

***The Effect of Service Quality on Customers' Interest in Saving at Bank BSI  
(Bank Syariah Indonesia)***

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**Abstract**

*This research was conducted to evaluate the level of customer satisfaction and intention to save at Bank Syariah Indonesia (BSI). This study uses a quantitative survey method as its methodology. Up to 30 students from the Faculty of Islamic Economics and Business at UIN SMH Banten have responded to the survey. Statistical techniques for descriptive and inferential analysis were used to examine the data obtained. The purpose of this research is to understand how customers' interest in saving at Bank Syariah Indonesia (BSI) is influenced by service quality. The research findings show that customers' interest in saving at Bank Syariah Indonesia (BSI) is positively and significantly influenced by service quality. The relationship between customer interest in saving and the quality of services provided is moderate, which implies that the relationship is neither too strong nor too weak but nonetheless substantial. Customer interest in saving at Bank Syariah Indonesia (BSI) is influenced by other variables of 71.5% of these variables, while the remaining 28.5% comes from service quality variables.*

**Keywords :** *Quality of Service, Interest in Saving Customers, Bank BSI*

**Abstrak**

*Penelitian ini dilakukan untuk mengevaluasi tingkat kepuasan nasabah dan niat menabung di Bank Syariah Indonesia (BSI). Penelitian ini menggunakan metode survei kuantitatif sebagai metodologinya. Hingga 30 mahasiswa dari Fakultas Ekonomi dan Bisnis Islam UIN SMH BANTEN telah menanggapi survei tersebut. Teknik statistik untuk analisis deskriptif dan inferensial digunakan untuk memeriksa data yang diperoleh. Tujuan penelitian ini adalah untuk memahami bagaimana minat nasabah menabung di Bank Syariah Indonesia (BSI) dipengaruhi oleh kualitas layanan. Temuan penelitian menunjukkan bahwa minat nasabah untuk menabung di*

*Bank Syariah Indonesia (BSI) dipengaruhi secara positif dan signifikan oleh kualitas layanan. Hubungan antara minat nasabah untuk menabung dan kualitas layanan yang diberikan adalah sedang, yang menyiratkan bahwa hubungan tersebut tidak terlalu kuat atau terlalu lemah namun tetap substansial. Minat nasabah untuk menabung di Bank Syariah Indonesia (BSI) dipengaruhi oleh variabel lain sebesar 71,5% dari variabel tersebut, sedangkan sisanya sebesar 28,5% berasal dari variabel kualitas pelayanan.*

**Kata Kunci:** *Kualitas Pelayanan, Minat Menabung Nasabah, Bank BSI*

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## **A. Introduction**

Because everyone is trying to connect banking and money, it is often believed that anything related to banking also has a financial component. The financial system in Indonesia is divided into two parts: the traditional system and the Islamic sharia system, sometimes known as Islamic banking. Although most people think of banks as places to save and borrow money, banks are financial entities that are very important to a country's economy. The dual banking system that allows conventional banks to set up sharia business units helps establish sharia banks. Competition between banks is getting tighter along with the emergence of new banks.

Therefore, banks must work hard to maintain and acquire a large customer base in the face of intense competition. There are a number of methods that banks can use to intrigue the public and win them over as customers. Customer interests are a very important component in the banking industry because they are very dependent on customer transactions and deposits. The standard of service offered is one of the factors that increase consumer confidence and attract new clients. (Bella, Faizal, and Fadilla 2023)

Customer satisfaction will be generated through high quality service. Consumers can assess the services offered by Islamic banks if they are satisfied with the goods or services they get. If the client is really happy, they will buy back the goods or services from the Islamic bank and will also spread the word to others about their positive experience and the services that the Islamic bank has to offer. Customers who are happy with the level of service received from an Islamic bank will actively spread the word about the institution.

To keep clients happy and stop consumers from bank transfers, banks must offer high quality services. Banks must develop service quality standards based on

the customer's perspective because only from the customer's perspective can good service quality be understood. As a result, there is competition among banks in Indonesia, and each seeks to offer high quality services to its clients. It is very important to pay attention to consumer demand for goods and services provided by banks in order to progress. Including improving the quality of service which will ultimately increase customer interest, including in terms of savings. (Jannah 2019)

## **B. Research methods**

This study uses a quantitative research strategy known as quantitative techniques because the data collected is numerical and will be analyzed statistically. Quantitative procedures are an all-encompassing methodical approach to analyzing or solving problems using numerical data. Therefore, information was collected by researchers in this study using data collection techniques.

In this study, information about "quality of service at bank BSI" and "customers' interest in saving at bank BSI" was collected by submitting surveys or questionnaires with 30 questions to respondents. There are 15 questions in each question category. To present an overview of the population, quantitative research techniques are used. In quantitative research, the relationship between the variables studied and testing the hypotheses developed previously is the main concern. Even though there is a narrative or description in this study, the main focus is to describe the relationship between variables because it is a correlational study. (Andika and Syahputra 2021)

## **C. Results and Discussion**

### **1. Service Quality**

Service quality is meeting or exceeding expectations in dynamic conditions involving products, services, people, processes, and the environment. Administration is defined by Gronroos as an uncontrolled sequence of operations that occur from interactions between customers and staff or other aspects offered by a business. As a result of this engagement, services are offered to address customer concerns. service quality as an effort to meet client requests and needs and guarantee timely delivery to meet their expectations. The Service Quality Model (Servqual) which consists of five dimensions, namely physical evidence (tangible), reliability, responsiveness, assurance. (Cahyani, Saryadi, and Nurseto 2013)

The capacity to plan, develop and service clients with products of exceptional value is greatly influenced by the quality of the services provided. Some examples of quality staff services are ensuring product availability,

responsiveness to requests, minimizing administrative responsibility, scheduling appointments, and reducing waiting times. A pleasant experience for clients is also influenced by excellent service and great skills. Customer satisfaction and quality go hand in hand in creating a lasting relationship with a business. Due to this continuous interaction, businesses can fully understand the requirements and expectations of their consumers. Customer satisfaction has an impact on how loyal customers are to the level of service provided by the company. Services are actions or activities that are essentially intangible and do not lead to the ownership of any tangible assets but are offered by one party to another. A bank's growth rate can be determined by how well it serves its clients and makes their life easier. Service is very important for the survival of banks, especially Islamic banks. (Cahyani, Saryadi, and Nurseto 2013)

## 2. Interest in Saving

Interest can be defined as a person's mental state just before acting, which can be used as a predictor of behavior or activity in the future. In the context of this study, one's motivation to save, namely an activity that develops in response to a customer's desire to make a purchase, is called having customer interest. It is assumed that the purpose of saving is the intention to make a purchase. Motivation is an innate drive that drives people to act. (Cahyani, Saryadi, and Nurseto 2013)

## 3. BSI bank

Bank PT BRI Syariah Tbk, Bank PT Syariah Mandiri, and Bank PT BNI Syariah were merged to become Bank PT BSI. On January 27, 2021, the Financial Services Authority (OJK) approved the merger of the three Islamic banking institutions by issuing letter number SR-3/PB.1/2021. This merger combines the strengths of the three Islamic banks to provide customers with better offers, expand geographical reach, and more access to financing. Thanks to cooperation with the business world and government support channeled through the Ministry of SOEs, BSI was inspired to compete on a global scale. BSI's goal is to create an Islamic bank that the local community can be proud of. It is hoped that the establishment of this bank will trigger a new wave of economic expansion across the country and raise living standards for everyone. BSI has a lot of room to grow and already operates as part of the world's largest Islamic banking company. The fact that Indonesia is home to the world's largest Muslim population presents a unique opportunity, in addition to the government's stated commitment to development and environmental protection in pursuit of a modern halal biological system and the presence of large and stable public Islamic banks.

### 1. Validity test

The validity test was carried out in this study to assess the reliability of the questionnaire for each variable. (Kharisma 2019) The following table shows the results of the validity test performed:

**Table 1.1**  
**Table of Validity Test of Service Quality and Interest in Saving**

Variable	Corrected Item-Total Correlation (R Count)	R Table	Information
KP1	0.62	0.36	Valid
KP2	0.67	0.36	Valid
KP4	0.51	0.36	Valid
KP5	0.43	0.36	Valid
KP6	0.58	0.36	Valid
KP7	0.37	0.36	Valid
KP8	0.37	0.36	Valid
KP9	0.56	0.36	Valid
KP10	0.59	0.36	Valid
KP11	0.54	0.36	Valid
KP12	0.56	0.36	Valid
KP13	0.59	0.36	Valid
KP14	0.63	0.36	Valid
KP15	0.62	0.36	Valid
MM16	0.68	0.36	Valid
MM17	0.64	0.36	Valid
MM18	0.54	0.36	Valid
MM19	0.71	0.36	Valid
MM20	0.79	0.36	Valid
MM21	0.75	0.36	Valid
MM22	0.84	0.36	Valid
MM23	0.77	0.36	Valid
MM24	0.70	0.36	Valid
MM25	0.67	0.36	Valid
MM26	0.59	0.36	Valid
MM27	0.38	0.36	Valid
MM28	0.53	0.36	Valid
MM29	0.50	0.36	Valid
MM30	0.56	0.36	Valid

From the table 1.1 presented above, there were 30 respondents who filled out questionnaires for the two variables in this study. One of the steps to determine the validity of the questionnaire is to refer to the value of r table. The formula for r table is  $df = N - 2$ , so with a total of 30 respondents,  $df = 30 - 2 = 28$ , and the value of r table

is 0.36. From the results of the validity calculation listed in the table above, it can be seen that the value of  $r_{count} > r_{table}$ .

The results of the table analysis show that each statement item for the variables "Quality of Service" and "Intention to Save" has a correlation value ( $r$ ) that is higher than the table correlation value of 0.36. This shows that all questionnaire statements are reliable and feasible to use as a research tool.

## 2. Reliability Test

Reliability testing was carried out to evaluate the level of consistency of the questionnaire used in the study. Before conducting reliability testing, it is necessary to determine the alpha value as a basis for decision making, with the desired alpha value of 0.75. If the reliability value of a variable is greater than 0.75, then the variable is considered reliable. However, if the reliability value is less than 0.75, the variable being studied cannot be considered reliable. The following are the results of reliability testing for this research variable: Table 2.1 shows that the results of the reliability test for the service quality variable have a Cronbach's alpha value that is greater than the reference value, namely  $0.91 > 0.75$ . These findings indicate that all claims made in the service quality variable questionnaire are valid and feasible to use in research.

**Table 2.1**  
**Service Quality Reality Test**

Cronbach's Alpha	N(Total)
0.91	15

Table 2.1 shows that the results of the reliability test for the service quality variable have a Cronbach's alpha value that is greater than the reference value, namely  $0.91 > 0.75$ . These findings indicate that all claims made in the service quality variable questionnaire are valid and feasible to use in research.

**Table 2.2**  
**Saving Interest Reliability Test**

Cronbach's Alpha	N(Total)
0.94	15

Based on table 2.2, the reliability test results for the variable measuring interest in saving have a cronbach's alpha value greater than the base value, or  $0.94 > 0.75$ . These findings indicate that all statements in the interest in saving questionnaire are valid and appropriate for use in research.

### 3. Description of Service Quality

**Table 3.1**  
**Service Quality Description Table**

Items	Option					Means	SD	Levels
	SS	S	N	TS	STS			
Clean Service Room	12 (40%)	4 (60%)	0 (0%)	0 (0%)	0 (0%)	4,40	0.49	High
Neat Employee Appearance	14 (46.7%)	16 (53.3%)	0 (0%)	0 (0%)	0 (0%)	4.47	0.50	High
Availability of Modern Banking Equipment	10 (33.3%)	19 (63.3%)	1 (3.3%)	0 (0%)	0 (0%)	4.30	0.53	High
Staff members are always polite and kind.	13 (43.3%)	16 (53.3%)	1 (3.3%)	0 (0%)	0 (0%)	4,40	0.56	High
Officers consistently maintain effective communication when processing transactions.	13 (43.3%)	16 (53.3%)	0 (0%)	1 (3.3%)	0 (0%)	4.37	0.66	High

Every customer gets fair and equal service from bank employees.	12 (40%)	18 (60%)	0 (0%)	0 (0%)	0 (0%)	4,40	0.49	High
Transactions made are directly processed by bank employees.	11 (36.7%)	17 (56.7%)	2 (6.7%)	0 (0%)	0 (0%)	4.30	0.59	High
Customers are always given the latest information regarding bank services and products by officers.	10 (33.3%)	19 (63.3%)	1 (3.3%)	0 (0%)	0 (0%)	4.30	0.53	High
Feel safe and comfortable in transactions	10 (33.3%)	20 (66.7%)	0 (0%)	0 (0%)	0 (0%)	4,33	0.47	High
The security guard is always willing to guide the customer	9 (30%)	20 (66.7%)	1 (3.3%)	0 (0%)	0 (0%)	4,27	0.52	High
Bank BSI Completing Services On Time As promised	9 (30%)	18 (60%)	3 (10%)	0 (0%)	0 (0%)	4,20	0.61	High
Fast service for customers	7 (23.3%)	20 (66.7)	3 (10%)	0 (0%)	0 (0%)	4,13	0.57	High

Bank BSI truly prioritizes the interests of its customers	8 (26.7%)	20 (66.7%)	2 (6.7%)	0 (0%)	0 (0%)	4,20	0.55	High
Customers receive attentive treatment from Bank BSI staff.	8 (26.7%)	18 (60%)	4 (13.3%)	0 (0%)	0 (0%)	4,13	0.62	High
The clerk always calls the customer's name when providing services to them.	10 (33.3%)	17 (56.7%)	3 (10%)	0 (0%)	0 (0%)	4,23	0.62	High

In this analysis, we use the answers from the table above obtained from the respondents to create a description table. We will present the results of a descriptive analysis regarding customer ratings of service quality. This study analyzes the answers of respondents by looking at the average value (mean) and standard deviation (Std. Deviation).

We refer to the average value of each research variable to describe how respondents perceive that variable. The average rating of the respondents is 5, with a score of 1 as the lowest evaluation. Consequently, the interval can be calculated as follows:

$$\text{Interval} = \frac{\text{maximum score} - \text{minimum score}}{\text{Amount}} = \frac{5 - 1}{3} = 1,33$$

Thus, we can determine the average level of respondents' answers as follows:

Average score between 1,00 – 2,33: Low

Average score between 2,34 – 3,67: Moderate

Average score between 3,60 – 5,00: High

The results of 30 respondents showed a very good level of service quality. This shows that most of the respondents' responses reflect good and excellent service quality at bank BSI.

#### 4. Description Interest in Saving

**Table 4.1**

**Table Description of Interest in Saving**

Items	Option					Means	SD	Levels
	SS	S	N	TS	STS			
Customers are interested in saving at BSI bank because they trust its performance	9 (30%)	16 (53.3%)	5 (16.7%)	0 (0%)	0 (0%)	4,13	0.68	High
Because BSI bank is a bank that adheres to the sharia system, customers are interested in saving there.	12 (40%)	15 (50%)	3 (10%)	0 (0%)	0 (0%)	4.30	0.65	High
Interested in saving at Bank BSI because of easy access to information	7 (23.3%)	17 (56.7%)	6 (20%)	0 (0%)	0 (0%)	4.03	0.66	High
interested in saving at bank BSI because they are satisfied with the service received from the bank	8 (26.7%)	16 (53.3%)	6 (20%)	0 (0%)	0 (0%)	4.07	0.69	High

Know the current savings profit-sharing ratio.	9 (30%)	12 (40%)	9 (30%)	0 (0%)	0 (0%)	4.00	0.78	High
Interested in saving at BSI bank because it is guaranteed	8 (26.7%)	15 (50%)	7 (23.3%)	0 (0%)	0 (0%)	4.03	0.71	High
Feel that saving at bank BSI can help in achieving financial goals	8 (26.7%)	15 (50%)	7 (23.3%)	0 (0%)	0 (0%)	4.03	0.71	High
Many close friends save at BSI bank, so customers are interested in participating in saving there	6 (20%)	14 (46.7%)	8 (26.7%)	2 (6.7%)	0 (0%)	3.80	0.84	High
Many family members save at BSI bank, so customers decide to save there	5 (16.7%)	13 (43.3%)	10 (33.3%)	2 (6.7%)	0 (0%)	3.70	0.83	High
Feel the bank provides many savings product options to suit your needs	5 (16.7%)	19 (63.3%)	6 (20%)	0 (0%)	0 (0%)	3.97	0.61	High

Interested in saving at BSI bank because there are many benefits	5 (16.7%)	18 (60%)	7 (23.3%)	0 (0%)	0 (0%)	3.93	0.64	High
the belief that keeping money at home is riskier it is better to keep it in the bank	11 (36.7%)	18 (60%)	1 (3.3%)	0 (0%)	0 (0%)	4,33	0.54	High
Save at this BSI bank because it's easy to reach	9 (30%)	14 (46.7%)	7 (23.3%)	0 (0%)	0 (0%)	4.07	0.74	High
The courtesy of BSI bank employees encourages them to save at BSI bank	8 (26.7%)	16 (53.3%)	6 (20%0	0 (0%)	0 (0%)	4.07	0.69	High
With all the benefits and conveniences offered by BSI bank, customers will not switch banks.	3 (10%)	16 (53.3%)	11 (36.7%)	0 (0%)	0 (0%)	3.73	0.64	High

This analysis is based on the results of the answers to the table above which were obtained from the respondents and used to make a description table. We will present the results of a descriptive analysis of interest in saving. This study analyzes the answers of respondents by looking at the average value (mean) and standard deviation (Std. Deviation).

We use the average value of each variable to describe the findings of the respondents' evaluation of the research factors. The average rating of the responses is 5, with 5 being the highest, and 1 being the lowest. Consequently, the interval can be calculated as follows:

$$\text{Interval} = \frac{\text{maximum score} - \text{minimum score}}{\text{Amount}} = \frac{5 - 1}{3} = 1.33$$

Thus, we can determine the average level of respondents' answers as follows:

Average score between 1.00 - 2.33: Low

Average score between 2.34 - 3.67: Moderate

Average score between 3.60 - 5.00: High

The results of 30 respondents showed a high interest in saving. This shows that most of the respondents' responses show a great interest in saving money at BSI bank.

## 5. Quality of Service based on Gender

**Table 5.1**

**Table of Service Quality based on Gender**

			Gender		Total
			Man	Woman	
Service quality	Currentl y	Amount	1	0	1
		%	3.3%	0.0%	3.3%
	Tall	Amount	2	27	29
		%	6.7%	90.0%	96.7%
Total	Amount	3	27	30	
	%	10.0%	90.0%	100.0%	

The table clearly shows that more women than men filled out the survey. From the percentage above it can be concluded that there were 27 female respondents or 90.0%, and 3 male respondents or 10.0%. Only one person, 3.3% of the population, responded at a moderate level. In contrast, only 2 men from the entire sample gave an expert level response of 6.7%. In contrast, the 27 women who participated gave highly detailed responses of 90.0%.

## 6. Interest in Saving based on Gender

**Table 6.1**

**Table of Interest in Saving by Gender**

			Gender		Total
			Man	Woman	
Interest in Savings	Currently	Amount	0	8	8
		%	0.0%	26.7%	26.7%
	Tall	Amount	3	19	22
		%	10.0%	63.3%	73.3%
Total		Amount	3	27	30
		%	10.0%	90.0%	100.0%

According to available information, there were more female respondents than male respondents. This figure shows that there were 27 female respondents or 90.0% compared to only 3 male respondents or the equivalent of 10.0%. Equivalent to 26.7% of respondents or 8 female respondents giving moderate answers. In contrast, 3 male respondents, or 10.0% of the total, and 19 female respondents, or 63.3% of the total, provided thoughtful comments.

**7. T Value Test**

**Table 7.1  
T Value Test**

Items	Gender	Average	Standard Deviation
SERVICE QUALITY	Man	4,20	0.65
	Woman	4.30	0.35
INTEREST IN SAVING	Man	3.93	0.17
	Woman	4.02	0.55

The average rating of service quality for men is 4.20, while the average for women is 4.30 as shown in the table above. On average, men have a savings rate of 3.93 percent, while women have a savings rate of 4.02 percent. There is no significant difference (the difference is not too big) between men and women in terms of quality of service and willingness to save.

**Table 7.2**  
**Independent Samples Test**

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Differences	std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
QUALITY SERVICE	Equal variances assumed	2,648	.115	-.451	28	.656	-.10617	.23564	-.58886	.37652
	Equal variances not assumed			-.276	2.134	.807	-.10617	.38530	1.66794	1.45559
INTEREST IN SAVING	Equal variances assumed	2,655	.114	-.274	28	.786	-.08889	.32403	-.75264	.57486
	Equal variances not assumed			-.605	7,952	.562	-.08889	.14693	-.42807	.25029

The F value determined from the Levene test for the variable "Quality of Service" is 2.648, with a probability (Sig) greater than 0.05 ( $0.115 > 0.05$ ), as can be seen in the second table (independent sample test). Therefore  $H_0$  (null hypothesis) cannot be refuted. Therefore, the assumption of equal variance (equal variance is assumed) must be used in the analysis of the various tests (t-test). The t value under the same variance assumption is 0.451, and 0.656 is a significant probability ( $0.656 > 0.05$ ). Therefore, it can be said that there is no significant difference in the average "Quality of Service" rating between men and women.

Levene's F test value for "Intention to Save" is 2.655, with a Sig (significant probability) better than 0.05 ( $0.114 > 0.05$ ), as shown in the second table (independent sample test). Since this is the case, we must accept  $H_0$  (null hypothesis). Therefore, the assumption of equal variance (t-test) is required when comparing results from multiple tests. With a significant probability of 0.786 ( $0.786$

> 0.05), the t value assuming the same variance is 0.274. As a result, we can conclude that men's and women's "Intention to Save" are statistically equivalent.

### 8. Linear Regression Test

**Table 8.1**  
**ANOVA b**

Model		Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	2,266	1	2,266	11.142	.002a
	residual	5,693	28	.203		
	Total	7,959	29			

From the ANOVA table, it can be concluded that the model linking Service Quality with Interest in Saving has a significant level of significance ( $f = 11.142$ ;  $\text{sig} < 0.05$ ).

**Table 8.2**  
**Summary model**

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Change Statistics				
					R Square Change	FChange	df1	df2	Sig. FChange
1	.534a	.285	.259	.45093	.285	11.142	1	28	.002

The regression coefficient is 0.534, as shown in the table. This shows a "moderate" correlation between the excellence of Bank BSI's services and the tendency of customers to save. This suggests that the customer's thrifty tendency is only loosely related to service quality. In addition, consumer interest in saving at Bank BSI is influenced by other variables as much as 71.5%, while service quality only contributes 28.5% of this influence.

**Table 8.3**  
**Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	.869	.946		.919	.366
	SERVICE QUALITY	.732	.219	.534	3,338	.002

The regression equation  $Y = \alpha + \beta X$ , the regression model in this study is expressed in the equation  $Y = 0.869 + 0.732X$ . This equation is significant based on the ANOVA value which is less than 0.05. From the table above, it can be seen that there is a significant effect of Service Quality on Customers' Interest in Saving at Bank BSI, which is indicated by ( $t = 3.338$ ;  $\text{sig} < 0.05$ ).

#### **D. Conclusion**

Angka produktivitas di Indonesia masih tergolong rendah, dilihat dari jumlah peningkatan jumlah penduduk bekerja dan penurunan angka pengangguran sejauh ini belum bisa mengcover penurunan angka kemiskinan. Peningkatan garis kemiskinan tersebut berarti menunjukkan nilai tekun atau jiwa produktivitas kerja Indonesia masih belum tinggi. Sementara ajaran Islam sangat komprehensif dalam mengatur aktivitas umatnya. Di samping memberikan kebebasan dalam melakukan suatu aktivitas juga memberikan batasan dalam pelaksanaannya. Sehingga dengan ada keduanya tercipta suatu keseimbangan. Sistem *agile organization* pada dasarnya sudah selaras dengan ajaran Islam (al-Qur'an) yakni jalinan kerjasama atau *ta'awun* yang sejatinya sudah ada sejak lama.

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