
STUDENTS' PERCEPTION OF SYARIAH BANKING STUDY PROGRAM, ISLAMIC UNIVERSITY OF NEGERI MATARAM TOWARDS SYARIAH BANK SERVICES IN INDONESIA

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Abstract

This study is based on the facts about the services provided by *Security*, *Customer Service* and *Teller* to customers. This type of research uses qualitative research methods, the data sources used are primary data and secondary data. The data collection technique used by researchers using participant observation, for the interview method the researcher used semi-structured interviews and documentation. The data analysis technique used is the researcher using a descriptive analysis method by exploring in depth how the informant's perception of the services provided by *Security*, *Customer Service* and *Teller employees* at Bank Syariah Indonesia. To check the validity of the data the researcher used time triangulation. From the results of the study, different perceptions were obtained from informants regarding the services provided by *Security*, *Customer Service* and *Teller employees* at Bank Syariah Indonesia. Positive and negative perceptions were found from 20 informants interviewed, in this study there were 12 informants whose perceptions were positive and 8 informants whose perceptions were negative. Positive perceptions said that the services provided by *Security*, *Customer Service* and *Teller* were very good, friendly and responsive in serving customers and did not like to discriminate between one customer and another. While negative perceptions say that the services provided by *Security*, *Customer Service* and *Teller* are not good, not friendly and not responsive in serving customers and like to differentiate between customers. This is influenced by experience, from what customers experience when making transactions at Bank Syariah Indonesia KC Cakranegara. In addition, customer perceptions are obtained from the results obtained after completing the use of the services that have been provided, whether the service is carried out, customers will be more satisfied or not.

Keywords: *Perception, Service, Indonesian Sharia Bank.*

1. INTRODUCTION

The term service in the Great Dictionary of the Indonesian Language is defined as a matter or way of serving or convenience provided in connection with the sale and purchase of goods or services, in this study it is defined as a way conveyed by the owner or company to prospective buyers. Service is a pleasant feeling that is given convenience to consumers followed by a friendly attitude and convenience in meeting needs. Service is given as an action or attitude of a person or company to provide satisfaction to customers. Good service is service that is carried out in a friendly, fair, fast, precise, and ethical manner so as to meet the needs and satisfaction of those who receive it. Good service is the company's ability to provide services

that can provide satisfaction to customers using established standards. This ability is demonstrated by human resources and the facilities and infrastructure owned.

In service, it is inseparable from the ethics of bank employees, because the ethics of bank employees greatly influence customers. Sharia Banks have begun to expand their branch offices in every region in Indonesia. In almost every province, city, district and even sub-district, we can find sharia banks. The tight competition in the banking world makes banks compete to provide the best service to their customers, both in terms of quality with services that are oriented towards customer satisfaction and in terms of quantity by adding products that are claimed to meet customer desires.

Bank Syariah Indonesia is a sharia banking forum. This bank was established on February 1, 2021, from three state-owned subsidiary banks that merged nationally under the Ministry of SOEs. BNI Syariah, BRI Syariah and Mandiri Syariah, from the three banks were merged into Bank Syariah Indonesia. The establishment of Bank Syariah Indonesia was inaugurated through a letter issued by the Financial Services Authority (OJK). The letter was released with No. SR-3 / PB.1 / 2021 dated February 27, 2021 concerning the granting of a permit to merge PT Bank Syariah Mandiri and PT Bank BNI Syariah into PT Bank BRI Syariah Tbk and a permit to change the name using a Business License in the name of PT Bank Syariah Indonesia Tbk as the resulting bank. With the issuance of this letter from the OJK, it further strengthens BSI's position to carry out banking activities based on the sharia concept and the merger of the 3 banks that formed it. The breakthrough of the government's policy to merge the three Islamic banks is needed to provide a choice of new financial institutions for the community while being able to boost the national economy. In this context, the presence of Bank Syariah Indonesia is very important. Not only is it able to play an important role as a facilitator in all economic activities in the halal industry ecosystem, but it is also an effort to realize the hopes of the country.

Perception is the event of compiling, recognizing and interpreting sensory information in order to provide an overview and understanding of the environment. The perceptions held by students are not only seen through social media, books and newspapers, but the perceptions felt by students can be felt directly so that they can produce a thought that is worthy of being told to the public. Therefore, the perception of each student has a nature that refers to the situation or is influenced by the thoughts and the surrounding environment.

According to Rachmad, perception is something dynamic because in principle customers will think rationally and base their perceptions on experience. Changes in perception must also be built through customer experience of the quality of service provided by the banking party. Customer perception is obtained from the results obtained after completing the use of the services that have been provided, both the services provided, the more satisfied customers will be, and the more modern the services provided, the more interested customers will be in the products provided because they provide comfort and security to the customers themselves.

Referring to Dwik Pujiati's research "Perception of Academic Community of STKIP PGRI Ponorogo Towards *Marketing* MIX Bank Rakyat Indonesia Syariah (BRIS)". The results of this study indicate that the perception of academic community of STKIP PGRI Ponorogo is influenced by internal and external factors, namely information received (internal) and the environment (external), including the absence of a requirement to use Islamic banks, there are several groups that have used Islamic banks, have used conventional banks and for them one account is enough. However, this statement proves that educational instructions do not

influence someone to know *the marketing mix* of Islamic banks. The perception of the academic community of STKIP PGRI Ponorogo mostly already has a positive perception regarding Marketing MIX BRIS, but this perception is only cognitive which has an impact on delaying the use of Islamic banks. This means that even though their perception is positive towards Islamic banks, the decision to use Islamic banks is still low.

From the results of initial observations that researchers have conducted with several Islamic Banking Study Program Students of the State Islamic University of Mataram regarding services, various perceptions were found. According to Zulkifli, Bank Syariah Indonesia's services need to be improved so that customers can feel the comfort and convenience of Indonesian Islamic bank services when they are indoors or outdoors. Therefore, the service that is felt personally can be said to be less than good when observed in terms of when taking a queue number, during the UKT payment process, making an ATM/KTM, Saving and so on. In contrast to Widya Winda Amelia, Bank Syariah Indonesia's services that are felt exclusively can be seen when they are at the location of the bank. Complaints felt from the service are when taking a queue number which should be in accordance with the order but it turns out to be not synchronous, sometimes those who come later are given a queue number faster than those who come first. Furthermore, according to Eva Wardiana, Bank Syariah Indonesia's services are relatively very good, especially now that the technology is very sophisticated such as that at Bank Syariah Indonesia, BSI Mobile which can make it easier for students to make various transactions and others. Therefore, in addition to the service that is felt, there are several things that are felt to be less good, such as the service provided by *Security*, *Customer Service*, *Teller* during the ATM creation process and saving. Unlike Ari Trisna Winata, Bank Syariah Indonesia's service that is felt when at the location, the queue is so long and the seats that are narrow, sometimes standing in the room makes visitors tired due to the long queue, and the service is not as fast as conventional banks.

This shows that from the initial observation, various perceptions were found from each student who is a customer at Bank Syariah Indonesia. Based on the background description above, the researcher is interested in researching the Perception of Students of the Islamic Banking Study Program towards the Services of Bank Syariah Indonesia. So the researcher is interested in raising the title of "Perception of Students of the Islamic Banking Study Program, State Islamic University of Mataram towards the Services of Bank Syariah Indonesia".

2. METHODOLOGY

This research is a literature study, which is a study related to the collection of literature data or research whose research objects are traced through various literature information. This study obtains references from books, journal collections and publications indexed on Google. The references used are in accordance with the research topic to obtain data, conceptual frameworks, and other information. Understand the research context in depth in order to get good results. In the use of literature, it can provide an overview of certain phenomena, both known and unknown about the Perception of Students of the Islamic Banking Study Program, State Islamic University of Mataram Regarding the Services of Indonesian Islamic Banks.

This study is based on the facts about the services provided by *Security*, *Customer Service* and *Teller* to customers. This type of research uses qualitative research methods, the data sources used are primary data and secondary data. The data collection technique used by the researcher is participant observation, for the interview method the researcher uses semi-structured

interviews and documentation. The data analysis technique used is the researcher uses a descriptive analysis method by exploring in depth how the informant's perception of the services provided by *Security*, *Customer Service* and *Teller employees* at Bank Syariah Indonesia. To check the validity of the data, the researcher uses time triangulation. From the results of the study, different perceptions were obtained from informants regarding the services provided by *Security*, *Customer Service* and *Teller employees* at Bank Syariah Indonesia.

3. DISCUSSION

Based on the results of interviews with informants, there are various perceptions of the services received by informants when making UKT payment transactions for making ATMs/KTMs. Of the 20 informants interviewed in this study, there were 12 informants whose perceptions were positive. While 8 informants' perceptions were negative. The services in question are:

1) *Security* Services

The informant's perception said that the service provided by *Security* was very good in serving, friendly and responsive in serving customers when filling out forms for UKT payments, and did not discriminate between one customer and another. On the other hand, the informant's perception said that the service provided by *Security* was not good, not friendly and not responsive in serving customers when filling out forms for UKT payments, and liked to discriminate between one customer and another.

2) *Customer Service*

The informant's perception said that the service provided by *Customer Service employees* at Bank Syariah Indonesia was very fast and responsive in serving customers. In addition, the service was very friendly and polite in serving. *Customer Service employees* also served until completion. On the other hand, the informant's perception said that the service provided by *Customer Service employees* at Bank Syariah Indonesia was not fast and responsive in serving customers. In addition, the service was not friendly and polite in serving customers, even *Customer Service employees* did not serve until completion.

3) *Teller Service*

The informant's perception said that the service provided by *the Teller employees* was very friendly and polite in welcoming customers well and then greeting them with a smile, 3S smile greeting, The service was also very fast and responsive in serving customers. On the other hand, the informant's perception said that the service provided by *the Teller employees* was less friendly in serving customers, *the Teller employees* did not apply the 3S smile greeting and even the service was not responsive in serving customers so that customers had to wait too long in the queue.

From the explanation above, it indicates that there are positive and negative perceptions of the services received by Islamic Banking Study Program Students. Positive perception is an individual's assessment of an object or information with a positive view or in accordance with what is expected from the perceived object or from existing rules. While negative perception is an individual's perception of a particular object or information with a negative view, contrary to what is expected from the perceived object or from existing rules. The cause of a person's negative perception can arise because of individual dissatisfaction with the object that is the source of their perception, while positive perception is due to satisfaction. The perception of Islamic Banking Study Program Students is based on

experience, from what was experienced when making ATM/KTM transactions at Bank Syariah Indonesia KC Mataram Cakranegara. In addition, student perceptions are also obtained from the results obtained after completing the use of the services that have been provided, both the services provided, the more satisfied the customer will be or not, and the more modern the service provided, the more satisfied the customer will be with the service provided because that is what provides comfort and security to the customer itself. Furthermore, there are factors that influence perception, namely: Internal factors and external factors. Internal factors are: Psychological, attention and interest. While external factors that influence perception are the characteristics of the environment and the objects involved in it. These elements can change a person's perspective on the world around them and influence how a person feels or accepts it.

Didin Hafiduddin and Hermawan Kertajaya stated that there are Islamic values in a service, namely *first*, professional (fatanah). In Didin's view, professionalism means working optimally, fully committed, and earnestly. *Second*, politeness (tabligh). Hermawan defines *tabligh* as communicative and argumentative. According to him, people who have this trait will convey the message correctly and with the right words. In addition, politeness and friendliness are *the core* of providing services to others. *Third*, honest (sidik). According to Hermawan, honesty is the conformity between the news delivered and the facts, between the phenomenon and what is reported, and the form and substance. *Fourth*, trustworthiness. Trustworthiness means having responsibility in carrying out every task and obligation.

In solving the problem, researchers use the theory of Parasuraman in his book Sanurdi, that the concept of expected and perceived service quality is determined by service quality. The quality of service consists of responsiveness, assurance, physical evidence, empathy and reliability. In addition, the expected service is greatly influenced by various perceptions of word of mouth communication, personal needs, past experiences and external communication. This perception influences the expected service (*Expectation*) and the perceived service (*Perception*) which forms the concept of service quality. The quality of service from the expectations expected by customers of course. In addition, in providing services, Bank Syariah Indonesia must certainly require all employees and personnel in it to provide the best service, especially *Security*, *Customer Service* and *Teller* because *Security*, *Customer Service* and *Teller* are personnel who receive more complaints from customers. In addition, *Security*, *Customer Service* and *Teller* interact more with customers, especially regarding banking products. Therefore, with the presence of *Security*, *Customer Service* and *Teller*, they must be able to provide the best service, so that customers feel satisfied with the services provided. The services provided by *Security*, *Customer Service* and *Teller* at Bank Syariah Indonesia are certainly inseparable from the service strategy carried out by its employees. Because the service strategy is very important in a banking institution to serve customers well. One of the objectives of this strategy carried out by Bank Syariah Indonesia is to achieve a target and maximum satisfaction as expected. The company's Operational Service Standards (SOP) include; a) Starting the Service, *Security*, *Customer Service* and *Teller* welcome customers who come and say hello (good morning, afternoon, evening) how can I help you sir/madam and smile, b) Verify data, *Security*, *Customer Service* and *Teller* ask for customer data such as customer identity ATM card, proof of transaction to be verified, c) Provide Solutions, *Security*, *Customer Service* and *Teller* provide explanations and solutions to problems that occur in clear language and easy for customers to understand, d) Direct customers to fill out the

customer complaint form. After *Security*, *Customer Service* and *Teller* provide solutions with explanations and resolutions to complaints, after that customers will be directed to fill out the customer complaint form. Customer complaints will be inputted by *Customer Service* into the customer complaint system, e) End Service, End the service by saying thank you with a face full of attention and smiling at the customer.

It can be concluded that in the service strategy in serving customer complaints, namely starting the service, verifying data, providing solutions, directing to fill out the customer complaint form, ending the service. Maximum service is ultimately also able to improve the image of banking and the image of banking in the eyes of its customers continues to increase. Thus, a good image is immediately carried out by the company/bank so that it is still considered good by its customers. Furthermore, researchers use Purnama's theory in the theory of service quality, gaps and steps to reduce the gap in service quality as mentioned by Parasuraman can be done by understanding and realizing customer expectations for service. Furthermore, Purnama explains the formula for the gap or gap in service quality, namely as follows: (1) Positive Gap, the meaning of this positive gap is if the quality of service received by customers is greater than customer expectations (2) Zero Gap, which means that the quality of service received by customers is the same as expected by customers. This means that customers are satisfied with the service provided by the company (3) Negative Gap, meaning if the quality of service received by customers is less than expected by customers. This also means that customers are dissatisfied with the service provided by the company. Service quality can be determined by comparing service users' perceptions of the service they receive with the actual service they expect.

In another theory Parasuraman explains, the theory of service quality model and Islamic service quality model. Quality service can be assessed from the following service dimensions:

a) Physical or Tangible Evidence *Dimensions*

Quality public services need to be changed and improved to lead to customer satisfaction. In the study, the tangible dimension is determined by indicators, namely facilities and infrastructure, comfort of service places, cleanliness of service places, and appearance according to service standards. In its implementation, there are still indicators that have not been implemented, such as the appearance of *Security*, *Customer Service* and *Tellers* not in accordance with service standards because *Security*, *Customer Service* and *Tellers* do not show or wear Nemetang or namedesek. Basically, the reality does not match the existing theory, namely that the appearance of those on duty is related to the use of attributes or uniforms that also determine the service.

b) Reliability

The company's ability to provide services according to what is promised accurately and reliably. In performance must be able to provide expectations according to what is desired by customers which means punctuality, the same service for all customers without error, sympathetic attitude, with high accuracy. Every service requires a reliable form of service, meaning that in providing services, each employee must have the ability in the form of knowledge, expertise, independence, use and high work professionalism, so that the work activities carried out produce a satisfactory form of service, without any complaints and excessive impressions of the services received by the community.

Security, *Customer Service* and *Teller services* of Bank Syariah Indonesia have implemented the reliability dimension. The assessment of service quality that has almost been running

according to customer expectations in this dimension includes the accuracy of clear service standards, the ability of *Security*, *Customer Service* and *Teller officers* in the service process, providing maximum service. However, in its implementation there are still indicators that have not run according to customer expectations, such as, the first is less communicative or the delivery given is not clear. In this indicator, *Security*, *Customer Service* and *Teller* must have expertise in the field of communication, this expertise is an expertise that is considered because employees in the field of *Security*, *Customer Service* and *Teller* deal directly with customers who have different characteristics, besides that *Security*, *Customer Service* and *Teller* must pay attention to a clear and focused communication style so that there is no misunderstanding.

Both greetings or greetings given by *Security*, *Customer Service* and *Teller* are considered by customers to be less than satisfactory and lack of expressiveness (smile) to customers. As for Excellent service, it is mainly taught the function of *Security*, *Customer Service* and *Teller* given to customers or the initial step to cultivate if serving is to implement 3S Smile, Greeting, Greeting. These three 3S must become a culture of the renewal of all employees of Bank Syariah Indonesia that grows from the deepest heart. Because basically greetings are absolutely necessary to provide service to customers. Greetings are useful for starting a communication, therefore *Security*, *Customer Service* and *Teller* greet customers who come as well as releasing customers. Because their arrival will bring benefits to the Bank which in turn will also bring benefits to *Security*, *Customer Service* and *Teller*.

As for a smile, it is an expressive laughter movement that is not made into a sound to show feelings of happiness, joy and so on, with a smile makes *Security officers*, *Customer Service* and *Tellers* seen as friendly by customers when getting service. A smile has good benefits because with a smile makes *Security*, *Customer Service* and *Tellers* look attractive and makes customers not stay away, when smiling then customers will smile too, as a bank officer should put on a smile especially when welcoming customers.

c) Responsiveness

This dimension is the ability to help and provide services quickly and accurately, and responsive to consumer desires. This *Responsiveness dimension* includes, among others, notification of *Security*, *Customer Service* and *Teller* to customers about the services provided, provision of fast service, the willingness of *Security*, *Customer Service* and *Teller* to provide assistance to customers and *Security*, *Customer Service* and *Teller* never feel busy to serve customer requests in obtaining information at Bank Syariah Indonesia.

Responsiveness is the willingness of service employees to help service users and provide services in a timely manner. The responsiveness of service implementation will affect performance results because if the implementation is based on attitudes, desires and commitments to carry out services well, then there will be an increase in the quality of service that is getting better.

d) Empathy

Giving genuine and individual or personal attention that is given to customers by trying to understand customer desires. Where a company is expected to have an understanding and knowledge of customers, understand customer needs specifically and have a comfortable operating time for customers. *Empathy* has the core of being able to understand the person being served with full attention, seriousness, sympathy, understanding and involvement in various problems faced by the person being served.

Security , *Customer Service* and *Teller services* at Bank Syariah Indonesia have implemented the *Empathy dimension and its indicators*. The assessment of service quality has been running according to customer expectations in this dimension , including prioritizing the interests of service users, employees serving politely, employees giving attention and attention to customers, officers serving and respecting each service user.

e) Guarantee/Certainty (*Assurance*)

Friendliness and politeness of employees in convincing customer trust. The *assurance dimension* relates to the behavior of officers who remain confident to consumers, feelings of security and the ability (knowledge) of officers to answer customer questions. The assessment of service quality has been running well in accordance with customer expectations, in this dimension, among others, friendliness, security provided, customer confidence, satisfaction felt by customers towards the services provided by Bank Syariah Indonesia.

The essence of the explanation above is how the form of service provided by *Security* , *Customer Service* and *Teller* to customers regarding what is received. Then how to convince customers so that they feel satisfied with the service shown by each employee, the commitment that shows the provision of good service, from the behavior of employees in providing services, so that the impact of all service activities is believed by the people who receive the service.

4. CONCLUSION

Based on the results of research and analysis conducted by the author regarding the Perception of Students of the Indonesian Islamic Banking Study Program, Mataram State Islamic University Regarding the Services of Bank Syariah Indonesia. Positive and negative perceptions were found from 20 informants interviewed in this study, there were 12 informants whose perceptions were positive. While 8 informants had negative perceptions. Positive perceptions said that the services provided by *Security* , *Customer Service* and *Teller* were very good, friendly and responsive in serving customers to completion and did not discriminate between one customer and another. While negative perceptions said that the services provided by *Security*, *Customer Service* and *Teller* were not good, not friendly and not responsive in serving customers and not completely served, like to discriminate between one customer and another. This was influenced because it was based on experience, from what was experienced when customers made transactions at Bank Syariah Indonesia KC Mataram Cakranegara. In addition, customer perception is obtained from the results obtained after completing the use of the services that have been provided, both services that are carried out, customers will be more satisfied or not, and the more modern the services provided, the more satisfied customers will be with the services provided because that is what provides comfort and security to the customers themselves. Every service requires a reliable form of service, meaning that in providing services, each employee must have the ability in the form of high work knowledge and professionalism, so that the work activities carried out produce a satisfactory form of service, without any complaints and excessive impressions of the services received by customers.

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