



# Islamic service quality as an effort to increase customer trust PT. bank syariah Indonesia Makassar branch

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## ABSTRACT

This study aims to analyze the quality of Islamic services to increase customer trust in PT. Bank Syariah Indonesia Makassar. This type of research is qualitative, using a phenomenological approach. The source of the data used is the primary data source that is obtained through the operational manager bank, customer service, and several active customers. The secondary data is through data presented by certain institutions, several scientific journals, and research results. Furthermore, processing and analyzing data, namely by collecting data, reducing data, displaying data, and conclusions by testing the validity of the data through 4 criteria, namely credibility, transferability, dependability, and confirmability. The results showed that the Islamic service quality of PT. Bank Syariah Indonesia is carried out by referring to the CARTER dimensions (Compliance, Assurance, Reliability, Tangible, Empathy, and Responsiveness) by elaborating the values of *Siddiq*, *Amanah*, *fathanah*, and *tabligh* in providing services to customers. This is also an effort to increase customer trust through the ability, kindness, and integrity of *BSI* employees so that the quality of service to customers is carried out to worship Allah, which is oriented to the world and the hereafter.

**Keywords:** Service quality; customer trust

## 1. INTRODUCTION

The issuance of law no. 21 of 2008 concerning Islamic Banking makes Islamic banking a clear legal basis regarding its institutional and operational systems (Otoritas Jasa Keuangan, 2021). In addition, the presence of this law triggers more excellent

opportunities given to the public to obtain complete banking services by Islamic law. Law number 21 of 2008 states that Islamic banks must implement governance, including transparency, accountability, responsibility, professionalism, and fairness in their business activities (Indonesia, 2008). Furthermore, Article 35 also states that Islamic banks must be based on the principle of prudence in carrying out their business activities. Based on the two articles, it is clear that everything is related to trust, so the principle of trust must be used as the basis for acting and maintaining the trust that has been given by customers (Supriadi et al., 2021). This opens up opportunities for Islamic banks to grow and develop to compete with other banks. This competition is, of course, unavoidable. PT Bank Syariah Indonesia Tbk (*BSI*) officially operates on February 1, 2021 (*Www.BankBSI.Co.Id*, 2021). *BSI* is the most prominent Islamic bank in Indonesia as a result of the merger of three Islamic banks from the Association of State-Owned Banks (Himbara), namely PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS) (Alhusain, 2021). Through this Islamic bank merger, it is hoped that Islamic banking will continue to grow and become new energy for the national economy. It will become a state-owned bank parallel to other state-owned banks so that it is beneficial from the policy side and bank transformation (Marlina, 2021). The table below describes the performance of the three merged Islamic banks.

Table 1. Performance of Three Islamic Banks and Results of the Merger of *BSI* (*Rp Trillion*)

	BNI Syariah		BRI Syariah		Mandiri Syariah		Bank Syariah Indonesia
	2019	2020	2019	2020	2019	2020	As of December 2020
<b>Total Assets</b>	44.98	55.01	43.12	57.70	112.29	126.85	239.56
<b>Financing</b>	43.77	47.97	34.12	49.34	99.81	112.58	209.98
<b>Third-party funds</b>	32.58	33.05	27.38	40.00	75.54	83.43	156.51
<b>Profit</b>	0.6	0.5	0.074	0.25	1.28	1.43	2.19

Source: Exposure of PT Bank Syariah Indonesia, Tbk. (Alhusain, 2021)

The ability of Islamic banks to continue to operate in the long term and maintain the existence of their business, of course, can only be achieved by establishing a competitive advantage. Competitive advantage is an attempt to create more economic value than competitors in the same market (Hayder M. Kareem et al., 2019). One of them is excellence in service quality.

According to Kotler, quality is all the properties and characteristics of a product or service that affect the ability to satisfy stated or implied needs (Kotler, 1997). Meanwhile, according to the Big Indonesian Dictionary (KBBI), service is something and the facilities provided in connection with the sale and purchase of goods and services (Kemendikbud Language Center, 2016).

Service quality can be defined as how far the difference between customer expectations and reality is received (Manullang, 2008). According to Tjiptono (in Purwa & Ardani, 2018). Quality is a dynamic condition that affects products, services, people, processes, and the environment that meet or exceed expectations. The notion of service quality can be interpreted as an effort to fulfill consumer needs and desires as well as the accuracy of delivery in balancing consumer expectations (Purwa & Ardani, 2018); from these various definitions, it can be concluded that the service quality of a company or bank is how far it can meet the expectations of its customers. Islamic banking parties also need to pay attention to the quality of service.

The phenomenon is that many customers are increasingly critical of the quality of service received. Customers always want a quality product, which must be accompanied by good service quality. This illustrates that service quality is a significant factor in a bank's success. Quality service attracts customers (Salleh et al., 2019). According to Andespa, the service quality of the banking industry is determined by customer ratings. Having satisfied customers is very important for the banking industry because the banking industry has the characteristics of high contact service and a very high level of competition besides implementing more constructive relationships and attention to customers. Customers satisfied with this will generate public publicity for potential new customers, ultimately producing loyal and trusting customers (Andespa, 2016). This is in line with Othman and Owen, who introduced an alternative in the dimension of service quality called CARTER (Compliance of law, assurance, reliability, tangible, empathy, and responsiveness) (Abdulqawi et al., 2012). The relationship between the bank and the customer is based on the principle of trust. Customer trust is all knowledge possessed by customers and all conclusions made by customers regarding objects, attributes, and benefits (Bahrudin & Zuhro, 2016). Trust is also related to feelings towards an object based on various considerations (Mujiburrahman, 2017). Trust is an effort and action to prevent internal irregularities by the bank concerned. Trust is a person's belief in what he wants. McKnight in Chairy states two essential elements in building trust intentions: willingness to depend,

which is the willingness of consumers to rely on sellers in the form of acceptance of risks or risks that may occur, and subjective willingness. Subjective Probability of Depending) subjectively consumer willingness in the form of providing personal information to the seller and willingness to follow the seller's directions/suggestions or requests (Chairy & Alam, 2019).

According to Hwang and Kim, three elements of trust can form beliefs: ability, benevolence, and integrity (Hwang & Kim, 2007). These three elements can be explained: a) Ability. This ability refers to the competencies and characteristics of business actors in influencing their consumers (Alamsyah & Anugrah, 2015). Indicators of capability include serving and providing for consumer needs; b) Kindness (virtue). Kindness is the seller's willingness to provide mutually beneficial satisfaction between himself and consumers (Wong, 2017). c) Integrity. Integrity relates to the behavior of a seller or business actor in running his business. According to Kim, indicators of integrity include maintaining trust, honesty, and being able to keep promises (Hwang & Kim, 2007).

Customers who expect a service at a certain level and feel that it exceeds what is expected want to continue using the product or service, then the customer can be said to believe. This attitude of trust must be formed after the customer is satisfied with what he received. So, to gain customer trust, Islamic banking needs to improve service quality through several service dimensions by incorporating Islamic values.

## 2. METHODS

Research is qualitative, namely research based on the philosophy of post-positivism, is used to examine the condition of natural objects where the researcher is the key instrument, the collection of informants is carried out in a *purposive* and *snowball manner*, data analysis is inductive/qualitative, and the results of qualitative research emphasize the meaning of on generalization. According to Somantri, qualitative research seeks to reconstruct reality and understand its meaning. This qualitative research pays close attention to processes, events, and authenticity. The qualitative research aims to describe the object naturally, factually, and systematically regarding the quality of Islamic services to increase customer confidence. The location of this research is the Bank Syariah Indonesia Makassar Veteran Branch Office. The author chose this research location because Bank Syariah Indonesia is considered one of the Islamic banks that has received quite a positive response from the people in Makassar City. This study uses a phenomenological approach, namely an approach with a comprehensive philosophy of sociological thought, to understand and explain various social behaviors from the point of view of the social process actors. (Malik & Nugroho, 2016) . The data source used is the primary data source, which is obtained through the bank's operational manager, customer service bank, and several active customers. Secondary data through data presented by

certain institutions and several scientific journals and research results related to the object under study. Data collection methods through three techniques: observation, interview, and documentation. Using several methods of data collection in question is expected to reveal the problems of this study comprehensively due to the qualitative approach used in this research. Furthermore, processing and analyzing data is processed by collecting, reducing, presenting, and drawing conclusions. Data validity was tested using 4 criteria: credibility, transferability, dependability, and confirmability (Djam'an et al., 2011).

### 3. RESULTS AND DISCUSSION

#### Islamic Service Quality of Bank Syariah Indonesia

*Bank Syariah Indonesia* is an Islamic bank resulting from the merger of three state-owned Islamic banks: *Bank Rakyat Indonesia Syariah*, *Bank Negara Indonesia Syariah*, and *Bank Mandiri Syariah*. The merger of the three Islamic banks aims to encourage Islamic economic growth in Indonesia, considering that Indonesia has the most significant Muslim majority in the world. It was recorded that as of December 2020, *BSI (Bank Syariah Indonesia)* assets reached Rp. 239.56 trillion. The size of these assets puts *BSI* as the seventh largest bank in Indonesia based on assets owned (Alhusain, 2021)

The increase in these assets illustrates the increasing number of users of Islamic banking services in Indonesia. An increase in the number of customers of Indonesian Islamic banks must be balanced with an increase in service quality. The importance of service quality as an effort to retain existing customers and to attract new customers in a competitive environment. Abedniya and Zaeim argue that service quality has become one factor determining a business's success. This is why Islamic banks continue improving their customers' service quality.

Service quality in Islamic banking is a form of consumer assessment of the service they receive with the service they expect. Islamic service is the provision of quality services with the values of Islamic law. This is in line with Othman and Owen, who introduced an alternative in the service quality dimension called CARTER (compliance with law, assurance, reliability, tangible, empathy, and responsiveness).

Compliance means the ability to comply with Islamic law and operate according to Islamic banking and economic principles. According to Arifin, the meaning of compliance or sharia compliance in Islamic banks is applying Islamic principles, sharia, and their traditions in financial and banking transactions and other related businesses. In addition, Ansori also argued that *Sharia compliance* is an indicator of Islamic disclosure to ensure Islamic banks' compliance with Sharia principles. Based on the definition above, it can be understood that Sharia compliance *is* a manifestation of fulfilling all Sharia principles in institutions that have characteristics, integrity, and credibility in Sharia banks, where the

compliance culture is the values, behaviors, and actions that support the creation of sharia bank compliance, to all provisions. Sharia compliance is consistently used as a framework for Islamic banking systems and finance in resource allocation, management, production, capital market activities, and distribution of wealth. Compliance with Sharia principles impacts all matters in the banking industry, especially with products and transactions. Related to this dimension *of compliance* can be seen in the results of interviews with researchers with Anggi (customer *service*), who stated that:

"Bank Syariah Indonesia, Makassar, Veteran Branch is a bank that manages customer deposit funds. For this reason, the funds deposited must be put to good use by Sharia principles. The funds that are channeled are not just given to anyone who proposes, but more than that, the bank must carry out further investigations, whether the activity or business being carried out is halal-oriented, or it turns out that the business being developed is illegal. If it is known that the business is illegal, we will make it clear not to distribute the funds." (Anggi, 2021)

The statement above (neoma) shows that *Bank Syariah Indonesia*, in managing customer funds, is intended for halal businesses. So, if the business is illegitimate, the funds cannot be distributed. *Bank Syariah Indonesia* does this because the established Sharia principles guide it. As reinforced by the following informant, Febi:

"Services provided must comply with Islamic law and principles because Indonesian Islamic banks are supervised by the *OJK* and overseen by the *DPS* (Sharia Supervisory Board) by applying the applicable regulations. So, savings and financing products must be free from usury and must operate by the DSN-MUI fatwas and applicable laws" (Feb 2021)

The statement above is (neosis) that the services provided are based on Sharia principles, which are directly supervised by OJK and DPS (Sharia Supervisory Board). Based on the interviews above, it can be seen that Indonesian Islamic banks carry out their operations according to Islamic principles and applicable regulations. This principle becomes the basic framework in every implementation of its operational activities, including the principle of freedom from maghrib, namely, maysir, gharar, haram, and usury. (Supriadi Supriadi & Ismawati, 2020) . In line with this research, Sharia prohibits usury, which is defined as interest paid on all money loans or savings (although some Muslims debate whether there is a consensus that interest is equivalent to usury). Banks, in general, depend on profits through usury transactions. Islamic banking is a banking system whose implementation is based on Islamic law. Based on the explanation above and after being analyzed based on the results of interviews and confirming with previous research, it can be concluded that Islamic banks, especially *Bank Syariah Indonesia KCP*

*Makassar Veteran*, have carried out their operations based on Sharia law and are still actively supervised by the sharia supervisory board.

*Assurance* is employees' knowledge, ethics, and ability to convey truth and confidentiality. *Assurance* includes oral and written communication between bank employees and customers. Assurance also means a guarantee; according to Tjiptono, assurance includes knowledge, ability, courtesy, and the trustworthy nature of employees, free from danger, risk, or doubt. This dimension's components include things directly related to customer trust, namely a friendly attitude towards customers regardless of ethnic or cultural background. This guarantee's dimensions can be seen from the following interview results with Irsyad as a *BSI* customer.

"... transactions are also easy to do, and what I like the most when we arrive, the security immediately asks what the needs are, and the security quickly takes the queue number and gives it to me. Also, the customer service and tellers are friendly, always greeting with a smile and greetings."

The above illustrates that Irsyad's reason for saving at *BSI* is because of the services *BSI* employees provide. The interview results above are supported by the *Operational Manager's statement* which states:

"...it is my duty as a supervisor to monitor and supervise customers' condition directly and not hesitate to ask their needs. If he only wants to withdraw cash, we can direct him directly to an ATM, or if someone wants to open an account, we can direct him to open an application via the website to fill out the form online. So everything can run effectively and efficiently. (February, 2021)

This is also in line with the Islamic service ethics exemplified by the Prophet through *tabligh*. Politeness and friendliness are the essence of providing services to customers. As in QS Thaha verse 44, which means as follows;

*"Then talk to him (Pharaoh) gently; hopefully, he is aware or afraid."*

*Reliability* is the ability to provide the promised service consistently and accurately. This dimension is in line with the nature of the Prophet, *Amanah*, which means that all activities carried out and services per the promises offered will increase the trust of Indonesian Islamic bank customers. The results of the interview with Anggi in customer service are below.

"...It cannot be denied that when a customer makes a transaction, sometimes something fails, for example, when making a transfer or when at an ATM it turns out that the money that was withdrawn did not come out..., or other problems related

to this, customer constraints such as We must handle this properly so that customers continue to trust *BSI*...". (Anggi, 2021)

The statement (noema) above indicates that the customer's transaction process is inseparable from problems. Of course, these problems cannot be avoided but must be dealt with quickly. The speed of handling a problem illustrates a trustworthy attitude at work. Furthermore, Anggi's statement was reinforced by Febi as the operational manager.

"When the customer first opens a savings account... there we have explained in detail and detail to the customer... and notified the customer if one day there is a problem or problem in the transaction, the customer can contact us directly." (February, 2021)

As stated by one of the Customer Service and Operational Managers of *Bank Syariah Indonesia* Makassar, every *BSI* employee must carry out their duties based on trustworthy values so that reliability, speed, and accuracy are needed in serving customers.

*Tangible* means the physical appearance of facilities, equipment, personnel, and communication materials. The importance of *this tangible* dimension will foster the image of a service provider for customers in assessing service quality. The results of interviews with customers regarding this dimension:

"Personally, I prefer easy wadiah savings, apart from the light initial deposit, complete facilities in the form of a savings book, mobile banking which can be accessed anytime and anywhere...and also the employees always appear friendly". (Irshad, 2021)

The customer statement above indicates a convenience factor in utilizing *BSI* services, so it becomes an attraction for customers to continue to trust *BSI* products and services. This is also in accordance with the nature of the Prophet, namely Tabligh and Siddiq, which contain the value of serving humbly, communicating properly and correctly, and being happy to motivate. As the results of observations made by the author, the attitudes and characteristics displayed by employees of *PT. Bank Syariah Indonesia* Makassar to customers at Bank *BSI* is to follow the values of the Prophet's nature mentioned above. Based on researchers' observations, *Bank Syariah Indonesia* Makassar has provided comfortable facilities to every customer who comes. Complete and comfortable facilities will provide a separate customer assessment, affecting satisfaction and generating trust in *Bank Syariah Indonesia*.

Empathy is the ability of Indonesian Islamic banks to pay attention to customers individually, including understanding the needs of each customer. The empathy dimension includes ease in utilizing the services offered by Indonesian Islamic banks, communicating well, and conveying information easily understood by customers



according to their wants and needs. The results of the interview with Irsyad as a *BSI* customer stated that:

" When I come to the *BSI* office, security will open the door and immediately ask about my needs...and if I want to convey a transaction problem... I am directed directly to customer service, and the customer service also welcomes it empathetically... " (Irshad, 2021)

This statement is reinforced by Ita's answer, which suggests that:

"If I have a problem or problem with a transaction that I submit at *BSI*, I will immediately serve it and provide a solution..." (Ita, 2021)

The statements of the two customers above indicate an empathetic attitude toward *BSI* employees at the Makassar Veterans Branch Office. This is also in accordance with the nature of the Prophet, namely Tabligh and Siddiq, which contain the value of serving humbly, communicating properly and correctly, and being happy to motivate. As the results of observations made by the author, the attitudes and characteristics displayed by employees of PT. Bank Syariah Indonesia Makassar to customers at Bank *BSI* is to follow the values of the Prophet's nature mentioned above.

Responsiveness or readiness of Bank Syariah Indonesia employees to provide fast and responsive services. This dimension emphasizes the attention and speed of employees involved in responding to customer requests, questions, and complaints. This dimension can be seen in the following interview excerpt with Ita, a customer.

"I had a problem with my mobile banking at that time. Usually, when entering the transaction password, if it is wrong three times ...the PIN code will be blocked. Incidentally, I wanted to save money and take care of it then. The customer service response was very fast ..." (Ita, 2021)

The interview results above align with the nature of the Prophet, namely fathanah or professionalism. Professional here is defined as hard work full of commitment and sincerity. Professional nature is explained in QS Al-Isra verse 84:

*" Say (Muhammad), "Everyone acts according to his nature." Then your Lord knows best who is more righteous in his way."*

Based on the verse above, it can be understood that working professionally will undoubtedly produce something beneficial to customers so that worldly benefits are obtained and mashallah oriented towards the hereafter, as expressed by *BSI* managers who stated that service orientation to customers is intended as a form of worship to Allah

SWT. (Thus, every *BSI* employee will perform their duties and functions correctly as mandated.

### **Improving Service Quality as an Effort to Increase Customer Trust in Bank Syariah Indonesia**

Confidence (trust) is the foundation of business; transactions between two or more parties will occur if each trusts the other. Business partners cannot simply recognize trust but must be built from scratch. According to Purwa, trust is synonymous with the belief that service providers can use it to establish good and long-term customer relationships. In this case, trust will arise when there is trust.

Morgan and Hunt define trust as a condition when one of the parties involved in the exchange process is satisfied with the reliability and integrity of the other party. This definition explains that trust is a willingness or willingness to rely on partners involved in believed exchanges. Willingness results from the belief that the parties involved in the exchange will provide consistent, honest, responsible, and benevolent quality. This belief creates a close relationship with the parties involved in the exchange. Based on some of the definitions above, it can be concluded that trust is a general expectation that is maintained by individuals whose words from one party to another can be trusted. Trust is essential in building long-term relationships between one party and another.

For this reason, maintaining customer trust can be done by being responsible, fair, transparent, and keeping promises. These attitudes and characteristics are a form of excellent service to customers. In this case, banking asset employees must maintain their trust in the assigned tasks and be responsible for customers. In addition, it is also essential to be fair by not discriminating against anyone regarding the services provided. It continues; in carrying out the mandate, an attitude of transparency (openness) is needed in reporting all activities to superiors or the public regarding the products offered by explaining the advantages and disadvantages. This will result in high work commitment and maximum results.

In the researcher's interview with informant Febi, *the operational manager* of bank *BSI*, stated that:

"Every employee here has certainly been provided with offline and online training. After attending the training, there must be *an assessment* to measure the extent to which employees are capable after attending the training. So, the hope is that after attending the training, well...can provide quality service." (February, 2021)

Furthermore, the statement of the informant Febi was confirmed by the informant Anggi as Customer Service:

"So, we are here before starting work, we are provided with training first, from this training, of course, it is hoped that serving customers can be carried out well. Yes... It has always been instilled that this is a responsibility so that carrying out the work is truly based on worship. There are also blessings to be had." (Anggi, 2021)

Based on the statement (noema) from informants Febi and Anggi, it shows that every *BSI* employee has been provided with training before starting to carry out their duties. The noema statement from the two informants above shows (neosis) that the motivation for holding training for employees before starting work is so that employees have the competence to provide the best service to customers. In addition, the informant also stated that the services provided must be carried out with full responsibility and also as worship, meaning that Anggi's informants realized that for every service performed, there would be accountability before Allah SWT. and also, worth worship. This is interpreted that blessing will be obtained if the work is done as worship. This blessing produces much goodness in the operations of Bank Syariah Indonesia. Blessings make work more meaningful (Alimuddin et al., 2011) and provide happiness and benefit not only for those entrusted with sustenance. Furthermore, the statement above was also reinforced by Ita, who is a *BSI* customer, who said:

"I have been saving here for a long time. At first, it was to accompany my sister, but suddenly, I was interested in saving at *BSI*. The reason is that apart from being far from usury, transactions are also easy to do and the most preferable when we arrive, the security immediately asks what the needs are, and the security quickly takes the queue number and gives it to me. Not only that, the customer service and tellers are also friendly, always greeting with a smile and greeting" (Ita, 2021)

The statement above (noema) indicates an interest in saving at *Bank Syariah Indonesia*. Furthermore, the reason for saving (noesis) is that apart from usury-free transactions, the service provided by Bank Syariah Indonesia employees is excellent, alert, fast, and greets with greetings and smiles.

According to Hwang and Kim, three elements of trust can form trust: ability, benevolence, and integrity. *Bank Syariah Indonesia* has implemented these three elements, as conveyed by a customer named Ita. He stated that *BSI*, in this case, has served quickly and provided all customer needs regarding products and all information related to these products. Observing the results of the interviews, it can be understood that *Bank Syariah Indonesia* employees have carried out sharia services by following the elements of trust, namely ability, benevolence, and integrity.

## CONCLUSION

Islamic service quality is a form of customer assessment of the service they receive with the service they expect concerning Islamic Sharia values. This is in line with Othman and Owen, who introduced an alternative in the *service quality dimension* called CARTER (*Compliance of law, assurance, reliability, tangibility, empathy, and responsiveness*), which further elaborated on the characteristics of the Prophet Muhammad—namely Siddiq, Amanah, fathanah and tabligh in providing services to customers. Furthermore, the efforts made by Bank Syariah Indonesia to increase customer trust are by displaying ability, benevolence, and integrity.

## Acknowledgment

Acknowledgments to the Department of Islamic Banking, Faculty of Islamic Economics and Business, Alauddin State Islamic University Makassar, which has fully supported and funded participation in the International Conference on Science and Islamic Studies.

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