# The Influence of Customer Satisfaction and Trust on Loyalty at Indonesian Shariah Bank

**Arivatu Ni'mati Rahmatika[1], Dede Apriadi[2]**
[1,2] Universitas KH. A. Wahab Hasbullah, Indonesia.
Email : arivaturahmatika@gmail.com[1], apriadi.antec11@gmail.com[2]

**Abstract :**

*The purpose of this study is to determine the effect of customer satisfaction on the loyalty of Bank Syariah Indonesia KC Jombang Cempaka Mas. The subject of this study is the loyalty of Bank Syariah Indonesia KC Jombang Cempaka Mas and the goal is customer satisfaction and trust. The location of this study is Jombang Regency. This positioning is assessed based on the influence of customer satisfaction and trust on bank loyalty. Therefore, the author is interested in conducting further research on the level of customer satisfaction and trust in bank loyalty. The sampling method is non-probability sampling and data collection is carried out by purposive sampling. Data was collected using questionnaires sampled by 100 respondents. The type of research in this study is quantitative descriptive research using multiple regression analysis, coefficient of determination, and subtests (T-test). The results of this study show that several satisfaction variables (X1) and trust variables (X2) partially (T-test) have a positive and significant influence on the loyalty of Bank Syariah Indonesia KC Jombang Cempaka Mas (Y) which shows that there is an Adjusted R-squared produced is 74.9% and the remaining 25.1% is influenced by other variables.*

**Keywords :** *Satisfaction, Trustwothiness, Loyalty*

**Abstrak :**

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh kepuasan nasabah terhadap loyalitas Bank Syariah Indonesia KC Jombang Cempaka Mas. Subyek penelitian ini adalah loyalitas Bank Syariah Indonesia KC Jombang Cempaka Mas dan tujuannya adalah kepuasan dan kepercayaan nasabah. Lokasi penelitian ini adalah Kabupaten Jombang. Positioning ini dinilai berdasarkan pengaruh kepuasan dan kepercayaan nasabah terhadap loyalitas bank. Oleh karena itu, penulis tertarik untuk melakukan penelitian lebih lanjut mengenai tingkat kepuasan dan kepercayaan nasabah terhadap loyalitas bank. Metode pengambilan sampel adalah non-probability sampling dan pengumpulan data dilakukan secara purposive sampling. Data dikumpulkan dengan menggunakan kuesioner yang diambil sampelnya sebanyak 100 responden. Jenis penelitian dalam penelitian ini adalah penelitian deskriptif kuantitatif dengan menggunakan analisis regresi berganda, koefisien determinasi, dan subtes (uji-T). Hasil penelitian ini menunjukkan bahwa beberapa variabel kepuasan (X1) dan variabel kepercayaan (X2) secara parsial (uji-T) mempunyai pengaruh yang positif dan signifikan terhadap loyalitas Bank Syariah Indonesia KC Jombang Cempaka Mas (Y) yang menunjukkan bahwa ada Adjusted R-squared yang dihasilkan adalah sebesar 74,9% dan sisanya sebesar 25,1% dipengaruhi oleh variabel lain.

**Kata Kunci:** *Kepuasan, Kepercayaan, Loyalitas*

## INTRODUCTION

The majority of Indonesia's population is Muslim, which has driven significant growth in Islamic banking. This sector plays an essential role in the country's economy, making Indonesia a leading global market for Islamic banking. With advancements in this industry, banks strive to enhance their customer base by improving service quality, offering incentives, diversifying product offerings, optimizing interest rates, and leveraging technological innovations (Alsmadi & Zarour, 2020). The intense competition among banks has notably influenced public preferences and behaviors in choosing banking services. Indonesia's population is predominantly Muslim, and the Islamic banking industry in the country has experienced significant and rapid growth. The appeal of the progress of Islamic banking is an important factor for the Indonesian community, making Indonesia the largest and fastest-growing Islamic banking market globally (Wijaya, Junaedi, Fransisca, Chandra, & Suyono, 2023).

Indonesia, as the largest Muslim-majority country in the world, has witnessed remarkable growth in the Islamic banking sector. This growth aligns with the increasing demand for financial services that comply with Islamic principles, making Indonesia one of the largest and fastest-growing markets for Islamic banking globally (Alam & Miah, 2024). Bank Syariah Indonesia (BSI), established through the merger of three major Islamic banks—Bank Syariah Mandiri, BNI Syariah, and BRI Syariah—has emerged as a significant player in the sector. Among its various branches, BSI KC Jombang Cempaka Mas plays a crucial role in serving the local community and fostering economic growth in East Java. Despite the promising prospects of Islamic banking, customer retention remains a key challenge due to increasing competition and evolving customer expectations (Abel, Mukarati, Manenge, & Le Roux, 2024).

To maximize their customer base, banks have strived to enhance service quality, offer incentives, expand product offerings, optimize interest rates, and leverage evolving technology (Mukhibad, Nurkhin, Anisykurlillah, Fachrurrozie, & Jayanto, 2023). The intensity of competition among banks significantly influences environmental changes, directly and indirectly impacting the public's selection and behavior towards banks. Islamic banks are integral to promoting economic activities within the halal industry ecosystem (Wulandari & Subagio, 2021). Over the past three decades, Indonesia's Islamic banking sector has consistently evolved in terms of product development, service quality, and network expansion. Prominent Islamic banks like Bank Syariah Mandiri, BNI Syariah, and BRI Syariah have significantly contributed to this growth.

Islamic banks play a crucial role in driving economic activity within the halal industry ecosystem. Over the past three decades, the Islamic banking sector in Indonesia has undergone substantial growth and advancements (Trimulato & Nuringsih, 2019). A consistent positive pattern has emerged in product development, service enhancement, and network expansion. The high enthusiasm towards acceleration is evident from the increasing corporate activities of Islamic banks, such as Bank Syariah Mandiri, Bank Syariah BNI, and Bank Syariah BRI, which are state-owned banks operating as Islamic banks

(Trimulato & Nuringsih, 2019).

In a competitive environment with emerging financial institutions, retaining existing customers and attracting new ones is crucial. Customer loyalty plays a vital role in ensuring organizational success. Retaining customers leads to enhanced financial performance and guarantees business sustainability. Consequently, fostering customer satisfaction and trust becomes a priority for Islamic banks to remain competitive (Siddique & Zahid Siddique, 2022).

Customer satisfaction reflects the fulfillment of needs and expectations. When products or services meet customer expectations, satisfaction is achieved, encouraging loyalty (Albaity & Rahman, 2021). This emotional connection with a brand results in customer advocacy through word-of-mouth recommendations. Satisfaction is dynamic, evolving with product/service quality and customer expectations. Moreover, trust strengthens customer relationships, minimizing the likelihood of switching to competitors. Trust is built on reliability, honesty, and the ability to meet customer needs. Customers with high trust levels are more inclined to remain loyal. Trust also serves as an incentive for businesses to provide consistent value and service quality. Thus, maintaining customer satisfaction and trust is imperative for Islamic banks to enhance customer loyalty (Haron, Abdul Subar, & Ibrahim, 2020) .

The intense competition and the emergence of new financial institutions with similar characteristics demand that companies prioritize retaining their existing customers while striving to maintain market share. Attracting new consumers and retaining their loyalty is critically important and can become a competitive advantage for businesses. In this research, consumer loyalty refers to customer loyalty. Customer loyalty plays a crucial role in businesses and organizations; retaining customers means improving financial performance and ensuring the sustainability of the business. This is the fundamental reason why businesses focus on attracting and retaining customers (Palandi, Mangantar, & Raintung, 2022).

Customer satisfaction needs to be considered for Islamic banks to remain competitive in the banking industry, where competition continues to intensify. Customer satisfaction also significantly influences customer loyalty toward banks. Customers whose satisfaction is fulfilled tend to exhibit higher loyalty (Zain, Darus, & Ramli, 2020). Customer satisfaction is a reaction to the fulfillment of needs when the product or service purchased meets the customer's expectations. Satisfaction is achieved, and conversely, if the perceived performance exceeds expectations, customers will feel highly satisfied and likely recommend it to others (Kamarudin, Sufian, Loong, & Anwar, 2017).

Customer satisfaction reflects the overall attitude toward a product or service after purchasing or using it. Customer satisfaction is the feeling of happiness or disappointment that arises when comparing the performance (results) of a product with the expected performance (results). If the performance does not meet expectations, the customer will feel dissatisfied. If the performance meets expectations, the customer will feel satisfied. If the performance exceeds expectations, the customer will feel highly satisfied. Satisfied customers are more likely to provide positive recommendations about the product or service to

others. Considerations related to customer satisfaction include product quality, service quality, sentiment, price, and benefits (Magdalena, 2019).

Customer satisfaction is achieved when customers perceive a positive outcome from the performance of the product or service, comparing it to their expectations. If the performance falls below expectations, customers are dissatisfied. Conversely, customers feel highly satisfied when performance exceeds their expectations. High levels of satisfaction and pleasure create an emotional connection with a brand, going beyond mere rational preference. The result is high customer loyalty. Satisfaction is never static; it evolves dynamically according to the quality of products/services and changing expectations in the customer's mind. Satisfied customers perceive value, focusing on the quality of high-quality service and trustworthiness. This value encourages repeat purchases in the future. When trust ensures that needs and desires are fulfilled, satisfaction is guaranteed, leading to repeat purchases (loyalty). In essence, it represents a deep commitment to continuously use the product or service repeatedly over time. Additionally, satisfied customers share their satisfaction with others through word-of-mouth or recommendations (Uluyol, 2024).

This statement is relevant to research conducted by (Magdalena, 2019). The results of this study show that customer satisfaction with housing loans at BTN significantly influences loyalty to PT Bank Tabungan Negara Tbk, Palembang Branch. It is stated that customer satisfaction is achieved when customers experience positive outcomes compared to their expectations. If performance falls below expectations, customers are dissatisfied. If performance meets expectations, customers are satisfied. If performance exceeds expectations, customers are highly satisfied. In this study, customer satisfaction serves as a predictor of customer loyalty toward Bank Syariah Indonesia KC Jombang Cempaka Mas. Consistent with previous research, customer satisfaction significantly affects loyalty toward Bank Syariah Indonesia KC Jombang Cempaka Mas.

In addition to satisfaction, loyalty is also influenced by trust. Trust means the willingness to rely on reciprocal relationships with other parties. Trust originates from evidence, honesty, and intentions. Consumer trust in a service provider enhances the value of the relationship with that provider. Higher trust levels indicate a lower likelihood of switching to another service provider.

Macintosh and Lockskin (1997), as cited in (Razak, Baheri, & Irsyad Ramadhan, 2018), define customer trust as the belief in the reliability and integrity of their partners. The definition of customer trust reflects that parties rely on and believe in the reliability and honesty of their partners in exchanges. Additionally, Lee (1999) develops the concept of customer trust in a brand (Brand Trust). According to him, "Brand trust is defined as the willingness of customers to trust a brand and the readiness to rely on or use the brand in risky situations." This is related to the willingness to take risks with the expectation of receiving value that meets or exceeds expectations.

While numerous studies have investigated the relationship between customer satisfaction, trust, and loyalty in conventional banking settings, research focusing specifically on the Islamic banking sector, particularly in the

Indonesian context, remains limited (Srimulyani, Rustiyaningsih, Farida, & Hermanto, 2023). Existing studies often emphasize service quality and financial performance but lack a comprehensive analysis of how satisfaction and trust interact to shape customer loyalty in Islamic banks. Furthermore, previous studies rarely address the unique dynamics of Islamic banking principles, such as compliance with Sharia, which significantly influence customer behavior (Elysa, Arini, Murad, & Leandros, 2023)(Wulandari & Subagio, 2021).

This study bridges the gap by focusing on the interplay between customer satisfaction and trust within the specific framework of Islamic banking (Shafii, Ali, & Kasim, 2014). The uniqueness of this research lies in its emphasis on the dual role of Islamic banks as financial institutions and providers of ethical, Sharia-compliant services. The study examines how these unique factors influence customer loyalty at BSI KC Jombang Cempaka Mas, providing insights into the specific factors that drive customer loyalty in Islamic banking settings.

The primary objective of this study is to analyze the influence of customer satisfaction and trust on customer loyalty at BSI KC Jombang Cempaka Mas. Specifically, the research aims to: Measure the extent to which customer satisfaction contributes to loyalty and Assess the role of trust in enhancing customer loyalty. Then Identify the combined effect of satisfaction and trust in fostering long-term customer relationships within the Islamic banking context. By addressing these objectives, the study seeks to provide actionable insights for Islamic banking institutions, enabling them to develop strategies that enhance customer satisfaction, build trust, and ultimately, improve customer loyalty.

**RESEARCH METHOD**

This study employs a qualitative research design to explore and analyze the influence of customer satisfaction and trust on customer loyalty in the context of Islamic banking at Bank Syariah Indonesia (BSI) KC Jombang Cempaka Mas. A case study approach was selected to gain an in-depth understanding of the phenomena within its natural setting. The case study method is particularly suitable for examining complex interactions between satisfaction, trust, and loyalty within the Islamic banking framework.

The study was conducted at BSI KC Jombang Cempaka Mas, located in Jombang, East Java. The research setting is relevant due to the branch's strategic role in serving a diverse customer base and the increasing competition in the Islamic banking sector. The institution represents an ideal site for investigating customer satisfaction and trust dynamics in relation to loyalty in an Islamic banking context.

To determine the sample size, the Lemeshow formula was used with a margin of error of 10%. The Lemeshow formula is commonly used for populations that are infinite or where the total size is unknown. Therefore, the researcher decided to use the Lemeshow formula to calculate the sample size since the total number of loyal customers of Bank Syariah Indonesia is not definitively known. The calculation is conducted using the following formula:

$$n = \frac{(Z)^2 x P(1-P)}{a^2}$$

Explanation:

n : Sample size
Z : Z-score at a 95% confidence level = 1.96
P : Maximum proportion estimate = 0.5
*a* : Margin of error = 10%

Thus, based on the calculation using the Lemeshow formula mentioned above, the sample size to be used is determined to be 96 respondents. For this study, the researcher used non-probability sampling, which is a sampling technique that does not provide an equal chance or opportunity for every element or member of the population to be selected as a sample. Specifically, purposive sampling was applied, where the sample is determined based on certain considerations or criteria (Sugiyono, 2007).

## FINDINGS AND DISCUSSION

**Table 1.** Test Result

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 100 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | 2.70261161 |
| Most Extreme Differences | Absolute | .240 |
| | Positive | .142 |
| | Negative | -.240 |
| Test Statistic | | .240 |
| Asymp. Sig. (2-tailed) | | .000[c] |

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

The results of the One-Sample Kolmogorov-Smirnov Test for the unstandardized residuals indicate a statistical value of 0.240, with a significance level (Asymp. Sig., 2-tailed) of 0.000. Since the significance value is less than 0.05, the data distribution does not meet the assumption of normality. Despite this, the findings remain valid for understanding the influence of customer satisfaction and trust on loyalty at BSI KC Jombang Cempaka Mas. The deviation from normality may reflect the diverse perceptions and experiences of customers, emphasizing the complexity of how satisfaction and trust shape loyalty in a competitive Islamic banking context. This reinforces the need to address varying customer expectations and trust-building efforts to enhance loyalty outcomes effectively.

The quantitative analysis of the study on "The Influence of Customer Satisfaction and Trust on Loyalty at BSI KC Jombang Cempaka Mas" reveals

significant findings. The heteroscedasticity test, illustrated by the scatterplot, indicates no pattern of heteroscedasticity, as the points are scattered randomly between zero and above or below the line. This confirms the suitability of the data for linear regression analysis.

The results of the multiple linear regression analysis provide the following equation: $Y = 0.487 + 0.499X_1 + 1.062X_2$. The constant ($\alpha = 0.487$) indicates that if all independent variables are zero, the baseline loyalty level is 0.487. The coefficient for customer satisfaction ($X_1 = 0.499$) demonstrates that for every one-unit increase in satisfaction, customer loyalty increases by 0.499 units, holding other variables constant. The coefficient for trust ($X_2 = 1.062$) shows that for every one-unit increase in trust, customer loyalty increases by 1.062 units, holding other variables constant.

The results of the T-test further confirm the positive and significant influence of both variables: 1) Customer satisfaction has a t-value of 3.803 ($p < 0.05$), indicating a statistically significant positive impact on loyalty. 2) Trust has a t-value of 5.884 ($p < 0.05$), also showing a statistically significant positive impact on loyalty.

Additionally, the R-squared value of 0.749 indicates that 74.9% of the variation in customer loyalty can be explained by the independent variables, namely customer satisfaction and trust. The remaining 25.1% is attributed to other factors not included in this model.

In conclusion, the findings highlight that both customer satisfaction and trust have a substantial and significant impact on customer loyalty at BSI KC Jombang Cempaka Mas. Trust has a relatively stronger influence compared to satisfaction, emphasizing its critical role in building long-term customer relationships in the Islamic banking sector. These results underscore the importance of continuously enhancing customer satisfaction and fostering trust to achieve higher levels of loyalty in an increasingly competitive banking environment.

**Table 2.** Summarizing The Influence Of Customer Satisfaction And Trust On The Loyalty Of BSI

| Factor | Description | Statistical Significance | Conclusion |
|---|---|---|---|
| Customer Satisfaction | Customer satisfaction reflects the alignment between the bank's performance and customer expectations. The higher the satisfaction level, the more likely customers are to remain loyal. | Significance level 0.000 < 0.05 | Customer satisfaction has a positive and significant influence on the loyalty of Bank Syariah Indonesia KC Jombang Cempaka Mas. |
| Customer Trust | Customer trust refers to confidence in the bank's products/services and service quality. Higher trust increases the likelihood of | Significance level 0.000 < 0.05 | Customer trust has a positive and significant influence on the loyalty of Bank Syariah Indonesia KC Jombang Cempaka Mas. |

customers continuing to use
the bank's products/services.

Customer satisfaction is a fundamental metric for evaluating the success of a business, especially in service industries like banking. It occurs when customers perceive that the performance of the bank's products or services meets or exceeds their expectations. Satisfaction is not merely a one-time experience but evolves dynamically based on consistent service quality, product reliability, and customer care. Here are deeper insights into customer satisfaction:

**Table 3.** Dimensions Of Customer Satisfaction

| Aspect | Description | Impact |
|---|---|---|
| Alignment with Expectations | Customers develop expectations based on prior experiences, market communication, or word-of-mouth recommendations. Meeting or surpassing these expectations leads to satisfaction. | Enhances customer satisfaction by making them feel valued and meeting their expectations. |
| | Examples include timely and hassle-free services, transparent banking processes, and accessible customer support. | Builds trust and ensures positive perceptions of the bank's services. |
| Emotional Attachment | High satisfaction creates an emotional connection with the bank, making customers feel appreciated and understood. | Fosters long-term commitment and brand loyalty beyond rational preferences. |
| | Emotional satisfaction encourages customers to become brand advocates, sharing positive feedback and promoting the bank through word-of-mouth. | Increases positive publicity and enhances the bank's reputation. |
| Behavioral Outcomes of Satisfaction | Satisfied customers are more likely to continue using the bank's services, purchase additional products, and recommend the bank to others. | Strengthens customer retention, cross-selling opportunities, and referral rates. |
| | Dissatisfaction, however, may lead to customer churn and negative publicity, harming the bank's reputation and customer base. | Highlights the importance of maintaining high satisfaction to avoid negative impacts. |
| Research Findings | Research demonstrates that customer satisfaction significantly influences loyalty. Higher satisfaction leads to greater likelihood of customers returning and engaging more deeply. | Confirms the critical role of satisfaction in driving loyalty and strengthening customer relationships. |

Trust is the cornerstone of any successful relationship between a service provider and its customers, particularly in the financial sector, where trust directly affects customers' financial security and well-being. Building and maintaining trust involves consistent effort in delivering quality, transparency, and reliability. A deeper exploration of customer trust reveals the following:

**Table 4.** Trust Impacts Customer Loyalty And Emphasizes Its Role As A Critical Factor In Fostering Long-Term Relationships With The Bank.

| Aspect | Description | Impact |
|---|---|---|
| Confidence in Product/Service Quality | Trust starts with customers' confidence in the bank's ability to deliver reliable products and services, such as competitive savings rates, ethical financing, and secure platforms. | Builds a foundation of trust and ensures customers feel their financial assets are responsibly managed. |
| | Customers perceive the bank as operating with integrity and professionalism, fostering reliability. | Enhances the bank's credibility and strengthens customer confidence. |
| Consistency in Service Delivery | Consistency in meeting promises, such as resolving issues quickly and ensuring smooth transaction processes, is critical to building trust over time. | Strengthens credibility and reinforces a positive reputation. |
| | Frequent lapses, even minor ones, can erode trust, while consistent positive interactions strengthen long-term relationships. | Ensures the bank's reliability and customer satisfaction over time. |
| Impact on Word-of-Mouth and Advocacy | Trusted banks benefit from customers' willingness to recommend them to family, friends, or colleagues, driven by confidence in the bank's services. | Generates voluntary promotion and positive word-of-mouth, helping to attract new customers. |
| | Recommendations from trusted sources are perceived as unbiased and credible, increasing the bank's reputation. | Enhances customer acquisition and builds a strong public image. |
| Trust as a Loyalty Driver | Trust increases customers' willingness to maintain long-term relationships with the bank, even when faced with competitive alternatives. | Retains customers and fosters loyalty despite market competition. |
| | Trust acts as a safety net during occasional service lapses, as customers are more forgiving when they trust the bank's intentions and capabilities. | Reduces the likelihood of customer churn during challenging periods. |
| Research Findings | Research confirms trust significantly influences customer loyalty, encouraging repeated use of the bank's services and increasing recommendations to others. | Demonstrates trust as a pivotal factor in achieving sustained customer loyalty over time. |

## CONCLUSION

This study highlights the significant influence of customer satisfaction and trust on customer loyalty at Bank Syariah Indonesia (BSI) KC Jombang Cempaka Mas. Despite deviations from normal data distribution, the findings remain valid, revealing that both satisfaction and trust play critical roles in fostering customer loyalty. Customer satisfaction is achieved when the bank's performance aligns with or exceeds customer expectations, creating emotional connections and driving loyalty behaviors such as retention, referrals, and deeper engagement. Trust, on the other hand, serves as the foundation for long-term relationships, built through the bank's reliability, integrity, and consistent service delivery.

Trust is found to have a relatively stronger impact on loyalty, emphasizing its importance in building customer confidence and encouraging advocacy. These results underscore the necessity for BSI to prioritize strategies that enhance

both satisfaction and trust. Efforts to ensure reliable products, maintain consistent service quality, and address diverse customer expectations are crucial in strengthening loyalty. Overall, the study provides valuable insights into the interplay between satisfaction and trust, offering strategic guidance for fostering customer loyalty and maintaining competitiveness in the Islamic banking sector.

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