willingness and speed in assisting users and responding to their complaints or requests. In the context of the *Maslahah* mobile application service, responsiveness reflects how the developer or application provider responds to user needs. Words included in this category include "response," "responsive," "quick fix," "slow response," "no response," "support," "fast service," "development team," "fast update," "no response," "replied," "customer service," "assistance," "helpdesk," "slow update," "admin," "quick fix," and "complaint responded to." Filtering results revealed 1,262 reviews relevant to the responsiveness dimension.

Furthermore, the Reliability dimension in the SERVPERF model explains the extent to which a service is able to deliver consistent, accurate, and reliable performance according to user expectations. In the context of the *Maslahah* Mobile application, this dimension relates to the application's ability to operate stably, deliver correct results, and ensure that each feature functions as intended without error. In this dimension, word filtering focused not only on negative connotations such as technical issues, but also included positive connotations indicating good performance. The filtering focused on words reflecting system performance, application stability, and service accuracy. Positive words categorized under this dimension include "smooth," "stable," "fast," "accurate," "functioning well," and "reliable." Negative words also included under this dimension include "error," "bug," "crash," "slow," "hang," "failed to load," "trouble," or "unstable." After this process, 1,367 pieces of data were obtained relevant to the reliability dimension.

The Assurance dimension is closely related to users' sense of security, trust, and confidence in a digital service. In the Mobile *Maslahah* application, this dimension describes users' perceived protection in terms of data security, clarity of the managing institution's identity, and the system's professionalism in handling personal information and financial transactions. In this dimension, word filtering focused on terms specifically reflecting digital security, system trust, identity validation, and data protection. Positive words categorized under assurance include "safe to use," "data protected," "trusted," "privacy maintained," "verification successful," "OTP code sent," "authentication successful," "valid system," "secured," and "professional management." Meanwhile, negative words included in this dimension include "unsafe," "data leaked," "fraud," "OTP failed," "authentication failed," "account hacked," "untrusted," "open secret," "unprofessional," and "validation error." Through this stage, 1,353 pieces of data were obtained that were relevant to the assurance dimension.

The empathy dimension in Mobile *Maslahah* services emphasizes the ability of the application and service provider to understand customer needs personally and demonstrate concern for user comfort. In this dimension, word filtering is aimed at identifying user

expressions that reflect attention, concern, or, conversely, a feeling of neglect by the service provider. Positively worded filtering includes "friendly," "caring," "quick response," "clear explanation," "helpful customer," "easy to contact," "quick response service," "good support," "understanding user needs," and "friendly customer service." Conversely, negative word filtering includes "indifferent," "slow response," "difficult to contact," "unhelpful," "indifferent to complaints," "template answers," "unresponsive," "indifferent customer service," and "lack of empathy." A total of 1,406 relevant data points were obtained from this dimension.

The following is a bar chart of each data point:

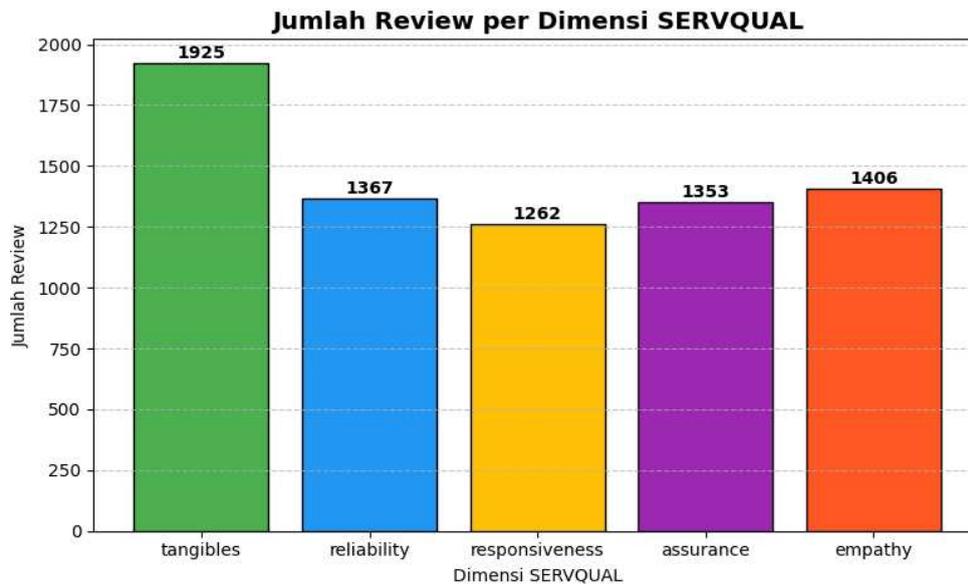


Figure 5. Bar Chart of the Number of Reviews per Dimension
Source: Data Processed by Researchers 2025

After the data was obtained, the next step was to obtain performance scores for each service performance/service quality dimension. To obtain the P-value, the researchers used the average of the review ratings per dimension, which is on a scale of 1-5, with 1 = very poor, 2 = very poor, 3 = average, 4 = good, and 5 = very good. The calculation of the average per dimension was performed using Python programming. This process yielded an average rating for the tangibles dimension of 2.39 from 1,925 reviews. The responsiveness dimension had an average rating of 2.05 from 1,262 reviews. The reliability dimension had an average rating of 3.89 from 1,367 reviews. The assurance dimension had an average rating of 3.06 from 1,353 reviews. The empathy dimension had an average rating of 4.61 from 1,406 reviews. These results can be seen in the following bar chart:

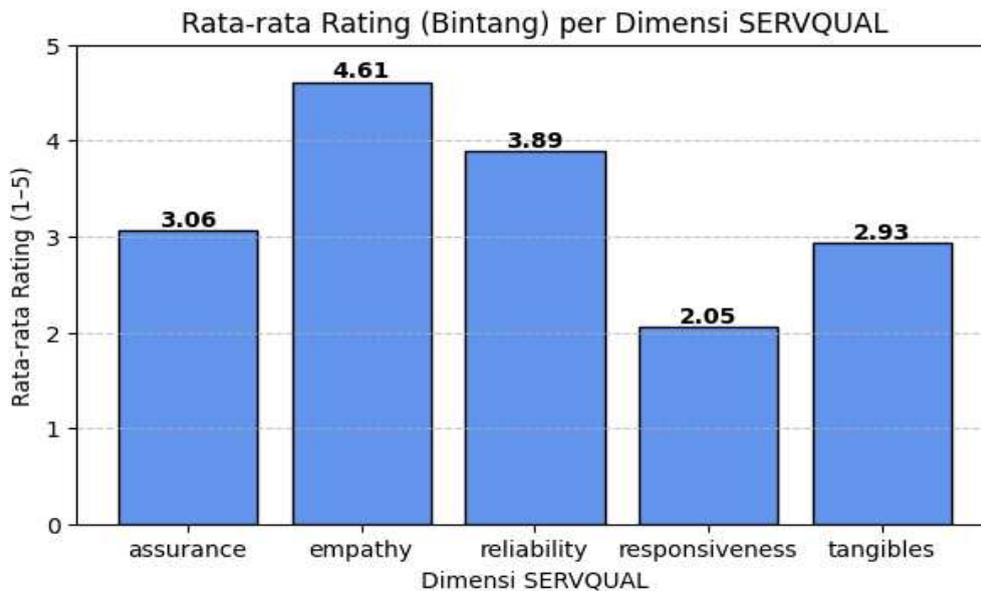


Figure 6. Average rating score per dimension
(Source: Data Processed by Researchers 2025)

After obtaining the processed data in the results section/sub-section, in the discussion section, the researchers will interpret the data obtained earlier. The interpretation of the above data is as follows:

Tangibles Dimension

The tangible dimension of quality assessment encompasses all aspects of a service that can be seen and experienced by clients or customers. In the context of conventional services, tangibles refer to physical facilities such as waiting rooms, office equipment, and staffing. In contrast, in digital services, specifically the *Maslahah* mobile app, tangibles refer to digital functionality, encompassing the application interface, features, and comprehensiveness of services. After data processing, the average rating for this dimension was 2.93/5. This analysis indicates that the interface, feature completeness, and updates to the *Maslahah* mobile app, indicators of the tangibles dimension, are not optimal.

Therefore, based on these data, the tangible quality of the *Maslahah* mobile app is not yet optimal. The main problem that makes users criticize mobile *maslahah* is the UI or application interface that is rigid and too complicated. This is obtained from the words that often appear in reviews in the tangibles dimension with as many as 750 words "Bad UI" "complicated". Therefore, researchers recommend improvements to the interface to create better service and regular application updates or maintenance.

Dimensions Responsiveness

Responsiveness, a quality assessment, reflects how quickly and promptly a service provider responds to user requests, questions, and complaints. In the context of conventional services, responsiveness typically refers to the speed with which employees assist customers or address issues directly. However, in the context of digital services such as the Mobile *Maslahah* application, this dimension places greater emphasis on the system's ability and digital support to provide a quick and accurate response to user interactions. Responsiveness in the Mobile *Maslahah* application can be measured through various aspects, such as the speed of the system processing transactions, the speed of notifications appearing after a transaction, the timely response time of support services such as customer service or chat support, and the availability of automated assistance features when problems arise.

After analyzing user reviews, the average rating for the responsiveness dimension was 2.05/5 out of a total of 1,262 reviews. This score indicates that user perceptions of the Mobile *Maslahah* application's responsiveness are relatively low. Based on text filtering, many reviews contain complaints about the application's slow response, particularly in terms of transaction processing and support service responses. Frequently occurring phrases indicating problems in this dimension include "slow response," "no reply," "CS inactive," "long processing time," and "no response." Positive reviews also mention "fast service" or "good response," although these are relatively few.

These results indicate that users still face challenges in terms of the speed and responsiveness of the app and support team in providing assistance or resolving issues. Therefore, the researchers recommend that the Mobile *Maslahah* developers improve the notification system and strengthen customer service functions, both by increasing the responsiveness of automated features and optimizing customer support.

Reliability Dimensions

The reliability dimension focuses on the extent to which the Mobile *Maslahah* application can provide consistent, accurate, and reliable services. In digital banking, reliability encompasses system stability, transaction processing accuracy, and a minimum of technical disruptions such as errors, bugs, or crashes. Based on the analysis, the average rating for this dimension was 3.89/5 from 1,367 reviews, indicating that users consider Mobile *Maslahah* to be quite stable and reliable, although there are still complaints regarding slow loading times or problematic updates. Frequently used filtering of words reflects this perception, such as "stable," "reliable," and "rarely error-prone" on the positive side, and "error," "bug," "crash," and "failed to process" on the negative side.

Overall, Mobile *Maslahah*'s reliability is considered quite good, but improvements are still needed, particularly in system stability and transaction speed. Developers are advised to strengthen maintenance processes and ensure updates do not disrupt application performance to optimize the quality of digital services.

Assurance Dimensions

The assurance dimension relates to users' sense of security, trust, and confidence in the application and service provider's ability to protect data and maintain transaction security. In the Mobile *Maslahah* application, assurance encompasses the reliability of the digital security system, user identity validation, personal data protection, and professionalism in handling financial activities. Analysis results show an average rating for this dimension of 3.06/5 from 1,353 reviews, indicating that user perceptions of the application's security and trustworthiness are moderate. Many users appreciate the OTP system, multi-layered verification, and security notifications as a form of protection. However, complaints also arise regarding login issues, verification failures, or concerns about personal data protection.

Filtering words describing the assurance dimension includes positive terms such as "safe" and "trusted," while negative terms such as "OTP failed," "unsafe," and "verification error" often appear. In general, the assurance dimension in Mobile *Maslahah* has demonstrated efforts to strengthen user trust through a fairly good digital security system, although improvements are still needed in the stability of authentication and the login experience so that users feel more confident and comfortable in transactions.

Empathy Dimensions

The empathy dimension focuses on the extent to which Mobile *Maslahah* understands and addresses its users' needs through ease of use and friendly, helpful service. Empathy is evident in the app's accessible design, clear language, and prompt response to issues. Analysis shows that this dimension has an average rating of 4.61/5 from 1,406 reviews, making it the highest compared to other dimensions. User reviews frequently feature positive

phrases such as "friendly service," "fast assistance," "easy to use," "polite," "good response," and "helpful app." A few complaints, such as "lack of attention" or "no assistance when errors occur," are small and insignificant. Overall, the empathy dimension in Mobile *Maslahah* has performed very well. Users feel cared for and assisted quickly, indicating that the app has succeeded in creating a warm, easy, and solution-oriented service experience for its users.

E. CONCLUSION

Based on the analysis of the five dimensions of Service Performance/Service Quality in the *Maslahah* Mobile application, it can be concluded that the quality of digital services provided shows varying results across each dimension, with a tendency toward strengths in empathy and reliability, and weaknesses in responsiveness. Overall, the data analysis results show that: Tangibles scored an average of 2.93/5, indicating that the interface and feature completeness still need improvement to make it more attractive, intuitive, and user-friendly. Reliability scored 3.89/5, indicating that the application is quite reliable and stable, although some users still complained about errors and slow transaction processing. Responsiveness scored 2.05/5, the lowest-performing dimension. This indicates that the system's response time and user support services are still inadequate. Assurance scored an average of 3.06/5, reflecting a fairly good level of trust and security, but still needs improvement in the stability of the verification system and data protection. Empathy was the top-rated dimension, with a score of 4.61/5, indicating that users felt cared for, received friendly service, and were helped by the app's ease of use.

Overall, Mobile *Maslahah* demonstrated good service performance in terms of reliability and empathy, key strengths in building user trust and satisfaction. However, significant improvements are needed in terms of responsiveness and tangibles, particularly in response speed, interface design, and user experience. Therefore, researchers suggest that by improving these two aspects and strengthening the security system, Mobile *Maslahah* has the potential to improve its overall service quality and solidify its position as a competitive and trusted digital banking application.

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