



Gender as a moderator of employee professionalism and performance on customer satisfaction in Indonesian Islamic Banks

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ABSTRACT

The increasingly competitive landscape of Islamic banking in Indonesia urges institutions such as Bank Syariah Indonesia (BSI) to optimize employee performance and professionalism to improve customer satisfaction. However, several customer complaints in West Jakarta raise concerns about service consistency. This study aims to examine the influence of employee performance and professionalism on customer satisfaction, with gender acting as a moderating variable. A quantitative approach was employed using a questionnaire distributed to 120 people BSI customers, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that employee performance significantly affects customer satisfaction (coefficient = 0.297; $p = 0.002$), and employee professionalism shows a stronger significant effect (coefficient = 0.634; $p < 0.001$). Gender moderates the relationship between professionalism and satisfaction for both male (coefficient = 0.599; $p = 0.043$) and female customers (coefficient = 0.807; $p < 0.001$), but its moderating effect on the relationship between performance and satisfaction is only significant for female customers (coefficient = 0.159; $p < 0.001$), and not for male customers (coefficient = 0.291; $p = 0.109$). These findings suggest that while gender plays a partial moderating role, the professionalism of employees remains the most critical factor in enhancing customer satisfaction at BSI West Jakarta. Companies should focus on developing employee skills and professionalism while implementing inclusive communication strategies to address potential gender bias. Future research could explore additional moderators or contextual factors to further refine these insights.

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1. INTRODUCTION

With so many banks established in Indonesia, customers can choose from a variety of banking products and services. Therefore, in order to compete in this global era, financial institutions must provide the best service and performance because competition between them is getting tighter. The banks that merged into one entity known as Bank Syariah Indonesia (BSI) are, or BRI Syariah, Bank Mandiri Syariah, and Bank BNI Syariah. OJK officially issued the merger permit for these 3 businesses on January 27, 2021. The merger of these three banks is a government strategy to strengthen and optimize Islamic banking in Indonesia by encouraging larger Islamic banks to enter the global market, have better capital capacity, and provide more complete services.

Subject in this study specifically at West Jakarta as the research location was focusing on one region allow for more efficient and accurate data collection compared to conducting research at a national scale which may require significantly larger resources and could lead to data inconsistency. Therefore, west Jakarta provides both a representative and practical scope for this study. Previous research from (Firdayetti & Rahma, 2025) and (Maharany & Santika, 2019) from two previous research can combines insight. First research focused on examining the direct relationship between performance and professionalism towards customer satisfaction and second research strand emphasized gender as moderating variable that can enhance the impact of employee and professionalism. However, these two perspectives have not been tested simultaneously within a single research framework. Therefore, this study seeks to fill the gap by combining both approaches, testing the direct influence of performance and professionalism on customer satisfaction while also analyzing the moderating role of gender.

Performance is an activity that is perfected in accordance with the responsibility of a person or a group that is willing to achieve the expected results (Arisanti et al., 2019). Good employee performance is one of the crucial aspects in a company's efforts to increase productivity. One aspect that has an impact on employees is the ability or expertise of employees in doing the job and the level of effort exerted and the organizational support received (Mathis, 2017). Customer needs and desires come first, and when customers are happy, that's when the company really succeeds. Many companies only focus on making more money and forget to check if their customers are satisfied with what they offer. That's why it's so important for everyone in the company to have a professional attitude and follow it in everything they do.

In the banking world, good performance is closely related to professionalism. Employee professionalism includes the ability to serve customers well and the ability to maintain the company's reputation and integrity. However, recent research shows that gender diversity in the workplace affects employee performance and interactions, which ultimately impacts customer satisfaction (Muzanni & Yuliana, 2021). Banks with higher gender diversity tend to be more innovative and responsive to customer needs.

Gender diversity can also enhance employee professionalism. Gender-diverse teams tend to be more collaborative, with each member bringing unique strengths and approaches to customer interactions (Bouteraa et al., 2023). This has an impact on improving overall services that can boost customer satisfaction. The phenomenon in Indonesia was found in BSI Bank, which in its operations pays special attention to employee professionalism and gender. Female employees at BSI in executive positions at BSI, show significant participation in establishing more responsive and inclusive services for customers.

In carrying out its operations, BSI always makes efforts to provide the best service to customers in order to create customer satisfaction, including BSI in the West Jakarta area. However, to carry out efforts to create satisfaction, there are still various complaints experienced by customers which are problems with employee performance and professionalism in creating customer satisfaction at BSI Bank, especially in the West Jakarta area. Customers have various complaints, leading to dissatisfaction with the services and performance offered by BSI. The issue stems from the background, which raises questions about whether employee performance and professionalism affect customer satisfaction, and if gender plays a role in how these factors influence customer satisfaction. Thus, the research title focuses on the influence of gender on the relationship between employee performance, employee professionalism, and customer satisfaction.

The aim of this study was to examine how employee performance impacts customer satisfaction, to assess how employee professionalism affects customer satisfaction, and to determine if gender strengthens the connection between employee performance and customer satisfaction, as well as between employee professionalism and customer satisfaction.

Employee performance, which includes technical ability and customer service skills, is expected to have a significant impact on customer experience and satisfaction. In addition, employee professionalism including integrity, work ethics, and commitment to service quality play an important role in creating customer trust and loyalty. On the other hand, gender in the work environment is expected to enrich team dynamics through diverse perspectives and approaches,

which not only improve the quality of personal performance but also strengthen overall professionalism. With diverse gender diversity, banks can be more responsive to various customer needs and create a more inclusive service environment, which ultimately increases the overall level of customer satisfaction.

The performance of Islamic banking employees can be influenced by a combination of individual competencies and organizational culture based on Islamic principles, thereby creating a productive work environment and quality service (Zulkifli et al., 2023). Customer satisfaction can be determined by employee professionalism, seen from their expertise, attitude and consistency of service, which are the main factors in increasing customer loyalty (Firdayetti & Rahma, 2025). Sharia human capital strategy plays an important role in optimizing employee performance through competency development and fostering sharia values that are in line with the vision of Indonesian sharia banks (Yuliar, 2023). In addition, the implementation of strong Organizational Citizenship Behavior (OCB) encourages employees to provide services that exceed customer expectations, which has a direct positive impact on the performance of Islamic banks (Zulkifli et al., 2023). Employee experience built through effective work interactions and a deep understanding of customer needs has been proven to improve service quality in the banking sector (Kim & Yeo, 2024). BSI's post-merger study shows that superior bank performance significantly strengthens customer trust and satisfaction, underscoring the importance of effective human resource integration (Wusqo et al., 2022). Furthermore, human capital management that balances job satisfaction and operational sustainability is the key to the sustainability of the Islamic banking business (Kusuma & Ardista, 2025). The comparison between Islamic and conventional banks also indicates that the professionalism of employees in Islamic banks is better able to build trust through a service approach based on religious values (Sintania, 2020).

H1 = Employee performance has a positive effect on customer satisfaction

H2 = Employee professionalism has a positive influence on customer satisfaction

H3a & H3b = gender can support the influence of employee performance on customer satisfaction

H4a & H4b = gender can support the influence of employee professionalism on customer satisfaction.

2. RESEARCH METHOD

The object of the study is the core problem that will be studied to obtain structured data. Bank Syariah Indonesia located in West Jakarta is the subject of this study. The object of this study is customers regarding gender representation at BSI branches. This research is used to prove customer comfort when served with differences in employee gender and to find out BSI's communication in achieving service equality values. The sample of this research is 120 people as patron or customer. Which is represent the whole population, sample technique used is saturated sampling. Measurement of performance, professionalism and satisfaction using 5 points likert.

Tabel 1. Variable measurement

No.	Variable	Indicator	Size Measure
1.	Performance Staff (Sahadat, 2021)	1. Quality of work 2. Quantity 3. Goals 4. Effectiveness 5. Independence	Interval
2.	Professionalism Staff (Tias et al., 2021)	1. High skill 2. Knowledge and experience 3. Intelligence 4. Future oriented attitude 5. Independent attitude	Interval
3.	Customer Satisfaction (Tias et al., 2021)	1. User satisfaction 2. User quality dimensions 3. Confirm of expectations 4. Rebuying intention 5. willingness to recommend 6. User dissatisfaction	Interval
4.	Gender (Muzanni & Yuliana, 2021).	Service Provide by gender:	Dummy

No.	Variable	Indicator	Size Measure
		a)	Man skor 1
		b)	Woman skor 2

Source: Data processed by researchers, 2025

Based on the description that has been presented by previous researchers, there are two types of variables used in this study, namely: Customer satisfaction variable (Y), Employee performance variable (X1), Employee professionalism (X2) and gender variable as a moderation.

Employee performance is the results produced by activities or job functions during a specific time period, which indicates the quality and quantity of those tasks (Tias et al., 2021). Employee performance is very important and the company needs to pay close attention to it because it directly affects the company's success (Sahadat, 2021). Good employee performance tends to provide good contributions in achieving company goals. On the other hand, if employee performance is bad, it will create obstacles for the company to advance in achieving its goals and objectives, and have an impact on the company's reputation.

The term "satisfaction" refers to the emotional state a person has as a consequence of comparing the actual performance of a product or outcome with one's wishes (Kotler dan Keller, 2018)). The term "satisfaction" refers to the emotional state that a person has as a consequence of comparing the actual performance of a product or outcome with one's expectations (Fransiska, 2021). So it can be concluded, customer satisfaction is a person's feeling that what is obtained is in accordance with or not in accordance with what is desired.

Gender is defined as having balanced representation between men and women in leadership positions, which is expected to bring innovation, creativity and better decision-making in the company (Muzanni & Yuliana, 2021). In this research, the gender variable refers to the sex of the bank employee providing services to customers. Therefore, the analysis is based on consumer perceptions of the service provided by both male and female employees. Gender-diverse teams tend to be more innovative and have better problem-solving skills, which ultimately has a positive impact on company performance (Sintania, 2020). In Indonesia, the role of women in banking is increasingly prominent, especially in managerial positions, which can make a significant contribution to customer satisfaction.

In this equation research at moderated regression analysis using overfull SEM-PLS because more suitable explanatory model and able to handle data that does not meet the assumption of normality, which common in survey based. Furthermore, PLS is more appropriate when the research goal is prediction and theory development, rather than solely theory testing and confirmation. The data analysis method uses descriptive statistics, validity and reliability tests, moderation regression tests, and hypothesis tests. This analysis aims to determine between manifest variables, namely employee performance and employee professionalism against the intercept variable, namely customer satisfaction at BSI Bank. The regression models used are:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_1 * M + \beta_4 X_2 * M + \epsilon$$

Explanation:

$\beta_1, \beta_2, \beta_3, \beta_4$ = Coefisien Regresi

Y = Customer Satisfaction (Y)

X1 = Performance Staff

X2 = Professionalism Staff

M = Gender

E = Error

3. RESULTS AND DISCUSSIONS

Analysis Statistic Descriptive

Table 2. Statistic descriptive

Variabel	N	Min	Max	Mean	Std.Deviasi
Customer Satisfaction (Y)	120	2,00	5,00	4,35	0,77
Performance Staff (X1)	120	1,00	5,00	4,32	0,78

Variabel	N	Min	Max	Mean	Std.Deviasi
Professionalism Staff (X2)	120	1,00	5,00	4,29	0,80
Gender (M)	120	0,00	1,00	0,37	0,48

Source: Processed Data Result SPSS v25, 2025

Table 2 illustrates the descriptive statistics of all the research variables. The minimum value is 1 which means that the minimum answer from 120 respondents is strongly disagree and for the maximum value in this variable, all indicators have a maximum value of 5 which means that the highest answer from 120 respondents. The average value of gender as a moderation is 0.37 < 0.48, so the respondents who filled out the questionnaire were very diverse.

These results indicate that respondents generally assess employee performance and professionalism as high, and customer satisfaction is also high. This is important because it reinforces the research's basic assumption that employee performance and professionalism are indeed relevant for testing their influence on customer satisfaction. The fairly evenly distributed gender variable also provides a valid basis for analysis as a moderating variable.

Table 3. Gender decriptive

Gender	Dummy	Total	Percentage
Man	1	60	50%
Woman	0	60	50%
Total		120	100%

Source: Researcher (2025)

This balanced distribution demonstrates that the study is not biased toward one particular gender, allowing for a more equitable analysis of the role of gender as a moderator. This adds to the study's validity, as customer perceptions of service from male and female employees can be compared in equal proportions.

Constructing a Path Diagram

The design path diagram of the inner model and outer model in this analysis is depicted in the image below.

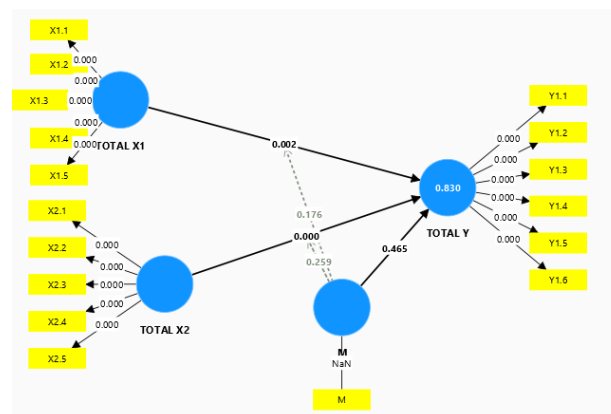


Figure 1. Path diagram

Source: SmartPLS 4 Data Processing

Outer Model Size Evaluation

When evaluating validity and reliability, a measurement model (outer model) is used. To ensure that the research instrument measures the right thing, a validity test is performed. Conversely, the consistency of an idea can be evaluated through a reliability test.

Validity Test

The validity model is measured using the Discriminant Validity and Convergent Validity tests.

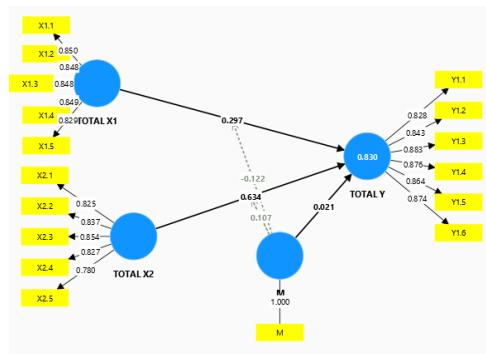


Figure 2. Validity test diagram 7 reliability
 Source: SmartPLS4 (2025)

Table 4. Convergent validity results

Variabel	Loading Factor	AVE	Result
X1.1	0,850 > 0,70	0,714 > 0,50	Indicator valid
X1.2	0,848 > 0,70		Indicator valid
X1.3	0,848 > 0,70		Indicator valid
X1.4	0,849 > 0,70		Indicator valid
X1.5	0,829 > 0,70		Indicator valid
X2.1	0,825 > 0,70	0,681 > 0,50	Indicator valid
X2.2	0,837 > 0,70		Indicator valid
X2.3	0,854 > 0,70		Indicator valid
X2.4	0,827 > 0,70		Indicator valid
X2.5	0,780 > 0,70		Indicator valid
Y1.1	0,828 > 0,70	0,742 > 0,50	Indicator valid
Y1.2	0,843 > 0,70		Indicator valid
Y1.3	0,883 > 0,70		Indicator valid
Y1.4	0,876 > 0,70		Indicator valid
Y1.5	0,864 > 0,70		Indicator valid
Y1.6	0,874 > 0,70		Indicator valid
X1*M	1,00 > 0,70		Indicator valid
X2*M	1,00 > 0,70		Indicator valid

Source: SmartPLS4 (2025)

Reability Test

When multiple measurements are made on the same topic, reliability indicates how reliable and consistent the findings are.

Table 5. Reability test result

Variable	Croanchbach Alpha	Composite Realibility (rho_c)	Result
X1	0,900 > 0,70	0,926 > 0,70	Realibel Fulfilled
X2	0,883 > 0,70	0,914 > 0,70	Realibel Fulfilled
Y	0,930 > 0,70	0,945 > 0,70	Realibel Fulfilled

Source: SmartPLS4 (2025)

**Evaluation of Inner Model Size
 R square test**

Table 6. R-square test results

Variabel	R-Square	R-Square Adjsuted
Y	0,830	0,825

Source: SmartPLS4 (2025)

The value of 0.825 shows that 82.5% of the changes in customer satisfaction can be explained by the combination of employee performance, professionalism, and the moderating factor of gender. The other 17.5% is due to factors not included in the model. When the Adjusted R² is calculated after adding the gender variable, it shows that gender can either

increase or decrease the impact of employee performance and professionalism on customer satisfaction. This means that the effect of these factors may differ based on the customer's gender, such as men and women possibly valuing professionalism or performance in different ways.

Goodness of Fit Test

Table 7. GoF test results

	Estimated Model	Hasil
SRMR	0,053 < 0,10	Model Fit

Source: SmartPLS4 (2025)

The Goodness of Fit value of 0.053 which is below the threshold of 0.10 states that this analysis model has met the model feasibility criteria (fit). This means the model's indicators are connected in a way that fits real-world situations well, so the analysis and results from the model can be relied upon.

F-Square Test

Table 8. F-square test results

Variabel	F-Square	Group
X1	0,119	Moderate Effect
X2	0,541	Strong Effect
X1*M	0,020	Low Effect
X2*M	0,015	Low Effect

Source: SmartPLS4 (2025)

According to the F-square test results, the professionalism variable (X2) has the biggest impact on customer satisfaction, with an F-square value of 0.541. This falls into the strong effect category, showing that employee professionalism plays a major role in improving customer satisfaction. On the other hand, the employee performance variable (X1) has an F-square value of 0.119, which is in the medium effect category. This means that while its influence is less than professionalism, employee performance still contributes significantly to customer satisfaction.

Path Coefficient Test / Hypothesis Test

This study carried out a hypothesis test to find out how much profitability and liquidity influence the company's value, both directly and through the effect of intellectual capital. To check if this influence is significant, the t-statistic value is used, which needs to be higher than 1.96, and the p-value should be lower than the 5% significance level.

Table 9. Hypothesis test results

Variable	Original Sampel (B)	P-Value	Result
X1 -> Y	0,297	0,002 < 0,05	Significantly Influential
X2 -> Y	0,634	0,000 < 0,05	Significantly Influential
X1*M -> Y (Man)	0,291	0,109 > 0,05	No Significant Impact
X1*M -> Y (Women)	0,159	0,000 < 0,05	Significantly Influential
X2*M -> Y (Man)	0,599	0,043 < 0,05	Significant Impact
X2*M -> Y (Women)	0,807	0,000 < 0,05	Significantly Impact

Then we can complete the moderated regression equation as follows:

Customer Satisfaction (Y) = 0,297 (Performance Staff) + 0,634 (Profesionalism Staff) + 0,450 (Performance Staff *Gender) + 1,406 (Profesionalism Staff *Gender)

Effect Performance Staff (X1) On Customer Satisfaction (Y)

Based on the results of the hypothesis test in this analysis, it states that employee performance has a positive and significant impact on customer satisfaction. This is evidenced by a coefficient of 0.297 and a sig level of 0.002 < 0.05. This means that employee performance has a positive and significant impact on customer satisfaction. The level of customer satisfaction at BSI in West Jakarta will be better if the performance of the employees given is relevant or exceeds the

customer's wishes. The results of this analysis are relevant to the analysis carried out by (Widyawati, 2019) which states that employee performance has a positive and significant impact on customer satisfaction at Bank Sulselbar Parepare. Employee performance greatly influences the development and growth of a company in order to achieve success. With good work skills, employees are expected to be able to answer all problems complained about by customers. In this context, employee performance is crucial because they are the ones who directly interact with customers on behalf of the organization. The quantity, quality, effectiveness, timeliness, and independence of work when dealing directly with customers are crucial for BSI West Jakarta to provide high performance and increase customer satisfaction in its operations.

Effect Professionalism Staff (X2) On Customer Satisfaction (Y)

According to the test results in this study, employee professionalism has a positive and significant influence on customer satisfaction. Proven by a coefficient of 0.634 and a sig level of $0.000 < 0.05$, the results of this study state that employee professionalism has a positive and significant impact on customer satisfaction. This shows that BSI employees in the West Jakarta area have high professionalism towards customers in carrying out their work. This study is also strengthened by the analysis conducted by (Tamrin et al., 2021) and obtained the results that employee work professionalism has a positive and significant impact on the level of customer satisfaction at the PT. Taspen Manado Branch office. Customers basically depend on the organization to provide the best service. Every staff must be able to maintain a professional attitude at all times so that the company can utilize the full potential of the talents and abilities of each individual. If employees show high professionalism, there will be consistent and quality service to customers which will create satisfaction. Thus, employee professionalism is an important role in building a good company image.

Effect Performance Staff (X1) On Customer Satisfaction (Y) Moderated By Gender (M)

According to the test results in this study, employee performance, supported by gender, has a positive and significant effect on customer satisfaction. As evidenced by the coefficient value for gender (male) of 0.291 and a significance level of $0.109 > 0.05$, the analysis indicates that male employee performance has no effect on customer satisfaction. These results align with (Fahri, 2024) that employee performance has no effect on customer satisfaction. This lack of influence is due to external factors, such as the turnover of new employees who are still adapting to the environment and slow service processes. The results of hypothesis 3a align with (Sofyan et al., 2024) that customer satisfaction is not affected by one particular group, but rather prioritizes aspects of customer experience and consistent service quality. There are still significant gender gaps among consumers and workers, as seen in differences in desire strength, expectations, lifestyle, social environment, and consumption patterns. The results of hypothesis 3b are in line with those of (Maharany & Santika, 2019) and (Koc, 2020). Women demonstrate greater engagement in service delivery, particularly in the quality of emotional interactions, significantly increasing perceived customer satisfaction.

Effect Professionalism Staff (X2) On Customer Satisfaction (Y) Moderated By Gender (M)

Based on the test results in this study, it was found that gender weakens the influence of employee professionalism on customer satisfaction. The statistical results stated that the sig value of $0,043 < 0.05$ stated that employee professionalism supported by gender had significant impact. However, the direction it had was positive at 0,599. This result is same from the findings (Teeroovengadum, 2022) which shows that gender can strengthen the influence of service quality on satisfaction, especially in the service environment for male customers. Men and women have different ways of responding to interpersonal interactions, including when they are customers. Religious and ethical values are the basis of services that form different social expectations for each gender of employees. The results of this study are in line with Kamarudin & Kassim (2020) and ElMassah & Abou-El-Sood (2022) the importance of professionalism and quality of employee service to customer satisfaction, without showing the weakening effect of gender variables. Therefore, the findings of this study reinforce the urgency to pay attention to gender-biased perceptions of Islamic bank employees. Bank Syariah Indonesia (BSI) does not only focus on improving technical performance and employee professionalism but also educates customers and

manages fair service expectations across genders through an inclusive communication and marketing approach.

Demographic factors such as gender can strengthen the relationship between variables in the adoption of Islamic banking in the UAE, as evidenced by (Warsame & Ireri, 2018) that the significant moderation effect reflects the relationship between bank reputation and the effectiveness of sharia financial services is stronger for women. However, this result is in contrast to the findings in my research on BSI customer banks. The findings of this research are that gender weakens the influence of employee performance on customer satisfaction. This indicates that gender differences can be a factor that reduces the consistency of perceptions of employee service quality, so that the effectiveness of employee service in increasing customer satisfaction is less than optimal in each gender group.

4. CONCLUSION

This study concludes that employee performance and professionalism are important determinants of customer satisfaction at Bank Syariah Indonesia (BSI) West Jakarta. The significant positive effects of these variables underscore the importance of maintaining high standards in employee training and behavior to meet customer expectations. Based on previous research, gender does not play a significant moderating role in this context, suggesting that customer satisfaction is driven more by universal service quality metrics than gender-specific perceptions. This finding aligns with Islamic banking principles, which emphasize ethical and professional service delivery. Organizations should focus on developing employee skills and professionalism while implementing inclusive communication strategies to address potential gender bias. Future research could explore additional moderators or contextual factors to further refine these insights. Limitation in this research is use a convenience sample may limit the generalized finding to other region. Study focused only on BSI West Jakarta, which may not fully represent the diversity of Islamic banking customers nationwide.

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