

## The Effect Of Service Quality On Customer Interest In Saving At Islamic Banks With Religiosity As A Moderation Variable

Helma Maraliza<sup>1</sup>

<sup>1</sup>Program Studi Ilmu Hukum Ekonomi Syariah, Universitas Raden Intan Lampung

Email: [helmamaraliza@radenintan.ac.id](mailto:helmamaraliza@radenintan.ac.id)

Entered : May 04, 2024  
Accepted: June 17, 2024

Revised : May 13, 2024  
Published : June 27, 2024

### ABSTRACT

This study aims to explore the influence of service quality on customer interest in saving in Islamic banks, with religiosity as a moderation variable. The research method used was multiple regression analysis using primary data from 145 respondents of Islamic bank customers in Southeast Sulawesi. The results of the analysis show that the quality of service has a significant positive influence on customer interest in saving at Islamic banks. In addition, the findings also revealed that religiosity plays a role as a moderation variable that strengthens the relationship between service quality and customer interest. The implication of this study is that Islamic banks need to pay attention to and improve the quality of their services, as well as consider religious values in marketing strategies and product development. Thus, the integration between good service quality and awareness of religious aspects can be an effective strategy in increasing customer loyalty and the overall success of Islamic banks.

**Keywords:** *Customer Interest; Religiosity; Sharia Bank; Quality of Service*

### INTRODUCTION

The Islamic banking industry has experienced rapid development both in Indonesia and at the global level (Abdul, et.al, 2022). In Indonesia, Islamic banking began with the establishment of Bank Muamalat in 1991 as the first Islamic bank in the country (Masruron & Safitri, 2021). Since then, the sector has continued to show significant growth, supported by proactive government policies in developing Islamic finance. Data from the Financial Services Authority (OJK) shows that the market share of Islamic banking in Indonesia has increased consistently, with the growth of assets, financing, and third-party funds continuing to increase (Abdul, et.al, 2022). At the global level, Islamic banking has also experienced substantial expansion, especially in countries with a majority Muslim population such as Malaysia, Saudi Arabia, and the United Arab Emirates (Gultom, et.al, 2022). Islamic finance has now become an integral part of the global financial system, with the issuance of sukuk, sharia microfinance, and other Islamic financial products that are increasingly in demand by various groups, both individuals and institutions (Auria, et.al, 2023). Recognition of Islamic banking is also increasing in non-Muslim countries, with some conventional banks in Europe and the United States starting to offer Islamic financial products to serve the growing Muslim community there (Baihaki, 2022). The combination of stable economic growth in Muslim countries and increasing awareness of Islamic financial principles is the main driver of the expansion of this industry on the global stage (Kirana, 2024).



The Islamic banking sector currently plays an important role in supporting the economy of Muslims by providing financial services in accordance with sharia principles (Yaqin & Monique, 2024). Key principles such as the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation) as well as the application of the concepts of profit-sharing, justice, and partnership, ensure that financial transactions are carried out ethically and fairly (Malinda, et.al, 2024). Thus, Islamic banking not only meets the spiritual needs of Muslims, but also promotes financial inclusion among people who may be reluctant to participate in the conventional banking system for religious reasons. In addition, Islamic banking supports the micro, small, and medium enterprises (MSMEs) sector through fair profit-sharing-based financing, so that it can improve economic welfare and create jobs (Suri & Berliana, 2023). Islamic financial products such as *sukuk* also provide a stable and ethical investment alternative, both for individuals and governments, thereby contributing to the development of vital infrastructure and public projects (Halim, 2020). Overall, Islamic banking plays a strategic role in strengthening the economy of Muslims by providing financial solutions based on ethics and sustainability (Mahbubi, et.al, 2024).

Service quality is one of the key factors in the banking industry that directly affects customer satisfaction and loyalty (Aulia & Hafasnuddin, 2019). High-quality services include various aspects, such as service speed and efficiency, staff friendliness and professionalism, ease of access to banking services, and transaction reliability and security (Nursaakinah, 2020). When customers feel valued and satisfied with the services provided, they tend to trust the bank and maintain a long-term relationship (Prihatiningsih & Estiasih, 2019). On the other hand, poor service can lead to dissatisfaction, reduce trust, and encourage customers to look for alternatives at other banks. In the context of Islamic banking, good service quality also includes a deep understanding of sharia principles, so that customers feel secure that their transactions are in accordance with religious values (Kurniawan & Nisa, 2024). Therefore, banks that are able to provide superior service not only increase customer retention but also attract new customers, thereby strengthening their competitive position in the market. Excellent service quality is a determining factor in customers' decisions to save, invest, or utilize other banking products, creating sustainable loyalty and satisfaction (Afni, 2021).

Saving in Islamic banks has great significance in the context of Islamic finance because it directly supports Islamic economic principles based on justice, transparency, and compliance with sharia (Marzuki, 2020). Saving in Islamic banks allows Muslims to manage their finances in accordance with religious values, avoid the prohibited practice of usury, and participate in a financial system that encourages a fairer distribution of wealth (Lestari, 2020). Sharia savings products, such as *mudharabah* and *wadiah*, offer a fair profit-sharing mechanism, where customers and banks share profits based on initial agreements, rather than through exploitative fixed interest (Kardilla, 2020). In addition, Islamic banks often use funds collected from savings to finance projects that benefit the community, such as infrastructure development, education, and micro, small, and medium enterprises (MSMEs), so that saving in Islamic banks also contributes to sustainable social and economic development (Salsabilla, 2023). Thus, saving in an Islamic bank not only provides security and financial benefits for customers, but also ensures that their funds are managed in an ethical and responsible manner in accordance with Islamic principles.

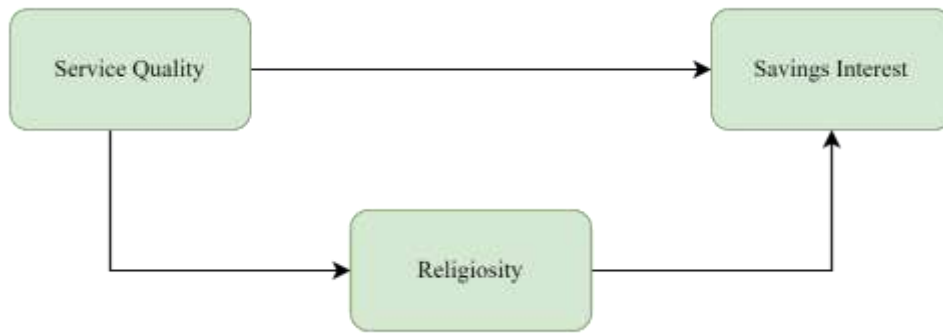
In researching the interest of customers in saving in Islamic banks, several relevant theories can be used to understand the factors that influence these decisions. According to the theory of service quality (SERVQUAL), there are five main dimensions of service: reliability, responsiveness, confidence, empathy, and physical evidence (Siregar, 2023).

These dimensions are an important benchmark for Islamic banks in providing quality services that can increase customer satisfaction and loyalty (Ilmi, 2020). In addition, consumer behavior theory helps explain how customers make financial decisions based on psychological, social, and economic factors (Esrawati, 2020). This theory can reveal the motivations, preferences, and needs of customers that affect their interest in saving at Islamic banks. Finally, the theory of religiosity plays an important role in the context of Islamic banking, because religiosity influences the attitudes and behaviors of Muslim customers in choosing financial products and services that are in accordance with sharia principles (Andika & Khiriawati, 2023). Religiosity can function as a moderation variable that strengthens the relationship between service quality and interest in saving, because religious customers tend to prefer banks that offer products in accordance with their religious beliefs (Fathullah, et.al, 2023). The combination of these theories provides a comprehensive analytical framework to understand how service quality, consumer behavior, and religiosity together affect customers' interest in saving in Islamic banks.

Most of the research that has been conducted before tends to focus on the aspect of service quality in general without considering the important role of religiosity in the context of Islamic banking. In a Muslim-majority society such as Indonesia, religiosity plays a crucial role in financial decisions, but research specifically examining the interaction between service quality and religiosity is still limited (Kusumaningtyas & Ari, 2022). The current phenomenon shows an increase in public interest in Islamic financial products, but not all Islamic banks have succeeded in capitalizing on this trend by improving the quality of their services. In addition, there are indications that even though customers have a high level of religiosity, they are still hesitant to save in Islamic banks because of the perception of inadequate service quality (Wardana, 2019). This raises an important question: can improving the quality of service overcome this doubt and increase interest in saving, especially for deeply religious customers? In other words, further research is needed to explain how and to what extent religiosity moderates the relationship between service quality and interest in saving in Islamic banks. This research can provide deeper insights for Islamic banks in designing service strategies that not only meet quality standards but also in accordance with customers' religious values.

## **METHODS**

This study uses a quantitative approach with a survey method using questionnaires adapted from the SERVQUAL scale to measure service quality, a scale to measure religiosity, and questions related to saving interest (Khoirunnisa & Arifin, 2023). The variable of religiosity moderation will be measured through relevant questions related to religious practices and sharia values. Moderation regression analysis will be used to evaluate the relationship between service quality, religiosity, and interest in saving (Islam, 2023). This methodology is expected to provide a comprehensive understanding of the influence of service quality on customers' interest in saving in Islamic banks by considering the moderation role of religiosity with the research design presented in Figure 1.



**Gambar 1. Desain Penelitian**

The study will involve respondents who are customers of Islamic banks, with characteristics that include a variety of relevant demographic variables and consumer behaviors. Demographic variables such as age, gender and education will be used to understand the respondent's profile thoroughly. By paying attention to these various characteristics, it is hoped that this study can provide a more complete and in-depth picture of the factors that affect customers' interest in saving in Islamic banks.

## RESULTS AND DISCUSSION

In the context of this study, a hypothesis is proposed to test the influence of service quality on customer interest in saving at Sharia Banks, with religiosity as a moderation variable. The first hypothesis is that the high quality of service at Sharia Bank will increase customer interest in saving activities. This is based on the assumption that good service, such as ease of access, transparency, and responsiveness to customer needs, can increase customer trust and satisfaction, which in turn will encourage their interest in saving more actively.

Furthermore, the second hypothesis states that customer religiosity will moderate the relationship between service quality and interest in saving. In this context, religiosity is seen as a factor that can affect customer perception and behavior towards Islamic banking services. With the religious values adhered to, it is hoped that customers who have a high level of religiosity will give a more positive assessment of the quality of Islamic bank services, and vice versa.

To test the hypothesis, the SmartPLS 3.0 analysis method is used. This study involved the participation of 145 respondents who are customers of Bank Syariah Indonesia in Southeast Sulawesi. The data collected from respondents will be used to generate outer loading, which is an indicator of the validity of each variable in the research model. By using the SmartPLS analysis technique, it is hoped that a deep understanding of the relationship between service quality, customer interest in saving, and the role of religiosity as a moderation factor in the context of Islamic banking can be obtained.



Figure 1. Outer Loading

Table 1. Validity and AVE

Variable	Dimension	Indicator	Validity	AVE
Service Quality	Tangible	Neatly dressed employees	0.876	0,631
		Employees create a comfortable atmosphere by giving smiles and greetings in carrying out services	0.790	
	Reliability	Employees who show confidence in serving/helping customers	0.706	
		Employees serve customers to the end	0.807	
	Rensponsiveness	Employees have a quick response in handling complaints from customers	0.912	
		Employees are willing to help customers with their needs	0.720	
	Assurance	Employees are able to instill trust in customers	0.745	
		Employees who provide a sense of security in service to customers	0.827	
	Emphaty	Employees pay attention to customer interests	0.749	
		Employees handle customers with care	0.787	
Saving Interest	Interest	Interest in saving at an Islamic bank because they believe in the bank's performance	0.896	0,801
		Interest in saving at the bank implementing the sharia system	0.947	
		Interest in saving at Islamic banks because of the ease of access to information	0.927	
		Using sharia because they are confident that they are free from riba	0.746	
		Interest in saving at Islamic banks because of the satisfaction of the service obtained from the bank	0.896	

	Loyalty	Will not move to another bank with various advantages and conveniences that banks provide to customers	0.941	
	Ideology	Believing that Sharia Banks in practice are based on the Qur'an and Hadith	0.857	
	Worship Practices	Always use the services of a Sharia Bank	0.920	
Religiosity	Experience	Feel calm and get blessings when using the services of a Sharia Bank	0.873	0,631
	Knowledge	Knowing that Riba is something that is forbidden	0.901	
	Practice	Always try to avoid Riba	0.930	

Table 1 illustrates the dimensions and indicators used in measuring variables in the study on the influence of service quality on customer interest in saving at Sharia Banks, with religiosity as a moderation variable. The main variable observed is Service Quality, which consists of the dimensions of Tangible, Reliability, Responsiveness, Assurance, and Empathy. Each of these dimensions has a specific indicator that is used to measure its validity. Validity is measured by the correlation value between the indicators in these dimensions, with a high value indicating good validity. In addition, Average Variance Extracted (AVE) is also used as a measure of the reliability of the variable, where a high value indicates that the variable is able to explain most of the variance of the indicators. Based on the table above, it can be seen that the AVE value of the service quality variable exceeds 0.5, which is 0.631, for the saving interest variable also exceeds 0.5, which is 0.801. Also in the Religiosity variable as a variable, the modification has a number of 0.631 which this number has also exceeded 0.5 which means that all variables have good discriminant validity.

The Saving Interest variable is the interest of customers to save at Islamic banks, which is measured through several aspects such as interest in bank performance, sharia system, ease of access to information, confidence in being free from usury, and satisfaction with bank services. Loyalty is a variable that indicates whether or not customers will move to another bank even though there are various advantages and conveniences that banks provide to customers. Religiosity is a moderation variable that describes the level of religious life of customers in the context of using Sharia Bank services. These variables consist of the dimensions of Ideology, Worship Practice, Experience, Knowledge, and Practice, each of which has indicators used to measure the level of customer religiosity. All of these variables and dimensions are the focus of the study to identify the relationship between service quality, customer interest in saving, and the role of religiosity as a moderation factor in the context of Sharia Banks.

The hypothesis test is carried out by comparing the t-calculated and t-table values, where this comparison is used to evaluate whether there is a relationship between the variables. This study will use hypothesis test analysis to assess the results of T Statistics and P Values. The hypothesis is acceptable if the P Value is less than 0.05, which indicates a fairly high level of significance. The assessment of the calculated t value was carried out based on the Path Coefficient table contained in the SmartPLS bootstrapping. This path coefficient test will indicate how much impact the independent variable has on the dependent variable. Based on the inner model schema shown in the figure, as well as the path coefficient table, an understanding of the influence of these variables can be obtained from the most significant to the smallest.

Tabel 2. *Path Coefficient*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Religiosity -> Saving Interest	0,366	0,383	0,158	2,318	<b>0,021</b>
Service Quality -> Religiosity	0,785	0,788	0,067	11,720	<b>0,000</b>
Service Quality -> Saving Interest	0,589	0,570	0,152	3,879	<b>0,000</b>

The results of the statistical analysis show some important information from the table presented. First, on the relationship between Religiosity and Saving Interest, it was found that the value of T Statistics (|O/STDEV|) of 2.318 with a P Value of 0.021. This shows that there is a significant relationship between the level of religiosity of customers and their interest in saving at Sharia Banks. Although the P Value value is not too low, the significant T Statistics value shows a strong impact of the religiosity variable on saving interest. Second, in the relationship between Service Quality and Religiosity, it was found that the T Statistics value was quite high at 11.720 with a P Value of 0.000. This shows that the quality of service significantly contributes to the level of religiosity of customers. This result confirms the importance of good service in the religious context of customers in choosing Sharia Banks. Third, in the relationship between Service Quality and Saving Interest, it can be seen that the T Statistics value is 3.879 with a P Value of 0.000. This shows that the quality of service also significantly affects customers' interest in saving at Sharia Banks. Thus, the results of the statistical analysis from the table strengthen the finding that service quality and the level of religiosity have an important role in influencing customers' interest in saving at Sharia Banks.

Tabel 2. *Path Analysis*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Service Quality -> Religiosity -> Saving Interest	0,287	0,307	0,142	2,022	<b>0,044</b>

Table 2 shows the results of a path analysis that tests the relationship between the variables Service Quality, Religiosity, and Saving Interest in one path. With a T Statistics value of 2.022 and a P Value of 0.044, these results indicate that there is a significant relationship between Service Quality in Sharia Banks and customer interest in saving (Saving Interest), through the level of customer religiosity. Although this relationship is not straightforward, the path analysis highlights the ongoing influence of service quality on religiosity levels, and ultimately on customer interest in saving. Thus, table 2 provides an in-depth understanding of the complex interaction between these variables in the context of Islamic banks, which can be the foundation for service development strategies and increasing customer interest in saving.

In this study, religiosity was identified as a moderation variable that has the potential to affect the relationship between the quality of Islamic bank services and customers' interest in saving. The results of the analysis showed that the level of religiosity of customers moderated the relationship between service quality and interest in saving, by showing that customers who had a high level of religiosity tended to be more responsive to the quality of Islamic bank services in terms of their savings decisions. These findings provide a deeper understanding of the factors that affect customer behavior in Islamic banks, and highlight the importance of paying attention to the aspect

of religiosity in designing more effective service and promotion strategies. Thus, this study makes a valuable contribution to the understanding of the role of religiosity as a moderation variable in the context of customer interest in saving in Islamic banks.

This research provides important insights for the strategy of Islamic banks in improving customer services and interest in saving. The finding that the quality of Islamic bank services has a significant influence on customer interest in saving, especially when considered with the level of customer religiosity as a moderation variable, shows that Islamic banks need to pay attention to and improve the overall quality of their services. This can include improving employee training and skills in providing services that are friendly, responsive, and in accordance with sharia principles.

In addition, the implications of these findings can also be directed to the development of a more focused marketing strategy to attract customers with a high level of religiosity, by highlighting religious values and beliefs in sharia principles applied by banks. Thus, marketing and promotion strategies that are more sensitive to the needs and values of potential customers can increase the attractiveness of Islamic banks in reaching a wider market segment.

In addition, Islamic banks can also use these findings as a basis to develop more effective training and counseling programs for customers, especially in terms of Islamic finance and its benefits. By providing customers with a better understanding of the sharia principles applied in the bank's products and services, Islamic banks can strengthen relationships with customers, increase trust, and achieve higher overall customer satisfaction. Thus, the interpretation of the results and their implications for the strategy of Islamic banks can provide valuable direction in optimizing service quality, attracting new customers, and maintaining the loyalty of existing customers.

Islamic banks can improve the quality of service by prioritizing more intensive training for employees in terms of interacting with customers in a friendly manner, understanding sharia values, and providing financial solutions in accordance with Islamic principles (Apriansyah, et.al, 2021). In addition, the integration of advanced technology such as user-friendly digital platforms and sharia mobile banking applications can provide convenience and ease of access to transactions for customers. The development of products that accommodate sharia values such as savings with mudharabah features or riba-free financing is also important to meet the needs of religious-oriented customers. Education and counseling related to sharia principles to customers also need to be improved through seminars, webinars, or direct counseling sessions involving clerics or religious leaders. Cooperation with religious institutions, communities, or organizations based on religious values can also expand customer networks and provide valuable input in the development of services that are more in line with religious values. By implementing this strategy comprehensively, Islamic banks can strengthen their identity, increase customer trust, and build better relationships with religiously-oriented communities, which will ultimately have a positive impact on business growth and provide significant added value for customers and society.

## **CONCLUSION**

From the research on the influence of service quality on customer interest in saving at Islamic banks with religiosity as a moderation variable, it can be concluded that high service quality positively affects customer interest in saving at Islamic banks. This happens especially when the religiosity variable is used as a moderation variable, which strengthens the relationship between service quality and customer interest. These



findings show that Islamic banks need to continue to improve the quality of their services, as well as pay attention to religious values in their interactions with customers. Thus, the integration of good service quality and awareness of religious aspects can be an effective strategy for Islamic banks in increasing customer loyalty and achieving sustainable success in the Islamic finance industry.

## REFERENCES

- Abdul, A. R., Mandiri, D. P., Astuti, W., & Arkoyah, S. (2022). Tantangan Perkembangan Perbankan Syariah Di Indonesia. *Jurnal Tabarru': Islamic Banking And Finance*, 5(2), 352-365.
- Afni, N. (2021). Analisis Tingkat Kepuasan Terhadap Loyalitas Nasabah Dalam Menggunakan Produk Deposito Pada PT. Bank Muamalat Syariah Cabang Banda Aceh (*Doctoral Dissertation, Uin Ar-Raniry*).
- Andika, I., & Khoiriawati, N. (2023). Pengaruh Persepsi Masyarakat, Lokasi, Dan Religiusitas Terhadap Minat Menjadi Nasabah Di Bank Syariah (Studi Kasus Masyarakat Desa Moyoketen Kecamatan Boyolangu Kabupaten Tulungagung). *Eksisbank (Ekonomi Syariah Dan Bisnis Perbankan)*, 7(2), 295-311.
- Apriansyah, R., Noprizal, N., & Ghoni, M. A. (2021). Analisis Pelaporan Corporate Social Responsibility Perbankan Syariah Dalam Perspektif Syariah Enterprise Theory (Studi Kasus Pada Laporan Tahunan Pt. Bank Bni Syariah Indonesia) (*Doctoral Dissertation, Institut Agama Islam Negeri Curup*).
- Aulia, R., & Hafasnuddin, H. (2021). Pengaruh Kualitas Layanan, Kepuasan Dan Religiusitas Terhadap Loyalitas Nasabah Bank Syariah Mandiri Cabang Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 6(1), 108-121.
- Auria, Y., Istan, M., & Ilhamiwati, M. (2023). Tantangan Dan Strategi Bank Syariah Indonesia Dalam Pembiayaan Pensiun (Doctoral Dissertation, Institut Agama Islam Negeri Curup).
- Baihaki, A. (2022). Perbankan Syariah Di Negara Inggris. *Jyrs: Journal Of Youth Research And Studies*, 3(2), 86-98.
- Esrawati, E. (2020). Faktor-Faktor Yang Memengaruhi Keputusan Nasabah Dalam Memilih Pegadaian Syariah Luwu (*Doctoral Dissertation, Institut Agama Islam Negeri (Iain) Palopo*).
- Fathullah, F., Yulianto, A., Ikhwan, S., & Khojin, N. (2023). Pengaruh Kualitas Pelayanan Dan Kepercayaan Terhadap Loyalitas Nasabah Koperasi Tama Dengan Religiusitas Sebagai Variabel Moderator (Studi Kasus Di Koperasi Tama). *Jecmer: Journal Of Economic, Management And Entrepreneurship Research*, 1(3), 106-123.
- Gultom, S. A., Pandapotan, P., Majid, M. S. A., Marliyah, M., & Handayani, R. (2022). Tantangan Regulasi Keuangan Bagi Perkembangan Perbankan Islam. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 4(5), 1309-1326.

- Halim, A. R. (2020). Analisa Makroekonomi Dan Iklim Investasi Terhadap Pasar Modal Syariah Di Indonesia (*Master's Thesis, Sekolah Pascasarjana Uin Syarif Hidayatullah Jakarta*).
- Ilmi, V. S. (2020). Pengaruh Kualitas Pelayanan Dan Kualitas Produk Terhadap Kepuasan Nasabah Pada Bank Bri Syariah Kcp Ponorogo (*Doctoral Dissertation, Iain Ponorogo*).
- Islam, M. R. (2023). Pengaruh Promosi, Kualitas Layanan Dan Pengetahuan Terhadap Minat Menabung Guru Ma'had Al-Izzah Batu Pada Bank Syariah Di Kota Batu Dengan Religiusitas Sebagai Variabel Moderasi (*Doctoral Dissertation, Universitas Islam Negeri Maulana Malik Ibrahim*).
- Kardilla, K. (2020). Implementasi Pembiayaan Dana Pensiun Pada Pt Bank Syariah Mandiri Cabang Kota Palopo (*Doctoral Dissertation, Institut Agama Islam Negeri (Iain Palopo)*).
- Khoirunnisa, A., & Arifin, M. R. (2023). Pengaruh Lifestyle Dan Perceived Ease Of Use Terhadap Keputusan Menggunakan Layanan Bsi Mobile Banking Melalui Attitude Sebagai Variabel Intervening (*Doctoral Dissertation, Uin Surakarta*).
- Kirana, A. B. S. (2024). Analisis Peran Marketplace Dalam Meningkatkan Volume Ekspor (Studi Kasus Pt Pratama Asta Indonesia) (*Doctoral Dissertation, Universitas Islam Indonesia*).
- Kurniawan, M. R. D., & Nisa, F. L. (2024). Analisis Faktor-Faktor Yang Menentukan Pilihan Nasabah Terhadap Tabungan Wadiah Pada Bank Syariah. *Jurnal Ekonomi Bisnis Dan Manajemen*, 2(3), 158-168.
- Kusumaningtyas, M., & Ari Prasetyo, S. E. (2022). Serial Pemasaran Islam: Pariwisata Halal. *Zifatama Jawara*.
- Lestari, N. (2020). Pengaruh Literasi Keuangan Syariah Mahasiswa Terhadap Minat Menabung Di Bank Syariah Dalam Perspektif Ekonomi Islam (Studi Pada Mahasiswa Febi Uin Raden Intan Lampung Angkatan 2017) (*Doctoral Dissertation, Uin Raden Intan Lampung*).
- Mahbubi, A. H., Khatidjah, S., & Maulida, N. A. Z. (2024). Keunggulan Etis Dan Keberlanjutan Kinerja Pt. Bank Bsi Cabang Gondanglegi Dalam Menghadapi Tantangan Modern. *Ekoma: Jurnal Ekonomi, Manajemen, Akuntansi*, 3(4), 1106-1113.
- Malinda, E., Febrianti, R., & Purwanto, M. A. (2024). Implementasi Prinsip-Prinsip Ekonomi Syariah Dalam Industri Perbankan Syariah Indonesia. *Neraca: Jurnal Ekonomi, Manajemen Dan Akuntansi*, 2(6), 305-315.
- Marzuki, I. (2020). Pengaruh Kualitas Pelaksanaan Good Corporate Governance Dan Sharia Compliance Terhadap Fraud (Studi Pada Bank Syariah Mandiri Periode 2015-2018) (*Doctoral Dissertation, Uin Raden Intan Lampung*).

- Masruron, M., & Safitri, N. A. A. (2021). Analisis Perkembangan Perbankan Syariah Di Indonesia Di Masa Pandemi Covid-19. *Al Birru: Jurnal Keuangan Dan Perbankan Syariah*, 1(1).
- Nursakinah, N. (2020). Upaya Peningkatan Kualitas Layanan Transaksi Melalui Pemanfaatan Teknologi Informasi Di Bank Sulselbar Cabang Syariah Kota Sengkang (*Doctoral Dissertation, Iain Parepare*).
- Prihatiningsih, E., & Estiasih, S. P. (2019). Pengaruh Kualitas Layanan, Relational Bonding, Dan Brand Image Terhadap Loyalitas Nasabah, 11(1), 21-36.
- Salsabillah, R. (2023). Efektivitas Pembiayaan Murabahah Pada Usaha Mikro Kecil Menengah (Studi Pada Koperasi Simpan Pinjam Pembiayaan Syariah Baitul Qiradh Baiturrahman Banda Aceh) (*Doctoral Dissertation, Uin Ar-Raniry*).
- Siregar, S. A. (2023). Pengaruh Kualitas Pelayanan, Kualitas Produk Dan Promosi Terhadap Keputusan Menabung (*Master's Thesis, Fakultas Ekonomi Dan Bisnis Uin Syarif Hidayatullah*).
- Suri, A. A., & Berliana, A. (2023). Analisis Pembiayaan Umkm Pada Bank Syariah Sebagai Upaya Pengembangan Usaha Mikro, Kecil, Menengah (Umkm) Di Indonesia. *Jurnal Valuasi: Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, 3(2), 850-863.
- Wardana, C. K. K. (2019). Peningkatan Loyalitas Nasabah Melalui Peningkatan Kualitas Pelayanan Dengan Religiusitas Sebagai Variabel Moderator Di Bri Syariah KC Madiun (*Doctoral Dissertation, Iain Ponorogo*).
- Yaqin, A., & Monique Zuleika, T. (2024). Pengembangan Perbankan Syariah Dalam Mendukung Inklusi Keuangan Di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 10(01), 1130-1138.