

RISK PERCEPTION HAS AN INFLUENCE ON THE DECISION TO USE ACTION MOBILE BANKING AT BANK ACEH

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Abstract

The decision of customers to utilize the AcTion Bank Aceh application as an alternative platform for conducting daily and business transactions. This study aims to examine the influence of risk perception on customers' decisions to use AcTion mobile banking. Using a descriptive quantitative method and accidental sampling of 250 respondents in Aceh, the study tested its hypothesis through simple regression analysis. The study's results demonstrate that the risk perception variable significantly affects the customer decision to use AcTion Bank Aceh.

Keywords: Risk perception, customer decision

Abstrak

Keputusan nasabah menggunakan aplikasi AcTion Bank Aceh sebagai alternatif untuk kebutuhan transaksi sehari-hari dan bisnis. Tujuan penelitian ini untuk mengetahui pengaruh persepsi risiko terhadap keputusan menggunakan AcTion mobile banking. Pendekatan kuantitatif deskriptif dan teknik accidental sampling pada 250 masyarakat Aceh dengan uji hipotesis analisis regresi sederhana. Hasil penelitian menunjukkan variabel persepsi risiko berpengaruh signifikan terhadap keputusan memilih AcTion Bank Aceh.

Kata Kunci: Persepsi risiko, keputusan nasabah

INTRODUCTION

The growth of the Islamic banking industry in Indonesia has been driven by the Financial Services Authority (OJK) toward the development of a healthy, sustainable financial services sector that actively contributes to promoting high-quality Sharia-compliant economic development. Rapid technological advancements have resulted in the digitization of nearly all transactions, supported by sophisticated and automated systems that operate without human assistance, relying solely on tools and software.

The development of digital technology has significantly influenced the growth of the banking industry. Institutions are now competing to create digital banking services in order to provide greater convenience for the public. In addition to offering electronic banking (e-banking) services to meet transactional needs previously served by Automated Teller Machines (ATM) e-banking enables customers to conduct

banking activities without wasting time queuing at bank offices or ATM.

Currently, a substantial number of banking transactions are conducted easily and conveniently anytime and anywhere through electronic networks. E-banking services include internet banking, mobile banking, phone banking, and SMS banking (Prakosa & Sumantika, 2019). Mobile banking is a non cash facility or banking service that utilizes mobile communication devices, such as smartphones, to enable users to carry out various banking operations.

Mobile banking is a banking product facility designed to provide convenience for the public in conducting their activities, particularly banking transactions, without the need for physical presence except for cash withdrawals conducted via ATMs or by visiting a bank. By simply using a smartphone, customers are able to save time while performing various transactions.

The advantages of mobile banking make banking activities more practical and efficient. For banking transactions, individuals can use a smartphone with an internet connection and a downloaded mobile banking application. People feel relieved by mobile banking services, which enable users to carry out various banking transactions such as balance inquiries, inter-account fund transfers, payments, purchases, and other operations. Mobile banking also greatly contributes to enhancing effectiveness and productivity for individuals with very demanding schedules, as transactions can be performed quickly anytime and anywhere (Prakosa & Sumantika, 2019).

The implementation of high-quality transactional services in banking products will satisfy customers and ultimately foster user loyalty. According to Zikir et al. (2019), loyal customers represent a vital asset and a key factor for a company's success, as they contribute to increased profitability and help maintain existing customer bases. This is particularly important because the cost of attracting new customers can be up to five times higher than the cost of retaining current ones.

The decision making process, customers first seek information regarding the benefits and risks associated with using mobile banking. If the information indicates that the benefits outweigh the potential risks, customers are more likely to decide in favor of adopting the service. Risk refers to undesirable consequences that consumers aim to avoid when purchasing or using a product. For customers, understanding and prior experience are essential; as these increase, trust also grows. Similarly, when perceived risk decreases, the level of trust correspondingly rises (Mas'adi, 2018:2).

The use of mobile banking applications carries potential risks, in practice, when purchasing electronic credit (pulsa), a

transaction may be completed but the purchased credit does not appear, requiring the customer to report the issue to the bank for a refund process (Rithmaya, 2016). Another possible scenario is when funds are transferred and reflected in account mutations, but the transferred money has not yet reached the recipient, which can cause losses for the customer.

Risk perception influences customers' decisions to use mobile banking, and consequently affects their loyalty to the service. This is consistent with previous studies conducted by Tanuwijaya & Arifin (2023), Periana & Setiawan (2022), and Haryani (2019), which found that risk perception significantly affects decision-making, as customers consider potential risks before deciding to use a product or service

The Aceh Online Transaction application (AcTion) is part of e-banking and represents a mobile banking service owned by Bank Aceh, which can be accessed by customers via smartphones using an internet data network. AcTion Bank Aceh was first launched on November 10, 2020, as an innovative initiative aimed at providing customers with convenient access to Bank Aceh services anytime and anywhere. The development of the AcTion application encompassed system design and implementation, including collaboration with several partners for its launch. The application offers comprehensive features, such as account information, fund transfers, QRIS payments, and other payment and purchase services (<https://aceh.tribunnews.com>).

This phenomenon highlights the customer decision process the use of the AcTion application, both among the general public and specifically the residents of Aceh. This observation provides preliminary information on the decisions of Bank Aceh customers when conducting transactions. Based on interviews

with several community members, the use of Bank Aceh's AcTion mobile banking application is considered highly beneficial, as it leverages technology to facilitate various transactions, including tuition payments, online purchases (transfers), utility bill payments such as electricity and PDAM, ZIS Baitulmal contributions, balance inquiries, token purchases, other payment and purchase transactions, and interbank transfers. Mobile banking access is particularly advantageous for individuals living far from urban centers (and away from ATMs), as the AcTion Bank Aceh application on smartphones allows users to perform transactions anytime and anywhere, making it highly valuable for the community.

LITERATURE REVIEW

Risk Perception

Risk is the potential for loss resulting from the occurrence of a particular event or a potential incident, whether predictable or unpredictable, which negatively impacts a bank's capital and income (Ikatan Bankir Indonesian, 2014:341). Risk perception refers to an individual's perception of uncertainty and all undesirable consequences associated with using a product or service (Priambodo & Prabawani, 2016). The indicators of risk perception include: a) the presence of a specific risk, b) experiencing a loss, and c) the belief that the activity is risky (Priambodo & Prabawani, 2016).

Mobile Banking

Mobile Banking (M-Banking) is a form of service provided by financial institutions to facilitate their customers in conducting both financial and non-financial transactions remotely through mobile applications on smartphones or tablets. Access to this service is made possible through menus available on the Subscriber Identity Module (SIM) Card,

Unstructured Supplementary Service Data (USSD), or via applications that can be downloaded and installed by customers (OJK, 2015). M-Banking is an innovative service offered by banks to ease users in conducting banking transactions online via mobile phones (Riayu & Susanto, 2021).

Purchase/Usage Decision

A decision based on two or more alternative choices, where one is selected based on the information and knowledge obtained by the customer (Sangadji & Sopiah, 2013:42). A decision made by the customer to purchase a product, initiated by the awareness of fulfilling needs and wants (Amirullah, 2015:61). The indicators for making a product selection decision include: a) problem recognition, b) information search, c) evaluation of alternatives, d) purchase decision, and e) post-purchase behavior (Sangadji & Sopiah, 2013:50).

The Hypothesis Test

H_a: Risk perception has a significant effect on the customer decision to use AcTion Bank Aceh.

H_o: Risk perception has no effect on the customer decision to use AcTion Bank Aceh.

METHODOLOGY

This study employs a field research method with a quantitative approach, distributing questionnaires to 250 respondents to Aceh society. According to Roscoe (1975), as cited in Bougie & Sekaran (2020), a practical rule of thumb indicates that an appropriate sample size for various types of research ranges from 30 to 500, which is acceptable for most studies. The primary data source was obtained using accidental sampling, and data analysis was conducted through simple linear regression analysis. This study focuses on analyzing the influence of risk perception on customers'

decisions to use Action mobile banking at Bank Aceh.

RESULT AND ANALYSIS

Validity Test

From the data in Table 1, it can be seen that the calculated R value for all indicators in the research variable formulation is greater than the R table value, reaching 0.116. This indicates that all indicators in this study are valid and able to explain the variables. According to Sugiyono (2019), data with a calculated R value above the R table value indicates validity (correlation r-product moment). Therefore, the data in this study can be considered suitable for testing in the next testing stage.

Table 1
Validity Test

Variables	Statement	Pearson Correlation	R Table	Information
Risk perception	a1	0.621	0.116	Valid
	a2	0.792		Valid
	a3	0.772		Valid
	a4	0.827		Valid
	a5	0.724		Valid
	a6	0.806		Valid
Customer decision to use AcTion	b1	0.775	0.116	Valid
	b2	0.791		Valid
	b3	0.868		Valid
	b4	0.776		Valid
	b5	0.875		Valid
	b6	0.816		Valid
	b7	0.859		Valid
	b8	0.827		Valid
	b9	0.849		Valid
	b10	0.886		Valid

Source: Primary data processed by SPSS (2024)

Reliability Test

Reliability testing was conducted on questionnaire items that had been approved as valid. The questionnaire was declared reliable if the Cronbach's alpha value was > 0.60, and if the Cronbach's alpha value was < 0.60, it was declared unreliable (Sugiyono, 2019). Based on Table 2, the results of the reliability test calculation using the Cronbach's Alpha method were recorded in the Cronbach's Alpha column, with a value of 0.832 for the risk perception variable and 0.950 for the customer decision variable to use AcTion). Thus, both had Cronbach's alpha values exceeding 0.60; indicating that both risk perception instruments and customer decisions to use AcTion can be considered reliable or meet the requirements.

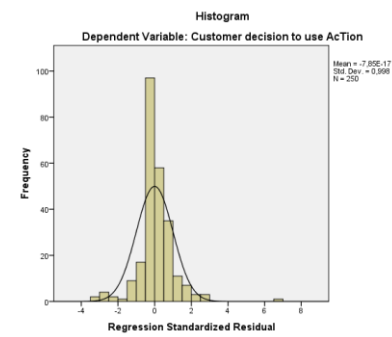
Table 2.
Reliability Test

Variables	Minimum Cronbach Alpha	Cronbach Alpha	Information
Risk perception	0.60	0.832	Reliable
Customer decision to use AcTion	0.60	0.950	Reliable

Source: Primary data processed by SPSS (2024)

Normality Test

Based on Figure 1, the Normality test is employed to assess whether the data distribution for a given dataset or variable group is normally distributed or otherwise (Riyanto & Hatmawan, 2020:137). Conversely, data that is determined to be normal exhibits a normal distribution curve, such as a Histogram with an inverted bell shape

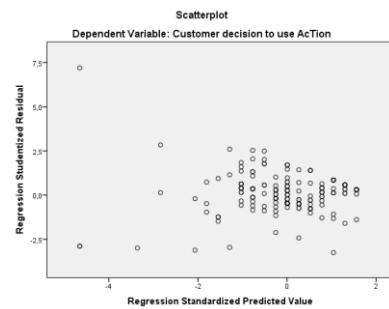


Source: Primary data processed by SPSS (2024)

Figure 1
Normality Test

Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether there are unequal residual variances across observations. A good regression model is one where the residual variances from one observation to another remain constant, a condition called homoscedasticity. Conversely, if the residual variances differ across observations, this condition is called heteroscedasticity (Ghozali, 2016:134). In this study, heteroscedasticity was detected by observing a scatterplot. As shown in Figure 2, one method for detecting heteroscedasticity is to observe the data distribution: its presence is indicated if the data points are significantly spread out, or unevenly distributed, rather than concentrated and close together.



Source: Primary data processed by SPSS (2024)

Figure 2
Heteroscedasticity Test

Simple Linear Regression Analysis

Based on table 3, it can be seen that the relationship between the independent variables and the dependent variables is as follows:

1. The constant with a value of 14.638 shows that if there is no independent variable, namely risk perception ($X=0$), then customer decision to use AcTion Bank Aceh is 14.638.
2. The risk perception variable of 1.137 has a positive result; this indicates that every 1 units increase in risk perception will be followed by an increase in customer decision to use AcTion Bank Aceh of 1.137. Assuming other variables outside the model is fixed.

Table 3.
Results of Simple Linear Regression Analysis

Model		Unstandardized Coefficient		Standardized Coefficient		t	Sig.
		B	Std. Error	Beta			
1	Constant	14,638	1,658			8,827	0,000
	Risk Perception	1,137	0,068	0,726		16,645	0,000

Dependent variable: customer decision to use AcTion
Source: Primary data processed by SPSS (2024)

Partial Test

Partial testing was conducted to determine whether the independent variable has a significant effect on the dependent variable. The calculation yielded a t-table value of 1.650, obtained from $df = n-1-k = 250-k-1 = 248$ (where k is the number of variables and n is the sample size). This test follows the following conditions: (a) if the probability (significance) > 0.05 or the calculated t-value $< t$ -table, the null hypothesis (H_0) is accepted and the alternative hypothesis (H_a) is rejected, meaning the independent variable cannot explain the dependent variable

individually. (b) If the probability (significance) < 0.05 or the calculated t-value $> t$ -table, then H_0 is rejected and H_a is accepted, meaning the independent variable can explain the dependent variable individually. Based on Table 3, the calculated t-value for risk perception is 16.645, which is greater than the t-table value (1.650), with a significant probability value of $0.000 < 0.05$. Therefore, this study accepts the alternative hypothesis (H_a) proposed earlier, indicating that the risk perception variable has a positive and significant effect on the decision of the people of Aceh to use the AcTion Bank Aceh application.

The findings of this study identify that the level of risk perception in transactions using the AcTion application is generally low according to the people of Aceh. This was determined from the total results of observations on the statements filled out by 250 respondents in the questionnaire, with a mean score of 4.00 indicating agreement on the Likert scale (4 = agree). For the risk perception variable, the respondents were more dominant in agreeing with statement number 5: 'For every AcTion transaction, I always exercise caution, even though Bank Aceh guarantees confidentiality.' Based on the variable for the decision to use the AcTion application, many respondents stated, 'I choose the AcTion Bank Aceh application as a personal decision, not influenced by external factors, and AcTion Bank Aceh is the preferred choice of the people of Aceh for making accurate transactions.'

Based on the level of risk perception from respondents' assessments of the mobile banking application owned by Bank Aceh, it was found that the application does not present specific risks that burden the people of Aceh, which may enhance their decision to perform transactions on this application compared to other applications. The company should implement

potential risk management for its mobile banking product to ensure that the public remains confident and can continue using it at any time. Risk perception refers to the uncertainty or undesired outcomes when using a product or service, with various perceptions arising from the public about uncertainty and the numerous unintended consequences that may occur during an activity (Priambodo & Prabawani, 2016:127). Risk is also a potential loss caused by the occurrence of a specific event or potential incident that negatively impacts the bank's capital and income (Ikatan Bankir Indonesia, 2014:341).

Correlation Coefficient Test

The results of the correlation coefficient (R) and determination coefficient (R²) tests are used to measure the extent of the relationship between the dependent and independent variables, and the contribution of the independent variable in influencing or explaining the variance of the dependent variable. Based on Table 4, the results of both tests show that the correlation coefficient is 0.726, indicating a strong relationship above 50%, and the determination coefficient is 0.528, meaning that 52.8% of the variance in the dependent variable, which is the decision to use AcTion Bank Aceh, can be explained by the risk perception variable. The remaining 47.2% is influenced by other factors not investigated in this study model, such as (literature review): knowledge, reputation (Riza et al., 2021); experience (Santosa & Jatra, 2022); satisfaction (Veonnita & Rojuniah, 2022); usefulness (Elvina & Rahmani, 2023); social media (Tegar, 2024); benefits (Laksana & Adi, 2025), (Kurniaputra & Nurhadi); ease (Elvina & Rahmani, 2023), (Alam & Witono, 2025), (Amini & Aminah, 2025).

Table 4
Correlation Coefficient & Determination

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.726 ^a	0.528	0.526	4.16241	1.871

a. Predictors: (Constant), Risk Perception
b. Dependent Variable: customer decision to use AcTion
Source: Primary data processed by SPSS (2024)

Analysis Influence of Risk Perception on Customer Decision to Use AcTion Bank Aceh

The analysis of the study results shows that the risk perception variable has a significant effect on the decision to use the AcTion mobile banking application of Bank Aceh among the people of Aceh. This indicates that concerns about security and privacy remain barriers to the adoption of this technology in the mobile banking application owned by PT Bank Aceh Syariah. These findings have important implications for the banking sector in general and Bank Aceh in particular, in designing strategies for developing digital services that not only focus on feature innovation but also on enhancing security and user education to build public trust, thereby fostering customer loyalty.

Effective management by Bank Aceh of risk perception will contribute to enhancing the customer decision process of customers in using the AcTion mobile banking application. The findings of this study are expected to be useful and serve as recommendations for Bank Aceh in formulating strategies to maintain customer loyalty and encourage continued use of the AcTion bank application. This highlights the importance of practical operational value in the mobile banking platform. Risk perception serves as empirical evidence with a positive direction toward customer decisions, as the level of user awareness actually encourages customers to make better use of the available security features. Another alternative to consider is the possibility of limited user understanding regarding security mechanisms.

User risk perception is seen as the uncertainty associated with the outcomes of a

decision, reflecting the uncertainty experienced by users when deciding to conduct transactions through mobile banking. The risks often faced by users of online transactions are security risks, and customers must exercise greater caution, even though transaction failures and discrepancies between expected and actual transactions will result in reimbursement by the respective bank. The results of this study are consistent with those of Elvina & Rahmani (2023), Tanuwijaya & Arifin (2023), Alam & Witono (2025), and Amini & Aminah (2025), but are not in line with Kurniaputra & Nurhadi (2018), who found no effect, and Santosa & Jatra (2022), whose findings indicated a negative direction of risk perception toward user decisions.

CONCLUSION

Based on the results of this research, it was concluded that Risk Perception has a significant impact on customer satisfaction in using AcTion Bank Aceh in the Aceh province. The correlation coefficient of 0.726 indicates a strong relationship of over 50%, while the coefficient of determination is 0.528. This suggests that 52.8% of the variance in the dependent variable, which is the decision to use AcTion Bank Aceh, can be influenced by the risk perception variable. To gain a more comprehensive understanding of the factors influencing the decision to use Action mobile banking, it is recommended to apply a mixed methods approach to deepen the analysis related to risk perception and its effect on customer decisions.

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