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**EFFECT OF SERVICE EXCELLENCE ON CUSTOMER LOYALTY OF BANK  
SYARIAH INDONESIA (BSI) IN BANDAR LAMPUNG CITY WITH  
CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE**

**Lukman Firnanda<sup>1</sup>**

**Universitas Islam Negeri Raden Intan Lampung, Lampung, Indonesia**

[lukmanfirnanda02@gmail.com](mailto:lukmanfirnanda02@gmail.com)

**Ujang Hanif Mustofa<sup>2</sup>**

**Universitas Islam Negeri Raden Intan Lampung, Lampung, Indonesia**

[Ujangmusthofa205@gmail.com](mailto:Ujangmusthofa205@gmail.com)

**Anas Malik<sup>3</sup>**

**Universitas Islam Negeri Raden Intan Lampung, Lampung, Indonesia**

[anasmalik@gmail.com](mailto:anasmalik@gmail.com)

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**Abstract**

This study aims to analyze the effect of Service Excellence on customer loyalty with customer satisfaction as an intervening variable in Bank Syariah Indonesia in Bandar Lampung. The method used is quantitative with the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach through SmartPLS software. The results showed that Service Excellence has a positive and significant effect on customer loyalty and customer satisfaction. In addition, Customer Satisfaction also has a significant effect on customer loyalty. However, the indirect effect of Service Excellence on customer loyalty through customer satisfaction is not significant, so mediation is not proven. This finding confirms the importance of excellent service in improving customer loyalty directly.

**Keywords:** Service Excellence, Customer Satisfaction, Customer Loyalty

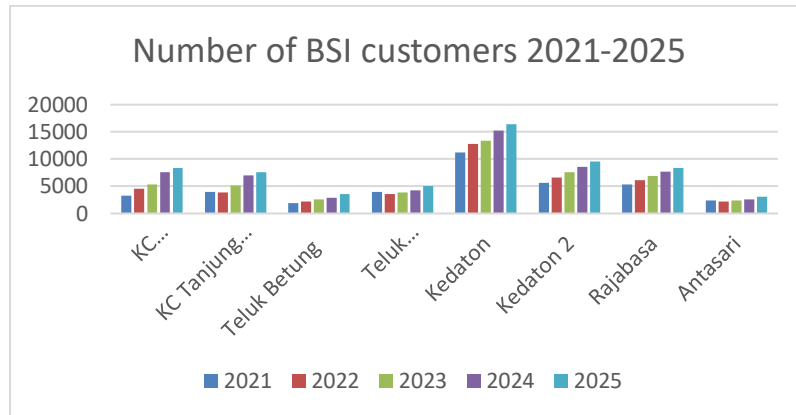


## INTRODUCTION

The Islamic banking industry in Indonesia has shown consistent growth in recent years, both in terms of the number of customers, assets, and service networks (Ridwansyah et al., 2024). This increase is in line with increasing public awareness of the importance of applying sharia principles in economic and financial activities. The Islamic financial system offers alternatives that are in accordance with Islamic teachings, such as the Prohibition of usury, the Prohibition of maisir and gharar, as well as the principles of fairness and transparency in every transaction (Agniya & Asnaini, 2023). This makes Islamic banking not only a financial institution but also a part of a value-based and ethical economic movement.

Bank Syariah Indonesia (BSI), as a result of the merger of three state-owned Islamic banks, Bank Syariah Mandiri, BNI Syariah, and BRI Syariah, managed to become a major pioneer in the National Islamic financial system. By bringing a vision to become the largest and most trusted Islamic bank in Indonesia, BSI continues to expand its service network, improve product innovation, and strengthen customer trust. In areas such as Bandar Lampung, the presence of BSI has a significant impact on the community in providing sharia-based financial services. However, along the way, BSI also faces serious challenges, especially in maintaining customer loyalty amid fierce competition with conventional banks and other financial institutions. To bring a vision to become the largest and most trusted Islamic bank in Indonesia, BSI continues to expand its service network, improve product innovation, and strengthen customer trust. In areas such as Bandar Lampung, the presence of BSI has a significant impact on the community in providing sharia-based financial services. However, along the way, BSI also faces serious challenges, especially in maintaining customer loyalty amid fierce competition with conventional banks and other financial institutions.

The number of customers is an important benchmark in assessing the success of a financial institution's services, including Bank Syariah Indonesia (BSI). In the city of Bandar Lampung, the growth in the number of BSI customers reflects the increasing public interest in Islamic banking services. This Data not only shows the success of marketing strategies, but also becomes an important basis in examining the effect of service excellence on customer loyalty, with customer satisfaction as an intervening variable. Therefore, the presentation of data on the number of customers is needed to provide an initial overview of the empirical conditions that are the background of this study.



**Figure 1**

**Graph of the number of BSI customers in Bandar Lampung City**

Based on the graph above, the data shows the number of customers of Bank Syariah Indonesia (BSI) at eight branch offices in Bandar Lampung city during the period 2021 to 2025. From the data that has been calculated, all branches experienced a significant increase in the number of customers, indicating that public interest in Islamic banking services is increasing. The following is a summary of the amount in each branch:

**Table 1**  
**Number of BSI customers in Bandar Lampung**

Branches	Number Of Customers 2021	Number Of Customers 2025	Growth
KC Diponegoro	4.000	7.500	87,50%
KC Tanjung Karang	3.800	6.400	68,42%
Teluk Betung	2.000	3.500	75,00%
Teluk Betung 2	1.500	3.000	100,00%
Kedaton	12.000	18.000	50,00%
Kedaton 2	5.000	8.500	70,00%
Rajabasa	4.500	6.800	51,11%
Antasari	1.000	2.000	100,00%



The growth of customers in various branch offices (KC) shows a diverse and interesting dynamics. Two regions, Teluk Betung 2 and Antasari, recorded the highest percentage growth of 100%, which indicates a very significant increase in service penetration, although the absolute customer volume is still relatively low. This sharp increase requires further study of the potential for long-term customer loyalty. In addition, KC Diponegoro and Teluk Betung also showed a very strong positive trend with growth above 75%, indicating a healthy and stable development from year to year. On the other hand, KC Kedaton remained the branch with the highest absolute number of customers, increasing from 12,000 to 18,000, although the percentage growth was relatively lower (50%) compared to other branches. This hints that KC Kedaton is likely at a mature market stage, where customer loyalty will be a key factor in maintaining the sustainability of long-term relationships. Finally, branches with moderate growth such as Rajabasa and Kedaton 2 showed a positive direction, but evaluation of Service factors that can be improved is important to further stimulate customer loyalty.

In today's competitive era, service quality is one of the main indicators that distinguish a bank from its competitors. People are increasingly selective in choosing financial institutions, and the service aspect is a crucial factor in building long-term relationships with customers. In this context, the application of service excellence or excellent service becomes an absolute necessity. Service excellence is not just about providing friendly or fast service, but more than that, it concerns the bank's ability to consistently meet and even exceed customer expectations. Quality service will provide a positive experience for customers, and this experience will shape their perception and influence their decision to remain loyal to the bank.

Customer loyalty is an intangible asset that has a major impact on the sustainability of the bank's business (Sari et al., 2025). Loyal customers not only conduct recurring transactions but also act as brand ambassadors who spread a positive image to others. However, loyalty doesn't just grow; some processes and experiences shape it. One very decisive aspect in this process is customer satisfaction. Customers who are satisfied with the service received tend to have a strong emotional connection with the bank, so they are more likely to keep using the bank's services in the long run (Umatin et al., 2024).

In previous studies, it has been widely discussed that customer satisfaction can act as an intervening variable between service quality and loyalty. That is, although service excellence is important, its influence on loyalty is often mediated by the level of customer satisfaction. Thus, satisfaction becomes a key point in



understanding how and to what extent the services provided by the bank can build strong loyalty. Therefore, it is necessary to carry out an analysis that not only looks at the direct relationship between service excellence and loyalty, but also examines the role of satisfaction as a bridge in this relationship.

Especially in Bandar Lampung, BSI has made various efforts to improve services, both in terms of frontliners, digitizing services, and strengthening technology-based systems. However, the extent to which these measures are effective in building customer satisfaction and loyalty has not been studied scientifically. Research on the relationship between service excellence, customer satisfaction, and customer loyalty in the local context is still limited. This creates a research gap that needs to be filled to provide a more in-depth and contextual understanding.

Thus, this study is important to determine how much influence service excellence has on customer loyalty at Bank Syariah Indonesia (BSI) in Bandar Lampung, as well as to understand whether customer satisfaction has a significant role as an intervening variable in the relationship. The results of this study are expected to contribute both theoretically and practically, especially in formulating service strategies oriented to customer satisfaction and loyalty in the Islamic banking industry.

## **LITERATURE REVIEW**

### **Theory of Planned Behavior (TPB)**

Theory of Planned Behavior (TPB) is a theory that has been widely applied in various fields of research, especially related to individual behavior. This theory emphasizes that human behavior is not only influenced by personal attitudes, but also influenced by social pressure and mind control, where this concept is known as the triple determinants of behavior, which is a combination of attitude, subjective norms, and behavioral control. The Theory of Planned Behavior (TPB) helps a lot in designing strategies as well as understanding the factors that influence individual behavior; thus, researchers can develop effective strategies that lead to the formation of behavioral intentions and can further shape behavior.

### **Service Excellence**

Services that focus on customer satisfaction are known as excellent service, which is the best form of service that focuses on the interests of users (Umatin et al., 2024). The essence of excellent service lies in the company's ability to provide an optimal experience to customers through good coordination between attitude, skills, appearance, attention, and responsibility. Etymologically, service means



service or service, while excellent means superior or very good. Thus, excellent service reflects exceptional service quality, which is a major selling point in the service-based industry.

### **Customer loyalty**

Customer loyalty plays a crucial role in the banking industry. Retaining customers not only helps improve financial performance but also ensures the survival of the company (Ahmadi, 2023). Therefore, it is a priority for every bank to attract and retain customers, as well as build a loyal customer base. Having loyal customers is one of the main strategic objectives of banking. Customer loyalty can be defined as a strong commitment to a banking product or brand, which is based on a positive attitude and is reflected through repeat purchases or consistent use of services (Sulle, 2022). Customer loyalty is a commitment shown by customers to a brand, based on a very positive attitude, and reflected through the act of re-purchasing consistently.

### **Customer/ Customer Satisfaction**

Customer satisfaction can be defined as the emotional level of a person after comparing the performance or results obtained with the expectations they had. In general, there is a strong link between service quality and customer satisfaction. In conducting evaluations, customers usually set their expectations as a benchmark. Over time, these expectations can change with the increase in information obtained and experiences experienced, and will ultimately affect the level of satisfaction felt by customers (Titi Sulistiyawati, 2021).

## **RESEARCH METHOD**

This research was carried out from April 2025 until it was completed in the city of Bandar Lampung. Data collection was carried out through the distribution of questionnaires to BSI customers in Bandar Lampung City, who became the target population in this study. This study uses a quantitative approach, which is an approach that emphasizes numerical data and statistical analysis to test hypotheses and relationships between variables.<sup>1</sup> This approach is considered appropriate because it is able to measure the effect of service excellence on customer loyalty, both directly and through customer satisfaction as an intervening variable. The type of research used in this study is a combination of descriptive research and causal research.

In this study, the population is all active customers of Bank Syariah Indonesia (BSI) in the city of Bandar Lampung who have experienced the bank's

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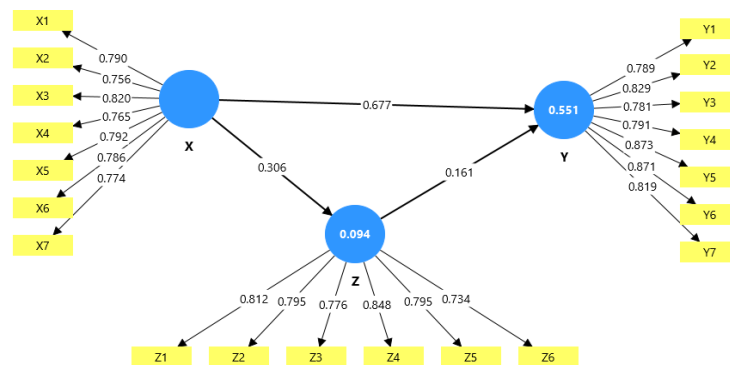
<sup>1</sup> Ibid

services directly. The sample used in this study is BSI customers in Bandar Lampung who have used bank services for at least 6 months. This study uses primary data collection techniques by questionnaire or the questionnaire method. Questionnaires were distributed directly to active BSI customers in Bandar Lampung who met the sample criteria. And this research uses secondary data collection techniques: literature studies, books, scientific journals and previous research, and measurement scales. This study applies the method of Structural Equation Modeling (SEM) analysis with the Partial Least Squares (PLS) approach, which is processed using SmartPLS software version 4.0.

## RESULTS AND DISCUSSION

### 1. Outer Model Test Results

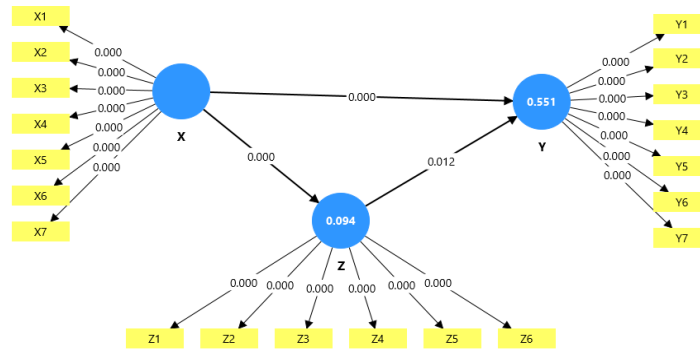
Through testing the outer model with the help of SmartPLS, the results obtained regarding the level of correlation between indicators in each variable are as follows.



**Figure 3**  
**Results Outer Loading**

Source: SmartPLS output data processed, 2025

The Structural Model shows that Service Excellence affects customer satisfaction and customer loyalty, with coefficient values that show a positive relationship. However, the value of the coefficient alone is not enough to conclude the significance of the relationship. Therefore, bootstrapping is done to test whether the influence between variables is really statistically significant through the p-value.



**Figure 4**  
**Bootstrapping Results**

Source: SmartPLS output data processed, 2025

The structural Model shows that Service Excellence has a positive effect on Customer Satisfaction and customer loyalty. However, since the value of the coefficients has not sufficiently proved the significance of the relationship, bootstrapping is carried out. Bootstrapping results show that all relationships between variables are statistically significant ( $p\text{-value} < 0.05$ ), so all hypotheses are accepted. In addition, all indicators are also significant in measuring the variables.

**2. Validity Test**

**a. Convergent Validity Test**

- 1) Testing the outer model with convergent validity for the customer loyalty variable (Y)

**Table 5**  
**Results Of Outer Loading Variable Customer Loyalty**

Variable	Indicators	Outer Loadings	Description
Customer Loyalty (Y)	Y.1	0.789	Valid
	Y.2	0.829	Valid
	Y.3	0.781	Valid
	Y.4	0.791	Valid
	Y.5	0.873	Valid
	Y.6	0.871	Valid
	Y.7	0.819	Valid

Source: SmartPLS output data processed,2025



Based on Table 5, it is known that all indicators in the Employee Performance variable (Y) have an outer loading value above 0.70, which means that each indicator is valid convergently in measuring these variables. Indicators Y.5 and Y.6 show the highest values of 0.873 and 0.871, respectively, which indicates that the two indicators make the strongest contribution in representing employee performance variables. Meanwhile, other indicators such as Y.1, Y.2, Y.3, Y.4, and Y.7 also indicate a value between 0.781 to 0.829, which remains in the valid category. Thus, all indicators are declared worthy of use in the subsequent analysis process.

- 2) testing the outer model with convergent validity for the variable Service Excellence (X)

Table 1
Outer Loading Service Excellence Variables Result

Table with 4 columns: Variable, Indicators, Outer Loadings, and Description. It lists indicators X.1 through X.7 for Service Excellence(X) with their respective outer loading values and validity status.

Source: SmartPLS Output Data Processed,2025

Based on Table 6, all indicators of Service Excellence (X) variables show an outer loading value above 0.70, which indicates that each indicator is valid and convergent in measuring these variables. The highest outer loading value is indicated by indicator X.3 is 0.82, followed by X.5 (0.792) and X.1 (0.79), which shows a strong contribution to the construct of Service Excellence. While other indicators, namely X.2, X.4, X.6, and X.7, also have a value between 0.756 to 0.786, which still meets the validity criteria. Thus, all indicators are declared valid and can be used for further analysis.

- 3) Testing Outer Model With Convergent Validity For Customer Satisfaction Variables (Z)



**Table 7**  
**Results of the Outer Loading Variable Customer Satisfaction**

Variable	Indicators	Outer Loadings	Description
Customer Satisfaction (Z)	Z.1	0.812	Valid
	Z.2	0.795	Valid
	Z.3	0.776	Valid
	Z.4	0.848	Valid
	Z.5	0.795	Valid
	Z.6	0.734	Valid

Source: SmartPLS Output Data Processed,2025

Based on Table 7, all indicators of Customer Satisfaction variables (Z) have an outer loading value above 0.70, so it can be concluded that all indicators are valid convergent measures of customer satisfaction variables. The indicator with the greatest contribution is indicated by Z.4 with a value of 0.848, followed by Z.1 (0.812) and Z.2 and Z.5 (0.795 each). While the indicator Z.6 has the lowest value, which is 0.734, but remains above the validity threshold. Thus, all six indicators were declared worthy of use in further testing.

**b. Discriminant Validity Test**

The validity of a construct or variable can also be seen from the value of the average Variance Extracted (AVE). A variable is considered to have a good level of validity if its AVE value exceeds 0.50. The Ave value of each variable in this study can be seen in the following table.

**Table 2**  
**Value Average Variance Extracted (AVE)**

Variable	Average variance extracted (AVE)	Description
X	0.614	Valid
Y	0.677	Valid
Z	0.63	Valid

Source: SmartPLS Output Data Processed, 2025



Based on Table 8, all variables in this study showed a value of average Variance Extracted (AVE) above 0.50, which means that each variable has a good convergent validity. Variable Service Excellence (X) has an AVE value of 0.614, customer loyalty (Y) of 0.677, and customer satisfaction (Z) of 0.63. These values indicate that more than 50% of the variance of the indicator can be explained by its individual construction. Thus, all variables in this model meet the Ave validity criteria and deserve further analysis.

### 3. Reliability Test Results

Once the validity of the data is known, the next step is to measure the level of reliability or reliability of each construct or variable. Reliability assessment is done by looking at the value of Composite Reliability and Cronbach's Alpha. A construct is considered reliable if its Cronbach's Alpha value exceeds 0.70. The results of reliability testing are presented in the following table.

**Table 9**  
**Reliability Values**

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Description
X	0.895	0.898	0.917	Reliable
Y	0.92	0.922	0.936	Reliable
Z	0.885	0.93	0.911	Reliable

Source: SmartPLS Output Data Processed,2025

The results in Table 9 show that all variables have a value of Cronbach's Alpha and Composite Reliability > 0.70. Thus, the variables of Service Excellence, Customer Loyalty, and Customer Satisfaction have met the reliability criteria and can be used in further analysis.

### 4. Inner Model Test Results

Assessment of the inner model is done by evaluating the value of R-Square, which is used to see the extent to which exogenous latent constructs are able to explain endogenous latent variables, as well as whether the effect is substantive. The estimated value of R-Square can be seen in the following table.



**Table 10**  
**Evaluation of R-Square Value**

X	R-square	R-square adjusted
Y	0.551	0.542
Z	0.094	0.084

Source: SmartPLS Output Data Processed,2025

The value of R-square in Table 4.6 shows that the variable Service Excellence (X) is able to explain the variable customer loyalty (Y) by 55.1%, and customer satisfaction (Z) by 9.4%. The rest is explained by other factors outside the model. This value indicates a moderate influence on Y and a weak influence on Z.

**5. Hypothesis Test Results**

Hypothesis testing was conducted to answer the formulation of the problem in this study, namely, to see the effect of exogenous latent variables on endogenous latent variables, either directly or indirectly through mediation variables. This test was assessed based on the T-statistic value compared with the t-table of 1.96 at a significance level of 5%. If the t-statistic > 1.96, then Ha is accepted, while if the t-statistic < 1.96, then Ho is accepted. The estimated results of structural model testing are shown in the following table.

**Table 3**  
**Result For Inner Weight**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X -> Y		0.681	0.058	11.773	0
X -> Z	0.306	0.328	0.08	3.807	0
Z -> Y	0.161	0.16	0.064	2.524	0.012

Source: SmartPLS Output Data Processed,2025



Based on the results in Table 11, all relationships between variables in this research model showed a positive and significant influence.

- a. The effect of Service Excellence on customer loyalty of 0.681 indicates the direction of a positive relationship. The P-value of 0.000 is smaller than alpha 5% ( $0.000 < 0.05$ ), so the effect is significant. With a T-statistic of 11.773, which is greater than the T-table of 1.96 ( $11.773 > 1.96$ ),  $H_0$  is rejected, and  $H_1$  is accepted. That is, Service Excellence has a positive and significant effect on the loyalty of Bank Syariah Indonesia customers in Bandar Lampung City.
- b. The effect of Service Excellence on customer satisfaction of 0.306 also shows the direction of a positive relationship. A P-value of  $0.000 < 0.05$  indicates that the effect is significant. T-statistic value of  $3.807 > 1.96$  indicates that  $H_0$  is rejected and  $H_1$  is accepted. Thus, it can be concluded that Service Excellence has a positive and significant effect on customer satisfaction.
- c. The effect of customer satisfaction on customer loyalty of 0.161 showed a positive relationship. P-value of  $0.012 < 0.05$  indicates a significant effect. With T-statistic  $2.524 > 1.96$ , then  $H_0$  is rejected, and  $H_1$  is accepted. So it can be concluded that customer satisfaction has a positive and significant effect on customer loyalty

**Table 4**  
**Result Path Analysis**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
X -> Z -> Y	0.049	0.053	0.026	1.914	0.056

Source: SmartPLS Output Data Processed,2025

The indirect effect of Service Excellence on customer loyalty through customer satisfaction of 0.049 indicates the direction of a positive relationship. However, the P-value of 0.056 is greater than alpha 5% ( $0.056 > 0.05$ ), so the effect is not significant. In addition, the T-statistic value of  $1.914 < 1.96$ , which means  $H_0$  is accepted, and  $H_1$  is rejected. Thus, it can be concluded that customer satisfaction is not able to significantly mediate the effect of Service Excellence on customer loyalty of Bank Syariah Indonesia in Bandar Lampung.

**The effect of Service Excellence on customer loyalty**



Service excellence is a form of excellent service provided by the bank to customers, including friendliness, accuracy, speed, clarity of information, and professionalism of employees in providing services (Suryatama & Irmawati, 2017). Customer loyalty itself describes a strong commitment from customers to continue to use bank services, conduct recurring transactions, and recommend them to other parties (Kotler & Armstrong, 2016). Based on the results of the study, service excellence is proven to have a positive and significant effect on customer loyalty, which is shown by the coefficient value of 0.681, t-statistic 11.773 ( $>1.96$ ), and p-value 0.000 ( $<0.05$ ). These findings indicate that excellent and consistent service can increase customer trust, comfort, and sense of attachment to Bank Syariah Indonesia (BSI) in Bandar Lampung. Thus, the first hypothesis (H1), which states that service excellence has a positive and significant effect on customer loyalty, is proven. The results of this study are in line with previous findings from Novianti, which show that service quality is one of the main factors in building customer loyalty (Novianti et al., 2018).

#### **Effect of Service Excellence on Customer Satisfaction**

Service excellence is also a determining factor in creating customer satisfaction because fast, accurate, and friendly service will form a positive experience for customers (Firmansyah, 2019). Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the expectations and reality received from banking services (Faradisa & Sadiqin, 2021). The results of the analysis showed that service excellence has a positive and significant effect on customer satisfaction, with a coefficient value of 0.306, t-Statistics  $>1.96$ , and p-value of 0.000. This means that the services provided by BSI employees, both in teller, customer service, and digital channels, have been able to meet customer expectations so as to create satisfaction in transactions. Thus, the second hypothesis (H2), which states that service excellence has a positive and significant effect on customer satisfaction, is proven. This finding supports Novianti's research, which states that the better the quality of service, the higher the level of customer satisfaction (Novianti et al., 2018).

#### **Effect of customer satisfaction on customer loyalty**

Customer satisfaction is an emotional evaluation of the customer after experiencing the quality of bank services, and is an important factor in creating loyalty. Customer loyalty is shown through the willingness to continue using the services of the bank, not moving to another bank, as well as giving positive recommendations. The results showed that customer satisfaction has a positive and significant effect on customer loyalty, with a coefficient value of 0.161 and a



p-value of 0.012 ( $<0.05$ ). This proves that when customers are satisfied with BSI's services, they tend to have trust and emotional ties that encourage them to remain loyal customers. Therefore, the third hypothesis (H3), which states that customer satisfaction has a positive and significant effect on customer loyalty, is proven. This result is in line with Putra's research, which shows that satisfaction is a dominant factor in increasing customer loyalty (Putra, 2018).

### **Customer satisfaction as an Intervening variable on the effect of Service Excellence on customer loyalty**

In modern marketing concepts, customer satisfaction is often a mediating variable that bridges the relationship between service quality and customer loyalty (Gofur, 2019). In theory, good service excellence should increase satisfaction, and this increase in satisfaction then strengthens customer loyalty to the bank. However, the results showed that the indirect effect of service excellence on customer loyalty through customer satisfaction was not significant, with a p-value of 0.056 ( $>0.05$ ). This means that although service excellence has a significant effect on satisfaction, and satisfaction has a significant effect on loyalty, customer satisfaction is not strong enough to be a mediator in the relationship. Thus, the fourth hypothesis (H4), which states that customer satisfaction mediates the effect of service excellence on customer loyalty, is not proven. These findings indicate that BSI customer loyalty is more directly influenced by the excellent service provided, rather than through satisfaction as an intermediate variable. These results also show that in the context of Islamic banking, superior service has a stronger direct impact on loyalty than the mediation of customer satisfaction.

## **CONCLUSION**

Based on the analysis using SmartPLS, this study concludes that Service Excellence has a positive and significant effect on customer loyalty, either directly or indirectly through customer satisfaction. The direct effect of Service Excellence on customer loyalty has a coefficient of 0.681 with a p-value of 0.000 and a T-statistic of 11.773, which is significant. Service Excellence is also a positive and significant effect on customer satisfaction ( $\textcircled{3} = 0.306$ ;  $p = 0.000$ ), and customer satisfaction also has a significant effect on customer loyalty ( $\textcircled{8} = 0.161$ ;  $p = 0.012$ ). However, the indirect effect of Service Excellence on customer loyalty through customer satisfaction was not significant ( $p = 0.056$ ), so Customer Satisfaction was not shown to mediate significantly in the relationship.

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