

# Service Quality, Training, and Development Mutual Support with Service Technology in Indonesia Private Companies

Tedy Ardiansyah <sup>a,1\*</sup>, Dipa Teruna <sup>b,2</sup>

<sup>1</sup> Universitas Indraprasta PGRI, Jakarta, Indonesia, <sup>2</sup> Universitas Nasional, Jakarta, Indonesia

<sup>1</sup> tedyardiansy4h@gmail.com \* ; <sup>2</sup> dipateruna@gmail.com ;

\* corresponding author

## ARTICLE INFO

### Article history

Received : 27-02-2024

Revised : 30-03-2024

Accepted : 31-03-2024

### Keywords

Service quality;

Training and development;

Empathy;

Tangible;

Responsiveness;

Training methods;

Suitability of training ;

## ABSTRACT

*In the technological era, every company is required to be able to serve its customers efficiently and quickly. However, not all services can be provided by technology. Because of this, companies are required to strike a balance between humans (human touch) and technology. The aim of this research is to determine the relationship between informants and other informants for service quality, training, and development, to find out the model of informants using service quality, training, and development, and to find out comparisons. a one-industry model between banking and insurance for service quality and training and development. This is qualitative research with a phenomenological approach. Phenomenologists describe the main points of each informant's life experiences. Phenomenologists describe in detail from informants where the informants feel a phenomenon. The sample determined that four informants had expertise in their fields, as evidenced by their top positions in their companies. The analysis of this research was assisted by qualitative tools from Nvivo 12, and there is no doubt about international evidence, especially in data testing or analysis tests. The research instrument was adopted from previous research and assisted by theoretical studies to simplify and help determine policies for the company's after-sales service. The results obtained by three informants had strong and moderate relationship values for each informant included. The model obtained has novelty in the indicators, which gives rise to five indicators. Meanwhile, the comparison between banking and insurance informants is unique or novel in terms of gender, position, and type of company.*

## 1. INTRODUCTION

In the technological era, every company is required to be able to serve its customers efficiently and quickly. However, not all services can be provided by technology. Therefore, companies are required to strike a balance between humans (human touch) and technology. The rapid development of technology raises one issue, namely that human resources will be replaced by service technology (Fajriyani et al., 2023; Gani & Nurmiati, 2023; Muliawaty, 2019). Technology will take human jobs where this has often been discussed and is no longer an open secret. Customer service is one of thousands of examples of problems. Some jobs will be taken over by artificial intelligence technology, aka artificial intelligence technology. Ticket clerks, cashiers, postal services, tellers or bank cashiers, secretaries, and administrative employees are the types of jobs that will be replaced by service technology or artificial intelligence, aka AI. This is based on the "future of jobs survey 2023" part of the theme at the World Economic Forum. The loss of jobs handled by humans is currently a concern. The main reason is that the quality of technology is superior to that of humans. One of them is the ability to make decisions, responsibility, and emotionality. On the other hand, the number of customers who must be served in the future continues to increase. Ten percent of interactions that will be handled by humans in 2027 sounds quite low compared to around 40% in 2017. In fact, the absolute number of customer interactions handled by humans worldwide is predicted to increase from 160 billion in 2017 to 300 billion in 2027.

On the other side of rapid technological growth, the issue that arises is that service technology will replace human resources. This phenomenon is associated with work or tasks carried out by service technology with efficiency, sometimes being the best, compared to previous humans who have done them, including: 1. Artificial intelligence, aka AI (Akbar & Kurniawan, 2023; Putranti & Anggraeny, 2022; Tjahyanti et al., 2022): quite rapid development of AI, big data that can be analyzed, interaction with humans through interfaces with extraordinary technology such as chatbots and virtual assistants, and making complicated or complex decisions. In terms of the service sector, this creates problems with current developments. 2. Robotics (Alwy, 2022; Rasyid et al., 2023; Saputro, 2024): precision and speed in the development of robots capable of performing physical and cognitive tasks. made possible by the field of robotics. This includes robots working in sectors such as hotels and restaurants. 3. Business Process Automation (Setiono, 2019; Wahyudi et al., 2023; Wijaya, 2020): Many business processes, such as customer service and inventory management, are now possible because of technology. This means that completing day-to-day tasks no longer depends on the need for human resources. 4. IoT, or Internet of Things, or something related to the internet (Amrullah & SE, 2023; Hardani et al., 2021; Widodo, 2020): can automate various services, such as transportation, health, and smart homes, because various objects can connect and communicate with one another. The results of this problem can range from improving efficiency and quality of service to reducing the amount of time employees spend performing routine tasks. However, this also raises concerns about the lack of workforce skills. Automatically, it will be difficult to compete, especially since workers will lose their jobs based on the changing job market. The use of technology in services has social, economic, and ethical effects. This has interests, namely companies, communities, and society, when creating policies and solutions that benefit all parties involved.

The shift to technology in services is a service quality issue that has emerged as the main problem. including several problems, including: 1. Inability to Adapt (Fransiska & Bernardo, 2021; M. Allo, 2020; Rahadi & Wardiman, 2022): certain things can be done by technology. In situations that are complex, difficult, or unpredictable, technology cannot always handle them. Because technology requires more flexible human interaction or creative ways to solve problems, this can lead to unsatisfactory customer experiences. 2. Difficulties in Human Interaction (Alfarizi, 2019; Nurdin, 2019; Grecengsih et al., 2021): advances in interacting with humans have been made robotic and artificially intelligent; the complex nature of human interaction cannot be fully imitated by robotics or artificial intelligence; customers feel they cannot be understood or ignored when using technology that is not sensitive to emotions or individual needs. 3. Technology Gap (Insani et al., 2022; Mokobombang et al., 2023; Sodimiranda, 2020): not everyone has access to or the ability to use technology well. Gaps in services are part of the cause of the problem; everyone who is less familiar with technology or marginalized does not have adequate access, or digital platforms have difficulty accessing the services provided. 4. Excessive Dependence (Falih et al., 2023; Paris et al., 2022; Syaifulloh & Nugroho, 2020): Systems experiencing disruption or failure always depend too much on technology which causes problems. neither having a backup plan nor services relying entirely on adequate technology can cause significant disruptions in any service within that technology. 5. Privacy and Security Concerns: The collection and processing of customer data often involves service technology. If the privacy and security of customer data is not managed well, this can cause concerns, which will harm the company's reputation and damage customer trust. To overcome these problems, paying attention to aspects such as employee training and integrating technology wisely for the organization or company, strong data protection, responsive customer support, and user-friendly interface design, technology can improve service quality rather than reduce it, when carried out with a careful and holistic approach. The financial industry, such as insurance and banking, is an industry that uses technology quite heavily to serve customers (Marginingsih, 2019; Purwanto et al., 2022). Now, various banking and insurance services can be accessed via digital platforms, so customers do not need to visit branch offices and meet frontliners. Will the function of branch offices and the role of humans in customer service in these two industries disappear? In fact, no. Addressing technological trends in the banking industry, the bank positions its branch offices as Next Generation Branches. Frontliners at branch offices who usually carry out basic banking service tasks are more focused on financial advisory services. Even though we are in the digital era, humans still need human touch, aka human power. He also emphasized that what is important to understand is the essence of the changes taking place in physical branch offices, and the

digitalization that is taking place must be accompanied by a change in mindset on the human side so that they can develop and become better at meeting customer needs. The presence of technology only facilitates interaction between customers and companies, as well as increasing efficiency in service. However, only marketing agents can pick up on emotional cues and have empathy, so they can tailor the right message to customers. It needs to be understood that technology is a support tool for marketing agents or employees, not a replacement. This balance will provide added service value to customers as well as build trust between customers and marketing agents, which will have a positive impact in the long term." Sometimes the technology used is not appropriate to meet consumer needs because many technologies do not involve emotional and empathetic aspects in their development. Especially in the insurance business, 'human touch' needs to be included to get the respect, flexibility, and empathy that customers want. The data obtained from each of these platforms is then used to conduct studies using artificial intelligence (AI) technology (Salsabilla et al., 2023; Wihartiko et al., 2021). This is done to process incoming interactions and can then become the basis for developing our customer service in the future. Even so, the company still maintains services using human power in the call center. This is done because humans provide the right solutions and build strong connections with customers. Complex questions or problems require the understanding, analysis, judgment, and empathy that only humans possess. The presence of human resources helps strengthen relationships and ensure long-term customer satisfaction. The company has two main types of services, namely transaction services and traffic services. Both services are still handled by humans, especially traffic services. Incidents such as tire bursts, radiator problems, and running out of fuel within the scope of traffic services certainly really require a helping hand. Meanwhile, in transaction services, even though transactions on toll roads are currently cashless and based on electronic money, in certain conditions, the role of humans is still needed. For example, helping customers if they experience special incidents such as transaction receipts or electronic money problems.

The variables obtained from this research are service quality and training and development, which have the same strength as service technology, meaning that one cannot be replaced with the other (Beebe et al., 2004; Fitzsimmons, 2010; Zeithaml et al., 1990). Based on the results of the interview, what kind of review, who is the informants, when, please explain the researcher wants to know these variables in depth, including the indicators contained in them. The analysis was carried out to find out descriptive correlations for both variables and indicators. The answer to this problem becomes the state of the art based on empirical data and robust studies of existing theories. This is very important in order to help answer the problem formulation of the existing problems.

The formulation of the questions from the research above is: "How big is the relationship between the informant and other informants for service quality and training and development?"; "How do you know the informant's model using service quality and training and development?"; and "How does the one-industry model compare between banking and insurance for service quality and training and development?". From this background, the researcher focused this research on the title "Service quality, training, and development support each other with service technology in private companies in Indonesia."

## 2. METHOD

This research is based on qualitative research. Qualitative research focuses more on complete details about the phenomena being reviewed rather than breaking them down into interrelated variables so as to understand social phenomena or symptoms. A theory is produced by gaining a deep understanding of the phenomenon with the desired expectations (Abdussamad & Sik, 2021; Kusumastuti & Khoiron, 2019; Nasution, 2023). Of course, qualitative and quantitative research are very different, especially in the procedures for obtaining and processing data. Data was collected between the end of 2023 and the beginning of 2024. The four informants who were used as the basis for interviews have extensive experience and have the highest positions in the company (Burhanudin et al., 2024). The four informants who were used as the basis for interviews came from four companies with the initials perusahaan, namely BDI, JMTO, BLI, and TAM. Nvivo 12 supports the methods or procedures used in the data processing process in qualitative research, which is a special tool for conducting analysis and already has an international reputation. Data validity, data description, cluster

test, and map analysis are part of the types of analyses carried out. Service quality as well as training and development were formed as a paradigm or model through high-quality data processing using Nvivo 12 in this research. Phenomenon qualitative research involves a comprehensive exploration of a phenomenon using qualitative methods. The goal is to gain a deep understanding of the phenomenon, through analysis of its underlying meanings, experiences and perceptions, from multiple points of view .(Gratia et al., 2022; Yusanto, 2020).

### 3. RESULT AND DISCUSSION

Based The table below shows a matrix of results from interviews with several informants, which are detailed in the table as follows:

**Table 1.** Description of informants and interview results

No	Informant	Position	Company	Variables and indicators
1	KS Women	S.E. & Customer Care Head	BDI Banking	<b>Service Quality</b> (responsiveness) (Mahmud, 2022; Meilani & Sugiarti, 2022; Novia et al., 2020) Frontliners who can interact directly with customers in every channel or touch point, such as frontliners and call centers
2	SMH Man	Direktur Teknologi Informasi	JMTO Toll Road	<b>Service Quality</b> (Responsiveness)(Mahmud, 2022; Meilani & Sugiarti, 2022; Novia et al., 2020). For example, helping customers if they experience special incidents such as transaction receipts or electronic money problems. <b>Training &amp;Development</b> (Kesesuain materi pelatihan)(Ichsan & Nasution, 2021; Karen et al., 2021; Suspahariati & Setyobudi, 2021). in the form of classroom material training and practical training (workshops). <b>Training &amp;Development</b> (Metode pelatihan)(Heru & Yuliani, 2020; Myori et al., 2019; Niati et al., 2019). comparative studies, innovation work competitions, and various other HR development activities
3	BI Man	Direktur Utama	BLI Insurance	<b>Service Quality</b> (responsiveness)(Mahmud, 2022; Meilani & Sugiarti, 2022; Novia et al., 2020).

---

					Company customer services that are still handled by humans include customer care to serve incoming calls, incoming e-mails, walk-in customers, and out-going calls; and distribution channels through agency marketing channels, where many customers prefer to interact with agents (marketers) or customer services to obtain information on their insurance and policies.
4	AJS	Man	Marketing Director	TAM	<p><b>Service Quality</b> (tangible)(Mulyo, 2015; Septiani et al., 2020). One form of TAM's concern for customers is actively distributing interactive content for Toyota Friends via social media or through loyalty programs such as T-Care. In this way, it is hoped that they will come every 6 months or every 10,000 kilometers to take advantage of the T-Care program and keep the vehicle in top condition.</p> <p><b>Service Quality</b> (Empathy)(Arifin et al., 2023; Nazere et al., 2023; Rahayu &amp; Rozamuri, 2023).  If the customer does not come for service on time or not regularly, the Toyota dealer team will provide a service reminder to the customer. So that communication with customers continues to be maintained.</p> <p><b>Service Quality</b> (Responsiveness)(Mahmud, 2022; Meilani &amp; Sugiarti, 2022; Novia et al., 2020).  The type of service that is still handled by humans is the call center. The goal is to be able to provide the right solutions and build strong connections with customers. "Complex questions or problems require the understanding, analysis, judgment, and empathy that only humans possess.</p>

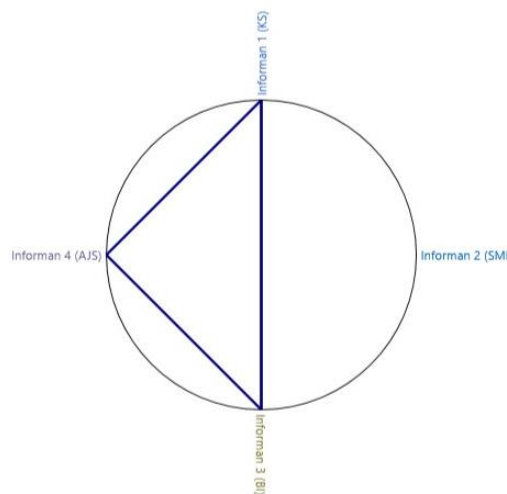
---

Sumber data: pengolahan mandiri (2024)

The table above shows details of informants with 7 variables: customer satisfaction, customer experience, customer service, quality service, customer relationship, product quality., and customer loyalty (customer loyalty). The table or matrix shows that there are only 2 (two) variables, namely service quality, consisting of 3 (three) indicators, namely responsiveness, tangibleness, and empathy, as well as training and development, consisting of 2 (two) indicators, namely suitability of training materials and training methods. The data processing process using the Nvivo12 tool consists of cluster correlation tests, map model tests, and comparison tests. These tests are a determination or help to answer current research questions.

### Cluster Analysis

Analysis clusters are models or patterns of data obtained, either in the form of files or nodes, through systematic procedures that have been created in nVivo 12. The easy-to-digest image feature that displays attribute data or data from the same node has very useful analysis and shows the similarity of data from each informant in the diagram that comes from a data source or node.



**Figure 1.** Analysis cluster strong diagram

The fact that each informant has the same perspective on service quality as well as training and development, which support each other with service technology in their company, can be seen from the table above. The results are displayed in a diagram with straight lines and sharp angles for cluster analysis test results with initial data from interviews. It shows a strong relationship between similarity of ideas and implementation of performance, which is represented in the blue lines shown by each informant.

It can be seen in Figure 1 that there are 4 informants who were analyzed using cluster analysis. The four informants consisted of Informant 1 (KS), Informant 2 (SMH), Informant 3 (BI), and Informant 4 (AJS). In the image shown, there is a blue line, which shows a strong relationship or correlation. The strong relationship or correlation was between Informant 1 (KS), Informant 3 (BI), and Informant 4 (AJS). Only 1 informant did not have a strong relationship or correlation with the other, namely informant 2 (SMH).

**Table 1.** Rule of Thumb Pearson Correlation Coefficient(Hair et al., 2014)

Correlation Coefficient	Strength Description
0.81 - 1.00	Strongest
0.61 - 0.80	Strong
0.41 - 0.60	Moderate
0.21 - 0.40	Weak
0.00 - 0.10	Weak to No Relationship (WtNR)

To see the correlation coefficient of each informant in the analysis cluster, the relationship between the numbers is shown below:

**Table 2.** Data on Pearson correlation coefficients for informants

File A	File B	Pearson correlation coefficient
Files\\Data Informan keseluruhan\\Informan 3 (BI)	Files\\Data Informan keseluruhan\\Informan 1 (KS)	1 (Strongest)
Files\\Data Informan keseluruhan\\Informan 4 (AJS)	Files\\Data Informan keseluruhan\\Informan 1 (KS)	0,82616 (Strong)
Files\\Data Informan keseluruhan\\Informan 4 (AJS)	Files\\Data Informan keseluruhan\\Informan 3 (BI)	0,82616 (Strong)
Files\\Data Informan keseluruhan\\Informan 2 (SMH)	Files\\Data Informan keseluruhan\\Informan 1 (KS)	-0,121566 (WtNR)
Files\\Data Informan keseluruhan\\Informan 3 (BI)	Files\\Data Informan keseluruhan\\Informan 2 (SMH)	-0,121566 (WtNR)
Files\\Data Informan keseluruhan\\Informan 4 (AJS)	Files\\Data Informan keseluruhan\\Informan 2 (SMH)	-0,310642 (WtNR)

Table 2 above shows the relationship or correlation indicated by numbers. The first line shows there are two files. The file here describes the placement of each informant. Then there is the Pearson correlation coefficient, which shows the relationship or correlation with numbers, usually expressed as Strongest to Weakest to No Relationship (WtNR). In the first row (1) between the data of informant 3 (BI) and the data of informant 1 (KS), where the relationship or correlation with number 1, aka strongest, is shown, it means that informant 3 (BI) and informant 1 (KS) have a very strong relationship to state that service quality and training and development support each other with service technology. In the second row (2) between the data of informant 4 (AJS) and the data of informant 1 (KS), a relationship or correlation is shown with the number 0.83, aka strong, meaning that informant 4 (AJS) and informant 1 (KS) have a strong relationship to state that service quality and training and development support each other with service technology. In the third row (3) between the data of informant 4 (AJS) and the data of informant 3 (BI), a relationship or correlation is shown with the number 0.83, aka strong, meaning that informant 4 (AJS) and informant 3 (BI) have a very strong relationship to state that service quality and training and development support each other with service technology. In the fourth row (4) between the data of informant 2 (SMH) and the data of informant 1 (KS), where the relationship or correlation is shown with the number -0.12, aka Weak to No Relationship (WtNR), it means that informant 2 (SMH) and informant 1 (KS) have a Weak to No Relationship (WtNR), aka weak, and there is no relationship to state that service quality and training and development do not support each other with service technology. In the fifth row (5) between the data of informant 3 (BI) and the data of informant 2 (SMH), where the relationship or correlation is shown with the number -0.12, aka Weak to No Relationship (WtNR), it means that informant 3 (BI) and informant 2 (SMH) have a Weak to No Relationship (WtNR), aka weak and no relationship, to state that service quality and training and development do not support each other with service technology. In the sixth row (6) between the data of informant 4 (AJS) and the data of informant 2 (SMH), where the relationship or correlation is shown with the number -0.31, aka weak, it means that informant 4 (AJS) and informant 2 (SMH) have a weak relationship, aka it is weak to state that service quality and training and development do not support each other with service technology.

### Relating to comparison diagram (charts)

#### Comparison chart

Compare the similarities of two parts in one project and determine the features or advantages of each part. This comparison gives rise to a typical code, namely a positive attitude. The analysis was carried out to find out optimistically using diagrammatic comparison analysis. Showing child nodes and hiding memo links is part of the changes to the related elements displayed on the diagram that have been made. When you want this data in Nvivo, unfortunately, the diagram is not automatically saved in the application. The trick is to be able to copy and paste a particular diagram by exporting it as an image file

or in the memo where you want to save it. From the above, it is clear that exploration of this diagram is very necessary, technically, such as nodes that have encoded certain sources, for example, nodes that have been coded for interviews with informants. Investigating specific nodes to find other sources that have been encoded is part of the next step. All information is encoded at the parent or principal node.

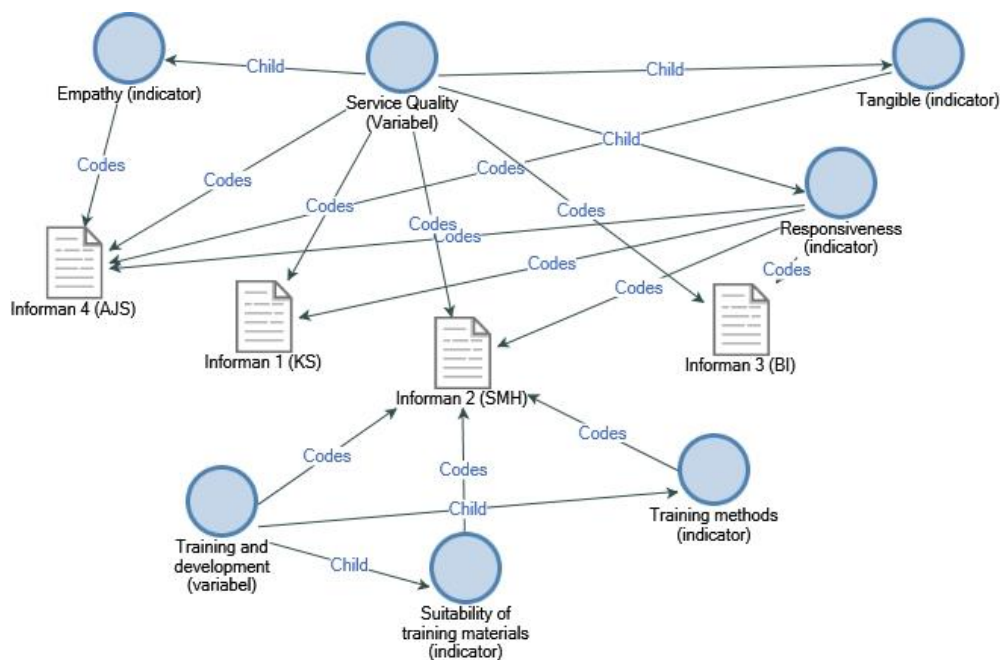
**Table 3.** informant case classifications

Informan	Company	Gender	Position
Cases\\Informan 1 (KS)	Banking	Woman	Customer Care Head
Cases\\Informan 2 (SMH)	Toll Road	Men	Chief Technology Information
Cases\\Informan 3 (BI)	Insurance	Men	President Director
Cases\\Informan 4 (AJS)	Car Manufacturing	Men	Marketing Director

If you look at table 3, there are four pieces of information regarding the description of each informant: gender, company, and position. For informants, namely the initials of each informant, then regarding company, namely the type of company from each informant, and finally position, namely the position held or occupied by the informant. Answering the problem formulation above, which will compare gender and position, or position obtained from the results of the case classification table.

If you can see from Table 3, the four informants show the company, gender, and position. The company consists of four companies, namely banking, toll road, insurance, and car manufacturing. Then, for gender, there is only 1 woman compared to 3 men. For the positions of the 4 (informants), all of them are leaders with sufficient work experience; the position of Customer Care Head consists of 1 person; the position of Chief Technology Information also consists of 1 person; while the others are the same, only 1 person consists of the president, director, and marketing director.

**Variabel and Gender Comparison Diagram**



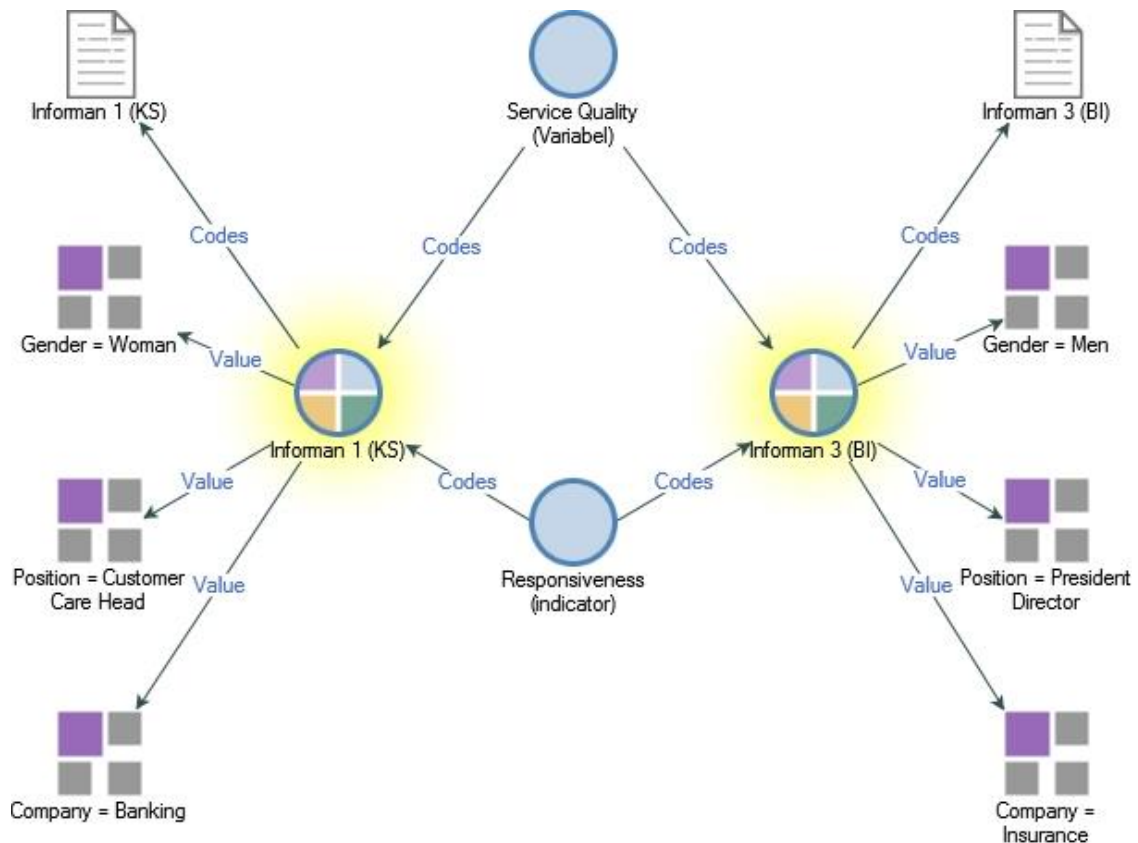
**Figure 2.** Variabel and Gender Comparison Diagram

The Figure 2. above explains the comparison of informants for the variables and indicators for each informant. For informant 1 (KS), it consists of 1 variable, namely service quality, where there is only 1 indicator, namely responsiveness. For informant 2 (SMH), it consists of 2 variables, namely service quality and training and development, where there are 3 indicators, namely suitability of training materials, training methods, and responsiveness. Informant 3 (BI) consists of 1 variable and 1 indicator,



namely service quality and responsiveness. Finally, for informant 4 (AJS), there is 1 variable, namely service quality, and 3 indicators, including empathy, tangibleness, and responsiveness.

In Figure 3, there are similarities in terms of variables and indicators, namely that the service quality variable has similarities to informant 1 (KS), informant 2 (SMH), informant 3 (BI), and informant 4 (AJS).



**Figure 3.** Company, Position & Gender Comparison Diagram

Figure 3 explains the comparison of informants with a focus on variables and indicators, including case classification, namely company, position, and gender. This comparison was taken from informants who had the same variables and indicators, namely informant 1 (KS) and informant 3 (BI), where the variable was service quality and the indicator was responsiveness.

Informant 1 (KS) for the case classification is female, the position is customer care head, and the company type is banking. For informant 3 (BI) for case classification, gender is male, position is president/director, and type of company is insurance.

The Variable and Gender Comparison Diagram has been explained in detail, the results of which are shown in Figure 3 and Figure 4, which strengthens the results of previous research which have been presented in Table 1 above.

#### 4. CONCLUSION

The conclusion of the hypothesis testing results developed in this study are:

This The answer to the problem formulation is "How big is the relationship between the informant and other informants for service quality and training and development?" then "How to find out the informant's model using service quality and training and development?" and "How does the one-industry model compare between banking and insurance for service quality and training and development?". It has been answered in the analysis test that the author has described above.

From the correlation test between one informant and another, there is a difference value, which is divided into two, namely having a strong and not strong relationship. For a strong relationship

between informant 1 (KS) and informant 3 (BI), it is 1 (one), aka strongest, then informant 1 (KS) and informant 4 (AJS) are 0.83 (zero point eighty-three), aka strong, and informant 3 (BI) and informant 4 (AJS) are 0.83 (zero point eighty-three), aka strong. Meanwhile, the relationship between informant 1 (KS), informant 3 (BI), and informant 4 (AJS) when related to informant 2 (SMH) has a less strong relationship, i.e., the value is below 0.60. Overall, the level between one informant and another is stated above at 0.60, although there is only one informant who does not have a strong or good correlation.

Meanwhile, to find out if the informant model using service quality and training and development is something new or has novelty, the indicators that appear are 5 indicators, divided into two, namely 3 indicators for the service quality variable, including empathy, tangibleness, and responsiveness, as well as 2 indicators, including suitability of training materials and training methods. This indicator adds knowledge when it comes to service quality, training, and development.

Meanwhile, finally, the comparison of one industry model between banking and insurance for service quality as well as training and development has a uniqueness or novelty; although it has similarities in variables and indicators, there are differences or innovations, namely differences in gender, position, and type of company. This is what complements additional vocabulary or references regarding case classification so as to enrich the scientific knowledge for service quality variables and training and development variables.

## REFERENCES

- Arifin, S., Effendi, A., Syahidin, R., & Paramarta, V. (2023). Kualitas Layanan Meningkatkan Kepuasan Pasien Bpjs Rawat Inap Rsud Ratu Aji Putri Botung. *Jurnal Inspirasi Ilmu Manajemen*. <https://api.semanticscholar.org/CorpusID:257326024>
- Beebe, S. A., Mottet, T. P., & Roach, K. (2004). *Training and development: Enhancing communication and leadership skills*.
- Fitzsimmons, J. (2010). *Service management: operations*. Irwin/McGraw-Hill.
- Gratia, G. P., Merah, E. L. K., Triyanti, M. D., Paringa, T., & Primasari, C. H. (2022). Fenomena Racun Tik-Tok Terhadap Budaya Konsumerisme Mahasiswa di Masa Pandemi COVID-19. *KONSTELASI: Konvergensi Teknologi Dan Sistem Informasi*, 2(1).
- Hair, J. F., Wolfinger, M. F., Ortinau, D. J. & Bush, R. P. (2014). *Multivariate Data Analysis*. Prentice Hall.
- Heru, H., & Yuliani, R. E. (2020). Pelatihan Pengembangan Bahan Ajar Multimedia Pembelajaran Interaktif Berbasis Pendekatan Saintifik Menggunakan Metode Blended Learning bagi Guru SMP/MTs Muhammadiyah Palembang. *Jurnal Pengabdian Pada Masyarakat*, 5(1), 35–44.
- Ichsan, R. N., & Nasution, L. (2021). Sosialisasi Pelatihan Untuk Meningkatkan Prestasi Kerja Karyawan Di Pdam Tirtanadi Cabang Padang Bulan Medan. *Amaliah: Jurnal Pengabdian Kepada Masyarakat*, 5(1), 48–53.
- Karen, A., Tewal, B., & Mac Donald, B. W. (2021). Pengaruh Pendidikan, Pelatihan, Dan Pengembangan Karir Terhadap Prestasi Kerja Karyawan Pada Hotel Sintesa Peninsula Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 9(1).
- Mahmud, A. (2022). Pengaruh Kualitas Layanan Terhadap Kepuasan Pasien Rawat Jalan. *Jurnal Mirai Management*, 7(2), 104–119.
- Marginingsih, R. (2019). Analisis SWOT technology financial (fintech) terhadap industri perbankan. *Cakrawala-Jurnal Humaniora*, 19(1), 55–60.
- Meilani, A., & Sugiarti, D. (2022). Analisis Kualitas Layanan dan Kepuasan Nasabah Bank Syariah Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 2501–2510.
- Mulyo, L. F. (2015). *Analisis Pengaruh Kualitas Layanan (Tangible, Empathy, Reliability, Responsiveness, Dan Assurance) Terhadap Kepuasan Pelanggan*. <https://api.semanticscholar.org/CorpusID:151554206>

- Myori, D. E., Chaniago, K., Hidayat, R., Eliza, F., & Fadli, R. (2019). Peningkatan kompetensi guru dalam penguasaan teknologi informasi dan komunikasi melalui pelatihan pengembangan media pembelajaran berbasis android. *JTEV (Jurnal Teknik Elektro Dan Vokasional)*, 5(2), 102–109.
- Nazere, A., Sukaesih, S., & Perdana, F. (2023). Hubungan Kualitas Layanan Dengan Citra Museum Konferensi Asia Afrika. *Jurnal Ilmiah Multidisiplin*. <https://api.semanticscholar.org/CorpusID:257540514>
- Niati, A., Soelistiyono, A., & Ariefiantoro, T. (2019). Pengembangan Kemampuan Sumber Daya Manusia melalui Pelatihan Komputer Microsoft Office Excel untuk Meningkatkan Kinerja Perangkat Desa Mranggen. *E-Dimas: Jurnal Pengabdian Kepada Masyarakat*, 10(1), 105–110.
- Novia, M. A., Semmaila, B., & Imaduddin, I. (2020). Pengaruh kualitas Layanan Dan Kualitas Produk Terhadap Kepuasan Pelanggan. *Tata Kelola*, 7(2), 201–212.
- Purwanto, H., Yandri, D., & Yoga, M. P. (2022). Perkembangan dan dampak financial technology (fintech) terhadap perilaku manajemen keuangan di masyarakat. *Kompleksitas: Jurnal Ilmiah Manajemen, Organisasi Dan Bisnis*, 11(1), 80–91.
- Rahayu, V. P., & Rozamuri, A. M. (2023). Pengaruh Kualitas Layanan Penyedia jasa Pekerja (PJP) terhadap Kepuasan Kerja Tenaga Kerja Jasa Penunjang (TKJP) di PT VPR. *INOBISS: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*. <https://api.semanticscholar.org/CorpusID:258142077>
- Salsabilla, K. A. Z., Hadi, T. D. F., Pratiwi, W., & Mukaromah, S. (2023). Pengaruh penggunaan kecerdasan buatan terhadap mahasiswa di perguruan tinggi. *Prosiding Seminar Nasional Teknologi Dan Sistem Informasi*, 3(1), 168–175.
- Septiani, Y., Aribbe, E., & Diansyah, R. (2020). Analisis Kualitas Layanan Sistem Informasi Akademik Universitas Abdurrab Terhadap Kepuasan Pengguna Menggunakan Metode Sevqual (Studi Kasus: Mahasiswa Universitas Abdurrab Pekanbaru). *Jurnal Teknologi Dan Open Source*, 3(1), 131–143.
- Suspahariati, S., & Setyobudi, B. (2021). Peran Pelatihan dan Pengembangan dalam Meningkatkan Kinerja Dosen di Perguruan Tinggi. *Dirasat: Jurnal Manajemen Dan Pendidikan Islam*, 7(2), 221–236.
- Wihartiko, F. D., Nurdianti, S., Buono, A., & Santosa, E. (2021). Blockchain dan Kecerdasan Buatan dalam Pertanian: Studi Literatur. *J. Teknol. Inf. Dan Ilmu Komput*, 8(1), 177.
- Yusanto, Y. (2020). Ragam pendekatan penelitian kualitatif. *Journal of Scientific Communication (Jsc)*, 1(1).
- Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1990). *Delivering quality service: Balancing customer perceptions and expectations*. Simon and Schuster.