

Implementation of Islamic Trust and Moral Values in Islamic Bank Frontliner Services

Aswin Fahmi Darma^{1*}, M. Guffar Harahap², Ami Nullah Marlis Tanjung³, Nur'ain Harahap⁴

aswinfahmi@umnaw.ac.id^{1*}

University Muslim Nusantara Al-Washliyah^{1*,2,3,4}, Jl. Garu II A No.93, Medan Amplas, Medan, Sumatra Utara, Indonesia

Received Date : 10.09.2025

Revised Date : 16.12.2025

Accepted Date : 02.02.2026

ABSTRACT

The development of Islamic banking is marked not only by the expansion of financial services but also by the strengthening of Islamic values in service practices. This study is motivated by the gap between the ideal implementation of Sharia values and the actual performance of frontliners at BTPN Syariah, particularly concerning trustworthiness and Islamic ethics. The purpose of this research is to analyze the implementation of trust and ethical behavior in services and to evaluate their consistency in daily operational activities. This study employs a qualitative approach, using observation, interviews, and documentation, with validity ensured through triangulation. The findings indicate that trust is manifested through transparent information sharing, honesty in explaining products, and safeguarding customer confidentiality. Islamic ethics are evident in friendly, patient, and courteous interactions. However, challenges arise during peak hours, where information is often conveyed hurriedly. The novelty of this research lies in its focus on the spiritual and ethical dimensions of frontliner service, contrasting previous studies that primarily emphasized technical service aspects. The contribution of this study provides a strategic foundation for Islamic banks to strengthen an organizational culture grounded in Islamic values.

Keywords : **Trust; Morals; Frontliner Service; BTPN Syariah; Islamic Ethics**

ABSTRAK

Perkembangan perbankan syariah tidak hanya ditandai dengan peningkatan layanan finansial, tetapi juga melalui penguatan nilai-nilai Islami dalam praktik pelayanan. Penelitian ini dilatarbelakangi oleh adanya kesenjangan antara idealisme nilai syariah dengan praktik pelayanan frontliner di BTPN Syariah, khususnya terkait amanah dan akhlak Islami. Tujuan penelitian ini adalah menganalisis implementasi nilai amanah dan akhlak dalam pelayanan serta menilai konsistensinya pada kondisi operasional sehari-hari. Penelitian menggunakan pendekatan kualitatif dengan teknik observasi, wawancara, dan dokumentasi, serta diuji validitasnya melalui triangulasi. Hasil penelitian menunjukkan bahwa nilai amanah telah diterapkan melalui keterbukaan informasi, kejujuran dalam penjelasan produk, serta penjagaan kerahasiaan nasabah. Akhlak Islami tampak dalam sikap ramah, sabar, dan santun dalam interaksi. Namun, ditemukan kendala pada jam sibuk,



di mana informasi sering disampaikan secara terburu-buru. Kebaruan penelitian ini terletak pada fokus mendalami dimensi spiritual dan etis dalam pelayanan frontliner, berbeda dengan penelitian terdahulu yang lebih menekankan pada aspek teknis layanan. Kontribusinya adalah memberikan landasan strategis bagi perbankan syariah dalam memperkuat budaya organisasi berbasis nilai Islam.

Kata Kunci : **Kepercayaan; Moral; Layanan Fontliner; BTPN Syariah; Etika Islam**

INTRODUCTION

Islamic banking has grown as an alternative financial system grounded in Islamic principles such as fairness, integrity, openness, and the prohibition of interest. Over time, these institutions have come to be recognized not only as providers of financial services but also as vehicles for promoting moral and spiritual values (Jauhariyah et al., 2023). A key element in this context is the way Islamic banks deliver their services in line with Islamic teachings, especially through frontline staff who deal directly with customers (Mahmud & Masalam, 2024). These employees represent the face of the institution, and their behavior, communication, and ethical conduct play a vital role in shaping the bank's overall image (Ummah et al., 2024).

In today's highly competitive banking industry, delivering excellent service is essential for Islamic banks to remain competitive with both conventional banks and non-bank financial institutions (Risal et al., 2025). Yet, service excellence in Islamic banking is not limited to meeting customer satisfaction; it must also be rooted in the core Islamic values of trustworthiness and ethical conduct (Rolianah et al., 2021). Trust forms the basis of customer confidence, while Islamic morality reflects a character that upholds ethical principles derived from Islam. For this reason, frontline services in Islamic banks need to combine professional competence with spiritual integrity (Mubarok & Al Ghifari, 2025).

Field observations reveal a noticeable gap between the ideals of Sharia values and the actual service practices within Islamic banks (Sakinah et al., 2024). Some customers have expressed dissatisfaction, citing frontline staff who are less communicative, slow in handling transactions, or occasionally lacking in friendliness (Nurarista & Indrarini, 2022). These issues raise concerns about how deeply Islamic values are truly embraced and practiced by bank employees. If such conditions persist, they may weaken public confidence in Islamic banks despite the fact that trust is a core principle and foundation of Islamic banking (Bella et al., 2023).

The local setting is also an important consideration. Binjai City, as a growing region, holds considerable potential for the expansion of Islamic banking. BTPN Syariah Binjai has played a meaningful role in enhancing Islamic financial literacy and making banking services more accessible to the community (Annurroin, 2020). Frontline employees, who serve as the face of the institution, are central to how the public perceives the quality of a bank. For this reason, embedding the Islamic values of trust and morality in frontline service is not only an ethical obligation but also a strategic approach to strengthening customer loyalty (Ismulyaty et al., 2022).

From the perspective of Islamic legal principles (maqasid sharia), trustworthy and ethically guided services are in line with the objectives of sharia, which aim to protect wealth (hifz al-mal) and preserve dignity (hifz al-'irdh) (Rahmi et al., 2025). In practice, this means that services adhering to sharia principles not only guarantee that financial transactions follow proper regulations but also provide customers with a sense of security and reassurance (Kurniasari et al., 2022). These values serve as a defining distinction between Islamic banks and their conventional counterparts. Hence, examining how frontline employees implement Islamic values of trustworthiness and ethics is both relevant and necessary (Rafika et al., 2025).

Previous research has largely discussed the general service quality of Islamic banks, such as customer satisfaction, service effectiveness, and marketing strategies. However, studies that highlight Islamic values particularly trustworthiness and morality in frontline service practices are relatively limited (Ismi Ningsih & Khoiruddin, 2023). Yet, these aspects are the essence and distinguishing characteristics of Islamic banks. Using a qualitative approach, this research hopes to delve deeper into the meaning and

experiences of frontline employees and customers in internalizing Islamic values in the banking world.

This study is essential to explore how the Islamic values of trust and morality are applied in frontline services at BTPN Syariah Binjai. Beyond describing current practices, the research also aims to provide a basis for evaluation and offer strategic recommendations to Islamic bank management in enhancing service quality in line with sharia principles. In doing so, the study is expected to contribute meaningfully both to the academic discourse and to the practical development of Islamic banking in Indonesia.

The novelty of this study lies in its specific focus on examining how the Islamic values of trust and morality are implemented in frontline services within the local setting of BTPN Syariah Binjai. Unlike most previous studies, which largely emphasize service quality from the standpoint of customer satisfaction or employee performance, this research goes further by exploring the spiritual and ethical dimensions of Islamic values. Through a qualitative approach, it offers fresh insights by capturing the subjective experiences and interpretations of both customers and frontline staff. In this way, the study enriches the field of Islamic banking, extending the discussion beyond technical aspects to include the moral and ethical foundations of Islamic service.

RESEARCH METHOD

This research is a field study designed to closely examine real conditions and the interaction of a social unit within its environment. The focus of the study is on understanding how Islamic values of trust and morality are implemented in frontline services at BTPN Syariah Binjai. A qualitative approach is employed, as this method emphasizes exploring meanings and experiences rather than relying on statistical analysis or numerical calculations (Sugiyono, 2018). The purpose of this research method is to describe how Islamic values of trust and morality are applied in the frontline services of Islamic banks at BTPN Syariah Binjai. In qualitative research, the researcher serves as the main instrument for gathering and interpreting data, relying on interview protocols and observation guidelines to ensure systematic inquiry.

Data collection techniques refer to the methods or initial steps taken to accurately obtain the information needed for a study. In this research, data were gathered through documentation, interviews, and observation. The researcher conducted direct observations of the study site and reviewed relevant materials. In addition, interviews were carried out with managers and customer service staff to validate the findings and ensure they reflected actual field conditions.

To ensure the validity of the data in this study, triangulation and audit techniques were applied. Triangulation is a process of verifying data by cross-checking or comparing information obtained from different sources or methods (Moleong, 2019). In this study, triangulation across sources involved confirming information by comparing it with data collected from various informants. When discrepancies arose between two sources, additional informants were consulted to obtain more reliable information for example, by complementing interview findings with supporting documents. Triangulation across methods, on the other hand, involved validating information by comparing results obtained through different techniques such as interviews, observations, and documentation. This approach strengthened the credibility and accuracy of the findings.

Audit or verification techniques are carried out periodically to confirm both the validity of the data and the accuracy of the research process. In this study, the researcher prepared supporting materials derived from fieldwork such as recorded interviews,

original transcripts, and photographs of research activities to reinforce the credibility and reliability of the findings.

RESULTS AND DISCUSSION

The findings show that the application of trustworthiness in frontline services at BTPN Syariah Binjai has been largely effective, though not entirely consistent. In the context of Islamic banking, trustworthiness is reflected in employees' honesty when explaining products, accuracy in handling transactions, and commitment to safeguarding customer confidentiality. Field observations indicated that frontline staff made efforts to practice transparency for instance, by clearly communicating potential financing risks and responding to customer inquiries without withholding information. Several customers expressed that they felt secure because employees not only highlighted the benefits but also clarified the responsibilities attached to the products. This practice resonates with Islamic principles, where individuals entrusted with a responsibility are expected to deliver it faithfully (*tabligh*) and avoid causing harm to others. The bank's approach shows that BTPN Syariah Binjai views trustworthiness not merely as a professional standard but also as a moral and religious duty. Nonetheless, some minor instances were found where information shared with customers was incomplete, often due to time limitations during service. "In several isolated situations, customers did not receive the full explanation they needed, which generally occurred when the service area was particularly busy. After reflecting on these cases, the staff introduced a simple corrective measure by offering a short recap before closing each interaction. This approach has helped ensure that all essential points are covered and has reduced the possibility of confusion, making the overall communication clearer and more orderly for customers."

In addition to the value of trustworthiness, the study also found that Islamic ethics form the foundation of interactions between frontline employees and customers. These ethics include friendliness, courtesy, patience, and respect in communication. Field observations showed that frontline staff consistently maintained a polite tone of voice, used respectful language, and demonstrated professionalism in every encounter. When dealing with customer complaints, they sought to calm the situation by offering appropriate solutions. This reflects the Islamic principle of *ihsan*, which emphasizes delivering the best service not only as a job requirement but also as an act of worship to Allah SWT. Several customers shared that their experiences with BTPN Syariah felt different compared to other banks, largely because the service carried a more humanistic and respectful atmosphere. Thus, Islamic ethics have proven to be a crucial element in fostering harmonious relationships between the bank and its customers.

Nevertheless, the study also revealed certain challenges in maintaining consistent application of Islamic principles and values. During peak service hours, such as when customer queues were long, some frontline staff were observed to rush through their explanations. As a result, the information delivered was sometimes incomplete, which could potentially lead to customer misunderstandings. "To prevent similar situations from undermining the principle of trustworthiness, the author suggests that frontline staff adopt a structured communication approach, particularly during peak service hours. One practical step is the implementation of a brief verification stage at the end of each interaction, allowing staff to reconfirm key information in a calm and clear manner. This ensures that no essential point is omitted even when workloads are high. The author also recommends that the bank provide periodic refreshment training focusing on communication ethics, time-management techniques, and the importance of delivering

complete information as part of Islamic professional conduct. By reinforcing both technical skills and ethical awareness, staff are better equipped to maintain service quality despite time pressure. Finally, it is advised that supervisors monitor high-traffic periods more closely and adjust staffing or workflow arrangements when necessary. This allows frontline employees to handle customer inquiries without feeling rushed, thereby preserving the integrity of the trustworthiness principle that forms the foundation of Islamic banking services.”

While this can be understood in light of the heavy workload and time pressures, it also exposes an important gap how to uphold the quality of Islamic-based service even in high-stress situations. If not managed properly, such inconsistencies may weaken the distinct identity of Islamic banks, which are expected to differ from conventional institutions. For this reason, reinforcing spiritual awareness and professional ethics is crucial, ensuring that Islamic values genuinely guide every aspect of service, regardless of circumstances.

The interviews conducted with customers revealed that the majority expressed satisfaction with the implementation of the trustworthiness principle in frontline services. Customers acknowledged their confidence in BTPN Syariah Binjai, primarily because the staff delivered information in an honest and transparent manner. For example, in the case of financing contracts, frontliners were not limited to presenting the profit potential but also explained in detail the obligations that customers were required to undertake. This openness provided assurance that the transactions were consistent with Sharia principles and free from elements of deception. The trust established through this transparent communication contributed significantly to customer loyalty. Furthermore, several respondents stated that they had recommended BTPN Syariah to relatives and acquaintances, emphasizing their confidence in the integrity of the services provided. These findings suggest that the principle of trustworthiness not only enhances individual customer satisfaction but also generates broader promotional effects through positive word-of-mouth, thereby strengthening the bank’s reputation and competitive advantage.

Based on the interview findings, the researcher found that, based on in-depth interviews with management representatives, From an internal perspective, BTPN Syariah Binjai’s management emphasized that regular training sessions are conducted to strengthen employees’ understanding of Islamic spiritual values and ethics. The purpose of these programs is to ensure that all staff, particularly frontline employees, are able to integrate religious principles into their daily responsibilities. The training covers areas such as knowledge of Sharia contracts, ethical communication in line with Islamic teachings, and spiritual development through routine study sessions. These initiatives have contributed to reducing customer complaints and enhancing the overall quality of service. Nonetheless, certain challenges persist, as the consistent application of Islamic values ultimately depends on individual awareness and commitment. This indicates that training alone is not sufficient unless it is accompanied by genuine internalization at the personal level. To address this, a more personalized strategy is required, such as mentoring initiatives and exemplary leadership that consistently models behaviors aligned with Islamic values. In practice, mentoring can be implemented as a structured and continuous process in which supervisors or senior employees provide individualized guidance through regular interactions, open discussions on ethical dilemmas encountered in daily tasks, and reflective conversations that connect organizational responsibilities with Islamic moral teachings. This approach allows employees to internalize values not only at a conceptual level but also through practical experience. In parallel, exemplary leadership plays a critical role by translating Islamic values into visible actions, including fairness in decision-making, transparency in communication, and consistency between

words and actions, thereby reinforcing ethical standards through everyday organizational practices.

The study also highlighted challenges related to organizational culture. In some cases, frontline employees appeared to prioritize achieving financial targets such as increasing account openings or product sales over upholding Islamic ethics in service delivery. This trend reflects pressure from management systems that emphasize quantitative performance indicators more heavily than qualitative or ethical aspects. If such tendencies are not addressed, Islamic banks risk shifting their orientation toward purely business goals, thereby undermining their distinctive value as faith-based financial institutions. To prevent this, it is essential for management to strike a balance between business objectives and the mission of da'wah (Islamic outreach). Accordingly, performance evaluation mechanisms should include criteria that assess employees' adherence to Islamic ethical conduct, ensuring that staff are motivated not only to meet numerical targets but also to maintain exemplary moral standards.

Further Observations by the researcher revealed that when Islamic moral values are genuinely applied, the service environment becomes warmer and more welcoming. Customers reported feeling appreciated, even when their visit was only to seek information rather than to conduct significant transactions. This fosters an emotional bond with the bank, allowing customers to perceive themselves not merely as clients but as members of a respected community. Such emotional engagement generates a competitive advantage that conventional banks often focused solely on technical aspects of service find difficult to replicate. Therefore, Islamic morals can serve as a key differentiator for Islamic banks, particularly in the face of intensifying competition within the banking sector.

Customers also indicated that their satisfaction was influenced not only by the speed and accuracy of service but also by the extent to which frontline staff embodied Islamic values. They perceived honesty, patience, and respectful treatment as forms of added value. For instance, several customers mentioned that even when they experienced long waiting times, they still felt respected because the staff maintained good communication and clearly explained the reasons for the delay. This finding illustrates that in the context of Islamic banking, service quality should be evaluated from both technical and spiritual dimensions, indicating an analytical shift in how service performance is understood. Rather than viewing service quality solely in terms of operational efficiency and technical accuracy, this finding emphasizes the importance of spiritual values such as sincerity, ethical behavior, and moral commitment as core elements shaping customer perceptions and trust. In this sense, service quality is conceptualized as a holistic construct, where technical competence and spiritual integrity jointly define service excellence in Islamic banking. The integration of these two elements ultimately enhances overall customer satisfaction.

From a managerial standpoint, the application of Islamic values of trust and morality has played a significant role in shaping the image of BTPN Syariah Binjai. The institution is perceived by the public not merely as a financial service provider but also as an organization that upholds religious principles. This perception is particularly important, as it creates a clear distinction between Islamic banks and their conventional counterparts. Establishing such a positive image enhances public confidence, including among individuals who may have previously been reluctant to engage with Islamic banking. In this sense, the integration of Islamic values influences not only the direct relationship between employees and customers but also the broader reputation of the institution in society.

The findings of this study also affirm that the success of Islamic banks is shaped not only by the range of digital products and services they provide but, more importantly, by the quality of their human resources. As the frontline representatives, customer-facing staff embody and convey the Islamic values that the institution seeks to uphold. Through everyday interactions, they demonstrate that the uniqueness of Islamic banks lies not only in contractual arrangements but also in the ethical standards reflected in service delivery. This underscores the idea that Islamic banking represents more than just a financial alternative; it also embodies a moral and spiritual commitment.

In conclusion, the results and discussion of this study suggest that while the implementation of Islamic values of trust and morality at BTPN Syariah Binjai has been carried out effectively, there remains room for further improvement. Continuous development efforts, the adoption of evaluation systems that incorporate spiritual dimensions, and the deeper integration of Islamic values into organizational culture are still required. Achieving these goals would allow Islamic banks to excel not only in the technical quality of their services but also in their moral and spiritual dimensions. Ultimately, this will reinforce the position of Islamic banks in Indonesia as financial institutions that fulfill a community-oriented mission while maintaining strong competitiveness in the industry.

CONCLUSION

This research highlights that the practice of trustworthiness within the frontline services of BTPN Syariah Binjai has generally been implemented well, though there remain areas that require further refinement. The principle of trust, which is central to Islamic banking, is reflected through transparent communication, honesty in explaining products, and the responsibility to safeguard customer confidentiality. The confidence built from these practices goes beyond professional standards it also represents a religious value that deepens the bond between the bank and its community. Nevertheless, the study also notes that in peak service periods, information is sometimes conveyed incompletely. This finding suggests that trustworthiness must be upheld consistently in every circumstance to prevent gaps that may weaken customer confidence. In addition, the findings underline the vital role of Islamic morals in shaping the positive reputation of BTPN Syariah Binjai. The friendliness, patience, and courtesy shown by frontline staff not only enhance customer comfort but also foster a sense of respect and appreciation. These qualities embody the Islamic principle of *ihsan*, which calls for providing the best possible service not merely as part of one's professional duties but also as an act of devotion. Even when facing long queues or delays, employees' politeness and clear communication ensured that customers still had positive experiences. This illustrates a distinctive advantage of Islamic banks over conventional institutions, as customers receive not only quality service but also a sense of spiritual reassurance. The study also brings attention to an internal challenge: the strong emphasis on achieving financial targets. In some instances, this focus risks shifting employees' attention away from ethical service standards. Should such tendencies persist, the distinctive identity of Islamic banks, rooted in spiritual and moral values, may be undermined. Therefore, management must strive to balance business goals with the mission of Islamic ethics and propagation. Performance assessments should not only measure numerical results but also account for employees' adherence to Islamic moral standards. Such an approach would help preserve the integrity and long-term identity of Islamic banks as value-driven financial institutions. Ultimately, this research affirms that the quality of human resources is a decisive factor in the success of Islamic banking. While technology and product innovation are valuable, they cannot substitute for the

embodiment of trust and Islamic morals demonstrated by frontline staff. Each customer interaction becomes an opportunity to showcase the unique character of Islamic banking, which provides not only financial services but also a sense of spiritual comfort. The strength of Islamic banks lies in their ability to merge technical excellence with moral integrity in service delivery. For this reason, continuous spiritual development, ongoing professional training, and exemplary leadership are essential for BTPN Syariah Binjai to strengthen its position as a trusted, community-oriented institution that remains relevant in a competitive financial landscape.

RECOMMENDATION

Based on the findings of this study, it is recommended that BTPN Syariah Binjai consistently reinforce the application of Islamic values of trust and morality in its frontline services, with particular attention to maintaining quality during peak service periods. To achieve this, the bank should adopt a sustainable development strategy that includes regular training programs, personalized mentoring, and exemplary leadership practices to ensure that spiritual values are more deeply internalized by employees. In addition, the performance appraisal system should not be limited to financial achievements but should also incorporate indicators that assess ethical conduct and moral integrity in service delivery, thereby creating a balance between business objectives and the mission of da'wah. This study also acknowledges its limitation in focusing solely on one branch, and therefore recommends future research to broaden the scope by examining multiple branches of Islamic banks in order to generate a more comprehensive understanding. Through these measures, BTPN Syariah is expected to further enhance its reputation as a financial institution that excels not only in technical performance but also in upholding Islamic ethical and spiritual values as a foundation of trust.

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