

Sharia Knowledge, Service Quality, and Students' Interest in Islamic Banking

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Abstract

This study aims to examine the influence of Sharia Finance Knowledge and Service Quality on students' interest in Islamic banking, with Bank Syariah Indonesia (BSI) as the research object. A quantitative approach was employed, and data were collected from 200 students in the Jabodetabek area through an online questionnaire. Sharia Finance Knowledge was measured through four indicators: students' understanding of the differences between Islamic and conventional banks, the principles of Islamic banking, Islamic banking products, and the advantages of Islamic banking. Service Quality was assessed using five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The data were analyzed using SmartPLS 4.1. The results show that Sharia Finance Knowledge does not have a significant effect on students' interest in using Islamic banking services, while Service Quality has a positive and significant effect. These findings imply that improving service quality, through better digital facilities, reliable transactions, responsive service, and caring attitudes, plays a vital role in maintaining and expanding customer loyalty. At the same time, enhancing Sharia financial literacy remains essential to reach potential users and strengthen their understanding of Islamic financial values. Therefore, combining excellent service performance with continuous literacy programs can effectively promote broader engagement and trust in Islamic banking among young consumers.

Keyword: Sharia Finance Knowledge; Service Quality; Student Interest; Islamic Banking; Bank Syariah Indonesia

1. Introduction

According to Global Religious Future in 2024, Indonesia has the largest Muslim population in the world, reaching approximately 209.12 million people or about 87 percent of the total population. This condition demonstrates the country's tremendous potential for the development of the Islamic banking industry. Since the establishment of Bank Muamalat Indonesia in 1992, Islamic banking has continued to grow and has been legally recognized through Law No. 7 of 1992, which was later strengthened by Law No. 10 of 1998. Although Indonesia is not an Islamic state, the dominance of its Muslim population makes it the country with the largest Muslim community in the world (Damayanthy et al., 2024). With this demographic advantage, Islamic banks, particularly Bank Syariah Indonesia (BSI), hold significant potential for future growth and market expansion.

However, this promising potential faces a paradox. Despite the large Muslim population, the market share of Islamic banking in Indonesia remains around 7 percent, which is far below Malaysia's 30 percent. One of the main challenges is the limited understanding among the public, especially students, regarding the concepts and operations of Islamic banking. This low level of interest is further worsened by recent public trust issues, such as the withdrawal of approximately IDR 13 trillion by the Muhammadiyah organization from BSI in June 2024, which raised concerns among potential young customers about the bank's stability.

Considering the various factors that may influence students' interest in using Islamic banking products and services, this study focuses on two crucial variables, namely Sharia Finance Knowledge and Service Quality. A deeper understanding of Islamic banking principles, products, and advantages (Sharia Finance Knowledge) is expected to enhance students' awareness and interest. Meanwhile, Service Quality, which includes tangibles, reliability, responsiveness, assurance, and empathy, plays an important role in creating satisfaction and loyalty among customers. Conducted among students in the Jabodetabek area, which serves as Indonesia's economic and educational hub, this research aims to analyze how these two factors influence students' interest in using the products and services of BSI.

One of the major challenges faced by Islamic banking is the low level of financial literacy and understanding of its operational principles among the public (Wahyuni, 2021). To expand its market share, Islamic banking stakeholders need to improve service quality while consistently implementing Sharia principles and highlighting their advantages (Mustamin et al., 2022). Service quality is a key element in the banking industry that directly affects customer satisfaction and loyalty. It includes various aspects such as speed and efficiency in serving customers, the friendliness and professionalism of staff, ease of access to banking services, and the reliability and security of transactions (Maraliza, 2024).

The justification for this study is based on three research gaps. First, previous studies have shown inconsistent results regarding the significance of Sharia Finance Knowledge on interest in using Islamic banking services. Second, there is still limited research that examines the simultaneous influence of Sharia Finance Knowledge and Service Quality within an integrated model, particularly among student populations. Third, this study offers novelty by focusing on students in the Jabodetabek metropolitan area, an economic and educational center with high digital literacy, while also considering the Muhammadiyah fund withdrawal case in 2024, which may have influenced public perception of BSI. Based on this background, the present study examines "The Influence of Sharia Finance Knowledge and Service Quality on Students' Interest in Using Products and Services of Bank Syariah Indonesia (BSI) in Jabodetabek."

2. Literature Review

2.1 Theory of Planned Behavior (TPB)

The origin of this concept can be traced back to the Theory of Reasoned Action (TRA), which was developed in 1980 to predict an individual's intention to perform a specific behavior at a particular time and place. The theory was later expanded by Icek Ajzen in the late 1980s. According to the Theory of Reasoned Action, two main components shape a person's intention to act: attitude toward the behavior and subjective norm. Subsequently, the Theory of Planned Behavior (TPB) introduced an additional component, namely perceived behavioral control, to address limitations related to personal constraints and situational barriers (Ajzen, 1991).

The integration of this new factor enables TPB to better accommodate behaviors that are not entirely under an individual's volitional control. In general, the theory aims to explain a wide range of behaviors that lie within an individual's capacity to regulate and control, allowing for predictions in situations where personal agency plays a major role.

According to Ajzen's (1991) Theory of Planned Behavior, an individual's intention to perform a behavior is determined by three key indicators. Attitude refers to the individual's evaluation of the behavior, which depends on beliefs about its likely outcomes and the value assigned to those outcomes. Subjective norm represents the perceived social pressure from significant others to perform or refrain from the behavior. Perceived behavioral control reflects the individual's perception of how easy or difficult it is to carry out the behavior, as well as the presence of factors that may facilitate or hinder its execution. The inclusion of perceived behavioral control in TPB was intended to overcome the shortcomings of TRA, particularly its limited ability to predict behaviors in situations where individuals do not have full control over their actions.

2.2 Usage Intention

The intention to use Islamic banking services represents an internal motivation that encourages individuals to save, transact, and explore financial products based on Sharia principles. It can be observed through actions such as conducting transactions, providing referrals, showing preferences, and exploring available services (Najah et al., 2024). Intention arises voluntarily from personal interest without external pressure (Wahyuni & Rohayati, 2022). Factors such as curiosity, motivation, and religious awareness that prohibit *riba* (usury) strongly influence students' preference for Islamic banks over conventional ones. Banks also attempt to increase customer interest through incentives and service innovations that provide tangible benefits (Faozan, 2022).

According to Damayanthi et al. (2024), four major determinants influence the intention to use Islamic banking: personal, social, psychological, and cultural factors. Personal factors such as age, education, and income shape awareness and openness to digital banking. Social influence from family and peers helps guide financial decisions, while psychological aspects such as motivation and belief in Sharia values enhance confidence in using Islamic services. Cultural factors also play an important role since societies that uphold fairness, transparency, and the prohibition of *riba* tend to show stronger interest in Islamic banking. Understanding these multidimensional influences is essential for Islamic financial institutions to design strategies that strengthen engagement and loyalty, particularly among young consumers.

2.3 Sharia Finance Knowledge

Customer knowledge plays a crucial role in shaping their intention to use Islamic banking services. Knowledge influences not only what individuals decide to purchase but also when, where, and how much they buy (Batubara & Sari, 2022). Learning about Islamic banking is strongly correlated with students' interest, as those with higher levels of understanding tend to make more careful financial decisions and comprehend information more easily (Wahyuni, 2021). Increasing customers' literacy through education and socialization programs is therefore an effective strategy to enhance awareness, intention, and participation in Islamic

banking. Well-informed customers are more likely to trust Islamic financial institutions and engage in their products and services.

According to Faizah & Sa'diyah (2022), Sharia Finance Knowledge can be explained through four key indicators: understanding the differences between Islamic and conventional banking, the principles of Islamic finance, the available products, and the advantages of Islamic banking. Islamic banking operates based on Sharia principles that prohibit *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), while promoting profit-and-loss sharing and ethical investment. Its main products include *mudharabah* (profit-sharing), *murabahah* (cost-plus financing), *musharakah* (joint venture), *ijarah* (leasing), and *wadiah* (safe-keeping). The strengths of Islamic banking lie in its transparency, fairness, moral responsibility, and social contribution through *zakat* and charitable activities. A deeper understanding of these elements can strengthen public trust, improve financial literacy, and encourage broader adoption of Islamic banking services in society.

2.4 Service Quality

Service quality refers to the level of excellence expected and the ability of a service to meet customer needs. It is closely related to customer satisfaction and loyalty, where satisfied customers are more likely to continue using the company's products or services in the future (Sovia & Hasibuan, 2023). In the context of Islamic banking, service quality plays an essential role in influencing customer satisfaction, loyalty, and usage intention. Customers evaluate service quality based on reliability, which reflects the ability of the bank to deliver services as promised, as well as on factors such as speed, responsiveness, courtesy, and professionalism of employees (Wahyuni, 2021). High service standards that emphasize accuracy, efficiency, and friendliness encourage customers, including students, to maintain long-term relationships with Islamic banks.

According to Mustamin et al. (2022), service quality in Islamic banking can be measured using the SERVQUAL model, which includes five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Tangibles refer to physical facilities, equipment, and the appearance of bank personnel that create a positive impression. Reliability emphasizes the bank's consistency and ability to fulfill promises accurately. Responsiveness highlights the promptness and willingness of staff to assist customers. Assurance relates to employee competence and communication skills that build confidence and trust. Empathy represents the bank's ability to provide personalized attention and understand customer needs. Together, these dimensions form the foundation of service excellence in Islamic banking and are critical for improving customer satisfaction, loyalty, and interest in using Islamic financial services.

2.5 Hypothesis Development

Based on the Theory of Planned Behavior (Ajzen, 1991), intention is influenced by individual attitudes, perceived social norms, and perceived behavioral control. In the context of Islamic banking, these factors are reflected in the level of financial literacy and service experience perceived by customers. Previous studies have shown that Sharia Finance Knowledge significantly contributes to individuals' understanding and confidence in choosing Islamic banking services (Batubara & Sari, 2022; Faizah & Sa'diyah, 2022). Similarly, Service Quality has been found to enhance customer satisfaction and foster stronger behavioral

intentions toward continuous usage (Mustamin et al., 2022; Sovia & Hasibuan, 2023). Therefore, this study proposes the following hypotheses:

H1: Sharia Finance Knowledge positively influences Usage Intention for Islamic Banking Products and Services.

H2: Service Quality positively influences Usage Intention for Islamic Banking Products and Services.

3. Material and Method

3.1 Design Study

This research employs a quantitative approach with a causal associative design. This design was selected to analyze the extent to which independent variables influence the dependent variable in a measurable manner. The quantitative approach is considered relevant because it enables the identification of relationships among variables objectively through numerical data processing and statistical analysis (Lestari & Cahyaningtyas, 2023). The object of this study consists of Generation Z students residing in the Jabodetabek area who have used or are currently using the services of BSI. Data were collected through an online questionnaire (Google Form) distributed in May 2025. The questionnaire was designed based on indicators for each research variable, namely Sharia Finance Knowledge (X1), Service Quality (X2), and Usage Intention (Y). The sampling technique used in this study is purposive sampling, with respondents selected based on their understanding of Islamic banking concepts and experience in using BSI products or services. Based on the formula proposed by Hair et al. (2021), the sample size was determined to be 200 respondents, which exceeds the minimum requirement of 130 respondents (calculated from 13 indicators \times 10). This number was chosen to increase data validity and reliability.

3.2 Data Analysis

Data analysis was conducted using a quantitative statistical approach to examine the relationships among variables and to measure the strength of their influence. The primary data collected from the questionnaires were processed and analyzed using SmartPLS version 4.1. The analysis involved several stages. The first stage was the evaluation of the outer model, which tested the validity and reliability of constructs through convergent validity, discriminant validity, and composite reliability. The second stage was the evaluation of the inner model, which assessed the structural relationships among variables by examining the path coefficients, t-statistics, and R-square values. Hypothesis testing was conducted at a 5 percent significance level ($\alpha = 0.05$). Each variable in this study was measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree) (Ghozali, 2021). The data obtained are expected to provide empirical evidence regarding the influence of Sharia Finance Knowledge and Service Quality on Usage Intention for Islamic Banking Products and Services among students in the Jabodetabek area. The research model is presented in Figure 1.

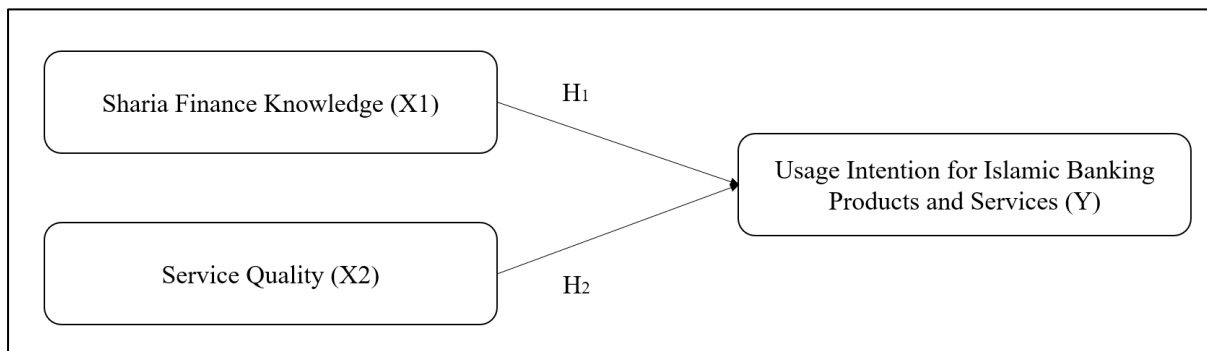


Figure 1. Research Model

4. Result

4.1 Respondent Profile

Based on Table 1, the total number of respondents who participated in the study was 200 students. In terms of gender, the proportion was relatively balanced, with 51.5% male and 48.5% female respondents. Regarding age, almost all respondents (99%) were born between 1997 and 2005, representing Generation Z students, while only 1% were born between 2006 and 2012. From the domicile distribution, the majority of respondents were from Jakarta (38.5%), followed by Bekasi (21%), Bogor (20%), Tangerang (11.5%), and Depok (9%). This indicates a good representation of the Jabodetabek area. Meanwhile, in terms of faculty, 45.5% of respondents came from the Faculty of Economics and Business (FEB), and 54.5% were from other faculties. Overall, the demographic data demonstrate that the respondents represent a diverse group of students within the Jabodetabek area.

Table 1. Demographic Characteristics of Respondents

Category	Sub-category	Frequency	Percentage (%)
Gender	Male	103	51.5
	Female	97	48.5
Age	1997–2005	198	99.0
	2006–2012	2	1.0
Domicile	Jakarta	77	38.5
	Bogor	40	20.0
	Depok	18	9.0
	Tangerang	23	11.5
	Bekasi	42	21.0
Faculty	Economics and Business (FEB)	91	45.5
	Others	109	54.5
Total Respondents		200	100.0

Source: Processed data by researchers (2025)

4.2 Measurement Model (Outer Model)

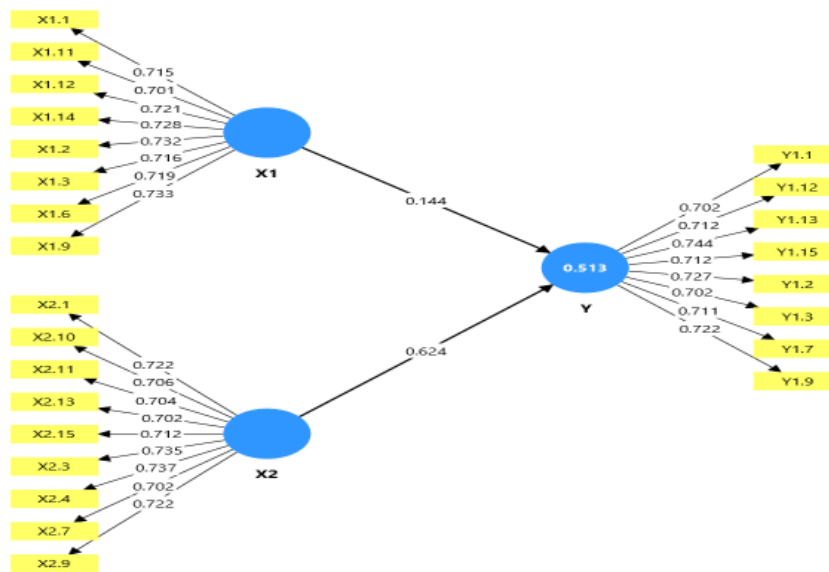


Figure 2. Outer Loadings of the Research Model

Figure 2 illustrates the outer loading values for each indicator within the measurement model. The diagram shows that all indicators for Sharia Finance Knowledge (X1), Service Quality (X2), and Usage Intention (Y) have loading values above 0.70, indicating that every indicator demonstrates good reliability and contributes significantly to explaining its respective latent variable. Overall, the outer loadings exceed the minimum threshold of 0.70 as recommended by Hair et al. (2021), suggesting that the measurement model has achieved indicator reliability and that all items are valid representations of their respective constructs.

Table 2. Results of Convergent Validity and Reliability Tests

Variable	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Sharia Finance Knowledge	0.520	0.896	0.868
Service Quality	0.512	0.904	0.881
Usage Intention	0.514	0.894	0.865

Source: Data processed by the researchers (2025)

The results presented in Table 2 demonstrate that all constructs in this study meet the criteria for convergent validity and reliability. The values of Average Variance Extracted (AVE) for Sharia Finance Knowledge (0.520), Service Quality (0.512), and Usage Intention (0.514) all exceed the minimum threshold of 0.50, indicating that more than 50% of the variance of each indicator is explained by its corresponding latent construct. This confirms that each indicator has a strong correlation with its underlying variable, thus fulfilling the requirement of convergent validity (Hair et al., 2021). Furthermore, the Composite Reliability (CR) values for all variables, ranging from 0.894 to 0.904, are above the recommended cut-off value of 0.70, confirming the internal consistency of the measurement model. Similarly, the Cronbach's Alpha values for all constructs, which vary between 0.865 and 0.881, also exceed

the acceptable reliability threshold of 0.70, indicating that all items within each variable are consistently measuring the same underlying concept. Overall, these results verify that the research instruments used in this study are both valid and reliable, ensuring that the constructs of Sharia Finance Knowledge, Service Quality, and Usage Intention are measured accurately and consistently across respondents.

4.3 Structural Model (Inner Model)

Table 3. Results of the Coefficient of Determination (R-Square) Test

Endogenous Variable	R-Square	R-Square Adjusted
Usage Intention	0.513	0.508

Source: Data processed by the researchers (2025)

The R-Square value of 0.513 in Table 3 indicates that the exogenous variables (Sharia Finance Knowledge and Service Quality) collectively explain 51.3% of the variance in Usage Intention, while the remaining 48.7% is influenced by factors outside the model. According to Hair et al. (2021), this value reflects a moderate level of explanatory power in the structural model.

Table 4. Results of Effect Size (F-Square) Test

Exogenous Variable	Usage Intention
Sharia Finance Knowledge	0.029
Service Quality	0.538

Source: Data processed by the researchers (2025)

Based on Table 4, the F-Square test measures the effect size of each exogenous variable on the endogenous variable. Based on the results, Sharia Finance Knowledge has an effect size of 0.029, indicating a small influence, while Service Quality shows an effect size of 0.538, representing a large influence on Usage Intention. According to Hair et al. (2021), these findings suggest that Service Quality contributes more significantly to explaining students' intention to use Islamic banking products and services compared to Sharia Finance Knowledge.

Table 5. Results of Path Coefficient Analysis

Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Sharia Finance Knowledge (X1) → Usage Intention (Y)	0.144	0.156	0.082	1.748	0.081

Service Quality (X2) → Usage Intention (Y)	0.624	0.622	0.066	9.464	0.000
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Source: Data processed by the researchers (2025)

The results in Table 5 show that Sharia Finance Knowledge (X1) has a positive but marginally significant effect on Usage Intention (Y), with a T-value = 1.748 < 1.96 and a P-value = 0.081, which is slightly above the 5% significance level but still within the 10% threshold. This suggests that while the effect is not statistically strong, students' financial literacy regarding Islamic banking still contributes meaningfully to shaping their behavioral intentions. The finding implies that improving students' understanding of Sharia-based financial principles may gradually enhance their confidence and willingness to engage with Islamic banking services.

In contrast, Service Quality (X2) shows a positive and highly significant relationship with Usage Intention (Y)* (T-value = 9.464 > 1.96; P-value = 0.000). This confirms that superior service quality remains the dominant factor influencing students' intention to use Islamic banking products and services. The result supports previous findings by Utami et al. (2024) and Hair et al. (2021), emphasizing that professional, responsive, and reliable service delivery plays a crucial role in sustaining customer interest and trust in Islamic banks.

5. Discussion

The results show that the Sharia Finance Knowledge variable has a positive but marginally significant effect on the Usage Intention of Islamic banking products and services among students in the Jabodetabek area, with a T-statistic value of 1.748 and a p-value of 0.081. Although not significant at the 5% level, this result falls within the 10% significance threshold, indicating a weak but relevant positive influence. Theoretically, this finding is consistent with the Theory of Planned Behavior (Ajzen, 1991), which explains that knowledge (cognitive belief) serves as an initial factor in shaping attitudes and behavioral intentions. Thus, students' understanding of the principles, products, and advantages of Islamic banking can form the foundation for developing usage interest, although its effect may remain weak without the support of affective and normative factors such as trust and perceived value. This finding is also consistent with previous studies showing that Sharia financial knowledge has a positive but not always significant effect on usage intention (Batubara & Sari, 2022; Wahyuni, 2021).

In contrast, service quality has been proven to have a strong and significant influence on the intention to use Islamic banking services (Mustamin et al., 2022; Sovia & Hasibuan, 2023). These results indicate that improving Sharia financial literacy still plays a strategic role in building students' rational awareness of the Islamic financial system. However, knowledge alone is not sufficient to drive actual behavior without direct experience and positive interaction with Islamic financial institutions. Therefore, a more practical educational approach, such as financial literacy camps, Sharia transaction simulations, or campus collaborations with Islamic banks, is needed so that students not only understand the concepts but also experience the practical benefits and ethical values of Islamic banking services.

6. Conclusion, Implication, and Recommendation

This study provides valuable insights into the factors influencing students' interest in using Islamic banking services in the Jabodetabek area. The findings reveal that Sharia Finance Knowledge has a positive but marginally significant effect on Usage Intention, indicating that theoretical understanding alone is not sufficient to encourage students to engage with Islamic banking. This suggests that students are more influenced by practical experiences and direct interactions with Islamic financial institutions rather than conceptual knowledge. Consistent with the Theory of Planned Behavior (Ajzen, 1991), the results highlight that attitudes and intentions are shaped not only by cognitive awareness but also by affective and experiential components such as trust and perceived behavioral control.

On the other hand, Service Quality shows a strong and significant effect on students' Usage Intention, confirming that excellent service delivery plays a critical role in building trust, satisfaction, and loyalty toward Islamic banks. High-quality service enhances positive experiences that reinforce students' attitudes and preferences toward Islamic financial products. Furthermore, the combined influence of Sharia Finance Knowledge and Service Quality explains a substantial proportion of variance in Usage Intention, emphasizing the need for an integrated approach to understanding behavioral drivers. Overall, the study contributes to both theoretical and practical perspectives by suggesting that Islamic banks should enhance not only service quality but also experiential financial education programs to strengthen students' engagement and long-term participation in Sharia-compliant finance.

Although this study provides meaningful findings, several limitations should be acknowledged. First, the research sample was limited to students in the Jabodetabek region, which may not fully represent the diversity of Islamic banking users across Indonesia. Future studies could expand the sample coverage to include various regions and demographic groups, such as working professionals or entrepreneurs, to improve generalizability. Second, the study used a cross-sectional design, which captures perceptions at a single point in time. Subsequent research could employ longitudinal or mixed-method approaches to examine changes in intention and behavior over time. Additionally, future research is encouraged to incorporate other behavioral and psychological constructs such as religiosity, trust, perceived risk, and digital experience, which may further explain customers' decision-making processes in Islamic banking.

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