



The Effect of Islamic Service Quality and Trust on Member Loyalty at BMT UGT Nusantara Capem Muncar Banyuwangi Regency

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ABSTRACT

This research examines the impact of Islamic service quality and trust on member loyalty at BMT UGT Nusantara Capem Muncar in Banyuwangi Regency. Using a quantitative approach, the study employs purposive sampling to gather data from 80 respondents. Primary data is collected through Likert-scale questionnaires and analyzed using multiple linear regression. The findings reveal that both service quality (X1) and trust (X2) significantly influence member loyalty. The t-test results show t-values of 4.623 (sig. 0.001) for service quality and 20.758 (sig. 0.001) for trust. Additionally, the F-test yields an F-value of 226.125 (sig. 0.001), confirming that both variables collectively and individually have a positive effect on member loyalty.

Keywords : Islamic Service Quality, trust, Member Loyalty

ABSTRAK

Penelitian ini mengkaji pengaruh kualitas layanan Islami dan kepercayaan terhadap loyalitas anggota di BMT UGT Nusantara Capem Muncar, Kabupaten Banyuwangi. Dengan pendekatan kuantitatif, penelitian menggunakan teknik purposive sampling untuk mengumpulkan data dari 80 responden. Data primer dikumpulkan melalui kuesioner skala Likert dan dianalisis menggunakan regresi linier berganda. Temuan penelitian mengungkapkan bahwa baik kualitas layanan (X1) maupun kepercayaan (X2) secara signifikan memengaruhi loyalitas anggota. Hasil uji-t menunjukkan nilai t sebesar 4,623 (sig. 0,001) untuk kualitas layanan dan 20,758 (sig. 0,001) untuk kepercayaan. Selain itu, uji-F menghasilkan nilai F sebesar 226,125 (sig. 0,001), yang mengonfirmasi bahwa kedua variabel secara bersama-sama maupun individual memiliki pengaruh positif terhadap loyalitas anggota.

Kata Kunci: Kualitas Pelayanan Islami, Kepercayaan, Loyalitas Anggota

INTRODUCTION

Service quality and member trust are two important factors that can affect customer loyalty at BMT UGT Nusantara capem Muncar which is a sharia-based financial institution. Understanding the impact of these two variables is very important to maintain and increase member loyalty. Broadly speaking, service quality measures how well the delivered service aligns with—or even surpasses—what customers anticipate. According to (Tianing & Siswahyudianto, 2022) If the service is as expected, customers tend to feel satisfied, whereas if the service does not meet their expectations, customers will feel disappointed and dissatisfied, which can ultimately affect their decision to return or recommend the service to others.

Talking about Islamic service quality, there is a broader approach to providing services, which considers customer satisfaction from a material or physical perspective, but also includes morality and spirituality in every transaction and interaction. As explained by (Putra & Herianingrum, 2015) Islamic service quality refers to Islamic religious values, both from a moral and sharia perspective. Therefore, service providers must ensure that the service not only meets customer expectations for product or service quality, but also in accordance with the principles taught in Islam.

Research by Rahmawati et al. (2022) highlights service quality as a cornerstone for fostering public trust in financial institutions. In this sector, trust isn't merely beneficial—it's the bedrock of enduring relationships between banks and their members. Superior service cultivates positive experiences, reinforcing members' sense of security and ease when engaging in transactions. At BMT UGT Nusantara, observations reveal a direct link between service excellence and member satisfaction. When employees demonstrate warmth and professionalism, they don't just assist—they inspire loyalty and deepen trust. This trust isn't incidental; it emerges when members are confident in BMT's fairness, reliability, and commitment to their well-being (Welta, 2018). Such assurance doesn't just retain members—it transforms them into advocates, eager to endorse the institution to others. If customer trust is not formed in a timely manner, the challenge for the company is to gain and maintain member loyalty. Member loyalty is considered one of the most valuable assets in a service-based industry, such as Islamic financial institutions. This loyalty not only reflects the loyalty of members in using the services offered, but also shows their commitment to recommending them to others (Rahmawati et al., 2022) .

Customer loyalty reflects a deep-rooted trust and dedication toward financial institutions—whether banks, credit unions, or other entities. According to Jimbaranto et al. (2024), loyal customers don't just transact; they forge lasting bonds, consistently choosing the institution's services and products. At its core, loyalty thrives on exceptional service quality. True loyalty goes beyond repeat business—it's a steadfast commitment to a brand, shaped by awareness, service excellence, and unwavering trust. When these elements align, customers don't merely stay; they champion the institution, embedding it into their financial lives.

According to (Hidayati, 2010) customer loyalty leads to repeat purchases. As explained by (Sari & Lestariningsih, 2021) reflects the customer's long-term commitment to the company and its products. This is reflected in loyal behavior and attitudes shown through regular and repeat purchases. Research by Japlani et al. (2020) underscores a clear link: Islamic service

quality and trust are pivotal drivers of customer loyalty. Their findings reveal that financial institutions delivering superior service not only elevate satisfaction but also foster enduring loyalty. Moreover, trust acts as a catalyst—the stronger a customer's confidence in the institution, the more likely they are to remain committed to its products long-term.

The enduring success of BMT UGT Nusantara Capem Muncar hinges on its ability to cultivate and preserve member trust and loyalty - the cornerstone of sustainable growth in today's competitive financial landscape. By consistently delivering exceptional service that exceeds expectations, the institution forges powerful, symbiotic relationships that stand the test of time.

This study seeks to examine how Islamic service quality and institutional trust collectively shape customer loyalty at BMT UGT Nusantara Capem Muncar. By investigating this dynamic relationship, the research aims to: (1) uncover actionable insights for enhancing customer retention strategies, (2) evaluate the socioeconomic impact of Islamic financial institutions on community welfare, and (3) develop evidence-based recommendations for optimizing service excellence to foster enduring customer relationships.

LITERATURE REVIEW

Islamic Service Quality

Service quality represents an organization's strategic commitment to service excellence, functioning as a critical mechanism for (1) fostering customer trust, (2) enhancing satisfaction levels, and (3) ensuring competitive retention (Siswadhi et al., 2022). Rosi (2023) operationalizes this construct as the systematic alignment of delivered services with customer expectations, where quality assessment emerges through observed customer engagement patterns and post-service evaluations. The theoretical foundation rests on the disconfirmation paradigm - the perceptual gap between anticipated and actual service experiences (Parasuraman et al., 1988). Empirical studies substantiate that consistent service excellence serves as the fundamental prerequisite for maintaining customer confidence in financial institutions (Yuliati & Wahyuningsih, 2019).

At its heart, service quality is the delicate balance between what customers anticipate and what they actually experience. This dynamic plays a pivotal role in fostering trust and securing the company's financial sustainability (Welta, 2018). Thus, upholding and refining service quality in alignment with Islamic principles is essential to cultivating member satisfaction and enduring loyalty. Drawing from these insights, one can deduce that exceptional service quality is a cornerstone of member contentment and confidence—key ingredients in nurturing long-term allegiance to the company.

According to Berry and Zeithaml in the concept of SERVQUAL (service quality), the characteristics of service are divided into:

1. *Reliability* : the ability to provide promised services accurately and dependably.
2. *Tangibles* (physical evidence): physical appearance, equipment, and staff.
3. *Responsiveness* : willingness and ability to help customers quickly
4. *Assurance* : knowledge and friendliness of employees and the ability to provide confidence to customers.

5. *Empathy* (empathy): attention given to individual customers.

Trust

Member trust is an important element in the relationship between customers and companies. Trust can be defined as customer confidence in the quality, reliability and integrity. The goods or services a company provides play a crucial role in shaping trust. As noted by Elrado et al. (2014), trust emerges when individuals willingly depend on another party, even in the face of uncertainty. Expanding on this, Widyawati (2018) describes trust as a consumer's informed judgment about an entity—whether a product, person, or organization—based on its perceived traits and value. (Mulazid, 2018) defines consumer trust as knowledge and conclusions about the same goods, features, and benefits. Attributes in this context refer to the characteristics or features possessed by the object. Meanwhile, according to (Yuliaty & Wahyuningsih, 2019) .

Loyalty

Customer loyalty represents a steadfast dedication to a brand—a choice to return again and again, even when other options beckon. Oliver (in Afrida et al., 2020) describes it as an enduring pledge to repurchase, a promise sealed not just by habit but by conviction. Meanwhile, Kotler and Keller (in Umar, 2014) frame loyalty as a customer's unwavering investment, channeling their entire spending power back to the same provider. This allegiance isn't just a perk—it's a company's crown jewel. As Huluk & Santoso (2023) emphasize, loyalty is the lifeblood of thriving businesses and financial institutions, a decisive factor between mere survival and standout success.

The influence of service quality on member loyalty.

Customer loyalty holds immense power in shaping the success of financial institutions—it's the ultimate litmus test for customer satisfaction. When clients repeatedly choose a company's products or services, it signals deep-rooted trust and contentment. Research by Pramana & Rastini (2020) confirms that exceptional service directly fuels loyalty, a finding echoed by Astuti et al. (2020), who highlight service quality as a key driver of enduring customer allegiance. Simply put, when members receive service that meets—or exceeds—their expectations, they're far more likely to stay committed, resisting the temptation to switch to competitors. Loyalty isn't just retention—it's an unspoken pact between a company and its customers, forged through consistent excellence.

H 1 : Service quality is posited to exert a strong positive effect on member loyalty, with this relationship expected to be statistically significant.

The influence of trust on member loyalty

Customer trust serves as a cornerstone for loyalty within financial institutions. Studies substantiate this linkage Widyaningtas (2010) found that service quality significantly enhances loyalty through trust, positioning it as a pivotal intervening variable. This aligns with Sony & Arif (2020), whose research confirms a robust positive relationship between trust and loyalty, demonstrating trust's direct and measurable influence on customer retention. The implication is clear: When customers deeply trust a service provider, their loyalty becomes steadfast. Trust transforms satisfied users into committed advocates, ensuring they remain anchored to the company despite competing alternatives.

H 2 : It is suspected that trust has a positive and significant influence on customer loyalty.

RESEARCH METHODS

This investigation employs a quantitative, associative methodology, exploring the connections between multiple variables. The study zeroes in on Muncar sub-district in Banyuwangi Regency, situated within East Java Province. Primary data is gathered through questionnaires distributed to selected respondents. The sample consists of 80 members from BMT UGT Nusantara Capem Muncar, chosen via a non-probability sampling technique, meaning not all population members had an equal chance of selection. Responses were captured using a Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree). The key variables examined include Islamic service quality and trust, assessing their influence on member loyalty at BMT UGT Nusantara Capem Muncar. Data was processed statistically, employing classical assumption tests and multiple linear regression analysis. For computational efficiency, SPSS version 27 was utilized.

RESULTS AND DISCUSSION

The study's outcomes stem from data gathered via questionnaires administered to depositors at BMT UGT Nusantara Capem Muncar.

Classical Assumption Test

To ensure the validity of regression analysis, this study evaluates three fundamental statistical assumptions: normality (assessing data distribution), multicollinearity (detecting inter-variable correlations), and heteroscedasticity (examining residual variance consistency).

1. Normality Test

A significance value (sig) exceeding 0.05 indicates normal data distribution.

A significance value below 0.05 suggests deviation from normality.

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			80
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.71341685	
Most Extreme Differences	Absolute	.083	
	Positive	.038	
	Negative	-.083	
Test Statistic			.083
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo Sig. (2-tailed) ^e	Sig.	.188	
	99% Confidence Interval	Lower Bound	.178
		Upper Bound	.198

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Table 1 above shows the results of the Kolmogorov-Smirnov Normality Test showing that the significant value of 0.200 is greater than 0.05, so the data is normally distributed.

Heteroscedasticity Test

If the significance value > 0.05 , then the heteroscedasticity test is passed.

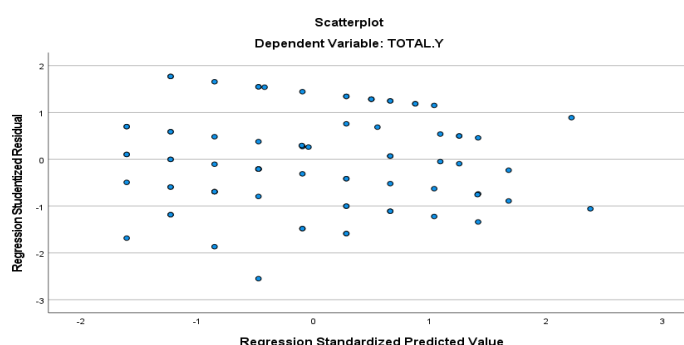
If the significance value is < 0.05 then it does not pass the heteroscedasticity test.

Table 2. Heteroscedasticity Test

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	1.425	1.994		.715
	TOTAL.X1	-.021	.028	-.085	.455
	TOTAL.X2	.021	.048	.050	.662

a. Dependent Variable: ABS_RES

As illustrated in Data Table 2, the heteroscedasticity test outcomes reveal that the significance values for Islamic service quality (X1) and trust (X2) stand at 0.455 and 0.662, respectively. Since both figures exceed the 0.05 threshold, this confirms the absence of heteroscedasticity in the data.



The scatterplot visualization reveals a random dispersion of data points, scattered both above and below zero on the Y-axis without forming any distinct pattern. This irregular distribution confirms the absence of heteroscedasticity in the model.

Multicollinearity Test

Pass: Tolerance > 0.10 or VIF < 10 (no problematic collinearity).

Fail: Tolerance < 0.10 or VIF > 10 (collinearity detected).

Table 3. Multicollinearity Test

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	TOTAL.X1	1.000	1.000
	TOTAL.X2	1.000	1.000

a. Dependent Variable: TOTAL.Y

Data Table 3 displays the multicollinearity test results, revealing tolerance values of 1.000 for both the Islamic service quality variable (X1) and variable X2. Since these values

significantly exceed the 0.10 threshold, the model confidently passes the multicollinearity test—indicating no concerning correlations between predictors.

Meanwhile, the VIF value for the Islamic service quality variable (X1) has a value of 1,000, for the X2 variable it has a value of 1,000. So it can be concluded that there is no multicollinearity because it has met the requirements for a VIF value <10.00 .

2. Multiple Linear Regression Analysis Coefficient of Determination Test

Table 4. Results of the Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.924 ^a	.855	.851	.17355

a. Predictors: (Constant), TOTAL.X2, TOTAL.X1

As presented in Table 4, the model achieves an R-squared (R^2) value of 0.855 (85.5%), indicating that Islamic service quality (X1) and trust (X2) collectively account for 85.5% of the observed variation in member loyalty (Y). This substantial explanatory power demonstrates that both variables play a pivotal role in influencing member loyalty outcomes.

The remaining 14.15% of the variation in member loyalty cannot be explained by this model. This indicates that factors other than Islamic service quality and trust also contribute to member loyalty. These factors may be other variables not included in the analysis, such as member satisfaction, previous experience or other external factors.

F Test

The F-test determines if a group of independent variables jointly influence the dependent variable in a statistically meaningful way. Analysts make this determination by comparing their model's computed F-value (F-count) with the standard critical value (F-table) appropriate for their degrees of freedom and confidence level.

H_0 rejection condition: $F\text{-count} > F\text{-table}$ or $\alpha > p\text{-value}$ (typically $p < 0.05$), H_0 retention condition: $F\text{-count} < F\text{-table}$ or $\alpha < p\text{-value}$.

Table 5. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.622	2	6.811	226.125	<.001 ^b
	Residual	2.319	77	.030		
	Total	15.941	79			

a. Dependent Variable: y1

b. Predictors: (Constant), TOTAL.X2, TOTAL.X1

Presented in Table 5, the computed F-statistic (226.125) surpasses the critical F-value (3.12), while the significance level (0.001) falls below the 0.05 threshold. Consequently, the null hypothesis (H_0) is rejected, affirming that Islamic service quality and trust significantly influence customer loyalty.

Partial Test (t-Test)

The t-test serves as a hypothesis examination for partial regression coefficients, determining whether each independent variable exerts a statistically significant individual influence on the dependent variable.

If $t \text{ count} < t \text{ table}$ or $\text{sig.} > 0.05$ then H_0 is accepted and H_a is rejected. If $t \text{ count} > t \text{ table}$ or $\text{sig.} < 0.05$ then H_0 is rejected and H_a is accepted.

Table 6. Partial Test Results (t-Test)

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	10.327	.359		28.740
	TOTAL_X1	.023	.005	.201	4.623
	TOTAL_X2	.179	.009	.902	20.758

a. Dependent Variable: y1

The partial influence of each independent variable was assessed using t-tests. For service quality (X_1), the calculated t-value (4.623) exceeded the critical t-value (1.990), with a significant p-value ($0.001 < 0.05$), leading to the rejection of H_0 . This confirms that service quality significantly impacts customer loyalty. Similarly, trust (X_2) demonstrated a far stronger effect, with a t-value (20.758) dwarfing the threshold (1.990) and an equally decisive p-value ($0.001 < 0.05$). Thus, H_0 was again rejected, proving trust's substantial role in shaping customer loyalty.

DISCUSSION

The influence of Islamic service quality on customer loyalty

The t-test analysis reveals a statistically significant influence of Islamic service quality (X_1) on member loyalty (Y), with a p-value of 0.001 (well below the 0.05 threshold). This leads to the rejection of the null hypothesis (H_0), confirming that Islamic service quality has a meaningful partial effect on member loyalty at BMT UGT Nusantara Capem Muncar, Banyuwangi Regency.

This study empirically confirms that service quality significantly enhances member loyalty at BMT UGT Nusantara Capem Muncar. The hypothesis testing resulted in the rejection of the null hypothesis (H_0) and acceptance of the alternative hypothesis (H_a), demonstrating a statistically significant positive relationship between Islamic service quality (X_1) and customer loyalty (Y). These findings validate the first hypothesis, establishing that superior service quality directly correlates with increased member loyalty. Consequently, enhancing service quality emerges as a strategic imperative for fostering long-term member commitment.

These findings align with Japlani et al. (2020), reinforcing the established relationship between service quality and member loyalty. However, they contrast with Asna, Fitriani & Mashudi's (2023) conclusion that Islamic service quality lacks significant influence on customer loyalty at Heaven Lights. This divergence suggests contextual factors - potentially

institutional characteristics, measurement approaches, or cultural dimensions - may moderate service quality's impact on loyalty outcomes.

The influence of trust on customer loyalty

The t-test results demonstrate a statistically significant influence of trust (X_2) on customer loyalty (Y), with a p-value of 0.001 ($p < 0.05$). This leads to rejection of the null hypothesis (H_0), confirming that trust exerts a significant partial effect on customer loyalty at BMT UGT Nusantara Capem Muncar in Banyuwangi Regency.

The empirical results confirm that trust significantly enhances member loyalty at BMT UGT Nusantara Capem Muncar. Hypothesis testing demonstrates the rejection of the null hypothesis (H_0) and acceptance of the alternative hypothesis (H_a), revealing a statistically significant positive relationship between trust (X_2) and customer loyalty (Y). These findings validate that trust serves as a key determinant of member loyalty in this Islamic financial context. Which means that in accordance with the first hypothesis, namely service quality has a positive and significant effect on member loyalty. So that hypothesis 1 in this study is accepted. This means that the better the quality of service provided, the higher the member loyalty .

These findings corroborate Adriadiva's (2022) research demonstrating trust's significant positive effect on customer loyalty at Bank Mandiri Pekanbaru. The consistency across both studies reinforces trust as a universal determinant of loyalty in financial institutions, despite differences in institutional type (conventional vs. Islamic) and geographic context (Pekanbaru vs. Banyuwangi).

The influence of the quality of Islamic services (X_1) and trust (X_2) on member loyalty at BMT UGT Nusantara Capem Muncar

This study was conducted at BMT UGT Nusantara Capem Muncar in Banyuwangi Regency. The statistical analysis reveals that both independent variables - Islamic service quality (X_1) and trust (X_2) - significantly influence the dependent variable of customer loyalty (Y). Results from the simultaneous F-test demonstrate a statistically significant combined effect of these variables on customer loyalty, confirming their joint importance in shaping member commitment at this Islamic financial institution.

Drawing from the research findings, the independent variable, Islamic Service Quality (X_1), holds a determination coefficient of 0.855, translating to 85.5% of the Adjusted R Square. This reveals that Customer Loyalty (Y), the dependent variable, is 85.5% influenced by the combined forces of Islamic Service Quality (X_1) and Trust (X_2). Together, these factors account for shifts and fluctuations in the dependent variable—even beyond the scope of this study—while the remaining 14.5% stems from external influences. The simultaneous test (F-test) for Islamic Service Quality and Trust yields a significant value of 0.001. Since $0.001 < 0.05$, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted. This confirms that, collectively, Islamic Service Quality (X_1) and Trust (X_2) exert a meaningful impact on Customer Loyalty (Y) at BMT UGT Nusantara Capem Muncar, Banyuwangi Regency. The dismissal of H_0 and embrace of H_a signify that enhancing service quality and fostering trust directly boost member loyalty, reinforcing their commitment to the institution.

These findings align with earlier research (Trisusanti & Karneli, 2017), which demonstrated through F-test results that both service quality and trust significantly influence customer loyalty. The conclusion is clear: when combined, service quality and trust exert a powerful, measurable impact on customer loyalty. The rejection of the null hypothesis (Ho) and acceptance of the alternative (Ha) further reinforce that elevating service standards and strengthening trust directly enhance customer loyalty, fostering deeper commitment among clients.

CONCLUSION

The content of the conclusion should be the answer on the research questions and objectives. Conclusion presented in one paragraph, not points, and expressed not in statistical sentences. The conclusion is completed with one paragraph of suggestions. research result.

This research explores how Islamic service excellence and trust shape member loyalty at BMT UGT Nusantara Capem Muncar in Banyuwangi. The findings reveal that *Sharia-compliant service quality (X1)* significantly influences member commitment (Y). Additionally, trust (X2) emerges as another key driver of loyalty. Together, both factors—service quality and trust—exert a powerful, combined impact on sustaining member allegiance.

The limitations of this study were that it involved only 80 respondents from BMT UGT Nusantara. The small sample size may limit the generalizability of the results to a larger population. This study used a quantitative method with a questionnaire, which may not fully capture the nuances and experiences of individual members. This study only focused on the quality of Islamic services and beliefs. Other factors, such as member satisfaction and economic conditions, may

also play an important role but were not analyzed in this study. To deepen the understanding of member loyalty, subsequent studies could explore additional variables such as member satisfaction, religious values, or demographic influences. Incorporating these dimensions may offer a more comprehensive perspective on the drivers of loyalty, enriching the findings of this study.

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