PROCEEDING
International Conference on
Innovation of Science and Social Studies
E-ISSN: 3164-5240
Volume : 1 | Issue: 2 | September 2026

RELIGIOUS FACTORS, PRODUCT QUALITY, AND SERVICE QUALITY AS DETERMINANTS OF CUSTOMER SAVING PREFERENCE IN ISLAMIC BANKING: EVIDENCE FROM BANK MUAMALAT TERNATE

Yuliyana Susan Kalengkongan[1], Fifi Fariha Firdaus[2]
*yulisusan068@gmail.com[1], fififarihafrds@gmail.com[2]
*Development Economic, Khairun University, Ternate, Indonesia

ARTICLE INFO:

Article history:
Received: 15 July 2026
Accepted: 21 August 2026
Published: 15 Sept 2026

Keywords:
Islamic Banking,
Saving Preference,
Religiuos Factors,
Product Quality,
Service Quality.

A B S T R A CT

Customer saving preference is a critical factor influencing the competitiveness and sustainable growth of Islamic banking institutions. Previous studies have reported inconsistent findings regarding the relative importance of religious factors, product quality, and service quality in shaping customers' saving decisions. This study aims to examine the effects of religious factors, product quality, and service quality on customer saving preference at Bank Muamalat Ternate, Indonesia. A quantitative explanatory research design was employed using primary data collected from 150 customers selected through purposive sampling. Data were analyzed using Structural Equation Modeling (SEM) with AMOS 26. The results indicate that product quality has a positive and statistically significant effect on customer saving preference. Religious factors exhibit a positive relationship but are not statistically significant at the 5% significance level, while service quality has a positive but statistically insignificant effect. These findings suggest that customers place greater emphasis on the functional value, competitiveness, transparency, and financial benefits of Islamic banking products than on religious considerations alone when making saving decisions. This study contributes to the Islamic banking literature by providing empirical evidence from an underexplored island region in Eastern Indonesia and highlights the strategic importance of continuous product innovation, while maintaining Sharia compliance and high service standards to strengthen customer preference and enhance the competitiveness of Islamic banks.

INTRODUCTION

The Islamic banking industry has grown substantially over the past two decades and has become an important component of the global financial system (Islamic Financial Services Board. (2023). Islamic banks operate according to Sharia principles that prohibit riba (interest), gharar (excessive uncertainty), and maysir (gambling), while promoting justice, transparency, and profit-and-loss sharing. As competition intensifies, Islamic banks are expected not only to maintain Sharia compliance but also to offer competitive products and excellent services that satisfy customers' expectations (Abror et al., 2020; Usman et al., 2017).

Islamic banking has experienced significant growth over the last two decades as customers increasingly seek financial services that combine Sharia compliance with competitive financial performance (Antonio, 2001; Otoritas Jasa Keuangan [OJK], 2023). In addition, customer

PROCEEDING
International Conference on Innovation of Science and Social Studies
E-ISSN: 3164-5240
Volume : 1 | Issue: 2 | September 2026

decisions in Islamic banking are influenced by both religious commitment and rational evaluations of banking products and services.

Indonesia has the largest Muslim population in the world, providing considerable opportunities for Islamic banking development. Although the industry continues to expand, the market share of Islamic banks remains lower than that of conventional banks. This condition indicates that customers' decisions are influenced by multiple considerations beyond religious identity, including the quality of banking products and services (Kontot et al., 2016).

Customer saving preference has therefore become an important issue in Islamic banking research. Consumer behavior theory explains that purchasing or saving decisions are influenced by perceived value, previous experience, and individual beliefs. In Islamic banking, these considerations are complemented by religious commitment because customers expect financial transactions to comply with Islamic values (Kotler & Keller, 2016).

Previous empirical studies have consistently demonstrated that customers' preferences for Islamic banking are shaped by a combination of religious factors and functional attributes. Nevertheless, the existing literature remains inconclusive regarding the most dominant determinant of customers' saving decisions. Some studies identify religiosity as the primary driver because it reflects customers' commitment to Sharia principles (Usman et al., 2017; Hati et al., 2022), whereas other studies argue that product quality, service quality, trust, and perceived economic benefits exert a stronger influence on customer preferences (Abror et al., 2020; Ahmed et al., 2022; Junaidi et al., 2022). These inconsistent findings suggest that the relationships among these determinants may vary according to regional characteristics, socio-economic conditions, the level of Islamic banking industry development, and customers' demographic profiles. Therefore, further empirical research in diverse regional settings is needed to provide a more comprehensive understanding of the factors shaping customer saving preferences in Islamic banking.

This study makes three primary contributions to the Islamic banking literature. First, it re-examines the effects of religious factors, product quality, and service quality within a single empirical model, thereby providing further clarification of the inconsistent findings reported in previous studies. Second, it offers empirical evidence from an island region in Eastern Indonesia, a context that has received relatively limited attention in the international literature on Islamic banking customer behavior. Third, the findings provide practical implications for the Islamic banking industry by highlighting the importance of integrating Sharia values with product innovation and service quality enhancement to strengthen the competitiveness of Islamic banks.

Unlike most previous studies conducted in metropolitan areas or regions with relatively well-developed Islamic banking industries, this study was undertaken in Ternate, an island city in Eastern Indonesia. The distinctive characteristics of island regions—including geographical constraints, limited access to financial services, lower banking penetration, and unique socio-cultural conditions—may influence how customers evaluate religious values, product quality, and service quality when selecting Islamic banking services. Therefore, this study is expected to extend the generalizability of consumer behavior theory within the context of Islamic banking while providing new insights into customer behavior in island regions.

Religious factors refer to the extent to which Islamic beliefs influence customers' financial decisions. Usman et al. (2017) reported that religiosity positively influences customers' intention to use Islamic banking because customers seek financial transactions consistent with Sharia principles.

According to the Theory of Planned Behavior proposed by Ajzen (1991), personal beliefs significantly influence behavioral intention. In Islamic banking, religiosity functions as an internal value that shapes customers' attitudes toward financial transactions. Customers with higher levels of religiosity tend to avoid interest-based transactions and prefer banking products that comply with Islamic law.

Usman et al. (2017) found that religious norms play an important role in strengthening the relationship between religiosity and customers' decisions to select Islamic banks. Similarly, Saptasari and Aji (2020) reported that religiosity significantly influences customers' intention to use Islamic banking, although knowledge and perceived quality also exert significant effects. However, several studies suggest that religiosity alone is insufficient to explain customer behavior because customers simultaneously evaluate product quality, financial benefits, service quality, and other functional attributes of Islamic banking (Lajuni et al., 2017; Alam, 2018). These findings indicate that religious commitment remains an important determinant of customer preference but should be analyzed together with the functional attributes of Islamic banking

Product quality reflects customers' evaluation of banking products in terms of transparency, security, profit-sharing mechanisms, accessibility, and overall usefulness. In Islamic banking, product quality encompasses not only compliance with Sharia principles but also the ability of banking products to provide competitive financial benefits and satisfy customers' functional needs (Kontot et al., 2016; Kotler & Keller, 2016). High-quality banking products increase customers' confidence because they provide financial security, flexibility, convenience, and attractive returns, thereby strengthening customers' intention to save and maintain long-term relationships with Islamic banks (Zeithaml, 1988; Ahmed et al., 2022). Recent empirical studies further demonstrate that product quality significantly influences customer satisfaction, trust, and behavioral intention, making it one of the key determinants of customer preference in Islamic banking (Asnawi et al., 2020; Hati et al., 2021; Zeitun & Anam, 2024).

Service quality is commonly conceptualized using the SERVQUAL dimensions of reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988). In the context of Islamic banking, service quality extends beyond operational efficiency by incorporating ethical conduct, transparency, and compliance with Sharia principles. Empirical evidence demonstrates that superior service quality significantly enhances customer satisfaction, customer engagement, and loyalty, thereby strengthening customers' long-term relationships with Islamic banks (Abror et al., 2020). Furthermore, recent studies suggest that service quality remains one of

PROCEEDING
International Conference on Innovation of Science and Social Studies
E-ISSN: 3164-5240
Volume : 1 | Issue: 2 | September 2026

the most important determinants of customer satisfaction and behavioral intention when supported by effective Sharia governance, trust, and customer engagement (Ahmed et al., 2022; Asnawi et al., 2020; Hati et al., 2021).

Overall, the previous study demonstrates that customer saving preference in Islamic banking is influenced by both religious and functional considerations. Nevertheless, previous studies have reported inconsistent findings regarding the relative importance of religious factors, product quality, and service quality in explaining customers' saving decisions. While some studies identify religiosity as the primary determinant of Islamic banking adoption, others argue that customers increasingly prioritize product quality, service quality, and perceived economic benefits. These mixed findings suggest that the determinants of customer saving preference are contingent upon institutional, demographic, and regional contexts. Furthermore, studies investigating these relationships within Islamic banking institutions operating in Indonesia's eastern island regions remain scarce, particularly in the case of Bank Muamalat Ternate. Addressing these theoretical and contextual gaps, the present study examines the influence of religious factors, product quality, and service quality on customer saving preference among Bank Muamalat customers in Ternate. The findings are expected to enrich the literature on Islamic banking by providing empirical evidence from an underexplored regional context and offering practical implications for improving customer-oriented strategies in Islamic financial institutions.From the perspective of consumer behavior theory, customer preference develops through a systematic evaluation process involving cognitive, affective, and behavioral components. Kotler and Keller (2016) explain that consumers evaluate products and services according to their perceived ability to satisfy needs and generate superior value compared with competing alternatives. Likewise, Schiffman and Wisenblit (2019) argue that customer preference emerges from interactions between internal motivations, personal beliefs, previous experiences, and environmental influences. These theoretical perspectives indicate that banking customers do not make financial decisions solely based on objective financial benefits but also consider psychological satisfaction, institutional credibility, and long-term relationships.

The Theory of Planned Behavior (TPB) provides another important theoretical foundation for understanding customer saving preference. TPB suggests that behavioral intention is determined by attitude toward behavior, subjective norms, and perceived behavioral control. Within Islamic banking, customers who possess favorable attitudes toward Sharia-compliant financial services, perceive strong social support for Islamic banking, and believe they can easily access Islamic banking products are more likely to choose Islamic financial institutions. Therefore, customer saving preference can be interpreted as the outcome of both individual beliefs and social influences operating simultaneously.

Islamic banking introduces additional dimensions to consumer preference because financial decisions are associated with religious values and ethical considerations. Customers expect Islamic banks to provide financial services that are free from *riba*, *gharar*, and *maysir* while promoting fairness, transparency, and risk-sharing principles. Consequently, customer preference in Islamic banking reflects a combination of rational evaluations regarding banking performance and normative evaluations regarding compliance with Islamic teachings. This dual perspective distinguishes Islamic banking preference from conventional banking behavior and explains why religious factors frequently appear as significant predictors in empirical studies.

Previous empirical research consistently demonstrates that customer preference in Islamic banking is influenced by multiple determinants rather than a single factor. Kontot et al (2016) identified Sharia compliance, financial returns, trust, transparency, security, and product flexibility as key factors influencing customers' preferences for Islamic banking deposit products. Similarly, Usman et al. (2017) reported that religious norms significantly influence customers' intention to adopt Islamic banking through attitudes and perceived behavioural control, supporting the applicability of the Theory of Planned Behavior. More recent studies further indicate that customer preference is jointly shaped by religiosity, service quality, product attributes, institutional image, customer trust, and perceived value rather than by religious commitment alone (Junaidi et al., 2022; Ahmed et al., 2022). Furthermore, systematic literature reviews conclude that the relative importance of these determinants varies across countries, customer segments, and banking contexts, suggesting that customer preference is highly context-dependent (Chusniah & Samsuri, 2023; Ibrahim & Sapian, 2023)

Nevertheless, previous studies have produced inconsistent findings regarding the dominant determinant of customer saving preference in Islamic banking. Several studies argue that religiosity remains the strongest predictor because Islamic banking fundamentally attracts customers seeking financial transactions consistent with Islamic principles (Hati et al., 2021; Hati et al., 2022). In contrast, other studies demonstrate that product quality, service quality, financial literacy, and perceived quality exert stronger influences than religious commitment, particularly among younger and more rational customer segments (Rachmatulloh & Solekah, 2021; Abror et al., 2020; Ariyanto & Sholahuddin, 2026). Moreover, Saptasari and Aji (2020) found that religiosity, knowledge, and perceived quality jointly explain customers' intentions to use Islamic banking, suggesting that customer preference cannot be attributed to a single determinant. These mixed findings indicate that customer saving preference is highly context-dependent and may vary across demographic characteristics, geographical settings, banking experience, and socio-economic conditions, highlighting the need for further empirical investigation in different regional contexts.

PROCEEDING
International Conference on
Innovation of Science and Social Studies
E-ISSN: 3164-5240
Volume : 1 | Issue: 2 | September 2026

The inconsistency of previous empirical findings also reveals an important research opportunity. Most existing studies have been conducted in large metropolitan areas where Islamic banking infrastructure is relatively well developed. Comparatively little attention has been devoted to island regions in eastern Indonesia, where geographical conditions, banking accessibility, and socio-cultural environments differ considerably from those of western Indonesia. The unique characteristics of island communities may influence how customers evaluate religious values, banking products, and service quality when selecting Islamic financial institutions. Therefore, empirical investigation in Ternate provides valuable evidence for extending the generalizability of Islamic banking literature while contributing to a more comprehensive understanding of customer behavior across diverse regional contexts.

Based on the theoretical perspectives and empirical findings discussed above, customer saving preference can be conceptualized as the result of interactions between religious motivation and customers' evaluations of banking products and service performance. This perspective forms the conceptual foundation of the present study, which examines the simultaneous influence of religious factors, product quality, and service quality on customer saving preference at Bank Muamalat Ternate.

METHODE

This study employed a quantitative explanatory research design to examine the effects of religious factors, product quality, and service quality on customer saving preference at Bank Muamalat Ternate, Indonesia. Primary data were collected through a structured questionnaire administered to 150 customers selected using purposive sampling. The respondents were active customers who had experience using the bank's savings products and services.

All constructs were measured using a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The study investigated three independent variables—religious factors, product quality, and service quality—and one dependent variable, customer saving preference. The indicators for each construct were adapted from the measurement framework used in the original study.

Data analysis was conducted using Structural Equation Modeling (SEM) with AMOS 26 through a Second-Order Confirmatory Factor Analysis (CFA) approach. The analysis consisted of two stages: evaluation of the measurement model to assess construct validity and reliability, followed by estimation of the structural model to test the proposed hypotheses. Model adequacy was evaluated using several Goodness-of-Fit indices, including Chi-square, Probability, GFI, AGFI, CFI, TLI, CMIN/DF, and RMSEA. Hypotheses were tested based on standardized regression estimates, Critical Ratios (CR), and probability values (p-values).

RESULT AND DISCUSSION

The study involved 150 customers of Bank Muamalat Ternate as research respondents. Before testing the structural relationships, the measurement model was evaluated using Second-Order Confirmatory Factor Analysis (CFA) to examine the construct validity and reliability of the proposed latent variables. The evaluation demonstrated that the measurement model satisfied the recommended Goodness-of-Fit (GOF) criteria, indicating that the observed indicators adequately represented their respective constructs. Consequently, the structural model was considered appropriate for hypothesis testing using Structural Equation Modeling (SEM).

Table. 1. Hypothesis Testing Results

Structural Equation Modeling (SEM)
Dependent Variable: Costumer Preference

Hypothesis	Structural Relationship	Estimate	C.R.	p-value	Decision	Interpretation
H1	Religious Factors → Customer Preference	0.232	1.686	0.092	Not significant at 5% (Significant at 10%)	Positive effect; marginal significance.
H2	Product Quality → Customer Preference	0.260	1.979	0.048	Supported	Positive and statistically significant effect.
H3	Service Quality → Customer Preference	0.082	1.407	0.159	Not supported	Positive but statistically insignificant effect.

Note: Hypothesis testing is based on SEM estimates. Statistical significance is evaluated at $\alpha = 0.05$. H1 is significant only at $\alpha = 0.10$.

The structural model analysis revealed that product quality has a positive and statistically significant effect on customer saving preference (Estimate = 0.260; p = 0.048). Religious factors show a positive relationship with customer preference; however, the effect is not statistically significant at the 5% significance level (Estimate = 0.232; p = 0.092), although it reaches significance at the 10% level. Similarly, service quality exhibits a positive but statistically insignificant effect (Estimate = 0.082; p = 0.159). Among the variables included in the model, product quality has the largest estimated coefficient and is the only variable that remains statistically significant at the 5% level, suggesting that it exerts the greatest influence on customer saving preference.

The present study demonstrates that product quality is the only variable that significantly influences customer saving preference at Bank Muamalat Ternate. This finding indicates that customers increasingly evaluate Islamic banking products based on their functional benefits, financial advantages, transparency, and compatibility with their banking needs rather than relying solely on religious motivations. In a competitive banking environment, customers expect Islamic banking products not only to comply with Sharia principles but also to provide value comparable to or better than conventional banking products. Therefore, product innovation has become a strategic factor in attracting and retaining customers. This finding is consistent with previous studies showing that product-related attributes are among the strongest predictors of customer preference for Islamic banking products.

The significant influence of product quality also supports the value-based marketing perspective, which argues that customer preferences are primarily shaped by perceived value derived from product attributes and expected benefits. Customers tend to compare Islamic banking products with conventional alternatives in terms of convenience, profitability, flexibility, and accessibility. Consequently, Islamic banks should continuously improve product features while maintaining full compliance with Sharia principles. This strategy is particularly important in increasingly competitive banking markets, where differentiation through superior products is more sustainable than competing solely on religious identity.

Although religious factors exhibit a positive relationship with customer saving preference, the effect is not statistically significant at the 5% significance level. This result suggests that religiosity remains an important psychological driver, but it is no longer sufficient to explain customers' banking decisions independently. Customers appear to integrate religious commitment with rational economic considerations, such as product quality, financial benefits, convenience, and institutional credibility. Consequently, religious values serve as an initial motivation, while product evaluation ultimately determines customer preference.

This finding reflects the changing behavior of Islamic banking customers in Indonesia. As Islamic banking becomes more mature, customers no longer choose Islamic financial institutions solely because of religious identity. Instead, they expect Islamic banks to deliver competitive products and professional financial services comparable to those offered by conventional banks. Therefore, religiosity functions as a complementary rather than dominant determinant of customer preference. Similar patterns have been observed in previous empirical studies, where religiosity influences customer attitudes but its direct impact on banking decisions weakens when functional product attributes are considered simultaneously.

The results further indicate that service quality has a positive but statistically insignificant effect on customer saving preference. One possible explanation is that customers perceive service quality as a basic operational standard that all banks are expected to provide. Consequently, service quality alone may not be sufficient to differentiate one Islamic bank from another, particularly when customers evaluate banking products using broader economic and functional criteria. This interpretation is consistent with studies showing that service quality often contributes more strongly to customer satisfaction and loyalty than to the initial decision to select an Islamic bank.

The insignificant effect of service quality may also reflect the increasing standardization of banking services driven by digital transformation. As electronic banking, mobile banking, and online customer services become widely available, customers may perceive service quality across financial institutions as relatively homogeneous. Under such conditions, competitive advantage shifts toward innovative products, attractive financial features, and effective value propositions rather than routine service delivery.

Overall, the findings reveal that customer saving preference in Islamic banking is determined by an interaction between religious commitment and rational economic evaluation. While Sharia compliance remains an essential institutional foundation, customers increasingly emphasize product performance and practical financial benefits. This trend reflects the evolution of Islamic banking from a faith-oriented financial alternative toward a competitive banking industry that must simultaneously deliver religious legitimacy and superior customer value.

Based on managerial perspective, the findings imply that Bank Muamalat should prioritize continuous product innovation while maintaining high standards of Sharia compliance and service delivery. Developing competitive savings products, enhancing digital banking capabilities, and improving customer value propositions are likely to strengthen customer preference and improve competitiveness, particularly in regional markets such as Ternate. Rather than relying exclusively on religious branding, Islamic banks should integrate spiritual values with product excellence and customer-oriented innovation to achieve sustainable growth.

PROCEEDING
International Conference on Innovation of Science and Social Studies
E-ISSN: 3164-5240
Volume : 1 | Issue: 2 | September 2026

CONCLUSSION

This study examined the effects of religious factors, product quality, and service quality on customer saving preference at Bank Muamalat Ternate using the Structural Equation Modeling (SEM) approach. The findings demonstrate that product quality is the only variable with a positive and statistically significant effect on customer saving preference, indicating that customers place greater emphasis on the functional value, competitiveness, transparency, and financial benefits of Islamic banking products when making saving decisions.

Although religious factors exhibit a positive relationship with customer saving preference, the effect is not statistically significant at the 5% significance level, suggesting that religious values remain an important consideration but are no longer sufficient to independently explain customers' banking decisions. Instead, customers appear to combine religious commitment with rational evaluations of product attributes and expected financial benefits.

Similarly, service quality has a positive but statistically insignificant effect on customer saving preference. This finding implies that customers increasingly perceive service quality as a basic operational requirement that should be provided by all banking institutions rather than as a key differentiating factor influencing their saving decisions.

Overall, this study concludes that customer saving preference at Bank Muamalat Ternate is shaped by the interaction between religious values and rational economic considerations, with product quality emerging as the most influential determinant among the variables examined. These findings suggest that Islamic banks should prioritize continuous product innovation while maintaining Sharia compliance and high service standards. Strengthening product competitiveness through innovative features, transparent profit-sharing mechanisms, and customer-oriented value propositions is expected to enhance customer preference and improve the competitiveness of Islamic banking, particularly in regional markets such as Eastern Indonesia.

REFERENCES

Abror, A., Wardi, Y., Trinanda, O., & Patrisia, D. (2020). *Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty*. Journal of Islamic Marketing.

Ahmed, S. (2022). *The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking services: Mediating role of service quality*. Journal of Islamic Marketing, 13(9), 1829–1842. https://doi.org/10.1108/JIMA-11-2020-0346.

Ajzen, I. (1991). *The theory of planned behavior*. Organizational Behavior and Human Decision Processes, 50(2), 179–211.

Antonio, M. S. (2001). *Bank syariah: Dari teori ke praktik*. Gema Insani.

Asnawi, N., Sukoco, B. M., & Fanani, M. A. (2020). The role of service quality within Indonesian customers' satisfaction and loyalty and its impact on Islamic banks. *Journal of Islamic Marketing.* Chusniah, D. N. A., & Samsuri, A. (2023). *A systematic literature review of religiosity on customers' decisions in choosing Islamic bank*. Jurnal Perbankan Syariah, 4(2), 249–265. https://doi.org/10.46367/jps.v4i2.1432.

Hati, S. R. H., Wibowo, S. S. A., & Safira, A. (2022). Religiosity versus profit-loss sharing: How Islamic banks' brand fidelity influences Muslim consumers' commitment. *Journal of Islamic Accounting and Business Research*, *13*(6), 960–976. https://doi.org/10.1108/JIABR-07-2021-0188.

Ibrahim, N., & Sapian, S. M. (2023). *Factors influencing customers' selection of Islamic home financing: A systematic review*. International Journal of Housing Markets and Analysis.

Kartika, R., & Maulidya, F. K. (2021). *Determinants of Muslim Customers' Preferences towards Islamic Banks Products and Services*. https://doi.org/10.25077/mssb.2.2.1-21.2021

Islamic Financial Services Board. (2023). *Islamic Financial Services Industry Stability Report 2023*. Kuala Lumpur: IFSB.

Junaidi, Anwar, S. M., Juliana, J., & others. (2022). *Determinants to adopt conventional and Islamic banking: Evidence from Indonesia*. Journal of Islamic Marketing. https://doi.org/10.1108/JIMA-03-2021-0067.

Kontot, K., Hamali, J., & Abdullah, F. (2016). *Determining factors of customers' preferences: Islamic banking in Malaysia*. Procedia Economics and Finance, 37, 282–286.

Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson.

Lajuni, N., Wong, W. P. M., Yacob, Y., Ting, H., & Jausin, A. (2017). *Intention to use Islamic banking products and its determinants*. International Journal of Economics and Financial Issues, 7(1), 329–333.

PROCEEDING
International Conference on Innovation of Science and Social Studies
E-ISSN: 3164-5240
Volume : 1 | Issue: 2 | September 2026

Otoritas Jasa Keuangan. (2023). *Statistik Perbankan Syariah 2023*. Otoritas Jasa Keuangan.
Rachmatulloh, M. A., & Solekah, N. A. (2021). Antecedents of saving decisions at Islamic banks: Islamic financial literacy, religiosity, and service quality. *Al-Tijary: Jurnal Ekonomi dan Bisnis Islam, 6*(2), 193–210.

Saptasari, K., & Aji, H. M. (2020). Factors affecting Muslim non-customers to use Islamic bank: Religiosity, knowledge, and perceived quality. *Jurnal Ekonomi & Keuangan Islam, 6*(2), 121–137. https://doi.org/10.20885/jeki.vol6.iss2.art7.

Schiffman, L. G., & Wisenblit, J. (2019). *Consumer Behavior* (12th ed.). Pearson.

Usman, H., Sobari, N., & Megantara, Y. (2017). *Sharia compliance in Islamic banking: Customers' perception and satisfaction*. Banks and Bank Systems, 12(2), 107–117.

Usman, H., Tjiptoherijanto, P., Balqiah, T. E., & Agung, I. G. N. (2017). *The role of religious norms, trust, importance of attributes and information sources in the relationship between religiosity and selection of the Islamic bank*. Journal of Islamic Marketing, 8(2), 158–186. https://doi.org/10.1108/JIMA-01-2015-0004.

Zeitun, R., & Anam, O. A. (2024). *Do product offering and service quality affect customer satisfaction in Islamic and conventional banks?* Journal of Islamic Marketing. https://doi.org/10.1108/JIMA-10-2022-0285.