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RESEARCH ARTICLE

# Analysis Of The Influence Of Islamic Banking Objectives On Customer Satisfaction And Loyalty In West Sumatera

**Suci Rahmadani** [1] | **Syuryatman Desri** [2]

[1]Department of Management, Universitas Andalas, Padang, Indonesia
[2]Department of Management, Universitas Andalas, Padang, Indonesia

**Correspondence**
Suci Rahmadani, Department of Management, Universitas Andalas, Padang, Indonesia.
Email: cii16012001@gmail.com

**Summary**
The study aims to see the influence of Islamic banking objectives on customer satisfaction and loyalty in West Sumatra. This study uses a quantitative method, then the data is processed and analyzed using the PLS-SEM (Partial Least Squares Structural Equation Model) model supported by SmartPLS 3.0 software. The respondents of the study were 90 BSI customers. The results of the study show that the variables of Islamic banking objectives and satisfaction have a significant positive effect, then there is an insignificant effect between Islamic Banking Objectives on Customer Loyalty while Customer Satisfaction on Customer Loyalty has a significant positive effect on BSI in West Sumatra. This explains that the higher the level of customer satisfaction, the more loyal the customer is to BSI. The implications of this study are to identify factors that influence customer loyalty in Islamic banks, with the assumption that retaining existing customers through increased communication and interaction is more effective than acquiring new customers, so that it can help Islamic banking, especially BSI in West Sumatra, in achieving better business goals by strengthening its position in the market.

**Keywords**
Islamic Banking, Satisfaction, Loyalty, West Sumatera

## 1 | INTRODUCTION

Islamic Banking has developed since the establishment of the operational legal basis for banking through Law No. 7 of 1992, which was later amended in Law No. 10 of 1998. This law is a form of affirmation from Bank Indonesia as a monetary authority to guarantee the completeness of Islamic Banks and provide wider room for Islamic Banks. Islamic Banks have products that are not owned by conventional banks such as *musyarakah, mudharabah, murabahah, ijarah, istishna, wadiah, qard* and so on which do not contain an interest system as applied by conventional banks (Supriyadi, 2018). According to Law Number 21 of 2008 concerning Islamic Banking, in terms of system and operation, Islamic Financial Institutions are actually superior to Conventional Financial Institutions. This Islamic Financial Institution uses a profit-sharing system without usury and in storing funds it will be stored collectively and used for halal sectors. Islamic banks are developed based on the principle that does not allow the separation of the temporal (worldly) and religious. This principle requires compliance with Sharia as the basis of all aspects of life (Tâm et al., 2016).

Bank Syariah Indonesia (BSI) is one of the largest Islamic banks in Indonesia which has a fairly long history over time. Bank Syariah Indonesia BSI is an Indonesian Islamic bank that was established through the merger of three Islamic banks that are members of the National Bankers Association (HIMBARA), namely Bank BRI Syariah (BRIS), Bank Mandiri Syariah (BSM), and Bank Syariah BNI (BNIS). The important government policy of merging three community Islamic Banks is expected to provide new opportunities for financial institutions while boosting the National Economy (Irawan et al., 2021).

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The establishment of BSI has caused existing conventional banks to start looking at the sharia system, including the potential market because the majority of Indonesia's population is Muslim and their increasing awareness to behave in an Islamic manner, including in the business aspect (Asraf et al., 2020). In addition to conventional banks, other Islamic banks are also competing, where BSI occupies the highest position in the Sharia Bank customer loyalty competition category according to the Top Brand Awards held in 2022 as seen in Table 1.1 below:

Table 1. Top Index Rankings for 2022

| Rank | Brand | Score |
|---|---|---|
| **1** | Bank Syariah Indonesia | 61,5% |
| **2** | BCA Syariah | 16,3% |
| **3** | Bank Muamalat | 9,7% |

Based on Table 1.1, there are three highest rankings of sharia bank customer loyalty competition. Bank Syariah Indonesia leads in first place with a score of 61.5% for its customer loyalty, followed by BCA Syariah Bank with a score of 16.3% for customer loyalty, while Bank Muamalat is in third place with a score of 9.7%.

BSI West Sumatra plays an important role in the regional economy. Because it can increase financial inclusion, socialize sharia values, and strengthen the national economy. BSI West Sumatra makes it easier for people to open a Sharia Savings Account. This branch also offers various sharia financial education programs to the community. In order to prioritize sharia values, BSI Batusangkar branch applies sharia principles in all its operational activities. This is done so that people understand the importance of practicing sharia principles in everyday life. To strengthen the national economy, BSI West Sumatra provides loans to Micro, Small and Medium Enterprises (MSMEs). This loan is intended to help MSMEs expand their operations and improve the national economy. By continuously improving its services, BSI hopes to become a trusted partner for the local community and economic stakeholders. In West Sumatra, there are 36 branch offices that have been integrated with the BSI network system.

There is a total of 7 branches of Bank Syariah Indonesia (BSI) centered in several major cities in West Sumatra, including Padang, Bukittinggi, and Payakumbuh. These 3 cities are the main service centers. In addition, BSI also has several sub-branch offices in Batusangkar, Payakumbuh and Bukittinggi. These 3 areas were chosen in the study because of their potential for economic growth and increasing income. This has increased the demand for banking products and services, especially Islamic banking. However, considering the great potential of West Sumatra, there are still several districts and cities such as Mentawai that do not have sub-branches. This is believed to be related to demographic factors, especially the low number of Muslims. BSI Kota Batusangkar, Bukittinggi and Payakumbuh are branches of Bank Syariah Indonesia located in West Sumatra Province. West Sumatra is an area that has great potential for the development of Islamic banking. This is because the majority of the population is Muslim and has a high awareness of the importance of practicing Islamic principles in everyday life. BSI Batusangkar, Bukittinggi and Payakumbuh Branches cover a wide area including Tanah Datar Regency, Payakumbuh City, Lima Puluh Kota Regency and Agam Regency. Which has provided various Sharia Banking services to the local community since its establishment.

Customer satisfaction is one of the important factors for the success of a bank. Customers who are satisfied with the bank's products and services will tend to remain customers of the bank and even recommend the bank to others. Sharia Bank is one type of bank that is increasingly growing in Indonesia. Sharia Bank offers products and services that are in accordance with Islamic sharia principles. Sharia Bank customer satisfaction is influenced by various factors, including product quality, service quality, and company image (Wijaya et al., 2017). Customer loyalty is the commitment and attachment of customers to a bank. Customer loyalty is an important factor for banking to achieve success and increase profits. Loyal customers tend to make more frequent transactions, have higher account balances, and are less likely to switch to another bank (Aulia & Hafasnuddin, 2021)

A survey conducted in 3 cities in West Sumatra, namely Payakumbuh, Bukittinggi and Batusangkar in 2023 on 16 respondents from each city found that customers were dissatisfied with BSI services. The main complaint that emerged was the lack of knowledge of officers regarding sharia banking products, services, and facilities that were less comfortable. This condition not only has an impact on customer satisfaction but can also reduce customer loyalty to BSI. The results of this study reveal the importance of service quality in achieving the goals of sharia banking, namely providing benefits to all parties and building long-term customer relationships. Research conducted by (Lubis et al., 2022) shows that the goals of sharia banking, which are based on Islamic principles, have a positive influence on customer satisfaction and loyalty. This shows that Islamic bank customers not only consider financial factors, but also non-financial factors such as Islamic values and quality of service based on Islamic law. This study aims to test the influence of Islamic banking objectives on customer satisfaction and loyalty in West Sumatra.

## 2 | LITERATUR REVIEW

### 2.1 | Objectives of Islamic Banking

Islamic banking aims to support the implementation of national development with the aim of increasing justice, coexistence, and equal distribution of community welfare. The objectives of Islamic banking are achieved when Islamic banks channel their loans to productive sectors that can substantially improve the economy, create new business sectors, and expand employment opportunities. This situation encourages increased income and community welfare (Soemitra et al., 2021). Although sharia principles are the main foundation in the operation of Islamic banking, the views of (Moosa & Kashiramka, 2023) enrich our understanding. They argue that Islamic banking is not only limited to compliance with sharia law, but also has a broader social responsibility, namely advancing justice and the common good. This social function is reflected in the management of zakat, infaq, alms, grants, and waqf funds (Alwi et al., 2022). Thus, the goal of Islamic banking is not only limited to improving material welfare, but also spiritual welfare, as emphasized by (Mardliyyah et al., 2020).

### 2.2 | The Influence of Islamic Banking Objectives on Islamic Bank Customer Satisfaction

Islamic banking is a banking system that operates based on Islamic sharia principles. Islamic banking aims to provide financial services in accordance with Islamic teachings. One of the important goals of Islamic banking is to provide customer satisfaction. There is a positive and significant influence between Islamic banking and customer satisfaction. This shows that Islamic banking can increase customer satisfaction. (Budiningsih & Primadhita, 2019)

(Aisyah, 2018) explains the importance of Islamic banking goals in influencing customer satisfaction. This study shows that the extent to which Islamic banks are able to achieve Islamic goals such as justice, transparency, and community interests has a significant impact on customers' positive perceptions of the services provided. In other words, customers will be more satisfied if the Islamic bank of their choice truly implements Islamic principles consistently. Research conducted by (Aisyah, 2018) shows that the goals of Islamic banking have a positive influence on customer satisfaction because they can provide benefits to banks, including increasing customer loyalty, increasing sales, and improving the bank's image.

The objectives of Islamic banking are not limited to profitability but also include social and ethical aspects. The sharia principles underlying banking operations are expected to provide benefits to society as a whole. The purpose of this study is to examine the extent to which the objectives of Islamic banking affect customer satisfaction. In other words, this study aims to determine whether the success of Islamic banks in achieving sharia objectives has a positive impact on customer perceptions of the quality of services provided.

*Hypothesis 1. The objectives of Islamic banking have a significant positive influence on Islamic bank customer satisfaction.*

### 2.3 | The Influence of Islamic Banking Objectives on Islamic Bank Customer Loyalty

Customer loyalty is important for companies because it can increase company revenue, reduce marketing costs, and increase company competitiveness. Based on the results of research that has been conducted, there is a positive and significant influence between Islamic banking and customer loyalty. This shows that Islamic banking can increase customer loyalty (Budiningsih & Primadhita, 2019).

Research (Baizura, 2022) shows that the objectives of Islamic banking have a positive impact on customer loyalty. This shows that when Islamic Banks succeed in achieving Islamic goals such as justice, transparency, and community welfare, customers will feel a stronger relationship and loyalty to the bank. In other words, if an Islamic Bank succeeds in implementing Islamic principles, there will be a sense of trust and satisfaction among its customers, which will ultimately encourage them to remain loyal customers.

Research conducted by (Baizura, 2022) shows that the objectives of Islamic banking have a positive influence on customer loyalty. Because customer loyalty can provide benefits to banks, including increasing bank income, reducing customer acquisition costs, and improving the Bank's image. Islamic banks have the potential to build stronger customer relationships because of their unique goals. The purpose of this study is to determine the relationship between Islamic banking goals and customer loyalty. I want to know whether the extent to which Islamic banks succeed in achieving their Islamic goals has a positive impact on customer loyalty.

*Hypothesis 2: The objectives of Islamic banking have a significant positive influence on the loyalty of Islamic bank customers.*

### 2.4 | The Influence of Customer Satisfaction Objectives on Sharia Bank Customer Loyalty

The influence of customer satisfaction on customer loyalty is the feeling of happiness or disappointment felt by customers towards the products or services they have received. There is a positive and significant influence between customer satisfaction and customer loyalty. This shows that customer satisfaction can increase customer loyalty (Mohamed & El-Raey, 2019). Customer satisfaction has a positive influence on customer loyalty at BSI West Sumatra. Factors that influence customer satisfaction at BSI West Sumatra include product quality, service quality, and sharia values (Aziz & Putra, 2021).

There is a positive influence between customer satisfaction and customer loyalty. This shows that the more satisfied customers are with a product or service, the more likely they are to continue using the product or service and even recommend it to others. Customer satisfaction is one of the main goals of the banking world, including Islamic banking. This study aims to determine the impact of customer satisfaction goals on customer loyalty in Islamic banks. In other words, this study aims to determine the extent to which Islamic bank customer satisfaction initiatives affect the level of customer loyalty to the bank.

*Hypothesis 3: Customer satisfaction has a significant positive influence on customer loyalty of Islamic banks.*

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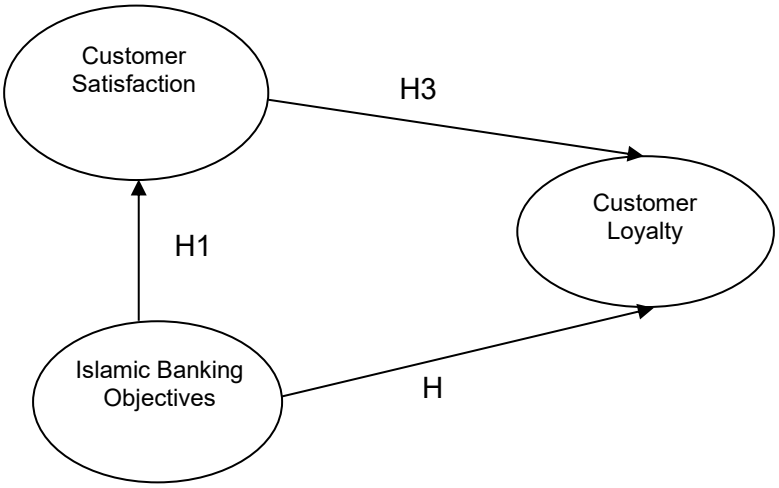



**Figure 1** Conceptual model

## 3 | METHOD

### 3.1 | Data collection

This research is summarized in the term explanatory research based on the classification of its objectives. Explanatory research is research that aims to analyze the influence between variables with other variables. While the research method is quantitative. Quantitative methods are research methods that have numerical data and can be processed and analyzed mathematically or statistically (Sekaran & Bougie, 2017).

The time horizon of this study is one shot. Sekaran and Bougie (2017) define a unique time period as the time of the study, which can be measured as daily, weekly, monthly, or yearly time to respond to a study. In this study, researchers collected data at a certain point in time. Data collection used self-administered questionnaires. The unit of analysis in this study was all individuals who had ever saved at BSI in Batusangkar, Bukittinggi and Payakumbuh. The sampling technique used in this study was non-probability sampling using a purposive sampling approach. The criteria used in this study are BSI customers who have used BSI because of their own choice without any encouragement from other parties with the criteria of customers in a minimum period of 2 years.

### 3.1 | Measures

All variables were measured on a 5-point rating scale ranging from 1 (Strongly disagree) to 5 (Strongly agree). Objectives of Islamic Banking The objectives of Islamic Banking are measured using indicators from Moosa & Kashiramka, (2023) which consist of 4 items. Customer satisfaction is measured using indicators from Moosa & Kashiramka, (2023) which consist of 4 indicators. Customer loyalty is measured using indicators from Moosa & Kashiramka, (2023) which consist of 4 indicators.

### 3.1 | Data Analysis

To make good use of the collected data, the data must be processed and analyzed first. The results of the study can be interpreted and used as a basis for decision making. For processing, we use the PLS-SEM (Partial Least Squares Structural Equation Model) model supported by SmartPLS 3.0 software.

## 4 | RESULT

### 4.1 | Measurement Fit

To ensure that we were measuring distinct constructs, we conducted convergent validity, discriminant validity and reliability. Convergent validity is the extent to which a measure is positively correlated with alternative measures of the same construct. To conduct a convergent validity test, the things that need to be considered are the values of the average variance extracted (AVE) and outer loading. A value from this test can be said to be valid when the AVE output is > 0.5 and the outer loading value is > 0.7 (Hair, Hult, Ringle, et al., 2017).

Table 2. Descriptive statistics

| Constructs | 1 | 2 | 3 | AVE | Composite reliability |
|---|---|---|---|---|---|
| 1. Customer satisfaction | *0.805* | | | 0.648 | 0.847 |
| 2. Customer loayalty | 0.542 | *0.827* | | 0.685 | 0.810 |
| 3. Islamic Banking Objectives | 0.512 | 0.313 | *0.821* | 0.674 | 0.805 |

Notes: n = 90. Figures shown in italic are square root of AVE and the composite reliability values which range from 0.805 to 0.847 and are greater than 0.7

Based on Table 2 above, it can be seen that the variables, namely Customer Satisfaction, Customer Loyalty, Islamic Banking Objectives, have met the requirements of Average Variance Extracted (AVE). To build the AVE output, the test has met the criteria for passing the AVE value test, namely > 0.5.

Discriminant validity is the extent to which a construct is truly different from other constructs with empirical standards. The discriminant validity test is considered valid if the output cross loading value and the AVE Fornell-Larcker Criterion root score are greater to the variable itself than the correlation score value to other variables, as well as the Heterotrait-Monotrait Ratio (HTMT). Determination of the Heterotrait-Monotrait Ratio (HTMT) is an average of all indicator relationships across all constructs that measure different constructs. This value can be seen from the upper threshold of the HTMT value, which is 0.85 (Hair, Hult, Ringle, et al., 2017).

Based on the data results in Table 2 above, it can be seen that the root value of the AVE Fornell-Lacker Criterion indicator for each variable already has a greater value compared to the root value indicator of the AVE Fornell Lacker Criterion for each other variable. So, it can be concluded that in the data that has been tested, the research variable indicators have been discriminantly valid through the Fornell-Lacker Criterion test. Which latent construct can predict that the indicators in its block are better than the indicators in other blocks. The reliability analysis in Table 2 also shows that most of the research variables have met the reliability requirements with a composite reliability value >0.7.

Structural model evaluation is also called internal model. This structural model examination is carried out after the measurement model examination (external) is carried out or completed. The structural model is examined by looking at $R^2$, collinearity, $F^2$, $Q^2$, and path coefficients.

According to Hair et al. (2017) $R^2$ is used to determine the extent of the influence of the dependent variable on the independent variable expressed in percentage form. With the R2 value ranging from 0 to 1, the closer it is to 1, the more accurate it is. According to Hair et al. (2017) in general the R2 value is categorized as 0.25 weak, 0.50 moderate and 0.75 strong. The results of the R Square test can be concluded that the customer satisfaction variable can be explained by 26.2%. This means that 26.2% of the Islamic banking objective variables affect customer satisfaction, while the remaining 73.8% are in variables that are not included in the research conducted. Furthermore, the customer loyalty variable can be explained by 29.6%. This means that 29.6% of the Islamic banking objective variables and customer satisfaction affect customer loyalty, while the remaining 70.6% are in variables that are not included in the research conducted.

According to Hair et al. (2017) the $F^2$ test is used to see how strong the relationship is between endogenous and exogenous variables in a study. The value provisions in the F2 test are if the value is 0.02 then the influence is weak, a value of 0.15 has a moderate influence and 0.35 has a strong or large influence. The result of the F Square test for Customer Satisfaction on Customer Loyalty is 0.281, which is greater than the provision of a moderate effect

of 0.15, which means that there is a moderate influence between Customer Satisfaction on Customer Loyalty. While the Objective of Islamic Banking on customer satisfaction is 0.354, which is greater than the provision of a strong effect of 0.35, which means that it has a strong influence, the objective of Islamic banking on Customer Loyalty has no influence because it has a lower test value than the provision of an effect of 0.02, which means that it has a very weak influence

### 4.2 | Hypotheses testing

In hypothesis testing, the level of significance in testing can be seen in the path coefficient value. This result can be obtained by explaining the bootstrapping algorithm in SmartPLS to find out the Path Coefficient that has been suspected to be accepted or rejected. For the provisions, if the T statistic value is greater than the T table (T statistic > T table), then the hypothesis can be accepted. The original sample value is used to see the nature of the negative or positive relationship.

Table 3. Hypothesis evaluation

| Relationship | Path Coeficient | T statistik | P values | Keterangan |
|---|---|---|---|---|
| Customer satisfaction → Customer loayalty | 0.518 | 5.130 | 0.000 | Supported |
| Islamic Banking Objectives → Customer satisfaction | 0.512 | 5.734 | 0.000 | Supported |
| Islamic Banking Objectives → Customer loayalty | 0.048 | 0.441 | 0.330 | Supported |

The influence of the variable of Islamic Banking Objectives on Customer Satisfaction has a t statistics value of 5.734 which is greater than the t table value of 1.66256. With a p value of 0.000. It can be stated that the variable of Islamic banking objectives has a significant influence on customer satisfaction.

Hypothesis 2 is rejected because the influence of the Islamic Banking Objective variable on the Customer Loyalty variable has a t statistics value of 0.441 which is smaller than the t table value of 1.66256. With a p value of 0.330. It can be stated that the Islamic banking objective variable does not have a significant influence on customer loyalty.

The influence of Customer Satisfaction variable on Customer Loyalty has a t statistics value of 5.130 which is greater than the t table value of 1.66256. with a p value of 0.000 and an original sample value of 0.500. It can be stated that the customer satisfaction variable has a significant influence on customer loyalty.

## 5 | DISCUSSION

The results of the data analysis show that the objectives of Islamic banking have a positive effect on satisfaction. This result supports the argument that pursuing objectives that are in line with Sharia affect customer satisfaction of Islamic banks in the Islamic banking market. This result complements and provides insight into customer perceptions of the components studied and further demonstrates the importance of Sharia compliance and its integration into the overall objectives of Islamic banking. This result contributes to the marketing literature that found Customer satisfaction and loyalty can be improved by ensuring that Islamic banks focus on objectives that are in line with Sharia, as shown by research (Haron et al., 2020) which can increase customer satisfaction. Those responsible for governance must also understand other factors that contribute to customer satisfaction at the individual level, such as the quality of service provided, product expectations, and social welfare expectations. This ensures that focusing on areas that provide the most positive experiences, resulting in satisfied customers.

Based on the hypothesis test of the variable of Islamic Banking Objectives on Customer Satisfaction, does not have a significant influence on customer loyalty at BSI West Sumatra. The results of this study were also explained by (Budiningsih & Primadhita, 2019) that the objectives of Islamic banking do not have a significant influence on customer loyalty of Islamic banks. This is in contrast to previous researchers (Budiningsih & Primadhita, 2019) who found that the objectives of Islamic banking have a significant influence on customer loyalty. The relationship between the objectives of Islamic banking and customer loyalty still requires further research. However, existing studies show that the objectives of Islamic banking are one of the important factors in building customer loyalty. Islamic banks need to continue to strive to run their businesses in accordance with sharia and improve the quality of their services to increase customer satisfaction and loyalty.

Based on the hypothesis test of the Customer Satisfaction variable on Customer Loyalty has a significant influence on customer loyalty at BSI West Sumatra. Customer satisfaction and loyalty are two important aspects for the success of banking institutions. Customers who are satisfied with banking services tend to be more loyal and maintain long-term relationships with the bank. This customer loyalty can provide benefits to the bank, such as

increased profitability, reduced new customer acquisition costs, and a stronger positive image of the bank. The results of the data analysis show that there is a positive relationship between customer satisfaction and customer loyalty to Islamic banks. The higher customer satisfaction, the more likely they are to remain loyal to the bank. This finding is consistent with previous studies that highlight satisfaction as the main driver of customer loyalty (Subagiyo et al., 2022) An effective way to increase customer satisfaction and ultimately foster loyalty is to ensure that sharia principles are always adhered to in every banking transaction. Compliance with sharia principles not only provides customers with peace of mind and comfort, but can also increase trust in bank products and services.

### 5.1 | Implication

This study is based on the concept that retaining existing customers is better than attracting new customers. Retaining these customers can be done by improving customer communication and interaction, so that customers who have been served with satisfaction will increase customer loyalty in the future. Therefore, it is necessary for academics and business practitioners to understand the factors that influence customer loyalty. Furthermore, this study can help Islamic banking in understanding more deeply how their goals are in implementing sharia principles by improving services to BSI customers in West Sumatra so that they can strengthen their position in the market and achieve better business goals.

The purpose of Islamic Banking and Customer Satisfaction are the main drivers of Customer Loyalty, both directly and indirectly. Because if customers get very satisfying service, then the customer will always use BSI. Therefore, BSI can build strong and sustainable customer loyalty. To achieve this goal, Bank Syariah Indonesia needs to strengthen its communication with customers.

### 5.2 | Limitations and Future research

In this research, there are various limitations and shortcomings. These limitations can later be used as improvements for future researchers. The limitations found in this study are: 1) This study uses a questionnaire that is distributed directly to respondents, resulting in uneven filling of the questionnaire which can hinder the researcher's ability to draw valid conclusions. 2) This study uses a closed questionnaire so that respondents only answer questions given by the researcher without having to provide extensive answers.

Further researchers conduct more extensive research on customer satisfaction because customer satisfaction does not necessarily make customers loyal to Bank Syariah Indonesia. So it is expected to see the difference in influence caused by the variables of Islamic Banking Objectives, Customer Satisfaction and Customer Loyalty studied with different objects and research characteristics. Further researchers can add other variables that can increase loyalty such as service quality variables.

## CONFLICT INTEREST STATEMENT

The authors declare that they have no known competing financial interests or personal relationships that could appear to have influenced the work reported in this paper.

## DATA AVAILABILITY STATEMENT

Data are available from the corresponding author upon reasonable request.

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