

The Role of Digital Financial Literacy And Service Speed In Improving Savings Customer Satisfaction At The Kutuh Village Credit Institution (Lpd) In Badung – Bali

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Abstract. *This study aims to analyze the influence of digital financial literacy and service speed on savings customer satisfaction at the Village Credit Institution (LPD) of Kutuh in Badung, Bali. The background of this research is driven by the development of digital financial technology that enhances service efficiency, yet is hindered by the low level of digital literacy among customers. The research method employed is explanatory research with a quantitative approach. The population consists of 1,500 savings customers, with a sample of 100 respondents determined using the Slovin formula. Primary data were collected through questionnaires, while secondary data were obtained from relevant literature. Data analysis was conducted using Partial Least Squares - Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The results reveal that: (1) Digital financial literacy has a positive and significant effect on customer satisfaction; (2) Digital financial literacy has a positive and significant effect on perceived service speed; and (3) Perceived service speed has a positive and significant effect on customer satisfaction. These findings confirm that enhancing digital financial literacy encourages optimal utilization of digital services, thus improving perceived service speed and savings satisfaction.*

Keywords: Digital; Financial; Literacy; Service.

1. introduction

Advances in digital technology in recent years have brought significant changes to the financial sector, including microfinance institutions such as Village Credit Institutions (LPD). The digitalization of financial services has increased operational efficiency, expanded public access to banking services, and enhanced customer satisfaction through faster and more convenient transaction experiences. (Alifandi & Fasa, 2025) (Kumar et al., 2018) However, amidst this rapid development, challenges remain, particularly for community-based financial institutions like LPD Kutuh. One key challenge is low digital financial literacy among customers. This low digital financial literacy can hinder the adoption of technology-based services and reduce customer satisfaction with the speed of service provided. (Zhu et al., 2020).

As a community-based financial institution, LPD Kutuh plays a crucial role in supporting the local economy. LPD provides financial services to community members who may not have access to conventional banking. With the increasing adoption of technology in the financial industry, LPD Kutuh has strived to implement various digital innovations to improve the efficiency of its services. Some of these initiatives include the introduction of a digital banking system, a mobile banking application, and improvements to its information technology infrastructure. However, despite these efforts, the use of technology still faces various obstacles, particularly from customers who do not fully understand or possess sufficient skills in using digital financial services.(Tiffani, 2023).

According to(Verhoef et al., 2021)Digital financial literacy plays a crucial role in driving the adoption of technology-based financial services. Individuals with a better understanding of financial technology tend to be more confident in using digital banking services, thereby increasing their satisfaction with the services provided. Another factor is service speed, which is a key factor in increasing customer satisfaction in the financial sector. Customers expect responsive and efficient services, especially in today's digital era, where transactions can be completed in seconds through banking applications or other digital platforms. A study conducted by(Wang et al., 1999)Research shows that customers who receive fast-response service are more likely to have high levels of satisfaction. In the context of digital banking, customers expect services to be easily accessible, fast, and without significant technical obstacles.

Several studies have explored the factors influencing the adoption of digital financial services, but there remains a gap in understanding how digital financial literacy specifically impacts customer satisfaction, particularly in the context of service speed in indigenous community-based LPDs. A study by(Park et al., 2023)Studies have shown that improving financial education can increase the adoption of financial technology, but research specifically addressing its impact on community-based microfinance services is limited. Therefore, this study seeks to fill this research gap by analyzing the influence of digital financial literacy and service speed on improving customer satisfaction at LPD Kutuh.

An interesting phenomenon is emerging regarding the role of the LPD (Lembaga Pembangunan Daerah/Local Development Institution) as a community-based microfinance institution. The Kutuh LPD serves not only as a financial services provider but also as an institution contributing to the economic and social development of the indigenous community. However, amidst increasingly rapid technological developments, LPDs face a dilemma between maintaining the traditional values that underpin their operations and adopting digital technology to increase competitiveness. This makes digital financial literacy a crucial aspect in ensuring that the technological innovations implemented by LPDs are accepted and optimally utilized by the local community.

Furthermore, this study also considers regulatory aspects that influence the digitalization of financial services at LPDs. The Indonesian government has issued various policies promoting digital financial inclusion, including for microfinance institutions. However, the

implementation of these policies at the local level still faces various challenges, particularly related to infrastructure and human resource readiness. In the context of LPD Kutuh, a deeper understanding of how these policies can be effectively implemented, particularly regarding strengthening digital financial literacy, is a crucial part of this research. Therefore, this thesis research proposal is proposed with the title: The Role of Digital Financial Literacy and Service Speed in Improving Savings Account Customer Satisfaction at LPD Kutuh in Badung, Bali.

2. Research Metods

The research method used in this study is explanatory research with a quantitative approach. According to Creswell & Creswell (2021), explanatory research is research designed to identify causal relationships between variables in a study through hypothesis testing and quantitative data analysis. This approach explains how independent variables influence dependent variables, namely how digital financial literacy affects savings customer satisfaction, both directly and through perceived service speed.

3. Results and Discussion

Based on data obtained from questionnaire distribution, the following is a statistical description of the characteristics of respondents in a study conducted at the Kutuh Village Credit Institution (LPD) in Badung, Bali. The respondents who were the subjects of the study are briefly described here to provide background on their situation and characteristics. Over a 14-day period, from June 1 to June 14, 2025, one hundred respondents who met the requirements and criteria set by the Kutuh Village Credit Institution (LPD) in Badung, Bali, completed the questionnaire.

The questionnaire was distributed directly to respondents, specifically to LPD Kutuh Tabungan customers. After field data collection, 100 individuals responded to the questionnaire, representing the total population. The researchers kept the questionnaire responses confidential.

This study will evaluate and analyze the data obtained from the questionnaire. The following are the findings from this study's data collection:

The characteristics of respondents in this study can be explained based on gender below.

Table Description of Respondents Based on Gender

Gender	Amount	Percentage
Man	49	49%
Woman	51	51%
Total	100	100%

Source: Primary Data Processing Results, 2025

When broken down by gender, the survey found that female respondents made up 51% of the total respondents, while male respondents made up 49%. The respondents were savings

customers of the Kutuh Traditional Village Credit Institution.

An overview of the characteristics of respondents based on age in this study is presented in table.

Table Description of Respondents by Age

Age	Amount	Percentage
- 18 - 30 years old	10	10%
- 31 - 40 years old	58	58%
- 41 - 50 years old	28	28%
- More than 50 years	4	4%
Total	100	100%

Source: Primary Data Processing Results, 2025

The research data above shows that the majority of respondents, 58 respondents (58%), were aged 31-40. This means that, on average, LPD Kutuh customers are more effective and productive in using the service.

Description of Respondent Characteristics Respondent Characteristics Based on Last Education. Description of respondent characteristics based on last education in this study is shown in table.

Table Description of Respondents Based on Last Education

Last education	Amount	Percentage
- JUNIOR HIGH SCHOOL	3	3%
- SENIOR HIGH SCHOOL	29	29%
- Diploma	50	50%
- S1	16	16%
- S2/3	2	2%
Total	100	100%

Source: Primary Data Processing Results, 2025

Referring to the table above, it shows that the majority of respondents have a Diploma education, as many as 50 respondents (50%), 29 respondents have a High School degree, 16 respondents have a Bachelor's degree, 2 respondents have a Master's/Three degree and 3 respondents have a Junior High School degree. This means that on average, customers have sufficient education in terms of using digital services.

Description of respondent characteristics Respondent Characteristics Based on Income

The description of the characteristics of respondents based on income in this study is shown

in table below.

Table Description of Respondents Based on Monthly Income

Income Criteria	Amount	Percentage
- < IDR 1,000,000	8	8%
- IDR 1,000,000-IDR 3,000,000	25	25%
- IDR 3,000.00-IDR 5,000,000	35	35%
- > IDR 5,000.00	32	32%
Total	100	100%

Source: Primary Data Processing Results, 2025

The table above shows that the number of educated respondents with incomes between IDR 3,000,000-IDR 5,000,000 is 35 respondents, those with incomes between IDR 1,000,000-IDR 3,000,000 are 25 respondents, those with monthly incomes of more than IDR 5,000,000 are 32 respondents and those with incomes below IDR 1,000,000 are 8 respondents.

Description of respondent characteristics Respondent characteristics based on length of saving

The description of the characteristics of respondents based on the length of savings in this study is shown in table below.

Table. Respondent Description Based on Length of Savings

Long time saving	Amount	Percentage
- < 1 Year	8	8%
- 13 years old	25	25%
- 3-5 Years	35	35%
- > 5 Years	32	32%

Source: Primary Data Processing Results, 2025

Description of respondent characteristics Respondent characteristics based on saving intensity

The description of the characteristics of respondents based on savings intensity in this study is shown in table below.

Table Description of Respondents Based on Saving Intensity

Saving Intensity	Amount	Percentage
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- Every day	35	8%
- Once a week	25	25%
- Once a month	35	35%
- Seldom	32	32%

Source: Primary Data Processing Results, 2025

Overview of respondent characteristics Respondent Characteristics Based on Use of Digital Services

The description of the characteristics of respondents based on the Use of Digital Services in this study is shown in table below.

Table Description of Respondents Based on Use of Digital Services

Digital Service Users	Amount	Percentage
- Yes	100	100%

Source: Primary Data Processing Results, 2025

The table above shows that as many as 100 respondents have used digital services.

Descriptive analysis of research data is a crucial part of communicating research results. Researchers will describe the characteristics of the respondents in the study sample and also explore how they responded to the items that serve as indicators for measuring the study's variables.

The purpose of descriptive analysis is to identify and observe trends in respondents' responses to the research instrument. Descriptive analysis will also be related to the analysis of the research data.

Respondents' responses to the survey conducted by the researcher were assessed based on predetermined weighting standards. The weightings based on respondents' answers to the research questionnaire were as follows:

- 1) "Strongly Agree (SS) has a score of 5;
- 2) Agree (S) has a score of 4;
- 3) Disagree (KS) has a score of 3;
- 4) Disagree (TS) has a score of 2;
- 5) Strongly Disagree (STS) has a score of 1";

Researchers used a 1-5 scale for answer choices. Each statement can be calculated as follows: The maximum score given is 5, which represents "Strongly Agree." The minimum score given is 1, which represents "Strongly Disagree." The score range is $5-1 = 4$.

The calculation of the research level criteria uses a calculative formulation (Van Laerhoven et al., 2004). The calculation is as follows:

$$\text{Class interval} = \frac{\text{Highest answer value} - \text{Lowest answer value}}{\text{Number of Classes}}$$

$$\text{Class interval} = \frac{5 - 1}{3}$$

$$\text{Class interval} = \frac{4}{3}$$

$$\text{Class interval} = 1.33$$

The Outer Model measurement model test determines how to measure the latent variables of the Outer Model evaluation by testing Internal Consistency Reliability (Cronbach alpha and composite reliability), Convergent Validity (reliability indicators and AVE), and discriminant validity (Fonell Lacker, cross Loading, and HTMT).

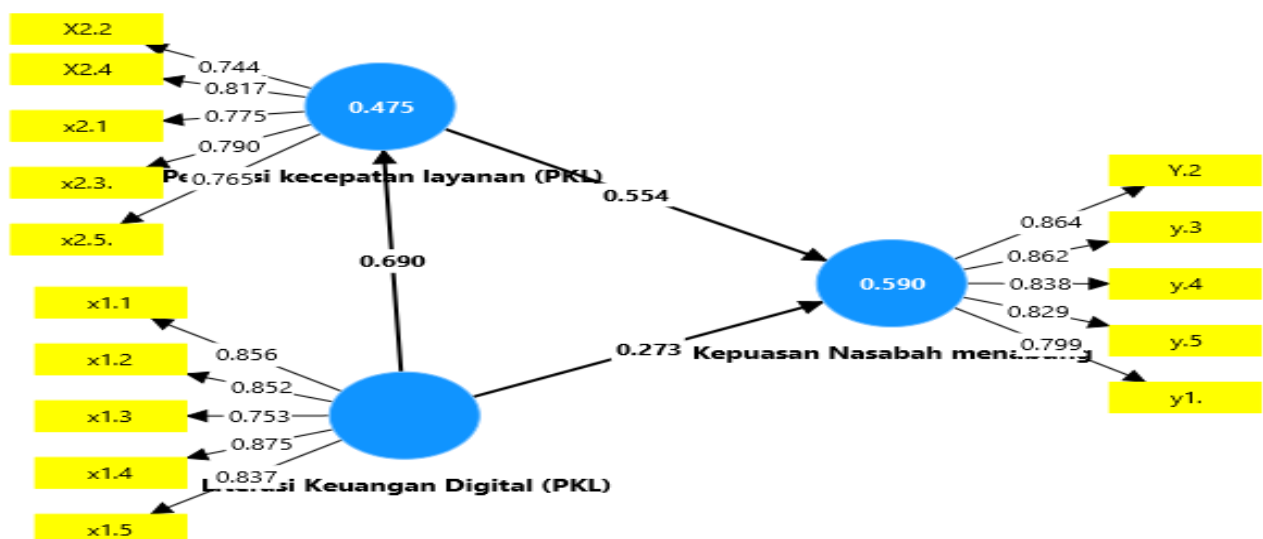


Figure Measurement Model Testing

An individual's reflective measure can be said to be correlated if the value is greater than 0.40 with the construct being measured (Ghozali and Latan, 2015). Indicators with very low outer loadings (below 0.40) should always be removed from the construct (Bagozzi, Yi, & Philipps, 1991; Hair et al., 2011). From the results of the measurement model analysis above, it is known that there are no variables whose indicators have a factor loading value <0.40 and an AVE value above 0.50. Therefore, all variables have met the rule of thumb.

The purpose of this test is to see the correlation between the measured constructs, which is a t-test of partial least squares. Several structural model tests are carried out through the R-square test for dependent constructs, the Stone-Geisser Q-square test for Q² predictive relevance, and the significance test of the structural path parameter coefficients.

1) Coefficient of Determination (R-square)

The next step in evaluating the structural model is to use the coefficient of determination (R^2) value. Structural model testing involves evaluating the percentage of explained variance by looking at the R^2 value for the endogenous latent variable. A model is considered good if it approaches 1. Conversely, a value below 0 indicates the model lacks predictive relevance. Criteria: 0.25 = weak, 0.50 = moderate, 0.75 = strong.

2) Effect Size (F-square)

Effect Size (F^2) is used to evaluate the individual contribution of exogenous constructs to endogenous constructs in a structural model. In addition to assessing the R^2 value of all endogenous constructs, analyzing the change in R^2 value when an exogenous construct is removed from the model can also be used to assess whether the construct has a substantive influence on the endogenous construct. This measure is called the F-square effect size. According to Cohen (1998), also cited in Ghozali (2020, revised edition 2024), an F^2 value can be interpreted as a value of 0.02 representing a small effect, 0.15 representing a medium effect, and 0.35 indicating a large effect of the exogenous latent variable on the endogenous construct. Meanwhile, an F^2 value less than 0.02 indicates that there is no substantive influence or contribution from the exogenous construct to the endogenous construct. Therefore, F-square analysis is important to assess the relative strength of the influence of each independent variable in explaining the dependent variable in the SEM-PLS research model.

3) Predictive Relevance (Q-Square)

One form of testing in structural model analysis is predictive relevance (Q^2), which is used to assess the extent to which a model is able to predict endogenous variables. This test is very appropriate if the endogenous construct uses a reflective measurement model. Q^2 is often also called the Stone-Geisser Q^2 , referring to its inventors, namely Stone (1974) and Geisser (1974). In the context of PLS-SEM, Q^2 is only used for endogenous variables that are modeled reflectively. If the Q^2 value is greater than 0, then the model is said to have good predictive ability for the endogenous variable. Conversely, if the Q^2 value is equal to 0 or even negative,

then the model is considered to have no predictive ability and is less relevant in explaining the endogenous construct.

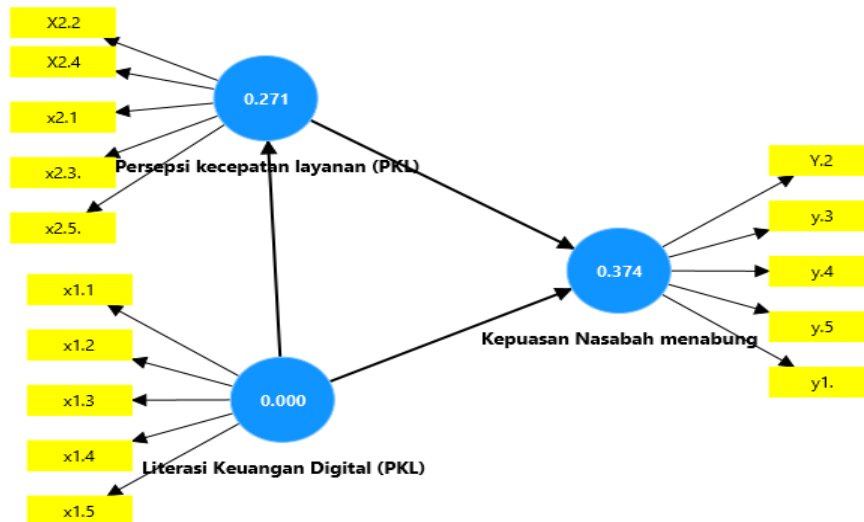


Figure Blindfolding Results

The Q^2 value is obtained using a blindfolding procedure for the removal distance determined by the data points. Blindfolding is a literacy procedure that systematically removes data points from endogenous variable indicators and also provides estimates of the parameters of the remaining data points. The blindfolding stage in PLS is performed to evaluate the Stone-Geisser's value, which is the predictive relevance of a model.

This study tested three hypotheses in the Inner Model. The causal relationships developed in the model were tested with the null hypothesis stating that the regression coefficients in each relationship were equal to zero using the t-test as in regression analysis. To determine whether a hypothesis is accepted or rejected, it is done by observing the positive value and significance between constructs, the t-value and the p-value. In this method, the measurement estimate and standard error are no longer calculated with statistical assumptions, but are based on empirical observations. Using the bootstrapping method in this study, the hypothesis is said to be accepted if the significance value of the t-value > 1.96 and p-value < 0.05 , so it can be said that H_a is accepted and H_o is rejected and vice versa.

Table Hypothesis Test Results

Original Sample (O)	Sample Mean	Standard Deviation (Stdev)	T Statistics (O/Stdev)	P Value	Conclusion
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Digital Literacy → Financial Customer Satisfaction in Savings	0.396	0.391	0.123	3,212	0.001	Significant (H1 accepted)
Digital Literacy → Perception of Service Speed	0.652	0.647	0.09	7,212	0,000	Significant (H2 is accepted)
Perception of Service Speed → Financial Customer Satisfaction in Savings	0.511	0.508	0.105	4.87	0,000	Significant (H3 accepted)

Source: Primary data processed 2025

The results of the inner test in Table 4.20 show three significant relationship paths at $p = 0.05$. Based on the signs found on the coefficients and the formative relationships to the variables, the PLS model can be interpreted as follows:

Table Summary of Hypothesis Test Results

Hypothesis	Hypothesis Path	Results	Conclusion
H1	Digital Financial Literacy → Customer Satisfaction in Savings	Significant positive	Accepted
H2	Perception of Service Speed → Customer Satisfaction in Savings	Significant positive	Accepted
H3	Digital Financial Literacy → Perception of Service Speed	Significant positive	Accepted

Source: Primary Data processed 2025

a. Results of Hypothesis Test 1: The Effect of Digital Literacy on Customer Satisfaction

The results of the hypothesis testing show that the Digital Financial Literacy variable has a significant positive effect on Savings Customer Satisfaction, with a path coefficient (O) of 0.396, a t-statistic value of 3.212, and a significance level (p-value) of 0.001, which means it is

smaller than 0.05. Therefore, with these results, H_0 is rejected and H_1 is accepted, so it can be concluded that Digital Financial Literacy has a positive and significant effect on Savings Customer Satisfaction. Thus, the first hypothesis stating that there is a positive influence between Digital Financial Literacy on Savings Customer Satisfaction can be accepted.

b. Results of Hypothesis Test 2: The Effect of Digital Financial Literacy on Perception of Service Speed

The results of the hypothesis test indicate that Digital Financial Literacy has a positive and significant effect on Perceived Service Speed. The path coefficient value of 0.371, t-statistic of 2.984, and p-value of 0.003 indicate that the relationship between the two variables is significant at the 95% confidence level ($p < 0.05$). Thus, H_0 is rejected and H_2 is accepted. This means that the higher the digital literacy of customers, the better their perception of LPD service speed. Customers who understand how digital services work tend to perceive the services provided as fast and efficient. This finding emphasizes the importance of improving digital literacy as a strategy to improve the customer service experience.

c. Results of Hypothesis Test 3: The Influence of Perceived Service Speed on Customer Satisfaction

From the results of the hypothesis testing, it shows that the variable Perception of Service Speed also has a significant positive effect on Savings Customer Satisfaction, with a path coefficient value (O) of 0.511, a t-statistic of 4.870, and a significance level of 0.000, which means it is smaller than 0.05. Based on these results, H_0 is rejected and H_2 is accepted, so it can be concluded that Perception of Service Speed has a positive and significant effect on Savings Customer Satisfaction. Therefore, the second hypothesis which states that there is a positive influence between Perception of Service Speed on Savings Customer Satisfaction can be accepted.

Discussion of Research Results:

1) The Influence of Digital Financial Literacy on Customer Satisfaction in Savings Accounts

Based on the results of the first hypothesis testing in this study, Digital Financial Literacy has been proven to have a positive and significant influence on Customer Satisfaction in Savings at the Village Credit Institution (LPD) of Kutuh Traditional Village. This indicates that the higher the customer's digital understanding and ability in accessing and managing technology-based financial services, the higher their level of satisfaction in using the savings services provided by the LPD. When customers have an understanding of mobile banking applications, are able to conduct digital transactions smoothly, understand the security of online transactions, and are able to compare digital financial products properly, it will create a more efficient, comfortable, and reliable savings experience.

This finding aligns with previous research showing that digital financial literacy plays a significant role in shaping customer satisfaction with digital financial services. In a study by (Basri & Leo, 2023), digital financial literacy significantly contributes to customer decisions and comfort in using digital banking products, including savings activities. Similarly, a study by (Anisa, 2024) shows that understanding digital financial information strengthens customers' positive perceptions of service quality, which results in increased satisfaction. Research by (Mulyati et al., 2024) also revealed that digital literacy skills give customers greater control in managing their transactions, which ultimately increases their loyalty and satisfaction with financial institutions.

In the context of this research, digital financial literacy has been shown to be a crucial factor in creating customer satisfaction when saving at the LPD. Therefore, the LPD of Kutuh Traditional Village can consider continuing to develop digital education for customers through outreach, training, and the provision of user-friendly technology as a strategy to continuously increase customer satisfaction and loyalty.

2) The Influence of Digital Financial Literacy on Perceptions of Service Speed

Based on the test results in this study, the Digital Financial Literacy (DFL) variable was proven to have a positive and significant effect on Perceived Service Speed (PKL) at the LPD (Lembaga Usaha Rakyat/LPD) in Kutuh Traditional Village. This indicates that the greater the customer's ability to understand, access, and use digital financial services effectively, the better their perception of the service speed provided by the financial institution.

Customers with good digital financial literacy will find it easier to utilize technology-based financial service features, such as mobile banking, e-statements, or digital queuing systems. This capability makes them more efficient in transactions, reduces waiting times, and minimizes communication barriers with service personnel. As a result, they perceive the service provided as faster, more efficient, and more satisfying than customers who are not yet accustomed to using technology.

This research aligns with the findings of Rahayu & Pusparini (2021), who stated that digital literacy plays a crucial role in improving customer perceptions of the quality of digital-based banking services. Furthermore, a study by Fadilah and Husaini (2022) showed that digital financial literacy can accelerate the financial decision-making process and perceive services as faster and more efficient. In the context of LPDs undergoing digital transformation, customer digital skills are key to successful service delivery, oriented toward speed and satisfaction.

Thus, increasing digital financial literacy among customers not only has a direct impact on understanding financial products, but also increases positive perceptions of service quality and speed, which ultimately can strengthen customer loyalty and satisfaction in the long term.

3) The Influence of Perceived Service Speed on Customer Satisfaction with Savings Accounts

Based on the results of the second hypothesis testing in this study, Perceived Service Speed has a positive and significant effect on Customer Satisfaction with Savings. This indicates that the faster and more responsive the service perceived by customers when interacting with financial institutions, particularly LPDs, the higher their satisfaction with saving. Speed in responding to complaints, speed in processing transactions, and timeliness in service delivery are key factors in shaping positive perceptions of service performance.

Service Quality Theory (SERVQUAL) by (Parasuraman et al., 2008) emphasizes that the responsiveness dimension is a key component in shaping perceptions of service quality. When customers perceive that services are provided quickly and efficiently, they will feel satisfied, secure, and comfortable using financial products, including savings services. This satisfaction contributes to increased customer loyalty, retention, and the intention to recommend services to others.

This finding is supported by several previous studies. For example, (Handayani, 2023) shows that perceptions of speed and accuracy of service have a significant influence on customer satisfaction of regional banks in Indonesia. In a study by (Ambarwati, 2014) Service speed is a dominant indicator influencing customer satisfaction with community-based banking services. Research by Sari and Nursalim (2023) also shows that customers who experience fast and responsive service are more likely to be satisfied and loyal to the financial institution in question. Furthermore, Sihombing & Lestari (2021) found that in the context of microfinance institutions, such as savings and loan cooperatives and LPDs, service speed directly contributes to perceived quality and satisfaction.

Overall, the results of this study emphasize the importance of building a fast, efficient, and responsive service system within the LPD (Lembaga Pension Fund) of Kutuh Traditional Village to maintain and improve customer satisfaction. Therefore, strengthening human resource capacity, utilizing information technology, and improving service standard operating procedures (SOPs) are strategic aspects that must be continuously developed.

4. Conclusion

In more detail, the research conclusions are as follows:

1. The Influence of Digital Financial Literacy on Customer Satisfaction in Savings This study shows that Digital Financial Literacy has a positive and significant influence on Customer Satisfaction in Savings at the LPD of Kutuh Traditional Village. The better the digital financial literacy, the higher the customer satisfaction in saving.
2. Digital financial literacy has a positive and significant impact on perceived service speed. Customers with improved digital literacy will perceive faster service from LPDs.
3. Perceived Service Speed has a positive and significant impact on Customer Satisfaction in Savings. Customers who experience fast, responsive, and timely service tend to be more satisfied with their financial activities at LPD.

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