

Date Received : January 2025  
Date Revised : March 2025  
Date Accepted : March 2025

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## THE INFLUENCE OF SERVICE QUALITY AND PRICE ON REPURCHASE INTENTION FOR MURABAHAH PRODUCTS AT BANK SULSELBAR SYARIAH

**Nurwahyuni Cole**

UIN Alauddin Makassar, Indonesia (unhy.nurwahyuni12@gmail.com)

**Irwan Misbach**

UIN Alauddin Makassar, Indonesia (irwan.misbach@uin-alauddin.ac.id)

**Saiful Muchlis**

UIN Alauddin Makassar, Indonesia (saiful.muchlis@uin-alauddin.ac.id)

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### Keywords:

Islamic Economics,  
Islamic Banking,  
Service Quality

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### ABSTRACTS

This study aims to analyze the influence of service quality and price on the repurchase intention of murabaha products at PT Bank Sulselbar Syariah Makassar, with customer satisfaction as an intervening variable. The research method used is quantitative with a survey approach. Data were collected through questionnaires distributed to 130 respondents who are bank customers. The analysis results indicate that service quality and price have a positive and significant effect on customer satisfaction. Furthermore, customer satisfaction positively influences repurchase intention and mediates the relationship between service quality and price on repurchase intention. This study highlights the importance of improving service quality and setting competitive prices to enhance customer satisfaction and loyalty. It also provides recommendations to bank management to focus on service aspects and pricing strategies that align with customer expectations.

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## A. INTRODUCTION

Economics etymologically comes from Greek, namely *oikos* and *nomos*. *Oikos* means household and *nomos* means rules, so economics is the rule of the household. However, economics does not only cover a family, but also a village, a city including a country. Meanwhile, economics is a science that studies individuals or communities in meeting their needs by utilizing the resources they have to achieve their goals. The relationship between economics and Islam is very closely related. Because the rules in sharia are very prominent in the economic behavior of both individuals and groups. Islamic economics is a science that studies economic problems of both individuals or groups (industry and state) which aims to meet daily needs based on Islamic values.

According to Monzer Kahf, Islamic economics is part of economics that is interdisciplinary in nature, meaning that the study of sharia economics cannot stand alone, but requires good and in-depth mastery of sharia sciences and supporting sciences as well as sciences that function as tools of analysis such as mathematics, statistics, logic and *ushul fiqh*. Islamic economics has special characteristics that distinguish it from other economic systems. The characteristics are that Islamic economics is part of the universal Islamic system, and Islamic economics realizes the interests of society.

According to Muhammad Abdul Manan, Islamic economics is a social science inspired by Sharia values to address economic issues within society. This means that Islamic economics not only studies economic behavior but also regulates economic activities based on Islamic principles, such as the prohibition of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling). The goal is to create justice, welfare, and balance in the distribution of wealth through instruments like *zakat*, *infak* (charity), *sadaqah*, and Sharia-compliant contracts (such as *mudharabah*, *musyarakah*, and *murabahah*).

Banking is a financial institution that provides financial services. In its development, banking operations no longer just involve collecting and distributing funds but also focus on service quality as a strategic approach to winning competition. In today's competitive banking environment, most banks offer similar or identical products worldwide, and service quality is crucial to distinguish themselves in the market. In Indonesia, the banking system follows a dual banking system, allowing customers to choose between conventional banks and Sharia banks.

The Islamic banking industry has experienced rapid growth in recent years. Sharia-compliant financial products, such as *murabahah*, have become the primary choice for many customers who wish to conduct transactions based on Sharia principles. *Murabahah* is one of the most popular financing products in Islamic banking. It is a buy-and-sell transaction where the bank provides the goods needed by the customer and resells them to the customer at a selling price that includes the cost price plus an agreed profit margin.

There are two factors that influence a customer's intention to repurchase (repurchase intention) a *murabahah* product. The two factors believed to influence repurchase intention are service quality and price. Service quality encompasses various aspects, such as service reliability, responsiveness, empathy, assurance, and physical evidence related to the *murabahah* product offered by the Islamic bank. Price includes the price offered by the Islamic bank for the *murabahah* product. In addition, customer satisfaction also plays an important role as an intervening variable in the relationship between service quality, price, and repurchase intention. Customer satisfaction reflects

the extent to which customers are satisfied with the murabahah product they purchased and how well their expectations are met.

A superior company is one that cleverly adapts to the various changes occurring in the business environment. A company that views marketing as the philosophy of the entire organization can quickly and accurately determine consumer needs and identify which consumer segments can be satisfied and are profitable to target for effective action compared to its competitors. They compete by pursuing efficiency while remaining responsive and flexible to both micro and macro changes. Thus, a superior company is one that can achieve substantial profits through customer satisfaction and repurchase intention. Customer satisfaction is the feeling of pleasure given to consumers, followed by a friendly attitude and ease in fulfilling their needs, as an action or attitude of an individual or company to provide satisfaction to the customer.

The quality of a product or service today must be measured in terms of customer satisfaction. This aligns with the key to winning competition in the global market, which emphasizes product quality, cost/price quality, service quality, timely delivery quality, and possibly other forms of quality that continue to evolve in order to provide continuous satisfaction to customers or clients, thereby fostering customer loyalty.

Customer or client satisfaction is defined as an evaluation that provides a result where the experience felt is at least as good as or meets expectations. Customer satisfaction is influenced by factors that determine the success of a marketing program, to attract consumers to make repeat purchases of a product or service, such as: service quality, price, product, brand image, perceived value, and promotion. Customer satisfaction becomes a factor that can influence service quality in relation to repurchase intention.

In Islamic economics, customer satisfaction is known as *masalahah*, which means fulfilling both physical and spiritual needs. Islam places great importance on the balance between physical and non-physical needs, based on Sharia values. A Muslim, in order to achieve satisfaction, must consider several factors, such as ensuring that the goods consumed are *halal*, both in terms of their nature and how they are obtained, and avoiding *isrof* (excessive spending) and *tabzir* (wastefulness). In Islam, customer satisfaction involves meeting needs by choosing products and services that provide *masalahah*, benefits, blessings, certainty, and *halal* status.

One example of an Islamic bank is PT Bank Sulselbar Syariah Makassar, located at Jl. Ratulangi No. 16 Makassar, which must understand these factors in order to win competition in the global market. Therefore, this study aims to evaluate the impact of service quality and price on the repurchase intention of murabahah products, with customer satisfaction as an intervening variable at PT Bank Sulselbar Syariah Makassar. This research is expected to provide new insights and recommendations for PT Bank Sulselbar Syariah Makassar in enhancing customer repurchase intention and maintaining customer satisfaction through improvements in service quality and appropriate pricing strategies.

However, despite the importance of understanding the impact of service quality and price on repurchase intention, as well as the role of customer satisfaction as an intervening variable, previous research in the context of murabahah products is still limited. Therefore, this study aims to fill this knowledge gap by analyzing the impact of service quality and price on the repurchase intention of murabahah products, with customer satisfaction as an intervening variable at PT Bank Sulselbar Syariah Makassar.

This study is interesting and important to conduct, given the increasing competition in the banking financial institutions sector. Financial institutions need to understand the factors that influence repurchase intention, so that they can attempt to innovate and improve weaknesses or shortcomings in order to attract more customers who will make repeat purchases of murabahah products.

## **B. METHOD**

In this study, the research method used is quantitative with a survey approach. Quantitative research is research that conducts a systematic investigation to study a phenomenon by collecting measurable data using statistical, mathematical, and computational methods. The purpose of quantitative research is to develop hypotheses related to natural phenomena.

This quantitative research has an important objective regarding measurement. In this study, measurement is the focus of the research. This is because the results of measurements can help in identifying relationships between empirical observations and the outcomes of the data. Quantitative research also aims to help find relationships between variables within a population. Data analysis can use regression techniques to test the impact of service quality and price on repurchase intention, as well as mediation analysis to test the role of customer satisfaction as an intervening variable.

The location of this study is at one of the regional banks in Makassar, namely PT Bank Sulselbar Syariah Makassar, located at Jl. Ratulangi No. 16 Mangkura, Ujung Pandang, Makassar City, South Sulawesi. The approach used in this study is a survey approach. A survey research is a research method that is cost-effective and fast, allowing the necessary information to be obtained accurately and in a timely manner. The questionnaire format is also simple and relatively easy, so it does not require special training.

The population refers to the area consisting of objects/subjects that have certain qualities and characteristics set by the researcher to be studied and then drawn conclusions. The population of this study consists of customers who have used murabahah products from PT Bank Sulselbar Syariah Makassar.

A sample is a portion of the total number and characteristics possessed by the population. The sample for this study can be selected randomly from the population, with an adequate sample size to represent the variation within the population. Data will be collected through a survey using a questionnaire distributed to the selected respondents.

The formula  $5 - 10 \times 13$  is not a standard mathematical formula but can be interpreted as a method for determining the sample size in a study. In the context of research, this formula is used to calculate the recommended number of respondents based on the number of indicators.

Determining the number of indicators in the study about the effect of service quality and price on repurchase intention with customer satisfaction as an intervening variable can be done through the following steps:

Identification of Research Variables:

1. Service Quality: Identify the dimensions of service quality to be measured, which could include:
  - a. Compliance with Islamic Law
  - b. Reliability

- c. Responsiveness
  - d. Assurance
  - e. Empathy
  - f. Tangibles
2. Price: Identify the relevant aspects of price, which include:
    - a. Perceived value
    - b. Affordability
    - c. Price competition
  3. Customer Satisfaction: Identify indicators that reflect customer satisfaction:
    - a. Product quality
    - b. Customer experience
    - c. Loyalty
  4. Repurchase Intention: Identify indicators such as:
    - a. Intention to repurchase
    - b. Recommendation to others

Based on research conducted by Hair et al., the determination of a representative sample depends on the number of indicators multiplied by 5 to 10. In this calculation, the indicators of a variable (in this study, 13 indicators) are multiplied by a number between 5 and 10 to determine the sample size range.

General Formula:

This formula can be considered as:

Minimum sample = Number of indicators x 5

Maximum sample = Number of indicators x 10

5 – 10 x Number of indicators

Calculating the minimum size:

Sample = Number of Indicators x 5

Sample = 13 x 5

Sample = 65

Calculating the maximum size:

Sample = Number of Indicators x 10

Sample = 13 x 10

Sample = 130

Result: The recommended sample size is between 65 and 130 respondents, but the sample size used in this study is 130 respondents. In this study, there are 50 respondents who are employees of PT Bank Sulselbar Makassar, and 80 respondents who are customers of PT Bank Sulselbar Syariah Makassar.

## C. RESULT AND DISCUSSION

The word "bank" comes from the Italian language, "banco," which means a bench. The bench refers to the one used by bankers to serve their operational activities to customers. When related to Sharia, a Sharia bank is a financial institution that acts as an intermediary in gathering public funds and channeling financing to the community in accordance with Sharia principles.

PT Bank Sulselbar Syariah was first established in 2007, with the opening of its first branch in Sengkang in April 2007, under the leadership of Iswadi Ayub as the first branch leader. Then, in November 2007, PT Bank Sulselbar Syariah opened a Sharia branch in Maros. In 2009, a Sharia branch was opened in Makassar, followed by the opening of a Sharia branch in Mamuju in 2015.

The establishment of Sharia branches is part of the business development based on Sharia principles. One example is the establishment of a Sharia branch in Sengkang, which was chosen because Sengkang is known as a religious city, supported by the presence of prominent Islamic educational institutions such as Pondok Pesantren As'Adiyah. PT Bank Sulselbar's tagline is "Melayani Sepenuh Hati" (Serving with Full Heart). Bank Sulselbar is committed to always providing excellent service to customers through friendly and empathetic service while maintaining professionalism, which means providing accurate, responsive services, offering solutions, and ensuring safety. Personal service to customers is complemented by the provision of products and services based on the latest technology to offer the best service experience for customers.

Table 1: Vision, Mission, and Cultural Values of PT Bank Sulselbar

Vision	Mission	Culture Values
To become a Proud and Leading Bank in Developing Eastern Indonesia.	<ol style="list-style-type: none"> <li>1. To provide innovative financial service solutions to the government and the public based on Excellent Service and the Principle of Prudence</li> <li>2. A strategic partner for local governments in regional development</li> <li>3. A key partner for MSMEs to drive the continuity of the real sector.</li> </ol>	<ol style="list-style-type: none"> <li>1. Professional</li> <li>2. Innovation</li> <li>3. Collaboration</li> <li>4. Integrity</li> <li>5. Service Excellent</li> </ol>

## Respondent Characteristics

The respondents used in this study are customers of PT Bank Sulselbar Syariah Makassar. Below is a description of the number of respondent data and the identity of the respondents in the study, which includes the respondents' age, gender, highest education level, occupation, and the length of time they have been customers of Bank Sulselbar Syariah Makassar.

### a. Responden Age

The respondent data based on age can be seen in Table 2 below

Table 2 Respondent Data Based on Age

No	Age	Frekuensi	Persentase
1.	< 20 Years	5	3,8 %
2.	20 – 30 Years	82	63,2%
3.	31 – 40 Years	38	29,2%

4.	> 40 Years	5	3,8%
Total number		130	100%

Source: Processed primary data, 2024

Based on Table 2, which shows the respondent data based on age, it can be seen that the majority of respondents in this study are customers aged 20 – 30 years, with a frequency of 82 people or 63.1% of the total respondents.

#### **b. Gender**

The respondent data based on gender can be seen in Table 3 below:

**Tabel 3 Respondent Data Based Gender**

No	Gender	Frekuensi	Persentase
1.	Male	53	40,8%
2.	Female	77	59,2%
Total		130	100%

Source: Processed primary data, 2024

Based on Table 3, which shows the respondent data based on gender, it can be seen that out of the 130 respondents who participated in this study, the majority are female, with 77 people or 59.2% of the total respondents. Meanwhile, males make up 53 people or 40.8%. This indicates that the proportion of females is more dominant than that of males in this respondent group.

#### **c. Last Education Level**

The respondent data based on the last education level can be seen in Table 4 below:

**Tabel 4 Respondent Data Based on The Last Education**

No	The Last Education	Frekuensi	Persentase
1.	Junior High School or Equivalent	-	-
2.	Senior High School or Equivalent	26	20%
3.	D3/ Associate Degree	12	9,2%
4.	S1/ Bachelor's Degree	86	66,2%
5.	S2/S3 : Master's / Doctoral Degree	6	4,6%
Total		130	100%

Source: Processed primary data, 2024

Based on Table 4, which shows the respondent data based on the highest education level, it can be seen that the majority of respondents, 66.2%, have a Bachelor's degree (S1), indicating that this group is dominated by individuals with higher education backgrounds. A small portion of respondents have a diploma (D3) at 9.2% or a Master's/Doctorate degree (S2/S3) at 4.6%, while around 20% are at the high school (SMK/SMA) level, and there are no respondents with a Junior High School (SMP) or equivalent education level.

#### d. Occupation

The results of respondents based on their occupation can be seen in the table below:

Table 5 Respondent Data Based on Occupation

No	Occupation	Frekuensi	Persentase
1.	Students	12	9,2%
2.	Private Employee	50	38,5%
3.	Civil Servant	11	8,5%
4.	Entrepreneur	12	9,2%
5.	Others	45	34,6%
Total		130	100%

Source: Processed primary data, 2024

Based on Table 5, which shows the respondent data based on occupation, it can be seen that the majority of respondents, with a frequency of 50 people or 38.5%, work as private employees

#### e. Duration of Being a Customer of PT Bank Sulselbar Syariah Makassar

The results of respondents based on the duration of being a customer of PT Bank Sulselbar Syariah Makassar can be seen in the table below

Table 6 Respondent Data Based on Duration of Being a Customer of  
PT Bank Sulselbar Syariah Makassar

No	Duration of Being A Customer	Frekuensi	Persentase
1.	< 1 Years	32	24,6%
2.	1 – 3 Years	65	50%
3.	4 – 6 Years	27	20,8%
4.	7 - 10 Years	3	2,3%
5.	> 10 Years	3	2,3%
Total		130	100%

Source: Processed primary data, 2024

Based on Table 4.6, which shows the respondent data based on the duration of being a customer of PT Bank Sulselbar Syariah Makassar, it can be seen that the majority of customers, 65 people or 50% of the respondents, have been customers for 1 to 3 years.

### H.1 The Effect of Service Quality on Customer Satisfaction

The results show that the service quality variable has a significant effect on the customer satisfaction variable. This is because service is an essential element in fostering customer satisfaction, which ultimately leads to repurchase intention among customers. Service quality is a fundamental aspect that any company or institution offering services must have because, with service quality, the company can measure the



level of performance achieved. The level of service quality depends on how well customers perceive the actual service received compared to their expectations. Polite service provides a pleasant experience, thus enhancing customer satisfaction. Offering courteous service to customers is a basic element in delivering excellent service experience. It reflects the company's commitment to customer satisfaction and is one of the key factors in building a long-term positive relationship with customers.

### **H.2 The Effect of Price on Customer Satisfaction**

The results show that the price variable has a positive and significant effect on customer satisfaction. This result indicates that an important factor in keeping customers satisfied is a competitive price that can compete with other banks. A competitive product price in a bank means that the pricing or costs associated with the products and services offered by the bank are set at a level that meets market standards, or even lower than competitors, making it attractive to customers. Competitive pricing includes all the costs or margins imposed by the bank on its products or services while maintaining the quality of service provided. This result aligns with the research by Krisna Reswara and Fauzatul Laily Nisa, which states that the role of competitive pricing is key in the market. Competitive product pricing often reflects operational efficiency within the bank. In some cases, Islamic banks that focus on profit-sharing systems are more likely to attract customers with ethical finance preferences, providing a competitive advantage over conventional banks in certain segments.

### **H.3 The Effect of Customer Satisfaction on Repurchase Intention**

The results show that the customer satisfaction variable has a positive and significant effect on repurchase intention for Murabaha products at PT Bank Sulselbar Syariah Makassar. This study reveals that customers are satisfied with the quality of service provided, the cost of Murabaha products at Bank Sulselbar Syariah Makassar, and overall satisfaction with being a customer of the bank. This satisfaction increases the intention to use products at Bank Sulselbar Syariah Makassar. These findings are consistent with the research conducted by Afrima Wildanti, Willy Abdillah, and Trisna Murni, who stated that their research on Hypermart concluded that customer satisfaction significantly affects repurchase intention. The study shows that satisfied customers are more likely to make repeat purchases because their needs and expectations have been met.

### **H.4 The Effect of Service Quality on Repurchase Intention through Customer Satisfaction**

This analysis aims to determine the magnitude of the direct and indirect effects, to see whether the mediation variable mediates the influence of independent variables on dependent ones. This analysis shows that the indirect effect is greater than the direct effect (see the original sample in the hypothesis results). The T-statistic value is 2.817, which is greater than the threshold of 1.96, indicating that this indirect effect is significant. This means that the better the service quality provided, the higher the customers' intention to make a repurchase. This result is in line with research by Evan Faizal Anhar (2018), which states that this analysis found a positive and significant

relationship between service quality and customer satisfaction toward repurchase intention. What is meant by significant is that there is an indirect effect of service quality on repurchase intention through customer satisfaction.

#### **H.5 The Effect of Price on Repurchase Intention through Customer Satisfaction**

From the T-statistic value, which is 2.797 (greater than 1.96), it shows that this relationship is statistically significant. Meanwhile, the P-value of 0.005 is smaller than 0.05, reinforcing that the relationship is significant at the 95% confidence level. This means that a competitive price, in line with customer perceptions, influences their level of satisfaction (customer satisfaction). This satisfaction, in turn, affects their intention to repurchase (repurchase intention). Customer satisfaction here acts as a mediating variable, meaning that the relationship between price and repurchase intention is strengthened through increased customer satisfaction. This result is in line with the research by Aura Nadhifa, which shows that prices that align with customer expectations can improve customer satisfaction. This satisfaction, in turn, significantly contributes to repurchase intention. Thus, satisfaction acts as a mediation between price and repurchase intention.

**Table 7 Outers loadings**

<b>Indicator</b>	<b>Service Quality</b>	<b>Price</b>	<b>Repurchase Intention</b>	<b>Customer Satisfaction</b>
X1.1	0.900			
X1.2	0.910			
X1.3	0.906			
X1.4	0.936			
X1.5	0.896			
X1.6	0.891			
X2.1		0.849		
X2.2		0.874		
X2.3		0.884		
X2.4		0.851		
Y1			0.915	
Y2			0.911	
Y3			0.906	
Z1				0.922
Z2				0.912

Z <sub>3</sub>				0.906
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Source: Processed primary data, 2024

Based on the table above, it can be seen that all variables have a loading factor value above 0.7, so the constructs for all variables are considered good.

**Table 8 Value of Average Variance Extracted (AVE)**

	Average Variance Extracted (AVE)
Service Quality	0.822
Price	0.748
Repurchase Intention	0.829
Customer Satisfaction	0.835

Source: Processed primary data, 2024

Based on the table above, it can be seen that the AVE values for all variables are above 0.5. Therefore, it can be concluded that all variables meet the convergent validity criteria as they have loading factor values > 0.7 and AVE values > 0.5.

**Table 9 Discriminant Validity**

	Service Quality	Price	Repurchase Intention	Customer Satisfaction
Service Quality	0.907			
Price	0.764	0.865		
Repurchase Intention	0.823	0.815	0.911	
Customer Satisfaction	0.849	0.813	0.871	0.914

Source: Processed primary data, 2024

Based on the results in the table above, it can be seen that the Fornell-Larcker Criterion values for each construct are greater than their correlations with other variables. Therefore, the Fornell-Larcker Criterion provides evidence that the constructs in the model have good discriminant validity.

**Table 10 Reliability Test**

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>
Service Quality	0.957	0.957	0.965
Price	0.887	0.889	0.922
Repurchase Intention	0.897	0.897	0.936
Customer Satisfaction	0.901	0.901	0.938

Source: Processed primary data, 2024

Based on the table above, it can be seen that all variables have a Cronbach's Alpha and Composite Reliability values greater than 0.7. Therefore, it can be concluded that all variables are considered reliable.

**Table 11 R Square**

	<b>R Square</b>	<b>R Square Adjusted</b>
Repurchase Intention	0.807	0.802
Customer Satisfaction	0.786	0.783

The R-squared value for the variable repurchase intention is 0.807. This result indicates that service quality, price, and customer satisfaction collectively influence repurchase intention by 80.7%. The remaining 19.3% is influenced by factors outside the scope of the model in the study. This means that while these three factors (service quality, price, and customer satisfaction) have a strong and significant impact on the likelihood of repurchase intention, other external factors still play a role in shaping customers' decisions to make repeat purchases.

## **D. CONCLUSION**

1. There is a positive and significant effect of service quality on customer satisfaction for the Murabaha product at PT Bank Sulselbar. The results of the study show that service quality has a significant effect on customer satisfaction, which in turn drives repurchase intention. Service quality is a crucial element in meeting customer expectations and fostering satisfaction. Aspects of politeness in service, such as respectful behavior and professionalism, are very important in creating positive experiences, building good relationships with customers, and enhancing their loyalty. Good service quality is key to maintaining and increasing customers repurchase intention.

2. There is a positive and significant effect of price on customer satisfaction for the Murabaha product at PT Bank Sulselbar Syariah. Competitive pricing, especially in the context of Islamic banking like the Murabaha product, is able to attract and retain customers by providing value that is aligned with their expectations without sacrificing service quality. This strategy is important for creating a competitive advantage. In Islam, the principles of fairness, honesty, and transparency in transactions support the setting of fair and competitive prices, in line with prohibitions such as *riba* (usury), *gharar* (excessive uncertainty), and *ihtikar* (hoarding). Competitive pricing drives customer satisfaction, boosts loyalty, and strengthens the bank's competitiveness in the market.
3. There is a positive and significant effect of customer satisfaction on repurchase intention for the Murabaha product at PT Bank Sulselbar Syariah Makassar. Customers who are satisfied with the service quality, product costs, and overall experience are more likely to return and use the bank's products and services.
4. The results show that the indirect effect of service quality on repurchase intention through customer satisfaction is significant. Service quality contributes positively to repurchase intention with customer satisfaction as a mediating factor. Therefore, improving service quality becomes an essential strategy for maintaining customer loyalty. Aspects of service quality, such as friendliness and speed, enhance customer satisfaction, which in turn boosts repurchase intention.
5. The results show that competitive pricing affects customer satisfaction, which then increases repurchase intention. Customer satisfaction acts as a mediating variable, strengthening the relationship between price and repurchase intention. Customers feel satisfied when the price is aligned with the quality and benefits received, which in turn enhances their loyalty.

## **E. SUGGESTIONS AND ACKNOWLEDGEMENTS**

PT Bank Sulselbar Syariah Makassar needs to expand and enhance public understanding of Islamic economics, as the public is the right consumer group to develop the financial institution's business. The growth of Islamic financial institutions in the form of Islamic banking can contribute to improving the economy of the community. PT Bank Sulselbar Syariah Makassar needs to pay attention to customer satisfaction by understanding their complaints through various channels such as suggestion boxes, online and telephone services, as well as direct complaints. Additionally, at the beginning or end of a period, the bank should also conduct performance assessments for employees (Customer Service and Teller) by customers.

The author would like to express their deepest gratitude to UIN Alauddin Makassar for providing the opportunity and facilities to complete this research. Special thanks also to the professors who have guided and provided valuable directions and suggestions throughout the research. Furthermore, gratitude is extended to all parties who have helped and supported the author in completing this thesis.

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