
Impact of Brand Image and Service Quality on the Choosing Decision Bank Syariah Indonesia with Religiosity as a Moderating Variable

Abul Hasan Asy'ari¹, Aminah Ekawati²

¹Pancasetia College of Economics Banjarmasin, Management,
Jl. A. Yani KM. 5.5 Banjarmasin, South Kalimantan, Indonesia

²Universitas PGRI Kalimantan, Fakultas Sosial dan Humaniora
Jl. Sultan Adam Kompleks H. Iyus Banjarmasin, South Kalimantan, Indonesia

doi.org/10.51505/IJEBMR.2024.81115 URL: <https://doi.org/10.51505/IJEBMR.2024.81115>

Received: Oct 27, 2024

Accepted: Nov 05, 2024

Online Published: Nov 20, 2024

Abstract

Islamic banks are financial institutions that operate according to Sharia principles. In 2021, the Indonesian government consolidated several Islamic banks into Bank Syariah Indonesia (BSI) to strengthen the Islamic finance sector. However, the growth of Islamic banks remains relatively modest compared to conventional banks. Brand image and service quality are critical factors influencing customers' choice of BSI, with religiosity also playing a significant role in shaping the demand for Sharia-compliant services. This study aims to evaluate the impact of brand image and service quality on the decision to choose BSI, considering religiosity as a moderating variable. The study was conducted with 105 BSI customers in South Kalimantan, selected through purposive sampling. Thirteen indicators were used, including three for brand image, five for service quality, two for religiosity, and three for choice decision. Data was collected via questionnaires distributed to BSI customers, and analysis was performed using SEM-PLS to assess both the measurement and structural models. The results revealed that brand image and service quality significantly influence the decision to choose BSI. Religiosity was found to moderate the impact of brand image on choice decisions but did not have a moderating effect on service quality. These findings suggest that BSI should focus on enhancing its brand image and improving service quality to attract a broader clientele and reinforce its position as a preferred institution for financial transactions.

Keywords: Brand Image, Choosing Decision, Service Quality, Religiosity

1. Introduction

The banking sector serves as a critical pillar of economic stability, offering fundamental financial services such as lending, remittances, payments, and investments, which collectively sustain economic activities (Shayestehfar & Yazdani, 2019). In Indonesia, the sector has experienced significant expansion, notably with the growth of Islamic banking, which adheres to sharia principles prohibiting riba (usury), gharar (uncertainty), and maysir (speculation) (Al-Jazzazi & Sultan, 2014; Saraswati, 2021; Surjaatmadja & Kusniawati, 2023; Wati et al., 2024; Wildan Faiz & Firmansyah, 2024). Since the establishment of Bank Muamalat Indonesia in 1991, the

country's first sharia-compliant institution, Islamic banks have rapidly grown to meet the demand for financial services that align with Islamic ethical standards (Masruron & Safitri, 2021).

As competition intensifies, both conventional and Islamic banks are increasingly focused on attracting customers by tailoring services to diverse client needs. Islamic banks, in particular, emphasize profit-sharing and transparency in alignment with Islamic law. Globally, the Islamic banking sector is growing at a rate of 1.5%, reflecting an increased acceptance of sharia-compliant financial services (Ahmed et al., 2022). In Indonesia, the consolidation of multiple Islamic banks to form Bank Syariah Indonesia (BSI) in 2021 marked a strategic effort to enhance sector growth and extend its reach. Despite currently holding a modest 7.09% of the national market share, Islamic banks in Indonesia are poised for growth, backed by a predominantly Muslim population exceeding 237 million people (Abror et al., 2022).

Customer bank selection is driven by various factors, including individual needs, past experiences, and personal preferences (Schiffman & Kanuk, 2008). Key indicators of purchasing decisions—such as product consistency, loyalty, and willingness to recommend—are critical in the context of Islamic banking as well (Kotler & Armstrong, 2018). Banks aiming for long-term customer loyalty must consistently meet expectations by offering high-quality service, fostering a positive brand image, and building a strong reputation that inspires trust and cultivates enduring customer relationships.

Service quality plays a critical role in the success of Islamic banking, significantly impacting customer satisfaction and loyalty (Surjaatmadja & Kusniawati, 2023). It is defined by the extent and direction of the gap between customer perceptions and service expectations (Newman, 2001). In the context of Islamic banking, service quality reflects how well the bank's offerings align with or surpass client expectations. High-quality service is essential for enhancing banking performance (Hunjra et al., 2011), as it directly influences customer preferences and purchase decisions (Azshalya et al., 2022; De et al., 2020). Key dimensions of service quality, such as reliability, responsiveness, assurance, empathy, and tangible elements, collectively contribute to a superior customer experience in Islamic banking (Setiono & Hidayat, 2022).

Brand image plays a pivotal role in customers' selection of a Sharia bank, as it reflects their perceptions and overall impressions of the institution (Fadli et al., 2023). It represents the symbolic meaning and value clients associate with the products and services offered by the bank (Manik, 2019), and is thus inseparable from the identity of the brand itself (Dong, 2016). By cultivating a strong and positive brand image, Sharia banks can effectively differentiate themselves from conventional banks, fostering public trust and attracting consumers to Sharia-compliant financial services. Key components of brand image include corporate reputation, customer-oriented focus, and product quality (Wijaya, 2008).

Religiosity, which includes religious beliefs, adherence, and practices, significantly influences perceptions of value, brand image, and service quality. In the context of Islamic banking, religious conviction often motivates customers to choose services that comply with sharia principles (Wati et al., 2024). Individuals with higher levels of religiosity tend to assess the

alignment of products and services with Islamic guidelines, which directly shapes their banking preferences (Gursoy et al., 2017). Religion also exerts a broad impact on consumer attitudes and behaviors, though this effect varies based on the depth of an individual's religious commitment (Essoo & Dibb, 2004; de Run et al., 2010). Highly religious individuals are generally more inclined to make consumption choices that reflect their religious obligations (Mukhtar & Butt, 2012). Religiosity is multidimensional, comprising both intrinsic (internalized belief) and extrinsic (outward expression) components (Vitell et al., 2009).

While existing studies underscore the importance of service quality, brand image, and religiosity in customer decision-making, there remain considerable gaps in understanding how these factors interact in different demographic and cultural contexts, particularly in emerging markets where Islamic banking is still developing. For example, service quality has been shown to significantly influence students' decisions to select Islamic banks, emphasizing its critical role in driving satisfaction and loyalty (Azshalya et al., 2022; Alnaser et al., 2018). Religiosity, meanwhile, has been found to enhance the relationship between service quality and clients' intention to save, with highly religious customers displaying increased sensitivity to service quality (Maraliza, 2024). Juliana et al. (2023) further suggest that religiosity may even surpass service quality in cultivating loyalty, as faith-based motivations often influence customer preferences in Islamic banking. Brand image, on the other hand, is often conceptualized as an independent factor affecting loyalty, rather than a moderating variable. When combined, high standards of service quality, competitive economic benefits, and a positive brand image constitute the foundation for customer loyalty and satisfaction, which are essential for the strategic positioning of Islamic banks (Manik, 2019).

Nonetheless, significant research gaps persist in examining the combined effects of these variables and their unique interactions across diverse customer segments in competitive and culturally varied markets. Although service quality and religiosity are frequently studied independently, understanding their potential synergistic effects on loyalty—and the trade-offs that might exist between them—warrants further investigation. Moreover, the specific role of brand image as an independent contributor to customer loyalty, particularly when compared with service quality and religiosity, requires a deeper exploration to clarify its influence within Islamic banking. Addressing these research gaps is essential for building a comprehensive understanding of customer decision-making dynamics within the Islamic banking sector, particularly as it expands in culturally diverse and competitive markets.

The objective of this study is to deepen the understanding of the roles of brand image and service quality in influencing customer decisions to select Bank Syariah Indonesia (BSI) in South Kalimantan, with religiosity examined as a moderating variable. This research aims to provide insights that will assist BSI in developing more effective, consumer-oriented marketing strategies that are closely aligned with the needs and preferences of its target market. This research evaluates the subsequent hypotheses:

H1: Brand image significantly influences the choosing decision BSI

H2: Service quality significantly influences the choosing decision BSI

H3: Religiosity influences brand image in the choosing decision BSI

H4: Religiosity influences service quality in the choosing decision BSI
 A conceptual framework is described below.

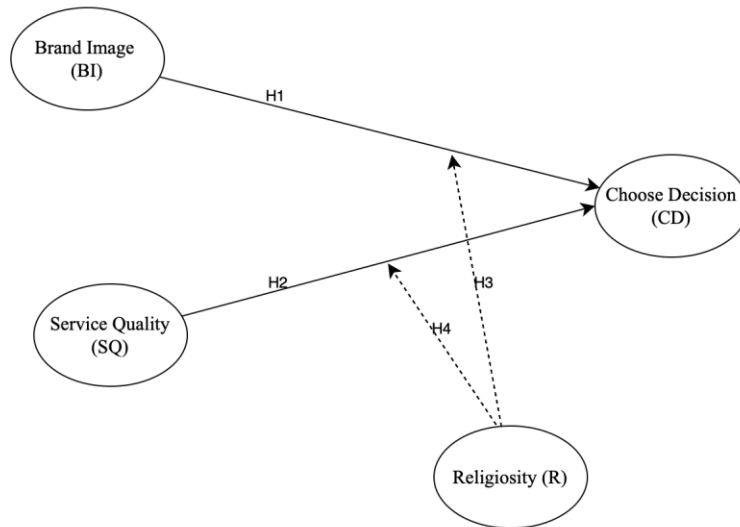


Figure 1. Conceptual framework

2. Method

This quantitative research employs a survey method targeting Bank Syariah Indonesia (BSI) customers in South Kalimantan as respondents. The study examines three main variables: the dependent variable, namely the decision to choose (CD); the independent variables, brand image (BI) and service quality (SQ); and the moderating variable, religiosity (R). Each variable is operationalized through specific indicators derived from its respective dimensions. In total, the study includes thirteen indicators: three for brand image, five for service quality, two for religiosity, and three for the decision to choose. These indicators form the basis for 28 structured statements designed for respondent evaluation.

Given Indonesia's significant and expanding population, the sample size for this study was determined according to the guidelines by Hair et al. (2010), recommending a respondent count of five to ten times the number of indicators. Consequently, a minimum of 65 respondents was deemed necessary. Respondents were selected through purposive sampling, focusing on BSI customers with at least one year of banking experience and a minimum of ten transactions.

Data were collected using a questionnaire, where respondents rated their agreement with statements on a 5-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). The analysis utilized SEM-PLS version 4.1.0.3, employing the bootstrapping method. Both measurement and structural models were evaluated.

The measurement model assessed validity with an outer loading threshold above 0.6 (Hair et al., 2010). Reliability was measured using Cronbach's Alpha and composite reliability, with acceptable values exceeding 0.70, while discriminant validity was supported by an AVE value

above 0.50 (Sarstedt et al., 2017). In the structural model, R-square values were interpreted as strong, moderate, or weak at thresholds of 0.75, 0.50, and 0.25, respectively (Sarstedt et al., 2017), and F-square values were categorized as weak, medium, or large at 0.02, 0.15, and 0.35, respectively (Kwong & Wong, 2013). The direct and indirect effects were tested using bootstrapping, with mediation indicated when the T statistic exceeded the critical value from the T table and the P-value was below 0.05 (Ghozali & Latan, 2015).

3. Results

The research instrument was distributed to BSI customers through Google Forms, which was shared when customers made transactions at BSI and through WhatsApp groups after being informed of the respondent criteria. Google Form was open for 2 weeks and managed to collect 105 respondents. The characteristics of the respondents consisted of 105 BSI customers domiciled in South Kalimantan. The following is a complete profile of the respondents in this study.

Table 1. Complete profile of respondents

Number	Characteristics	Classification	Number of people	Percentage
1	Sex	Female	46	43,81
		Male	59	56,19
2	Age	< 20 years	1	0,95
		20 - 30 years	14	13,33
		31 - 40 years	32	30,48
		41 - 50 years	37	35,24
		> 50 years	21	20,00
3	Last education	Senior High School	26	24,76
		Bachelor	24	22,86
		Master	49	46,67
		Doctorate	6	5,71
4	Job	Government employees	29	27,62
		Self-employed	6	5,71
		Private employees	23	21,90
		BUMN/BUMD	1	0,95
		Others	46	43,81
5	Religion	Moslem	99	94,29
		Others	6	5,71

Based on the data presented in Table 1, the participants of this study were dominated by men at 56.19%. The most extensive age range was 41-50 years, 35.24%. As many as 46.67% had a master's degree, 43.81% worked in other fields, and 94.29% were Muslim.

Model measurement begins with validity and reliability tests. Figure 2 shows the initial model of SmartPLS processing results, wherein the service quality variable is one statement (sixth). In the

religiosity variable, two statements (tenth and eleventh) have outer loading values of less than 0.6 and are discarded. Furthermore, the outer loading value is recalculated, and it turns out that there are still some that are less than 0.6, namely the seventh statement of the service quality variable and the sixth statement of the religiosity variable, so that the total valid statements become 23. Although some invalid statements are removed, the indicators of each variable are still represented by other valid statements. The analysis continues to the structural test with a model that meets the validity and reliability tests.

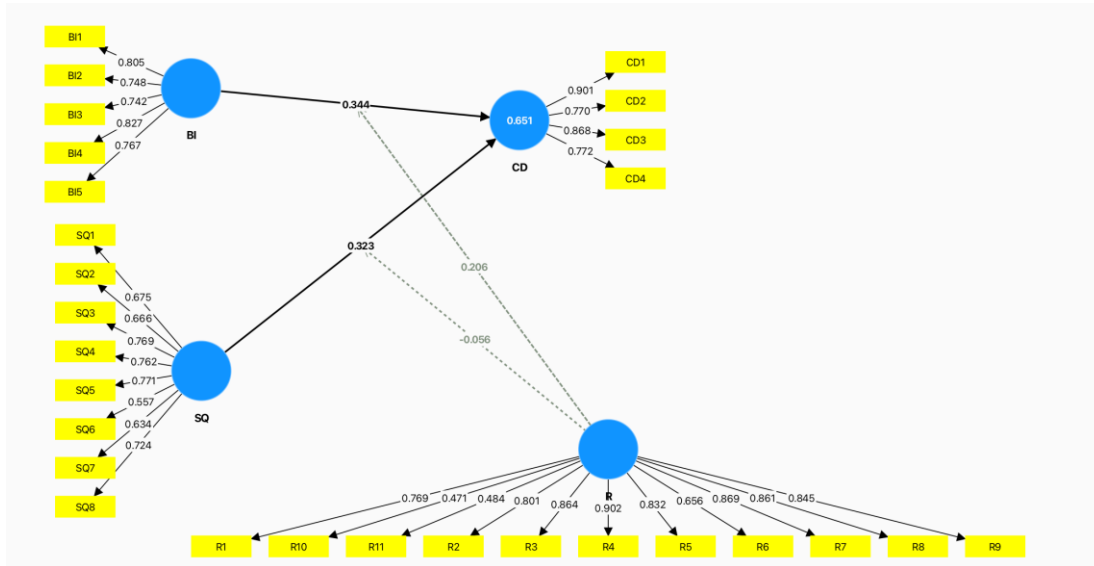


Figure 2. Initial model from Smartpls processing results

Figure 3 shows the final model with all factor loadings above 0.6, which will be used for the hypothesis analysis.

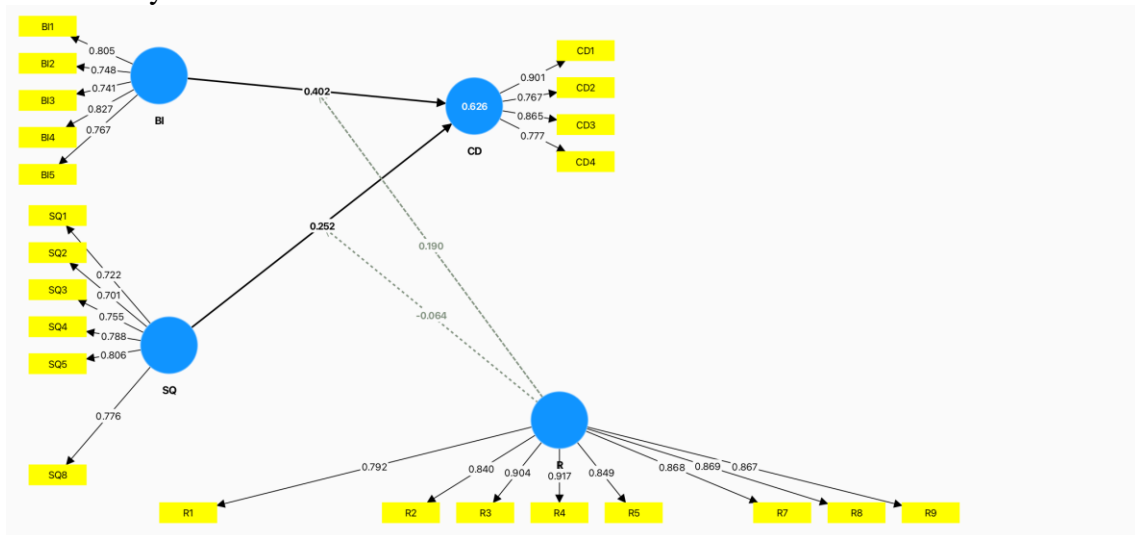


Figure 3. Final Smartpls model with factor loading more than 0.6.

The results in Table 2 show that each variable's AVE value meets the requirements (>0.5), while Cronbach's Alpha and composite reliability values are >0.7. Thus, the data has met the reliability test criteria.

Table 2. Outer model evaluation test results

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
BI	0,840	0,865	0,606
SQ	0,853	0,864	0,576
R	0,951	0,956	0,746
CD	0,847	0,852	0,688

The model has met the validity and reliability tests, so it is continued to the structural test. The structural test begins with the inner model test to identify the relationship between exogenous and endogenous variables and to test the research hypothesis. The RSquare results presented in Table 3 show a value of 0.626 and R Square adjusted 0.607, which means that all exogenous constructs (BI, SQ, and R) simultaneously influence the CD by 60.7%. In comparison, 39.3% is influenced by other variables outside the model, with a moderate category influence.

Table 3. R- Square results of the inner model test

Variable	R Square	R Square Adjusted
CD	0,626	0,607

Effect Size or f-square is used to see the influence between variables. Based on Table 4, brand image has the most significant influence among other variables. Service quality, religiosity, and moderation of religiosity in the relationship between brand image and the choosing decision have an influence but are small. Moderation of religiosity in the relationship between service quality and the choosing decision has no influence. For more details, see Table 4.

Table 4. Results of Square Test

Variable	F Square	Category
BI	0.166	Moderate
SQ	0.059	Weak
R	0.087	Weak
RxSQ	0.009	ignored
RxBI	0.083	Weak

Next, a t-test analysis is conducted to answer the hypothesis that has been made. The results of the hypothesis test are shown in Table 5.

Table 5. Hypothesis test results

Variabel	T Statistics (O/STDEV)	P Values	Category
BI -> CD	4.433	0.000	Significant
SQ -> CD	2.688	0.007	Significant
R -> CD	2.429	0.015	Significant
Moderating R x BI-> CD	2.185	0.029	Significant
Moderating R x SQ ->CD	0.573	0.567	Not significant

Based on Table 5, all variables, namely brand image, service quality, and religiosity, are significant to the choosing decision. Religiosity is significant as a moderating variable of brand image in the choosing decision. However, religiosity is not significant as a moderating variable of service quality in the decision to choose.

4. Discussion

The results presented in Table 1 indicate that the majority of BSI customers are within the 41–50 age range. According to the National Statistics of Indonesia (2023), the largest age demographics are 20–29 years (16.10%) and 30–39 years (15.61%). This suggests that BSI could benefit from strategies aimed at attracting younger customers. Expanding customer interest among younger age groups is critical for fostering long-term growth, diversifying the customer portfolio, and enabling BSI to offer products that meet the needs of this demographic. Additionally, a broader age range in the customer base can enhance BSI's reputation and brand appeal, while also allowing the bank to cultivate loyalty among younger customers. Although BSI's primary clientele is Muslim, there is a potential to penetrate the non-Muslim market, as non-Muslims comprise approximately 13.1% of Indonesia's population. BSI's offerings are structured to provide flexible financial solutions, including investment, loans, and savings options, which are competitive and advantageous for a diverse customer base.

H1: Brand Image Significantly Influences the Decision to Choose BSI

The results in Tables 4 and 5 reveal that brand image significantly impacts the decision to select BSI, with a moderate effect. Consistent with findings by Ab Hamid et al. (2023) and Suparno et al. (2023), brand image affects the choice of Islamic banks, as it is linked to the bank's reputation and its commitment to sharia principles. Brand image represents a crucial intangible asset for the bank (Yeo & Youssef, 2010). It emerges from continuous customer interactions with the bank, leading to enhanced knowledge, trust, and experiences that help distinguish BSI from other banks (Darmawan, 2018).

H2: Service Quality Significantly Influences the Decision to Choose BSI

Although Table 4 indicates a smaller effect of service quality, Table 5 shows that aspects of service quality—such as reliability, responsiveness, assurance, empathy, and tangible factors—significantly influence the decision to choose BSI. Customers are drawn to banks that offer prompt, accurate, and friendly service (Pabbajah et al., 2019; Romdhonia et al., 2024). This

aligns with Kontot et al. (2016), who found that high-quality service, encompassing responsiveness, efficiency, and customer satisfaction, shapes customer preferences toward banks with superior service standards. Service quality directly influences customer interest in engaging with Islamic banks, and employees who address customer concerns with speed and precision create a positive impression that attracts customers (Azshalya et al., 2022). Thus, continual improvements in service quality are essential.

H3: Religiosity Moderates the Impact of Brand Image on the Decision to Choose BSI

As demonstrated in Tables 4 and 5, religiosity serves as a moderating variable for brand image in the decision to select BSI. This implies that religiosity amplifies the effect of brand image on customer choice. Given BSI's sharia-compliant brand, customers with higher levels of religiosity are more inclined to choose BSI as it aligns with their religious values. To attract consumers with strong religious beliefs, BSI should incorporate religious values into its marketing strategy. The bank should also ensure that its brand image aligns with, or at least does not conflict with, Islamic values, as these are central to the preferences of its consumer base (Wardi et al., 2022).

H4: Religiosity Does Not Moderate the Effect of Service Quality on the Decision to Choose BSI

Tables 4 and 5 reveal that religiosity does not moderate the effect of service quality on the decision to choose BSI. This finding diverges from Maraliza (2024), who reported that service quality influences customer interest in saving at Islamic banks, with religiosity acting as a moderating factor that positively affects this interest. In contrast, this study suggests that BSI customers prioritize service quality over religiosity in their decision to select the bank.

5. Conclusion and limitations

BSI must enhance its brand image and service quality to solidify its position as a preferred bank for public financial transactions. This study's findings indicate that both brand image and service quality significantly impact customers' decisions to choose BSI. A positive brand image boosts prospective customers' interest and confidence in selecting the bank, while high-quality service—characterized by employee friendliness, speed, and accuracy in resolving customer issues—plays a crucial role in their decision-making process. Additionally, a strong brand image associated with religiosity aids BSI in attracting individuals seeking sharia-compliant financial services. Although religiosity does not moderate the relationship between service quality and selection, service quality itself remains the primary determinant for prospective customers over religious affiliation when choosing BSI. Consequently, BSI should focus on strengthening its brand image and delivering optimal service quality to attract and retain customers as their preferred choice for financial transactions.

This study considers only two variables—brand image and service quality—as factors influencing the decision to choose BSI, while other variables likely play a role. The findings reveal that 39.3% of influencing factors fall outside the current model. Future research could explore additional variables, such as brand equity, perceived value, and trust, which may further impact customers' choices. Moreover, as this study primarily surveyed customers residing in

Banjarmasin and Banjarbaru, extending the geographic scope of future research could provide more comprehensive insights.

References

- Ab Hamid, S. N., Maulan, S., & Wan Jusoh, W. J. (2023). Brand attributes, corporate brand image and customer loyalty of Islamic banks in Malaysia. *Journal of Islamic Marketing*, 14(10), 2404–2428. <https://doi.org/10.1108/JIMA-09-2021-0309>
- Abror, A., Patrisia, D., Engriani, Y., Idris, I., & Dastgir, S. (2022). Islamic bank trust: the roles of religiosity, perceived value and satisfaction. *Asia Pacific Journal of Marketing and Logistics*, 34(2), 368–384. <https://doi.org/10.1108/APJML-10-2020-0715>
- Ahmed, S., Mohiuddin, M., Rahman, M., Tarique, K. M., & Azim, M. (2022). The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking services: mediating role of service quality. *Journal of Islamic Marketing*, 13(9), 1829–1842. <https://doi.org/10.1108/JIMA-11-2020-0346>
- Al-Jazzazi, A. M., & Sultan, P. (2014). Banking service quality in the middle eastern countries. *International Journal of Bank Marketing*, 32(7), 688–700. <https://doi.org/10.1108/IJBM-09-2013-0094>
- Alnaser, F. M. I., Ghani, M. A., & Rahi, S. (2018). Service quality in Islamic banks: The role of PAKSERV model, customer satisfaction and customer loyalty. *Accounting*, 4(2), 63–72. <https://doi.org/10.5267/j.ac.2017.8.001>
- Azshalya, N., Zulfandra, B., & Mustikawati, R. I. (2022). The effect of service quality, religiosity, and knowledge of Sharia Banking on the students' decision to become sharia bank customers. *Jurnal Profita: Kajian Ilmu Akuntansi*, 10(7), 35–50.
- Darmawan, B. A. (2018). The loyalty of Muslim customers on the Indonesian Islamic banks: the role of corporate image, satisfaction, and trust. *Jurnal Siasat Bisnis*, 22(2), 132–143. <https://doi.org/10.20885/jsb.vol22.iss2.art2>
- De, H., Carvalho, F., De Sousa Saldanha, E., & Amaral, A. M. (2020). The mediation effects of customer satisfaction on the relations between product price, service quality and purchasing decision. In *Journal of Business and Management* (Vol. 2, Issue 1).
- de Run, E. C., Butt, M. M., Fam, K. S., & Jong, H. Y. (2010). Attitudes towards offensive advertising: Malaysian Muslims' views. *Journal of Islamic Marketing*, 1(1), 25–36. <https://doi.org/10.1108/17590831011026204>
- Dong, Y. (2016). *Whom Your Brand Is More Like? Analysis of Brand Image and Brand Personality*.
- Essoo, N., & Dibb, S. (2004). Religious Influences on Shopping Behaviour: An Exploratory Study. *Journal of Marketing Management*, 20(7–8), 683–712. <https://doi.org/10.1362/0267257041838728>
- Fadli, A., Karina Sembiring, B. F., & Helmi Situmorang, S. (2023). Analysis of brand image, brand trust, customer experience on customer satisfaction through perceived value Bank Syariah Indonesia (study at BSI KCP Krakatau). *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration*, 3(2), 445–455.
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep Teknik dan Aplikasi dengan Program Smart PLS 3.0*. Semarang: Universitas Diponegoro Semarang.

- Gursoy, D., Altinay, L., & Kenebayeva, A. (2017). Religiosity and entrepreneurship behaviours. *International Journal of Hospitality Management*, 67, 87–94. <https://doi.org/10.1016/j.ijhm.2017.08.005>
- Hunjra, A. I., Akhtar, M. N., Rehman, K. ur, & Niazi, G. S. K. (2011). Relationship between Customer Satisfaction and Service Quality of Islamic Banks. *World Applied Sciences Journal*, 13(3), 453–459. <https://www.researchgate.net/publication/228295808>
- Juliana, J., Nurhaliza, F., Hermawan, R., & Marlina, R. (2023). Bank Syariah Indonesia customer loyalty after merger: analysis of trust, service quality, religiosity, and corporate image. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 10(1), 96–108. <https://doi.org/10.20473/vol10iss20231pp96-108>
- Kontot, K., Hamali, J., & Abdullah, F. (2016). Determining Factors of Customers' Preferences: A Case of Deposit Products in Islamic Banking. *Procedia - Social and Behavioral Sciences*, 224, 167–175. <https://doi.org/10.1016/j.sbspro.2016.05.435>
- Kotler, P., & Armstrong, G. (2018). *Prinsip-prinsip Manajemen Pemasaran, Jilid 1, Edisi Keduabelas*. Jakarta: Erlangga.
- Manik, A. F. I. (2019). Customer satisfaction and loyalty in Islamic Banking: The role of quality, economic, and image. *IOP Conference Series: Materials Science and Engineering*, 662(3). <https://doi.org/10.1088/1757-899X/662/3/032027>
- Maraliza, H. (2024). Effect of service quality on customer interest in saving at Islamic Banks with religiosity as a moderation variable. *Nomico Journal*, 1(4). <https://doi.org/10.62872/s1adv86>
- 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).
- Mukhtar, A., & Butt, M. M. (2012). Intention to choose Halal products: The role of religiosity. *Journal of Islamic Marketing*, 3(2), 108–120. <https://doi.org/10.1108/17590831211232519>
- Newman, K. (2001). Interrogating SERVQUAL: a critical assessment of service quality measurement in a high street retail bank. *International Journal of Bank Marketing*, 19(3), 126–139.
- Pabbajah, M., Widyanti, R. N., & Widyatmoko, W. F. (2019). THE FACTORS OF SERVICE, RELIGIOSITY AND KNOWLEDGE IN THE DECISION OF CUSTOMERS TO SAVE FUNDS IN SHARIA BANKS IN YOGYAKARTA CITY. *International Journal of Business, Humanities, Education, and Social Sciences*, 1(2), 13–26.
- Romdhonia, A. H., Setiawan, I. A., & Utamic, W. B. (2024). Customer decision factors in choosing Sharia savings products (case study of BANK BTN syariah SOLO branch office). *Jurnal JUTIE (Jurnal Teknologi, Sistem Informasi Dan Ekonomi)*, 1(1), 2–14. <https://jurnal.pptq-annaafi.org/index.php/jutie>
- Saraswati, E. (2021). Market orientation, service quality on customer satisfaction and loyalty: study on Sharia Banking in Indonesia. *Golden Ratio of Marketing and Applied Psychology of Business*, 2(1), 26–41. <https://doi.org/10.52970/grmapb.v2i1.157>
- Schiffman, L., & Kanuk, L. L. (2008). *Perilaku Konsumen, edisi ketujuh*. Indeks.

- Setiono, B. A., & Hidayat, S. (2022). Influence of service quality with the dimensions of reliability, responsiveness, assurance, empathy and tangibles on customer satisfaction. *International Journal of Economics, Business and Management Research*, 06(09), 330–341. <https://doi.org/10.51505/ijebmr.2022.6924>
- Shayestehfar, R., & Yazdani, B. (2019). Bank service quality: A comparison of service quality between BSI branches in Isfahan and Dubai. *TQM Journal*, 31(1), 28–51. <https://doi.org/10.1108/TQM-04-2018-0052>
- Suparno, D., Tjahjawulan, I., Martodiryo, S., Anshary, A. H., Mulyono, Badrian, Indrariansi, E. A., & Suwondo, T. (2023). The influence of financial literacy, digital literacy, digital marketing, brand image and word of mouth on the z generation's interest in Islamic banks. *International Journal of Data and Network Science*, 7(4), 1975–1982. <https://doi.org/10.5267/j.ijdns.2023.6.015>
- Surjaatmadja, S., & Kusniawati, A. (2023). Customer value perception of Islamic Banking in Indonesia. *Sosiohumaniora: Jurnal Ilmu-Ilmu Sosial Dan Humaniora*, 25(3), 393–400. <https://doi.org/10.24198/sosiohumaniora.v25i3.43118>
- Vitell, S. J., Bing, M. N., Davison, H. K., Ammeter, A. P., Garner, B. L., & Novicevic, M. M. (2009). Religiosity and moral identity: The mediating role of self-control. *Journal of Business Ethics*, 88(4), 601–613. <https://doi.org/10.1007/s10551-008-9980-0>
- Wardi, Y., Trinanda, O., & Abror, A. (2022). Modelling halal restaurant's brand image and customer's revisit intention. *Journal of Islamic Marketing*, 13(11), 2254–2267. <https://doi.org/10.1108/JIMA-01-2021-0034>
- Wati, L., Huseno, T., & Jatmiko, P. (2024). Sharia Banking Trust: Analyzing the Influence of Religiosity and Perceptions in Bank Sharia Bukittinggi Branch. *International Journal of Current Science Research and Review*, 7(3), 1575–1580. <https://doi.org/10.47191/ijcsrr/V7-i3-19>
- Wijaya, P. S. mega. (2008). Pengaruh Citra Merek Terhadap Loyalitas Konsumen Starbucks Coffe di Yogyakarta. *Riset Manajemen & Bisnis*, 3(2), 158–176.
- Wildan Faiz, M., & Firmansyah, F. (2024). The moderating effect of religiosity on intention to use product financing. *Asian Journal of Islamic Management*, 2024(1), 50–62. <https://doi.org/10.20885/AJIM>
- Yeo, R. K., & Youssef, M. A. (2010). Communicating corporate image into existence: the case of the Saudi banking industry. *Corporate Communications: An International Journal*, 15(3), 263–280. <https://doi.org/10.1108/13563281011068122>