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FACTORS AFFECTING THE PERCEPTIONS OF EMPLOYEES AND TRIBE FIT MEMBERS MEDAN REGARDING TRANSACTIONS AT BANK SYARIAH INDONESIA

Hotmaida[1]
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
hotmaida0205@gmail.com

Ahmad Syakir[2]
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
asy4k1r@gmail.com

Nursantri Yanti[3]
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
nursantriyanti@gmail.com

Abstract

The purpose of this study is to determine the effect of transaction services and usage on the perceptions of employees and Tribe Fit members at Bank Syariah Indonesia in Medan. The subjects of this study were employees and Tribe Fit members consisting of customer service staff, cleaning service staff, technical staff, and members totaling 100 people, of which 36 respondents were tested using the probability sampling method. The results of primary data processing using regression analysis show that there is a significant and positive relationship between the variables of service and usage on the perceptions of employees and members regarding Bank Syariah Indonesia transactions in Medan. Of the three independent variables, it appears that the service variable is the main variable that contributes the most to the perceptions of employees and members regarding Bank Syariah Indonesia transactions in Medan.

Keywords: Employee Perception, Members, Tribe Fit, Transactions, Bank Syariah Indonesia

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INTRODUCTION

The development of Islamic banking requires special attention to customer satisfaction and the quality of human resources in developing Islamic financing products. Improving the quality of financing products requires not only innovation, but also strengthening governance, compliance, and the application of clear legal standards as regulated by the competent authorities. In the context of Islamic banking, sharia compliance includes increasing sharia knowledge among employees so that the potential for sharia violations can be minimized. In addition, sharia compliance also means the ability to create innovative products and services without deviating from sharia principles.

Perceptions and understanding are formed from the knowledge or information possessed by individuals, which is then interpreted and used to predict and solve problems. In the development of sharia financing products, there are various factors that influence whether the product is not only innovative, but also complies with sharia principles and is able to compete in the market. This study seeks to examine the influence of knowledge about Islamic financing products, understanding of the basic principles of Islamic banking, training, and religiosity on the perceptions and understanding of Islamic bank employees regarding Islamic products. Aslam et al. (2011) emphasize that customers now have a better level of education and knowledge about banking products.

This has led to an increase in demand for more innovative products and superior services. Therefore, it is relevant to question whether Islamic bank staff have received adequate training and knowledge in the field of Islamic finance and banking. According to Asyrofi (2016), perception indicators include: (1) response, which is an image of something stored in memory after observation or imagination; (2) opinion, which is formed from awareness of responses, interpretation of responses, and analysis of logical relationships between parts; and (3) assessment, which is the selection of a particular view of the perceived object.

Thus, the perception process begins with a response, which is then articulated in the form of an opinion, and finally results in an assessment. The object of this study is transactions at Islamic banks, with the research subjects being members of Tribe Fit in Medan. The perceptions of this community, most of whom are young people (millennials and Gen Z), show a positive trend toward Islamic financial transactions. Awareness of the importance of transactions in accordance with Islamic principles is increasing, although in-depth

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understanding of Islamic contracts such as murabahah and mudharabah is still limited. For most members, the perception of sharia is often only understood as the concept of "interest-free." Nevertheless, interest in the Islamic financial system is quite high, especially among members who live an Islamic lifestyle. They consider this system to be more halal, transparent, and fair.

However, limited understanding of sharia practices and products means that this positive perception has not been fully translated into loyalty to sharia banks. Some members still use conventional banking products due to factors such as convenience, superior digital services, or historical ties as long-standing customers. The shift towards a halal and Islamic lifestyle has also driven interest in sharia banking, although in-depth knowledge remains limited. Some members of the fitness community have also used sharia products, such as savings accounts, vehicle financing, or sharia mortgages. However, conventional banks still dominate the market. Sharia banks basically operate on Islamic principles that prohibit riba (interest), gharar (speculation), and harmful economic practices. As an alternative to the conventional system, Islamic banks emphasize fairness, transparency, and partnership through contracts such as mudharabah, musyarakah, and murabahah.

Although based on Islamic values, Islamic banks are inclusive in nature because they are accessible to all members of society, including non-Muslims. Islamic financial ethics, which uphold justice, transparency, and social responsibility, are considered universally relevant. This is evident from experiences in other countries, such as Malaysia and the United Kingdom, where Islamic banks are also popular among people of different faiths. In Indonesia, even though the majority of the population is Muslim, Islamic products are also starting to be chosen by non-Muslim customers because they are considered competitive and ethical. Islamic banking products provide clarity of contract, transparency of costs, and avoid risky speculative practices.

Thus, Islamic banking can be seen as a global alternative financial model. Chapra (2000) emphasizes that the goal of the Islamic financial system is not solely to seek profit, but also to pay attention to ethical aspects and social welfare. This perspective is in line with stakeholder theory (Freeman, 1984), which asserts that business entities have a responsibility not only to capital owners, but also to all stakeholders. The universal principles of sharia indicate that the benefits of Islamic banking can be felt by all levels of society.

Research by Dusuki and Abdullah (2007) reinforces this view by showing that non-Muslim communities view Islamic banks positively when universal values such as fairness and transparency are emphasized. Meanwhile, Nienhaus

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(2006) in the German context asserts that Islamic products attract the attention of Europeans because they are interest-free and oriented towards the real sector. This shows that the appeal of Islamic banking transcends religion and culture. In addition, the influence of social media and the role of Muslim influencers also shape public perception of Islamic banks, particularly in emphasizing the importance of avoiding usury. However, the digitization of services remains a challenge because the features of Islamic banking applications are considered less competitive than those of conventional banks. Some of the main problems faced include: low education on sharia products, misconceptions about costs and benefits, limited digital innovation, and the dominance of conventional banks. Thus, although public perception of sharia banking tends to be positive, there are a number of obstacles that need to be overcome in order for sharia banks to be more competitive in the modern era.

Based on the description of the above issues, the researcher is interested in conducting in-depth research on "Factors Affecting Employee Perceptions of Transactions at Indonesian Islamic Banks in the Member Tribe Fit Medan."

LITERATURE REVIEW

Perception

Perception is a process in which individuals organize and interpret sensory impressions to give meaning to their environment (Kotler, 2020). In other words, perception can be understood as the process of selecting, organizing, and interpreting information received by a person to form a complete and meaningful picture. For companies that want to grow and gain a competitive advantage, it is important to be able to provide quality products and services, offered at competitive prices, accompanied by fast delivery and satisfactory service. In the context of the service industry, service quality is a fundamental aspect that must be managed optimally in order to achieve customer satisfaction (Berry et al., 2020).

Furthermore, customer service quality can be measured through five main dimensions as stated by Berry and Parasuraman (Nasution, 2021), namely:

1. Tangibles, which include physical facilities, employee equipment, and communication tools.
2. Reliability, which is the company's ability to provide services as promised in a timely, accurate, and satisfactory manner.
3. Responsiveness, which is the willingness of staff and employees to assist customers and provide responsive service.

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Conventional Banks and Islamic Banks

Banks are financial intermediaries that collect and distribute public funds. The origins of the Islamic banking system began in Pakistan in the 1940s through the management of Hajj funds. The next significant development occurred in Egypt with the establishment of the Mit Ghamr Village Bank in 1963. According to the *Encyclopedia of Islam*, Islamic banks are defined as financial institutions whose main activities are providing financing and services in payment transactions and money circulation, with operations based on Islamic principles (Sumitro, 2022, p. 5).

Conventional banking and Islamic banking have fundamental differences in terms of both operational principles and objectives. Conventional banks operate based on an interest system as compensation for fund collection and distribution activities. The main profit is obtained through the interest spread between the interest given to customers on their deposits and the interest charged to debtors on their loans. Conventional banks generally focus more on profitability alone, without considering Sharia aspects or the moral values that underlie financial practices. In contrast, Islamic banks conduct their business activities based on Islamic principles, which reject the practices of riba (interest), gharar (uncertainty), and maysir (speculation).

The profit-sharing mechanism in Islamic banks uses contract schemes such as mudharabah (profit sharing), musyarakah (capital partnership), or murabahah (sale and purchase with an agreed profit margin). Thus, the profits obtained are derived from real business activities that are in accordance with Sharia law. In addition, Islamic banks are not only oriented towards profit, but also emphasize the principles of fairness, transparency, and social responsibility. This is in line with the main objective of the Islamic financial system, which is to create a balance between economic interests and the welfare of society. In other words, the main difference between the two banking systems lies in their operational foundations: conventional banks are oriented towards interest as the main instrument, while Islamic banks are based on sharia contracts that prioritize fairness, partnership, and sustainability.

RESEARCH METHOD

This research uses a quantitative research method with an associative approach. The research was conducted in the Tribe Fit community located on Jl. KH. Zainul Arifin, Sun Plaza Mall (4th Floor), Medan City. The data sources in this research were obtained from two categories, namely primary data and

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secondary data. Primary data is authentic data obtained directly from research subjects, whether individuals, groups, or institutions, which is collected specifically in accordance with the issues being studied. Meanwhile, secondary data is sourced from previous studies, books, scientific journals, official websites, and online articles relevant to the research topic.

In the context of this study, primary data was obtained entirely from Tribe Fit members at Jl. KH. Zainul Arifin, Sun Plaza Mall (4th Floor), Medan City. The research population consisted of all objects or subjects that had certain characteristics in accordance with the criteria set by the researcher to be studied, understood, and concluded. The research objects in this study were all Tribe Fit members who were the target population. Using random sampling techniques, the number of samples was rounded to 50 respondents. The data collection technique used was the distribution of questionnaires (surveys) through the Google Form platform.

The collected data was then analyzed using quantitative methods, given that all research data was numerical. The data processing tool used was SPSS software version 21. The tests conducted included: (1) Instrument Testing (validity and reliability), (2) Classical Assumption Testing, which included normality testing, multicollinearity testing, and heteroscedasticity testing, and (3) Statistical Tests, consisting of multiple linear regression, coefficient of determination (R^2), t-test, and F-test.

RESULTS AND DISCUSSION

Validity Test

Significance testing was conducted by comparing the estimated r value with the table r value to assess the validity level of the instrument. The degree of freedom (df) in this context is determined by the formula n - k, where n is the sample size and k is the number of constructs. An item is considered valid if the calculated r value (obtained from the total correlation of the corrected items) is greater than the table r value and has a positive value. In this study, the sample size used was 50 respondents, so the degrees of freedom obtained were 50 - 1 = 49. With a significance level (α) of 0.05, the table r value was set at 0.279.

Table 1 Validity Test Results

Variabel	Question Item	Number Correlation	R Table	Description
***Tangibles* (X1)**	X1.1	0.718	0.2006	Valid

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	X1.2	0.794	0.2006	Valid
	X1.3	0.843	0.2006	Valid
	X1.4	0.599	0.2006	Valid
***Reliability* (X2)**	X2.1	0.650	0.2006	Valid
	X2.2	0.799	0.2006	Valid
	X2.3	0.755	0.2006	Valid
	X2.4	0.813	0.2006	Valid
***Rensponsiveness* (X3)**	X3.1	0.723	0.2006	Valid
	X3.2	0.780	0.2006	Valid
	X3.3	0.511	0.2006	Valid
	X3.4	0.725	0.2006	Valid
Transaction at Islamic Banks (Y)	Y.1	0.592	0.2006	Valid
	Y.2	0.628	0.2006	Valid
	Y.3	0.616	0.2006	Valid
	Y.4	0.788	0.2006	Valid

Each question item has a positive calculated r value that is greater than the table r value (0.2006), as shown in the previous table. Thus, the questionnaire can be declared valid.

Reliability Test

The reliability test aims to assess the level of reliability and consistency of respondents in answering the questions listed in the research instrument. Reliability is related to the precision and stability of a measuring instrument, so that the test results can show whether the instrument is reliable or not. One of the criteria used to assess the reliability of an instrument is to compare the value obtained from the calculation with the value in the table at a significance level of 5% (α = 0.05) or a confidence level of 95%. In this study, the reliability test was conducted using the Cronbach's Alpha method. The calculation results are then shown in the following table in the form of Alpha values.

Table 2 Reliability Test Results

Reliability Test	Reabilitas Coefecient	Cronbrach Alpha	Description
Tangibles Variable	4 Question Item	0.722	Reliabel
Reliability Variable	4 Question Item	0.742	Reliabel
Rensponsiveness Variable	4 Question Item	0.668	Reliabel

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Transaction Variable in Islamic Banking	4 Question Item	0.875	Reliabel

Based on the test results, each research variable has a Cronbach's Alpha value greater than 0.60, as shown in the previous table summary. Thus, all variables used, including Tangibles, Reliability, Responsiveness, and Transactions in Islamic Banks, can be declared reliable. This means that the research instrument has an adequate level of internal consistency and is therefore suitable for use in data collection.

Normality Test

A normality test is conducted to determine whether the dependent and independent variables in the regression model are normally distributed. This test can be performed through a Normal P-P Plot graphical analysis by observing the data distribution pattern. Data is said to be normally distributed if the points on the graph follow a diagonal straight line pattern. In addition, normality testing can also be seen through the significance value in the Kolmogorov-Smirnov test. Data is considered normally distributed if the significance value (sig.) is greater than 0.05. The results of the normality test in this study are presented in the following table:

Table 3 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.98473193
Most Extreme Differences	Absolute	.083
	Positive	.056
	Negative	-.083
Kolmogorov-Smirnov Z		.826
Asymp. Sig. (2-tailed)		.502

a. Test distribution is Normal.

b. Calculated from data.

Based on the results of the normality test using the Kolmogorov-Smirnov calculation, a significance value of 0.502 was obtained. This value is greater than 0.05, so it can be concluded that the variable data in this study is normally distributed.

Multicollinearity Test

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The multicollinearity test aims to determine whether there is a significant correlational relationship between independent variables in a regression model. This test is performed using the SPSS program through the Coefficient table, specifically in the Tolerance and Variance Inflation Factor (VIF) columns. The Tolerance value indicates the extent of variability in an independent variable that cannot be explained by other independent variables. A regression model is considered free from multicollinearity if the Tolerance value is greater than 0.10 and the VIF value is less than 10.00.

Table 4 Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	10.001	2.078		4.814	.000					
	Tangibles	.086	.127	.085	2.682	.000	.141	.069	.064	.568	1.760
	Reliability	.232	.145	.213	4.597	.000	.086	.161	.150	.493	2.028
	Rensponsiveness	.528	.133	.447	3.962	.000	.367	.375	.371	.690	1.449

a. Dependent Variable: Transaksi Di Bank Syariah

Based on the results of the multicollinearity test, it is known that the Variance Inflation Factor (VIF) values for each independent variable are as follows: Tangibles (X1) is 1.760, Reliability (X2) is 2.028, and Responsiveness (X3) is 1.449. All VIF values are less than 10, so it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Heteroscedasticity Test

The heteroscedasticity test is conducted to determine whether there is variance inequality of the residuals in each observation in the linear regression model. In other words, this test aims to ensure that the disturbance errors have a constant variance from one observation to another. In this study, the heteroscedasticity test was performed using the Glejser method as one of the procedures for testing the fulfillment of classical assumptions.

Table 5 Heteroscedasticity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.521	1.133		3.109	.002
	Tangibles	.060	.069	.116	.867	.388
	Reliability	-.099	.079	-.180	-1.256	.212
	Rensponsiveness	-.031	.073	-.052	-.429	.669

a. Dependent Variable: Abs_RES

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Based on the heteroscedasticity test results table, the significance values obtained for the Tangibles variable were 0.388, Reliability 0.212, and Responsiveness 0.669. All of these values were greater than 0.05, so it can be concluded that there were no heteroscedasticity issues in the regression model used in this study. Thus, the regression model used fulfilled the classical assumptions.

Multiple Linear Regression Analysis

Multiple linear regression is an extension of simple linear regression, which is an analysis method used when there is one dependent variable and two or more independent variables. The purpose of multiple linear regression is to determine the effect of independent variables on the dependent variable simultaneously and partially, as well as to predict the value of the dependent variable (Y) based on changes that occur in two or more independent variables (X).

Table 6 Multiple Linear Regression Analysis Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	10.001	2.078		4.814	.000					
	Tangibles	.086	.127	.085	2.682	.000	.141	.069	.064	.568	1.760
	Reliability	.232	.145	.213	4.597	.000	.086	.161	.150	.493	2.028
	Rensponsiveness	.528	.133	.447	3.962	.000	.367	.375	.371	.690	1.449

a. Dependent Variable: Transaksi Di Bank Syariah

Based on Table 6, the multiple linear regression equation model for the variables affecting employee perceptions of transactions at Bank Syariah at Member Tribe Fit Medan is as follows:

$$Y = 10.001 + 0.086\ (X1) + 0.232\ (X2) + 0.528\ (X3) + e$$

From this equation, the interpretation of each variable's coefficient can be explained as follows:

1. Constant (c) = 10.001 The constant value indicates that if the Tangibles (X1), Reliability (X2), and Responsiveness (X3) variables are assumed to be zero, then the value of employee perceptions of transactions at the Islamic Bank at Member Tribe Fit Medan is 10.001. This applies with the assumption that other variables outside the model are considered constant.
2. Tangibles coefficient (X1) = 0.086 This coefficient value means that every 1% increase in Tangibles will increase employee perceptions of transactions at the Sharia Bank at Member Tribe Fit Medan by 0.086%, assuming other variables in the model remain constant. Reliability Coefficient (X2) = 0.232 This coefficient value

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indicates that every 1% increase in Reliability will increase employee perceptions of transactions at Islamic Banks by 0.232%, assuming other variables remain constant.

3. Responsiveness Coefficient (X3) = 0.528 This coefficient value indicates that every 1% increase in Responsiveness will increase employee perception of transactions at Bank Syariah in Member Tribe Fit Medan by 0.528%, assuming other variables remain constant. Thus, the variables of Tangibles, Reliability, and Responsiveness are proven to have a positive influence on employee perceptions of transactions at the Islamic Bank in Member Tribe Fit Medan.

Statistical T-Test

The t-test aims to determine whether the independent variables or factors influence employee perceptions of transactions at Islamic banks in the Member Tribe Fit Medan.

Table 7 Hypothesis Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	10.001	2.078		4.814	.000					
	Tangibles	.086	.127	.085	2.682	.000	.141	.069	.064	.568	1.760
	Reliability	.232	.145	.213	4.597	.000	.086	.161	.150	.493	2.028
	Rensponsiveness	.528	.133	.447	3.962	.000	.367	.375	.371	.690	1.449

a. Dependent Variable: Transaksi Di Bank Syariah

Formula for finding the t-table = α : n – k – 1

= 0.05 : 50-2-1

= 0.05 : 48

= 1.9861

Based on the partial t-test results, it can be explained as follows:

1. Tangibles variable (X1) The t-value of 2.682 is greater than the t-table (1.9861) with a significance level of 0.001 < 0.05. Thus, the alternative hypothesis (Ha) is accepted and the null hypothesis (H0) is rejected. This indicates that the Tangibles variable has a significant effect on transactions at the Sharia Bank in Member Tribe Fit Medan.
2. Reliability Variable (X2) The t-value of 4.597 is greater than the t-table value (1.9861) with a significance level of 0.000 < 0.05. This means that Ha is accepted and H0 is rejected. Thus, the Reliability variable is proven to have a significant effect on transactions at Islamic Banks in the Member Tribe Fit Medan.
3. Responsiveness Variable (X3) The t-value of 3.962 is greater than the t-table value (1.9861) with a significance level of 0.000 < 0.05. Thus, Ha is accepted and H0 is rejected. This means that the Responsiveness variable also has a significant effect on transactions at Islamic Banks in the Fit Medan Member Tribe. Thus, partially, all independent variables, namely Tangibles, Reliability, and Responsiveness, have a positive and significant effect on transactions at Islamic Banks in the Fit Medan Member Tribe.

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F-Statistic Test

The F-test is conducted to see whether the independent variables collectively have an effect on the dependent variable.

Table 8 F-Statistic Test Results

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	150.947	3	50.316	5.996	.001[a]
	Residual	805.643	96	8.392		
	Total	956.590	99			

a. Predictors: (Constant), Rensponsiveness, Tangibles, Reliability

b. Dependent Variable: Transaksi Di Bank Syariah

The F-statistic test result has a value of 0.001, which explains that simultaneously, Tangibles, Reliability, and Responsiveness affect Transactions at Sharia Banks in the Member Tribe Fit Medan.

R Square Test

The coefficient of determination or R2 test aims to determine the extent to which independent variables explain dependent variables, or to determine the percentage of variation in dependent variables explained by independent variables.

Table 9 R Square Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.597[a]	.658	.613	2.89692	.158	5.996	3	96	.001	1.826

a. Predictors: (Constant), Rensponsiveness, Tangibles, Reliability

b. Dependent Variable: Transaksi Di Bank Syariah

The results of the coefficient of determination test show that 65.8% of Tangibles, Reliability, and Responsiveness influence Transactions at Sharia Banks among Member Tribe Fit Medan.

Factors Affecting Employee Perceptions of Transactions at Bank Syariah Indonesia in the Member Tribe Fit Medan

Based on the results of the partial t-test, the three independent variables, namely Tangibles (X1), Reliability (X2), and Responsiveness (X3), were found to have a significant effect on transactions at Bank Syariah in the Member Tribe Fit Medan. The following is an explanation of each variable: Tangibles (X1) The t-

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value of 2.682 is greater than the t-table (1.9861) with a significance value of 0.001 < 0.05. This means that Ha is accepted and H0 is rejected. Partially, Tangibles have a significant effect on transactions at Islamic Banks.

In the SERVQUAL framework, Tangibles refer to physical evidence of service, such as bank facilities (buildings, interiors, ATMs, room layout), staff appearance (neatness, uniforms, professionalism), equipment and technology (mobile applications, queuing machines, interactive screens), and visual communication media (brochures, forms, signage, websites). This dimension plays an important role in shaping customers' initial perceptions of service quality. Especially for the younger generation, such as Member Tribe Fit Medan, visual and digital experiences greatly determine their decision to make transactions. The more modern, neat, and adequate the physical evidence displayed, the greater the interest and trust of customers in using Islamic banking services.

Reliability (X2) The calculated t-value of 4.597 is greater than the table t-value (1.9861) with a significance value of 0.000 < 0.05. Therefore, Ha is accepted and H0 is rejected. This shows that reliability has a significant effect on transactions at Islamic banks. Reliability is a SERVQUAL dimension that describes the bank's ability to provide services as promised in a timely, consistent, and reliable manner. Customers will tend to choose and remain with Islamic banks that are able to maintain service reliability. With fast, accurate, and error-free services, customer trust, satisfaction, and loyalty can be built, thereby having a positive impact on transaction intensity.

Responsiveness (X3) The calculated t-value of 3.962 is greater than the table t-value (1.9861) with a significance value of 0.000 < 0.05. Thus, Ha is accepted and H0 is rejected. This means that responsiveness also has a significant effect on transactions at Islamic banks. The Responsiveness dimension reflects the bank's willingness and speed in assisting customers and providing responsive services. In today's digital era and the need for fast services, responsiveness is a crucial factor in increasing customer satisfaction and comfort. The faster and friendlier the service provided, the greater the chance for customers to trust, make repeat transactions, and become loyal to Islamic banks. Thus, the three SERVQUAL variables tested, namely Tangibles, Reliability, and Responsiveness, were proven to have a positive and significant effect on transactions at Islamic Banks in the Member Tribe Fit Medan. This reinforces that good service quality not only increases customer satisfaction but also encourages their interest and decision to use Islamic banking products and services.

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CONCLUSION

Based on the results of testing and discussion of research data on employee and member perceptions of Islamic banks and perceptions of transactions at Bank Syariah Indonesia among employees and members Tribe Fit in Medan, the following conclusions were drawn:

1. Tangibles (X1) The calculated t-value of 2.682 is greater than the table t-value (1.9861) with a significance value of 0.001 < 0.05. Thus, Ha is accepted and H0 is rejected. This explains that partially, the Tangibles variable has a significant effect on transactions at Islamic Banks among Members Tribe Fit Medan.
2. Reliability (X2) The calculated t-value of 4.597 is greater than the table t-value (1.9861) with a significance value of 0.000 < 0.05. Thus, Ha is accepted and H0 is rejected. This explains that partially, the Reliability variable has a significant effect on transactions at Islamic Banks among Members Tribe Fit Medan.
3. Responsiveness (X3) The t-value of 3.962 is greater than the t-table value (1.9861) with a significance value of 0.000 < 0.05. Thus, Ha is accepted and H0 is rejected. This explains that partially, the Responsiveness variable has a significant effect on transactions at the Islamic Bank in Members Tribe Fit Medan.

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