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## THE INFLUENCE OF CORPORATE SOCIAL RESPONSIBILITY (CSR) AND SERVICE QUALITY ON CUSTOMER LOYALTY OF BANK SYARIAH INDONESIA (BSI)

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### Abstract

This research aims to determine and analyze the influence of corporate social responsibility and service quality on customer loyalty at Bank Syariah Indonesia Sukaramai Medan Branch. This research uses a quantitative method with an associative approach which aims to analyze the problem of the relationship between one variable and other variables. In this research, the respondents studied were customers of Bank Syariah Indonesia, Sukaramai Medan Branch, with a total sample of 286 people and the samples were taken using a random sampling technique. The research results show that corporate social responsibility (CSR) has a significant effect on customer loyalty with a value of  $t_{count} > t_{table}$   $3,897 > 1.652$ , a significant value of  $0.000 < 0.05$ , meaning that the CSR variable partially has a positive and significant effect on customer loyalty. Service quality has a significant effect on customer loyalty with  $T_{count} > T_{table}$  or  $1.729 > 1.652$ , a significant value of  $0.003 < 0.05$  means that the service quality variable partially has a positive and significant effect on Customer Loyalty. Corporate social responsibility (CSR) and service quality simultaneously influence customer loyalty at Bank Syariah Indonesia Sukaramai Medan Branch with a significance value of  $0.000 < 0.05$  and a calculated F value of  $8.713 > F_{table}$   $3.04$ , meaning that there is an influence of CSR and service quality on loyalty. customers at Bank Syariah Indonesia.

**Keywords:** Corporate Social Responsibility (CSR), Service Quality, Customer Loyalty

## INTRODUCTION

The development of Islamic banking in Indonesia has shown significant progress since the enactment of Law No. 21 of 2008 on Islamic Banking. This regulation provides a strong legal foundation for the growth of the national Islamic banking industry, as reflected in the continuous increase in assets, financing distribution, and third-party funds. These developments strengthen the position of Islamic banking as an integral component of Indonesia's financial system. Bank Syariah Indonesia (BSI), as one of the largest Islamic banks in the country, plays a strategic role in enhancing public trust and expanding the implementation of Sharia-based financial principles.

Intensifying competition in the banking industry requires Islamic banks not only to offer Sharia-compliant products but also to maintain long-term relationships with their customers. Customer loyalty has become a critical factor for banking sustainability, as loyal customers tend to engage in repeat transactions and demonstrate long-term commitment. However, loyalty cannot be achieved instantly; it is shaped through customer satisfaction, which is influenced by service quality and the bank's overall corporate image.

One strategic approach to strengthening corporate image and customer loyalty is the implementation of Corporate Social Responsibility (CSR). In the context of Islamic banking, CSR is not merely a corporate obligation but also reflects Islamic values that emphasize social justice, ethical responsibility, and public welfare. Empirical evidence provided by Muflih indicates that CSR has a positive and significant effect on customer loyalty in Islamic banking, primarily through enhancing trust and corporate reputation (Muflih, 2021).

In addition to CSR, service quality is widely recognized as a key determinant of customer loyalty in the banking sector. Service quality reflects a bank's ability to deliver reliable, responsive, and customer-oriented services. A study conducted by Nadia and Nabila confirms that service quality has a positive and significant impact on customer loyalty at Bank Syariah Indonesia. This finding highlights that professional and high-quality service is essential for retaining customers amid the growing variety of banking products and services (Nadia Ika Purnama, 2024).

Furthermore, research by Prashella,dkk demonstrates that CSR and service quality simultaneously exert a significant influence on customer loyalty at Bank Syariah in Indonesia. However, their study remains general in scope and does not specifically address regional differences, particularly at the branch or local level, where customer characteristics and competitive dynamics may vary (Prashella et al., 2021).

Based on the existing literature, it can be concluded that CSR and service quality are crucial factors in fostering customer loyalty in Islamic banking. Nevertheless, a research gap remains, particularly regarding the specific regional context and localized characteristics of Bank Syariah Indonesia branches. Differences in customer behavior, intensity of CSR implementation, and service quality across regions may lead to varying outcomes. Therefore, this study aims to analyze the effect of Corporate Social Responsibility (CSR) and service quality on customer loyalty at Bank Syariah Indonesia in Medan City.

## REVIEW OF LITERATURE

### **Corporate Social Responsibility (CSR) in Islamic Banking**

Corporate Social Responsibility (CSR) is a crucial strategy used by financial institutions to enhance customer support and build long-term loyalty. In the context of Islamic banking,

CSR programs are not only profit-oriented but also fulfill social responsibilities toward the broader community. CSR can influence customer loyalty both directly and indirectly through trust and bank reputation. For instance, a meta-analysis study shows that CSR has a positive effect on customer loyalty, mediated by satisfaction and service value in various industries, including banking (Chi & Phan, 2025).

Empirical research in Indonesian Islamic banks also found that CSR significantly increases customer loyalty. Uswatun Mar'atu Soleha & Selly Puspita Sari indicated that CSR positively affects customer loyalty at Bank Syariah Indonesia (BSI) based on linear regression analysis, highlighting CSR as an essential factor in Islamic banking service strategies (Soleha & Sari, 2023).

However, some studies suggest that CSR does not always have a direct impact on customer loyalty but works through other variables such as corporate reputation or trust. Putri (2024) emphasized that CSR does not directly influence customer loyalty in Islamic banks but operates through intermediaries like trust and company reputation (Putri & Hasib, 2024).

### **Service Quality**

Service quality is an important concept in marketing and service management studies, referring to the extent to which a service is able to meet or exceed customer expectations. Parasuraman, Zeithaml, and Berry define service quality as the result of a comparison between customers' expectations prior to receiving the service and their perceptions of the service performance they experience (Parasuraman et al., 1988). When the perceived service performance is lower than expectations, service quality is regarded as poor; conversely, when service performance meets or exceeds expectations, service quality is considered good (Hatidah Hatidah & Agung Indriansyah, 2022).

The most widely used service quality model in research is SERVQUAL. This model posits that service quality is measured through five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Noviyani & Viwattanakulvanid, 2025). These five dimensions are employed to assess the gap between customers' expectations and their perceptions of the services delivered by service providers.

The tangibles dimension relates to the physical appearance of facilities, equipment, technology, as well as the appearance of employees, which reflects the professionalism of the service provider. Meanwhile, reliability refers to the company's ability to deliver services accurately, consistently, and dependably in accordance with the promises made to customers (Kruadsungnoen & Upayokin, 2025). Reliability is a highly important dimension because it is directly associated with customers' trust in the service organization.

Furthermore, responsiveness reflects employees' willingness and promptness in assisting customers and responding to requests, complaints, or emerging problems. This dimension emphasizes the importance of a proactive attitude in service delivery. Meanwhile, assurance relates to employees' knowledge, courtesy, and ability to instill a sense of security and trust in customers, particularly in service sectors with a high level of risk, such as banking and finance (Wang et al., 2023).

The final dimension is empathy, which refers to personal attention and an understanding of each customer's specific needs. Empathy reflects the extent to which a company is able to provide individualized and humanistic service. In the context of modern services, high service quality has been shown to have a positive effect on customer satisfaction, loyalty,

and repurchase intention; therefore, service quality is not merely an operational tool but also a long-term competitive strategy (Arlı et al., 2024).

**Loyalty**

Customer loyalty is understood as a strong customer commitment to make repeat purchases and maintain a long-term relationship with a brand or service provider, even when alternative options are available in a competitive market, and it can be demonstrated through repeat purchasing behavior and recommendations to others (for example, through word-of-mouth or brand advocacy). Recent empirical studies indicate that customer satisfaction acts as an important variable linking service quality and loyalty; satisfied customers tend to exhibit higher levels of loyalty because their positive experiences create perceived value and trust that strengthen their attachment to the product or service, thereby increasing the likelihood of repeat purchases and recommendations to others (Phan Thi Hang & Kim Quoc Trung, 2024).

**RESEARCH METHOD**

This study adopts a quantitative research approach and utilizes primary data. The research was conducted using a survey method, in which data were collected through the distribution of structured questionnaires. The sample consisted of 286 respondents, which was determined using a sampling technique based on the Slovin formula.

The data analysis technique employed in this study is multiple linear regression analysis with two independent variables. This analysis aims to examine both the partial effects of each independent variable and their simultaneous effect on the dependent variable. The regression model is specified as  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon$ , where  $Y$  represents the dependent variable,  $X_1$  and  $X_2$  denote the independent variables,  $\alpha$  is the constant term,  $\beta_1$  and  $\beta_2$  are the regression coefficients, and  $\epsilon$  is the error term.

Prior to conducting the regression analysis, the data were subjected to classical assumption tests, including tests of normality, multicollinearity, and heteroscedasticity, to ensure the adequacy and validity of the regression model. Hypothesis testing was then performed using the partial t-test to assess the individual effect of each independent variable on the dependent variable and the simultaneous F-test to evaluate the joint effect of the independent variables. The explanatory power of the regression model was assessed using the coefficient of determination ( $R^2$ ), which indicates the proportion of variance in the dependent variable explained by the independent variables.

**RESULTS AND DISCUSSION**

**Validity Test**

**Tabel 1. Validity Test**

Variabel	Item	Nilai Korelasi	Signifikansi	Keterangan
Corporate Social Responsibility (CSR) (X1)	1	0.377 > 0.097	0.000 < 0.05	Valid
	2	0.358 > 0.097	0.000 < 0.05	Valid
	3	0.382 > 0.097	0.000 < 0.05	Valid
	4	0.487 > 0.097	0.000 < 0.05	Valid
	5	0.253 > 0.097	0.003 < 0.05	Valid

Service Quality (X2)	1	0.409 > 0.097	0.000 < 0.05	Valid
	2	0.314 > 0.097	0.000 < 0.05	Valid
	3	0.374 > 0.097	0.000 < 0.05	Valid
	4	0.435 > 0.097	0.000 < 0.05	Valid
	5	0.425 > 0.097	0.003 < 0.05	Valid
Loyalty (Y)	1	0.217 > 0.097	0.000 < 0.05	Valid
	2	0.273 > 0.097	0.000 < 0.05	Valid
	3	0.352 > 0.097	0.000 < 0.05	Valid
	4	0.394 > 0.097	0.000 < 0.05	Valid
	5	0.364 > 0.097	0.003 < 0.05	Valid

Based on the table above, all statement items are declared valid. The basis for decision-making in the validity test is conducted by comparing the p-value with the level of significance used, which is 5%. If the p-value is less than the alpha value of 0.05, and the correlation coefficient (r-calculated) is greater than the r-table value, the statement item is considered valid. Conversely, if the r-calculated value is lower than the r-table value, the statement item is considered invalid.

### Reliability Test

**Tabel 2. Reliability Test**

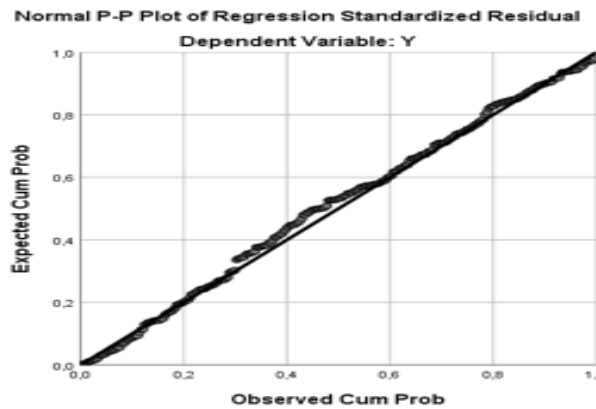
Variable	Cronbach's Alpha	Information
Corporate Social Responsibility (CSR) (X1)	0,608	Reliabel
Service Quality (X2)	0,687	Reliabel
Loyalty (Y)	0,695	Reliabel

Reliability testing is used to measure the consistency or stability of an instrument's scores when administered to the same individuals at different points in time. An instrument is considered reliable if it produces identical or relatively similar results when applied repeatedly to the same respondents. An instrument is regarded as reliable when the Cronbach's Alpha coefficient exceeds 0.6 (60%). The three variables in this study obtained Cronbach's Alpha values of 0.6, indicating that all three variables are reliable.

### Normality Test

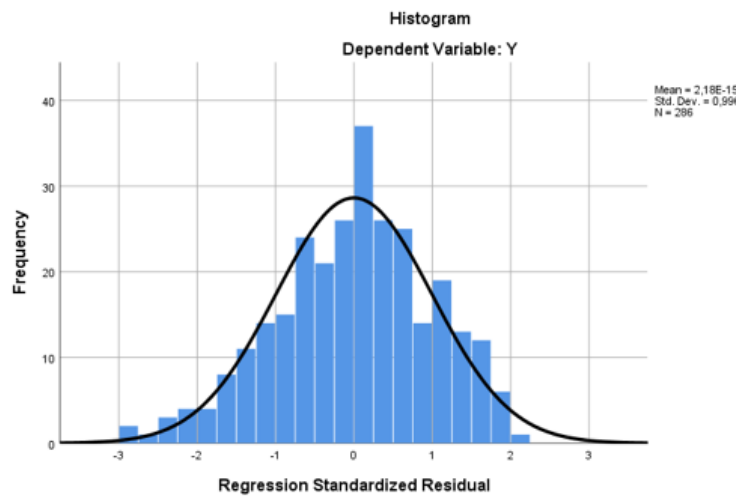
The data normality test is conducted to determine whether the sample used follows a normal distribution. Normality can be assessed using a normal P-P plot and a histogram. If the data points are distributed around the diagonal line and follow its direction, the regression model can be considered to satisfy the normality assumption.

**Figure 1. Normal P-Plot**



Based on Figure 1 above, it can be concluded that the data points are distributed along the diagonal line in accordance with the normality criteria. This indicates that the relationship between the dependent variable and the independent variables follows a normal distribution, thereby satisfying the assumption of normality.

**Figure 2. Histogram Grafik**



Based on Figure 2 above, the histogram graph indicates that the variable tends to follow a normal distribution, as the central line or zero point of the diagram is located near the middle, and the overall shape of the graph closely resembles a bell curve.

**Multicollinearity Test**

**Table 3. Multicollinearity Test**

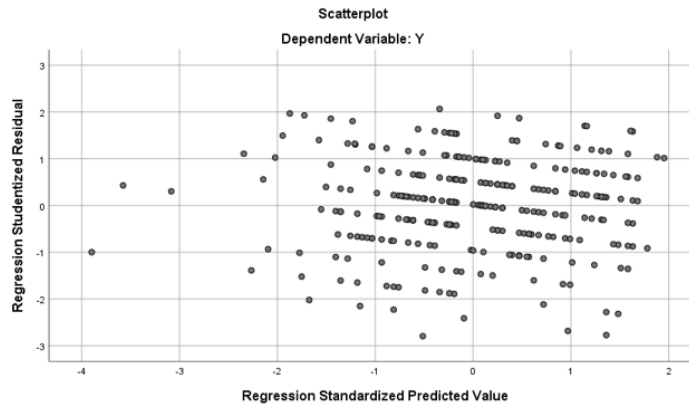
Model	Colinearity Statistic	
	Tolerance	VIF
CSR (X1)	0,964	1,037
Service Quality (X2)	0,964	1,037

Based on the table above, it can be observed that the Tolerance value for the CSR variable (X1) is 0.964, which is greater than the threshold of 0.1, while the service quality variable (X2) also shows a Tolerance value of 0.964. In addition, both CSR and service quality variables have Variance Inflation Factor (VIF) values that fall within the acceptable

limit ( $VIF < 10$ ). Therefore, it can be concluded that there is no multicollinearity among the independent variables in this study.

**Heteroscedasticity Test**

**Figure 3. Scatterplot**



The heteroskedasticity test is conducted to determine whether the classical assumption of homoscedasticity is violated, namely whether there is inequality in the variance of the residuals across all observations in the regression model. A well-specified regression model is one in which heteroskedasticity does not occur. One commonly used method to detect the presence of heteroskedasticity is by examining the distribution of data points in a scatterplot. If the points are randomly dispersed and do not form a specific pattern, it can be concluded that there is no heteroskedasticity problem in the model.

**Multiple Linear Regression Analysis**

Multiple linear regression is employed to predict the extent to which changes in the dependent variable occur when the independent variables are manipulated or varied in magnitude. The table below presents the results of the multiple linear regression analysis.

**Table 4. Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	27,095	2,035			13,314	,000		
X1	,162	,042	,229		3,897	,000	,964	1,037
X2	,125	,035	,343		1,729	,003	,964	1,037

a. Dependent Variable: Y

Based on the table above, the multiple linear regression equation for this study is:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 27,095 + 0,162X_1 + 0,125X_2 + e$$

From this equation, the constant value of 27.095 indicates that when the CSR ( $X_1$ ) and service quality ( $X_2$ ) variables are assumed to be zero or held constant, the value of Y (the dependent variable) is 27.095. The regression coefficient of CSR ( $X_1$ ) is 0.162 and is positive, meaning that for every one-unit increase in CSR, while holding service quality ( $X_2$ ) constant, the dependent variable (Y) increases by 0.162 units, indicating a positive effect of CSR on

Y. Likewise, the regression coefficient of service quality ( $X_2$ ) is 0.125 and also positive, implying that a one-unit increase in service quality, with CSR ( $X_1$ ) held constant, leads to an increase in the dependent variable (Y) by 0.125 units. Therefore, both CSR and service quality contribute positively to the dependent variable.

**Coefficient Of Determination ( $R^2$ )**

**Table 5. Model Summary**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,741 <sup>a</sup>	,580	,511	2,047

a. Predictors: (Constant),  $X_2$ ,  $X_1$

b. Dependent Variable: Y

The table above shows that the R value is 0.58, or 58%. This means that the independent variables, consisting of CSR and service quality, contribute 58% to the dependent variable, customer loyalty. The remainder is explained by other variables not used in this study, such as customer satisfaction, bank image, marketing communications, trust, and commitment.

**F test (Simultaneous)**

**Table 6.  $f_{test}$**

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	72,992	2	36,496	8,713	,000 <sup>b</sup>
	Residual	1185,417	284	4,189		
	Total	1258,409	286			

a. Dependent Variable: Y

b. Predictors: (Constant),  $X_2$ ,  $X_1$

To test the statistical hypothesis above, an F-test was conducted at the  $\alpha$  level of 5% using two numerator and denominator formulas:

$dk = k - 1$  and  $dk = n - k - 1$ . The following results were obtained:

$$F_{table} = n - k - 1$$

$$= 286 - 2 - 1$$

$$= 283$$

The calculated F-value is 8.713, while the F-value for  $dk = 283$  is 3.04. Based on the test results, the significance value for the simultaneous influence of CSR ( $X_1$ ) and service quality ( $X_2$ ) on customer loyalty (y) is  $0.000 < 0.05$ , and the calculated F-value is  $8.713 > F_{table} 3.04$ . Therefore, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, indicating that CSR and service quality influence customer loyalty at Bank Syariah Indonesia.

**T test (Partial)**

**Table 7. T test (Partial)**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27,095	2,035		13,314	0
	X1	0,162	0,042	0,229	3,897	0
	X2	0,125	0,035	0,343	1,729	0,003

a. Dependent Variable: Y

The *t-test* is used to examine whether each independent variable (X) individually has a significant relationship with the dependent variable (Y). To test the significance of this relationship, the *t-test* formula is applied. The testing criteria are determined at a significance level of  $\alpha = 5\%$ , by calculating the degrees of freedom (df) using the formula  $df = n - k$ , where  $n = 286$  and  $k = 2$ , resulting in  $df = 286 - 2 = 284$ . Based on this degree of freedom, the critical value of *t* (t-table) is 1.652.

The results of the partial tests are presented as follows:

**Corporate Social Responsibility (CSR) Variable (X<sub>1</sub>)**

The calculated *t*-value (t-count) for the CSR variable is 3.897. Since  $t\text{-count} > t\text{-table}$  ( $3.897 > 1.652$ ) and the significance value is  $0.000 < 0.05$ , the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted. This indicates that the CSR variable ( $X_1$ ) has a positive and significant partial effect on customer loyalty (Y).

**Service Quality Variable (X<sub>2</sub>)**

The calculated *t*-value (t-count) for the service quality variable is 1.729. As  $t\text{-count} > t\text{-table}$  ( $1.729 > 1.652$ ) and the significance value is  $0.003 < 0.05$ , the null hypothesis ( $H_0$ ) is rejected and the alternative hypothesis ( $H_1$ ) is accepted. This result demonstrates that service quality ( $X_2$ ) has a positive and significant partial effect on customer loyalty (Y).

**DISCUSSION**

**The Effect of Corporate Social Responsibility (CSR) on Customer Loyalty**

The results of the partial (t-test) analysis indicate that Corporate Social Responsibility (CSR) has a positive and significant effect on customer loyalty at Bank Syariah Indonesia (BSI). The calculated *t*-value exceeds the critical *t*-value, and the significance level is below 0.05, confirming that CSR plays an important role in strengthening customers' commitment and long-term loyalty to the bank.

This finding supports the view that CSR should not be regarded merely as a philanthropic activity, but rather as a strategic corporate instrument for building sustainable relationships with stakeholders, particularly customers. When customers perceive that a bank demonstrates strong social, environmental, and ethical responsibility, they are more likely to develop trust and emotional attachment, which ultimately enhances loyalty.

In the context of Islamic banking, CSR carries even greater relevance because it is inherently aligned with the principles of *maqāṣid al-sharī'ah*, such as social justice, public welfare, and sustainability. Consistent CSR implementation reflects the bank's commitment to Islamic values, thereby strengthening moral legitimacy and customer trust. This result is

consistent with the study which found that positive perceptions of CSR significantly influence customer loyalty through enhanced trust and long-term relational bonds (Yen & Chen, 2025).

### **The Effect of Service Quality on Customer Loyalty**

The partial test results also reveal that service quality has a positive and significant effect on customer loyalty at BSI. This finding confirms that service quality remains a key determinant of loyalty in the banking industry, particularly in service-based sectors where interactions are intangible and heavily reliant on trust.

High quality service reflected in reliability, responsiveness, assurance, empathy, and tangible aspects enhances customer satisfaction and encourages repeat usage as well as positive word-of-mouth behavior. This result is consistent with the SERVQUAL model proposed by Sudjianto, which emphasizes service quality as a fundamental antecedent of customer loyalty (Sudjianto & Japariato, 2017).

In Islamic banking, service quality is not only assessed based on technical and functional performance but also on compliance with Sharia principles, such as transparency of contracts, honesty, and fairness. Zaky and Refky demonstrated that service quality has a direct effect on customer loyalty, both independently and through customer satisfaction as a mediating variable (Ishak & Azzahroh, 2017)(Fielnanda & Nofriza, 2025). Similarly, Bakti et al. (Setyadi et al., 2023) found that service quality plays a crucial role in fostering customer loyalty in Islamic banking institutions.

### **The Simultaneous Effect of CSR and Service Quality on Customer Loyalty**

The simultaneous analysis indicates that CSR and service quality jointly have a significant effect on customer loyalty at Bank Syariah Indonesia. This finding suggests that customer loyalty is not shaped by a single factor but rather by the combined influence of the bank's social responsibility values and the quality of service experienced by customers.

CSR contributes to building the bank's ethical image and social legitimacy, while service quality directly shapes customer satisfaction through daily interactions. The synergy between these two factors strengthens long-term relationships between the bank and its customers, leading to sustainable loyalty. Luigi (Leclercq-Machado et al., 2022) argue that the integration of CSR initiatives and superior service quality enhances customer-company identification, which subsequently increases customer loyalty.

Therefore, the findings of this study emphasize that efforts to enhance customer loyalty at Bank Syariah Indonesia should not be implemented in isolation. Instead, a holistic strategy that integrates sustainable CSR programs with consistent improvements in service quality—while adhering to Islamic principles—is essential for fostering long-term customer loyalty.

## **CONCLUSION**

Based on the results of the analysis and discussion, it can be concluded that Corporate Social Responsibility (CSR) and service quality have a positive and significant effect on customer loyalty at Bank Syariah Indonesia (BSI). Partially, CSR has been proven to enhance customer loyalty by strengthening trust and long-term commitment, while service quality plays a crucial role in creating customer satisfaction and comfort in banking interactions. Simultaneously, CSR and service quality complement each other in building sustainable relationships between the bank and its customers, thereby reinforcing customer loyalty toward Bank Syariah Indonesia.

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