

SERVICE QUALITY AND BRAND IMAGE ON SAVING INTENTION IN SYARIAH BANKS IN INDONESIA, MODERATED BY RELIGIOSITY



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Abstract

The Islamic banking industry in Indonesia has experienced steady institutional development, yet its market share remains relatively low, indicating stagnant public interest, particularly in savings products. This study investigates the influence of Service Quality and Brand Image on Saving Intention in Islamic banks, with Religiosity serving as a moderating variable. Using a quantitative associative approach, data were collected from 170 respondents across different regions of Indonesia through an online questionnaire measured with a five-point Likert scale. The analysis was conducted using Partial Least Square (PLS) with SmartPLS software. The findings show that both Service Quality and Brand Image significantly and positively influence Saving Intention, with Brand Image identified as the most dominant factor. Religiosity functions as a pure moderator, strengthening the relationship between Service Quality and Saving Intention as well as between Brand Image and Saving Intention, although it does not directly affect Saving Intention. The model demonstrates strong explanatory power, reflected in an R-square value of 0.912, indicating that 91.2% of the variance in Saving Intention is explained by the examined variables. These results suggest that saving behavior in Islamic banking is shaped not only by rational and functional factors but also by emotional and spiritual considerations. Therefore, Islamic banks should focus on improving service quality, strengthening brand image, and consistently embodying Islamic values to enhance customer loyalty and increase saving intention, while contributing to more effective customer-oriented strategies in the Islamic banking sector.

Keywords: Service Quality, Brand Image, Religiosity, Saving Intention, Islamic Banking

INTRODUCTION

The Islamic banking industry in Indonesia holds enormous potential, given the majority of the population is Muslim. However, reality shows that Islamic banks' market share as of September 2024 only reached 7.44% of total national banking assets. This figure indicates stagnant growth over the past five years, despite the continued expansion of the number of Islamic banking institutions and branch networks (OJK, 2024). This situation raises questions about why Islamic banks, which are normatively relevant to the values of the majority of society, have not yet become the primary choice for banking activities.

The institutional development of Islamic banking has shown a relatively stable trend, with 14 Islamic Commercial Banks (BUS) and 19 Islamic Business Units (UUS) operating with a total of 2,389 offices across Indonesia (Islamic Banking Statistics, 2024). Regulatory support has also been provided by the government through various policies, such as Law No. 10 of 1998 and Law No. 21 of 2008 concerning Islamic Banking, which explicitly encourage the development of products and services based on Islamic principles (Apriyanti, 2018). However, this regulatory support and institutional growth have not fully matched the increasing public interest in saving in Islamic banks.

This phenomenon is reinforced by the Third Party Funds (DPK) structure of Islamic banks, which is still dominated by time deposits, amounting to Rp316,423 billion, while savings accounts for only Rp77,787 billion. The dominance of high-priced deposits for banks indicates low public preference for Islamic savings products as a primary savings instrument, thus underscoring the importance of increasing public saving intentions towards Islamic banks (OJK, 2024).

Saving intention itself is influenced by various psychological and social factors. Rouf (2011) states that intention is formed through internal drives, social motives, and emotional reasons. In the context of Islamic banking, these factors are strongly influenced by perceptions of service quality and the Islamic bank's brand image. Excellent service quality, such as friendliness, speed, professionalism, and ease of digital access, has been shown to increase customer satisfaction and loyalty (Nursakinah, 2020). However, other research shows that service quality does not always have a significant effect on saving intention, creating inconsistencies in empirical findings (Hasanah, 2019).

In addition to service quality, brand image also plays a crucial role in influencing customer decisions. A strong brand image can build positive perceptions, increase trust, and foster loyalty to the bank (Hasan, 2013). However, previous research has yielded mixed results. Some studies found a significant effect of brand image on savings intentions (Ariyani & Kadarisman, 2018), while others showed the opposite. This highlights a research gap that requires further study.

Furthermore, religiosity is believed to be a significant factor that can strengthen or weaken the relationship between service quality and brand image and savings intentions. Religiosity encompasses the dimensions of belief, religious practices, religious experience, religious knowledge, and behavioral consequences. Customers with high levels of religiosity tend to consider Sharia compliance more in their financial decisions (Widiyanti, 2023). However, previous studies have also shown inconsistent results, with some finding that religiosity strengthens savings intentions (Herawati et al., 2021), while others found the effect to be insignificant (Iqbal & Musyaffa, 2022).

The inconsistency of research findings related to service quality, brand image, and religiosity indicates a significant research gap that warrants further review. Therefore, this study focuses on analyzing the influence of service quality and brand image on saving intention in Islamic banks in Indonesia, with religiosity as a moderating variable. This study is expected to provide theoretical contributions to enrich the literature on Islamic banking consumer behavior, while also providing practical recommendations for Islamic banks in formulating strategies to increase public interest in saving through improved service quality, strengthened brand image, and a religion-based approach.

REVIEW OF LITERATURE

Theory of Planned Behavior and Saving Intention

The Theory of Planned Behavior (TPB) was developed by Ajzen as an extension of the Theory of Reasoned Action (TRA) to explain why someone performs a certain action. TPB asserts that individual behavior arises because of intention, which is formed by three main determinants, namely attitude toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). Attitude reflects a positive or negative evaluation of a behavior, subjective norms are related to social pressure felt from the surrounding environment, while perceived behavioral control is related to an individual's belief in the ease or difficulty of performing the behavior.

The concept of intention has also been widely studied in the context of purchasing behavior. Purchase intention is defined as a consumer's desire to acquire a product or service, reflecting their readiness and inclination to make a purchase (Sa'ait et al., 2016; Harjanti, 2021). Blackwell et al. (2001) view purchase intention as an expectation of what will be purchased, while Kotler and Keller (2009) emphasize purchase intention as a response to product stimuli. Mirabi et al. (2015) and Vuong & Khanh Giao (2020) add that purchase intention is formed from a combination of attitudes, perceptions, and situational conditions that influence consumer decisions. Thus, intention is a strong early indicator for predicting actual behavior.

In addition to the TPB, the Stimulus–Organism–Response (SOR) theory developed by Mehrabian and Russell (1974) also strengthens the understanding of behavior formation. This theory explains that external stimuli influence the internal processes of an individual (organism), which then produce behavioral responses. In the context of Islamic banking, marketing activities can be viewed as stimuli that influence customer attitudes and emotions, thus shaping responses in the form of savings decisions.

Saving Intention

Saving intention is a specific form of purchasing intention related to the decision to deposit funds in a banking institution. Saving intention is defined as an individual's tendency to deposit money or assets in a bank for a specific purpose (Anas & Daniel, 2017; Ulya, 2020). This intention reflects a customer's interest, readiness, and desire to use savings products (Syahrial, 2018; Nurrohmah & Purbayati, 2020). Priansa (2017) emphasized that saving intention is a customer's behavioral tendency in choosing savings products with a certain level of probability of saving funds.

Factors influencing savings intentions include psychological, personal, and social factors (Danang, 2014). Psychological factors encompass motivation, perception, and learning derived from past experiences. Personal factors include lifestyle, personality, and

self-concept, which influence how individuals view banking products. Meanwhile, social factors stem from the influence of reference groups and family, which can shape savings attitudes and decisions. Previous research has shown that service quality is also a significant factor influencing savings intentions among Islamic bank customers (Aisya & Riyadi, 2020; Darmawan et al., 2019; Nengsih et al., 2021; Nur et al., 2024).

Saving intentions also have a psychological dimension, divided into cognitive, affective, and psychomotor aspects. The cognitive aspect relates to the assessment of benefits and advantages, the affective aspect relates to emotions and attitudes toward the product, and the psychomotor aspect is reflected in concrete actions to realize these intentions (Syahputra, 2020).

According to Ajzen (2005), indicators of savings intention include desire, plan, commitment, and effort. Schiffman & Kanuk (2007) added indicators such as interest in seeking information, considering, trying, wanting to know, and wanting to own a product. Meanwhile, Akbar (2013) categorizes indicators into transactional, referential, and preferential intentions, which describe readiness, recommendations, and preferences for savings products.

Based on the overall study, it can be concluded that saving intention is an individual's tendency to deposit funds in a bank, shaped by attitudes, social influences, and perceived control over their ability to save. This intention is influenced by psychological, personal, and social factors, as well as the quality of service received by customers, and is an important predictor of actual saving behavior in banking institutions, particularly Islamic banks.

Service Quality

Service quality is a concept that describes the extent to which a service meets or exceeds customer expectations. Kotler and Keller (2016) define quality as the completeness of product or service features that satisfy customer needs, while Arianto (2018) emphasizes that service quality focuses on meeting customer needs and expectations quickly and accurately. In the service context, particularly in banking, service quality is also understood as a company's actions aimed at providing customer satisfaction through optimal service (Kasmir, 2017; Aria & Atik, 2018).

Research also highlights that service quality is reflected through providers' competence, knowledge, professionalism, timeliness of service delivery, and respectful attitudes toward clients (Budiarti et al., 2025). Similarly, Abdurrahman et al. (2024) emphasized the importance of the SERVQUAL dimensions—tangibles, reliability, responsiveness, assurance, and empathy—as core components that shape overall service performance.

In Islamic banks, service quality encompasses not only functional aspects but also compliance with sharia principles such as fairness, transparency, and the avoidance of *riba*, *gharar*, and *maysir* (Othman & Owen, 2001; Abdullah & Dusuki, 2007). Amin et al. (2013) asserted that Islamic bank service quality is a combination of SERVQUAL dimensions adapted to sharia values, including reliability, responsiveness, assurance, tangibles, and empathy. Parasuraman et al. (1988) stated that service quality is essentially a customer's evaluation of the gap between expectations and the service received.

Factors that influence service quality include the characteristics of services that cannot be separated from the provider, employee performance variability, management support for the front line, communication gaps, differences in customer expectations,

excessive service expansion, and conflicts between short-term goals and long-term quality strategies (Tjiptono, 2015). Grönroos (1984) added three main components in service quality, namely attention to customers, spontaneity in serving, and the ability to solve problems. In the context of Islamic banks, other factors that contribute include compliance with Islamic principles, reliability, responsiveness, certainty, empathy, physical facilities, product quality, brand image, customer satisfaction, technological innovation, and price and cost transparency (Amin et al., 2013; Othman & Owen, 2001; Kotler & Keller, 2016).

The main indicators of service quality refer to the five dimensions of SERVQUAL, namely reliability, tangibles, responsiveness, assurance, and empathy, which reflect the company's ability to provide professional, consistent, and customer satisfaction-oriented services (Kotler & Keller, 2016).

Brand Image

Brand image is the perception, impression, and association formed in the minds of consumers towards a brand based on their experiences, information, and interactions (Schiffman & Kanuk, 2014; Firmansyah, 2018). Kotler and Keller (2016) state that brand image is related to extrinsic properties that can be observed before purchase, including the brand's ability to meet customers' social and psychological needs. This image is formed through brand associations that include the brand's strength, uniqueness, and liking.

Kotler et al. (2017) emphasized that brand image must convey product differentiation and positioning, allowing consumers to distinguish between brands even when the products offered are relatively similar. Sari Dewi et al. (2020) added that brand image reflects what consumers think about a brand, which is often more influential than the actual condition of the product.

Brand image indicators include three main aspects, namely brand strength which shows functional and physical advantages, uniqueness which describes brand differentiation compared to competitors, and liking which is shown through ease of remembering and the suitability of consumer perceptions of the brand (Kotler & Keller, 2016).

Religiosity

Religiosity describes an individual's level of belief, understanding, and practice of their religious teachings. Glock and Stark (1988) define religiosity as belief in religious teachings and their influence on daily life, while Dister (1994) views religiosity as the process of internalizing religion within an individual. Ancok and Suroso (2011) and Nashori and Mucharam (2002) emphasize that religiosity encompasses aspects of knowledge, faith, worship, and appreciation of religious values.

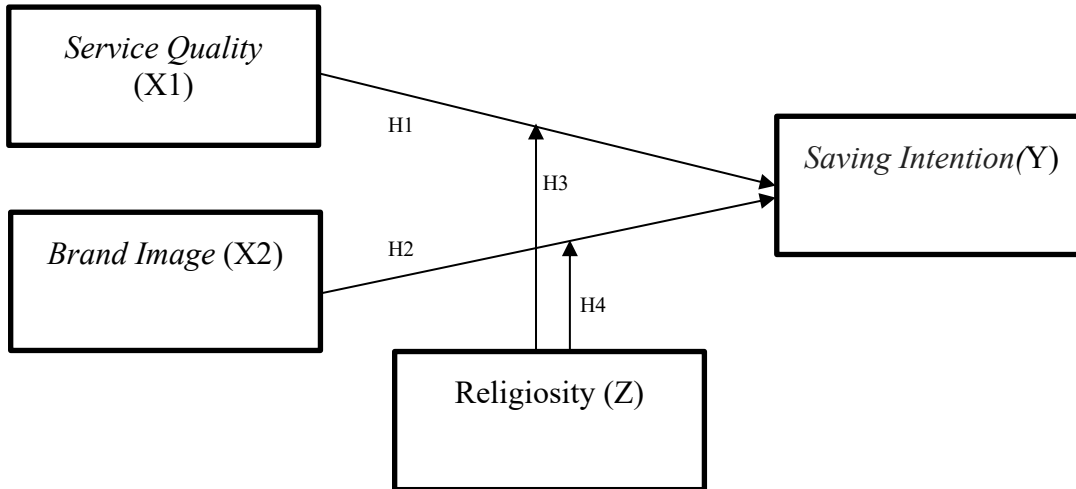
Religiosity is also defined as an individual's level of commitment to a particular religious group, which influences how they think and act in social life (Fam et al., 2004; Koenig et al., 2000). Thus, religiosity is an important factor shaping individual attitudes and behavior, including economic and consumption decisions based on religious values.

According to Glock and Stark (1965), religiosity indicators include five main dimensions, namely belief (ideological), religious practice (ritualistic), religious experience (experiential), religious knowledge (intellectual), and consequential behavior which reflects the extent to which religious values influence an individual's social behavior.

Based on the literature review, it can be concluded that service quality, brand image, and religiosity are important constructs that are interrelated in shaping consumer perceptions and decisions, particularly in the context of Islamic banking. High service quality and

adherence to Islamic principles strengthen a positive brand image, while individual religiosity strengthens preferences for financial institutions that align with religious values. These three variables not only influence satisfaction but also play a strategic role in shaping customer loyalty and behavioral intentions.

Research Conceptual Framework



RESEARCH METHOD

This study uses a quantitative method with an associative approach to determine the relationship and influence between Service Quality and Brand Image on Saving Intention, with Religiosity as a moderating variable. Quantitative research emphasizes the use of numerical data analyzed statistically to test formulated hypotheses (Abdullah, 2015).

Location, Population, and Sample

The research was conducted online in Indonesia with respondents spread across various provinces. The study population consisted of Indonesians who intended to open a savings account at a Sharia bank. Because the exact population size was unknown, a sampling technique was used.

The sample size was determined based on the rules of Roscoe (1975) and Hair et al. (2010), which is a minimum of 5–10 times the number of indicators. With 17 indicators and a multiplier of 10, 170 respondents were obtained as the research sample.

The sampling technique used is non-probability purposive sampling, with the following criteria:

- Respondents must be at least 17 years old,
- Have the intention of opening a savings account at a sharia bank (Abdullah, 2015).
- Data Types and Sources
- The data used is quantitative data sourced from:
- Primary data: obtained by filling out questionnaires by respondents.
- Secondary data: comes from relevant literature and supporting documents (Abdullah, 2015).

Data Collection Technique

Data collection was conducted using a closed-ended Google Form questionnaire distributed via social media and WhatsApp. The instrument used a 5-point Likert scale, ranging from strongly disagree to strongly agree (Sugiyono, 2014).

Research Variables

The variables studied include:

Independent variables: Service Quality (X1) and Brand Image (X2)

Dependent variable: Saving Intention (Y)

Moderating variable: Religiosity (Z)

The indicators of each variable refer to:

Saving Intention: Ajzen (2005)

Service Quality: Kotler & Keller (2016)

Brand Image: Kotler & Keller (2020)

Religiosity: Glock & Stark (1965)

Data Analysis Techniques

Data analysis was performed using the Partial Least Squares (PLS) method with the aid of SmartPLS software. PLS is used to analyze the relationships between latent variables, simultaneously testing the measurement model (outer model) and the structural model (inner model) (Setiaman, 2023; Yamin, 2022).

Outer Model Evaluation

Outer model is tested through:

Convergent validity

Discriminant validity

Average Variance Extracted (AVE)

Composite Reliability and Cronbach's Alpha

The indicator validity criteria are determined by the loading factor value $> 0.5-0.7$ (Solimun, 2010; Chin, 1997 in Hartono & Abdillah, 2014).

Inner Model Evaluation

The inner model is evaluated using:

R² value to measure the strength of the model

Path coefficient

T-statistic test via bootstrapping for the significance of the relationship between variables

Model Quality Evaluation

Model quality is analyzed using:

R Square (R²): the level of predictive power of the model

Q Square (Q²): predictive relevance of the model

F Square (F²): the effect size of each variable (Chin, 1998; Yamin & Kurniawan, 2009).

RESULTS AND DISCUSSION

The study involved 170 respondents, Islamic bank customers in Indonesia. The majority of respondents were male (69.41%), with a dominant age range of 31–40 years (38.82%) and <30 years (33.53%), indicating the involvement of the productive age group

in saving activities. In terms of education, most respondents had a higher education level (D1–S1 at 64.12% and S2 at 19.41%), reflecting a good level of financial literacy. Based on workplace, respondents were predominantly government agency employees (52.94%), indicating income stability as a supporting factor for saving intentions.

The majority of respondents intended to save at PT Bank Syariah Indonesia (BSI) (49.41%), followed by Bank NTB Syariah (22.94%). In terms of domicile, the largest number of respondents came from West Nusa Tenggara (29.41%) and East Java (27.06%), regions that have shown significant growth in Islamic banking and relatively strong religious awareness.

Saving Intention showed an average score of 4.022 (high category). Effort was the most dominant dimension, indicating that respondents demonstrated a real commitment to allocating funds to save in Islamic banks. Desire was the lowest dimension, although still in the high category, indicating that strengthening initial motivation is still needed.

Service Quality received an average score of 4.072 (satisfied). Tangible and reliability were the most appreciated aspects, while employee responsiveness was a relatively lower score and required improvement.

Brand image had an average score of 3.975 (high category). Product uniqueness and easy logo recognition are key strengths of the Islamic bank's brand image, while emotional aspects or spontaneous brand impressions still need to be strengthened.

Respondents' religiosity was high, with an average score of 3.920. The spiritual experience dimension was the most dominant, indicating that using Islamic banking provides a sense of calm and inner satisfaction, while the ritual dimension showed greater variation among respondents.

All variable indicators met the criteria for convergent validity (outer loading > 0.7) and discriminant validity (AVE > 0.5). Reliability tests showed Cronbach's Alpha and Composite Reliability values for all variables > 0.7, indicating that the research instrument is valid and reliable.

An R-Square value of 0.912 indicates that Service Quality, Brand Image, and Religiosity can explain 91.2% of the variation in Saving Intention, meaning the model is in the very strong category. A Q-Square value of 0.250 (>0) confirms that the model has good predictive ability.

The test results show that all hypotheses are statistically proven:

- Service Quality has a positive and significant effect on Saving Intention ($\beta = 0.160$; $p = 0.042$).
- Brand Image has a positive and significant effect on Saving Intention ($\beta = 0.494$; $p = 0.000$) and is the variable with the most dominant influence.
- Religiosity strengthens the influence of Service Quality on Saving Intention ($\beta = 0.182$; $p = 0.005$).
- Religiosity also strengthens the influence of Brand Image on Saving Intention ($\beta = 0.115$; $p = 0.035$).

Religiosity functions as a pure moderator, meaning it has no direct influence on saving intention, but significantly strengthens the relationship between service quality and brand image on saving intention. The higher the respondent's religiosity, the stronger the influence of service quality and brand image on saving intention in Islamic banks.

Overall, the research results indicate that Islamic bank customers' savings intentions are high and are strongly influenced by service quality and brand image. Religiosity has been shown to be a significant reinforcing factor in shaping savings decisions, so strategies to increase savings intentions must integrate professional service quality, a strong brand image, and religious values consistent with Sharia principles.

The Influence of Service Quality on Saving Intention

The research results show that service quality has a positive and significant effect on the savings intention of Islamic bank customers. This finding confirms that the higher the service quality perceived by customers, the stronger their intention to save. The dimensions of reliability, tangibles, responsiveness, assurance, and empathy are the main factors shaping positive perceptions, a sense of security, and trust in Islamic banks. Responsiveness and assurance appear to be dominant in building customer confidence, especially when services are delivered professionally and in accordance with Islamic principles.

Theoretically, these results align with the concept of service quality proposed by Parasuraman et al. (1988), who stated that service quality is measured through five main dimensions that determine customer satisfaction and loyalty. Kotler and Keller (2016) emphasized that service quality that meets or exceeds customer expectations will create satisfaction that leads to repeat purchase intentions. In the context of Islamic banking, service quality also has religious content when services are carried out based on honesty and trustworthiness, thereby strengthening customers' emotional and spiritual attachments (Grönroos, 2007).

These findings demonstrate that quality service not only influences customers' rational aspects but also shapes emotional experiences that strengthen long-term loyalty and commitment. Thus, service quality plays a strategic role in increasing Saving Intention while strengthening the image of Islamic banks as professional and ethical institutions.

The Influence of Brand Image on Saving Intention

The Brand Image variable has been shown to have a positive and significant influence on Saving Intention. A strong, unique brand image that reflects Islamic values increases trust and shapes customers' intention to save. The Islamic bank brand is perceived not only as a business identity but also as a representation of moral and spiritual values that align with customers' beliefs.

These results support Kotler and Keller's (2016) view that brand image is a collection of consumer perceptions and beliefs about a brand that influence their behavior. Aaker (1997) added that strong brand associations create differentiation and strengthen loyalty. In the context of Islamic banking, the association between a brand and Islamic values strengthens trust and deepens customers' emotional ties with the financial institution (Keller, 2013).

A superior brand image creates a sense of pride, emotional connection, and encourages long-term commitment to maintaining and growing savings. Thus, brand image serves as both a strategic marketing tool and a symbol of spiritual identity that influences customers' financial decisions.

Moderation of Religiosity on the Relationship between Service Quality and Saving Intention

Religiosity has been shown to strengthen the influence of service quality on saving intention. Customers with high levels of religiosity assess services not only from a technical perspective but also from their alignment with Islamic moral and ethical values. Honest, trustworthy, and transparent service is perceived as part of religious practices, thus strengthening their intention to save.

Glock and Stark (1965) explained that religiosity encompasses ideological, ritualistic, experiential, intellectual, and consequential dimensions that shape an individual's behavioral framework. When service quality aligns with religious values, customer responses become stronger emotionally and spiritually (Schwartz & Huismans, 1995). This suggests that high service quality will have a more significant impact on savings intentions in individuals with high levels of religiosity.

Religiosity also brings a spiritual dimension to the service experience, creating inner peace and strengthening financial commitments that are considered acts of worship. Therefore, enhancing service quality while incorporating religious values is an effective strategy for increasing customer loyalty.

Moderation of Religiosity on the Relationship between Brand Image and Saving Intention

Religiosity also strengthens the relationship between brand image and saving intention. For customers with high religiosity, the brand image of Islamic banks is assessed based on the extent to which the brand authentically represents Islamic values. When the brand image aligns with Sharia principles, saving decisions are perceived as a form of obedience and implementation of religious values.

Kotler and Keller (2016) emphasize that brand perception is not only functional, but also emotional and symbolic. Aaker (1997) states that relevant brand associations will strengthen meaning and loyalty. In the context of Islamic banking, religiosity deepens brand meaning into a moral and spiritual symbol, not just a business identity (Grönroos, 2007).

Consistency between brand image and Sharia-compliant operational practices strengthens trust and fosters long-term loyalty. Therefore, an Islamic brand image has a greater influence on religious individuals' intentions to save sustainably.

Synthesis of Discussion

Overall, the research results show that service quality and brand image play a significant role in increasing the saving intention of Islamic bank customers, and this relationship is strengthened when moderated by religiosity. This suggests that saving behavior is driven not only by rational considerations and service quality, but also by values and spirituality.

The implication is that Islamic banks need to consistently integrate strategies to improve service quality and strengthen their brand image with Islamic values. This approach not only enhances the institution's competitiveness but also strengthens long-term customer loyalty and commitment, thereby supporting the sustainability of the Islamic financial system in Indonesia.

CONCLUSION

Based on the analysis and discussion, it can be concluded that Service Quality and Brand Image have a positive and significant effect on Saving Intention in Islamic banks in Indonesia. Superior service quality through aspects of reliability, responsiveness, assurance, empathy, and physical evidence can increase customer trust and satisfaction, thereby encouraging savings intentions. In addition, a strong, unique brand image that reflects Islamic values also strengthens the positive perception and commitment of the community to save in Islamic banks. Furthermore, religiosity has been shown to act as a moderating variable that strengthens the influence of Service Quality and Brand Image on Saving Intention. This indicates that the higher the level of religiosity of customers, the greater their tendency to respond to service quality and brand image as part of the practice of religious values, so that saving decisions are not only rational-economic, but also moral and spiritual.

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