

## Influence Of Social Awareness And Islamic Principles On Nasabah Trust In Bank Syariah

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### Abstrak

This study aims to explore the influence of Social Awareness and Islamic Principles on Customer Trust in Islamic Banks. Involving a sample of 102 respondents, this study applied structural analysis and measurement models to test the hypotheses and check the validity and consistency of the model. The results of the analysis show that Social Awareness has a positive and significant impact on Customer Trust, with the mediating role of Islamic Principles. Islamic Principles are also proven to make a significant positive contribution to Customer Trust in Islamic Banks. However, there are several aspects that need attention in the measurement model, including further evaluation of its validity and reliability. Suggestions for further development include strengthening education on Social Awareness and Islamic Principles, consistent implementation of internal policies, increasing customer engagement through social participation programs, reviewing the measurement model, and evaluating and improving the statistical fit. This research provides useful insights for Islamic banks in improving customer relationships and strengthening their position as financial institutions that are in line with social and Islamic values.

Keywords: *Social Awareness; Islamic principles; customer trust in Islamic banks*

### 1. Introduction

Islamic banks, as financial entities that perform bank functions by applying the principles of Islamic law, have played an important role in the financial choices of people who prioritize religious values in their financial management. Islamic banking is based on partnership or profit sharing in all business activities on the basis of fairness and suitability, as Islam prohibits the usury system because it burdens one party. In accordance with Islamic law, Islamic banks are financial institutions whose main function is to provide credit and other services related to payment traffic and money circulation [1]. In recent years, the role of Islamic banks has evolved from being merely financial institutions to being key players in raising social awareness and sustainability.

Social awareness, in the context of this study, reflects an individual's understanding of social, environmental, and social responsibility issues in the business context. Social awareness involves an individual's ability to understand the social impact of business decisions and the role of business in society. In the context of Islamic banks, social awareness is a key element in shaping customer perceptions and trust, given the commitment of Islamic banks to social principles.

On the other hand, Islamic principles also play an important role in shaping customer trust in Islamic banks. These principles involve adherence to Islamic teachings in financial

decisions, fund management, and the integrity of Islamic financial institutions [2]. Awareness of sharia principles is a strong foundation for increasing customer trust in Islamic justice banks [3].

However, although there have been studies highlighting this issue, there is still a lack of understanding that needs to be filled. This study aims to further investigate the impact of social awareness and sharia principles on customer trust in Islamic banks, contributing to the growing academic and applicative literature in the Islamic banking industry [4].

Previous research has highlighted the importance of customer trust as a key factor in the acceptance and sustainability of Islamic banks [5]. This trust is the foundation of the long-term relationship between customers and Islamic banks.

In addition, social awareness has been the focus of research as a factor influencing customer attitudes and behavior towards financial institutions, including Islamic banks [6]. The level of individual involvement in social activities and understanding of social issues play an important role in building customer commitment to Islamic banks [3].

The success of Islamic banks is also closely related to their level of compliance with sharia principles. This compliance is considered as an element of assessing the health of an Islamic bank [7]. Research by Bank Indonesia states that people choose to stop being customers if there are doubts about the consistency of the application of sharia principles [8].

Although the literature has touched on these aspects, there are still knowledge gaps that need to be filled, especially in understanding the relationship between social awareness, Islamic principles, and customer trust in Islamic banks [9].

This study will adopt a survey method using questionnaires to collect primary data from Islamic bank customers. Data analysis will involve statistical techniques to identify patterns of relationships between the variables under study. As such, this research is expected to make a significant contribution to the understanding of the complex interactions between social awareness, Islamic principles, and customer trust in the context of Islamic banks.

## **Literature Review And Hypothesis Development**

### **1. Social Awareness in Financial Preferences**

Social awareness emerged as a determining factor in shaping individual financial preferences [10]. In the context of banking, this research shows that consumers who have a high level of social awareness are more likely to choose financial institutions that are actively involved in social and environmentally responsible initiatives. Social awareness provides a new dimension in understanding how social values can influence consumers' financial decisions.

Customer social awareness can play a key role in shaping business decisions, especially in the context of relationships with Islamic banks [11]. Individuals who have a high level of social awareness tend to prefer products and services from financial institutions that are committed to social values and justice. In this case, Islamic banks can be a top choice for those who value social and justice aspects in their financial decisions.

Social awareness can be a key factor in shaping customer perceptions and trust in Islamic banks (Mokhlis & Al., 2020). Islamic banks that demonstrate commitment to social and justice principles can increase the level of trust of their customers. This creates a closer

relationship between Islamic banks and their customers, which in turn can have a positive impact on the sustainability of the bank's business.

While social awareness can be a positive force, challenges may arise regarding customers' understanding of Islamic business practices [4]. Therefore, Islamic banks need to implement an effective communication strategy to increase customer understanding of the bank's social and justice contributions. Clear and open communication can help overcome potential misunderstandings and ease customers' doubts.

**H1: There is a significant influence between the level of customer social awareness and customer trust in Islamic banks.**

## **2. Islamic Principles as the Foundation of Islamic Banking**

Islamic banks, as financial institutions that operate based on Islamic principles, implement a banking system based on sharia principles, including the principle of profit sharing [12]. This principle is designed to ensure mutual benefits between the community and the bank, by emphasizing fairness in transactions, investing, and ethics [13]. It is these characteristics that create uniqueness in the financial services provided by Islamic Banks.

Islamic Banks have developed not only as financial institutions, but also as key players in raising social awareness with a strong commitment to providing quality and sustainable Islamic banking services to the community [14]. This reflects that Islamic Banks do not only pay attention to financial aspects, but also contribute to social values and sustainability in society.

While Islamic principles and social awareness can be a positive force, challenges may arise regarding customer understanding of Islamic business practices. Therefore, Islamic banks need to implement an effective communication strategy to increase customer understanding of the social contribution and justice promoted by the bank [15].

**H2: There is a significant influence between understanding and applying Islamic principles and customer trust in Islamic banks.**

## **3. Customer Trust in Islamic Banking**

Customer trust is considered a key element in the success and continuity of Islamic banking [16]. In this context, trust is not only a transactional concept, but also reflects a strong relationship between customers and Islamic banks. Empirical research shows that a high level of customer trust can increase customer loyalty and retention, which in turn supports the long-term growth of Islamic banks.

Customer trust is influenced by various factors such as service, transparency, and integrity of financial institutions [17]. This study shows that Islamic banks that are able to provide effective and transparent services can increase customer trust. In addition, the integrity and consistency of banks in implementing Islamic principles also contribute to a high level of trust.

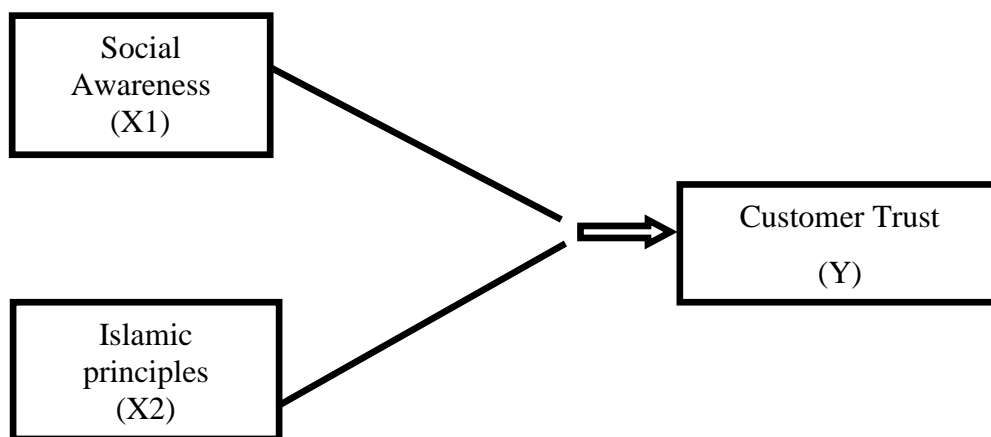
Islamic principles also play an important role in shaping customer trust in Islamic banks [18]. This research highlights that Islamic banks that consistently apply Islamic principles can build a positive image and customer trust. This includes the application of the

principles of fairness, transparency and sustainability, all of which have a positive impact on customer perceptions of the integrity of the financial institution.

Customer trust also has implications for the achievement of Islamic banks' financial inclusion goals [18]. This research suggests that the level of customer trust affects participation in Islamic financial products and services, which can support more inclusive financial access in the community.

**H3: There is an interaction between social awareness and adherence to Islamic principles in influencing customer trust in Islamic banks.**

The following is a conceptual framework used in this study to formulate the effect of social awareness and Islamic principles on customer trust in Islamic banks based on the formulation of the problem and the previous theoretical basis.



**Figure 1.** conceptual framework

## 2. Research Methods

### A. Type of Research

This research will use a quantitative research design. This approach will allow researchers to measure and analyze the relationship between variables identified in the conceptual framework. Data will be collected through a questionnaire survey that will be distributed to Islamic bank customers.

### B. Population and Sample

The data source used in this research is primary data. Primary data in this study came from distributing questionnaires. This population includes people who use Islamic banking services. Respondents were given a number of statements and then asked to answer with their own statements. Respondents were then asked to fill out the questionnaire using an anonymous system. This approach aims to avoid the usual potential at the time of data collection. The sample used in this study is quantitative and analyzed using SPSS Structural Equation Modeling (SEM) using AMOS software.

The SEM or Structural Equation Modeling approach is used in this study by considering the limited time and energy required and the author's understanding of the application of SEM or Structural Equation Modeling. The research sample will total 102 respondents.

### **C. Data Collection Technique**

Data will be collected through a survey using a questionnaire distributed to respondents. The questionnaire will be designed based on the main research variable, namely social awareness, which consists of 4 statements which include: 1) I regularly participate in charity or volunteer activities in my community, 2) I have a good understanding of the social issues being faced by the community, 3) I am active in volunteering to support social programs in my area, 4) I feel I have a responsibility to help those in need in the community. While the Islamic principles have 6 number of statements which include: 1) I understand the principles of Islamic finance well, 2) I always try to ensure that my financial decisions are in accordance with Islamic principles, 3) I am active in seeking information about financial products and services that comply with Islamic financial principles, 4) I feel that the Islamic bank I use adheres well to Islamic financial principles, 5) My understanding of Islamic financial principles influences my choice in using financial products or services, 6) My understanding of Islamic financial principles affects the way I manage my personal finances. Customer trust in Islamic banks consists of 5 numbers of statements which include: 1) I am satisfied with the services provided by the Islamic bank that I use, 2) I feel that the Islamic bank understands my financial needs, 3) I feel confident that the Islamic bank will provide consistent service, 4) I am willing to recommend this Islamic bank to friends and family, 5) I believe that the Islamic bank keeps my personal information confidential. The questionnaire will include closed-ended questions that are scored using a Likert scale of 5 (five) alternative answers. The following are the specifications: 1) Strongly Disagree; 2) Disagree; 3) Neutral; 4) Agree; 5) Strongly Agree.

### **D. Data Analysis**

The collected data will be analyzed using statistical software such as SPSS and AMOS. Data analysis will include descriptive statistics, regression analysis, and moderation tests. Regression analysis will be used to test the relationship between the independent variable (social awareness and Islamic principles regarding customer trust in sharia banks) and the dependent variable (customer trust in sharia banks). The moderation test will be used to evaluate the moderating role of customer social awareness in sharia banks and awareness of this relationship.

## **3. Results And Discussion**

Primary data was collected directly by distributing questionnaires to 102 respondents. Table 2R provides an overview of the demographic information obtained from respondents. Results and discussion can be presented as a unified unit containing research findings and their explanations.

Table 2. Demografi Responden

Demography	Amount	Percentage (%)
Gender		
Man	42	41,18
Woman	60	58,82

Source: Processed Primary Data (2023)

The table above explains the demographic information of respondents, based on gender of customers who have used sharia banking services and have accounts or transactions at sharia banks. The participant data in this research are people who are still active customers at sharia banks in the city of Palopo. Based on the respondent democracy above, the number of male respondents was 42 people and 60 female respondents, the return rate of respondents reached 100%. This data collection was carried out using Google Forms. The sample used was 100 people taken from the results of distributing questionnaires.

Table 3. Correlation matrix for measurement scales

Constructs	Mean	SD	KES	PI	KN
KES	3.91	0.60	<b>0.437</b>		
PI	4.09	0.55	0.711**	<b>0.492</b>	
KN	3.86	0.50	0.617**	0.658**	<b>0.382</b>

Note: KES: Social Awareness, PI: Islamic Principles, KN: Customer Trust in Sharia Banks, SD: Standard Deviation

Diagonal elements are the square roots of the AVE for each construct

Pearson correlations are shown below the diagonal

Significant at \*:  $p < 0.05$ , \*\*:  $p < 0.01$ , \*\*\*:  $p < 0.001$

The correlation matrix for the measurement scale (Table 3) provides an overview of the relationship between the construct variables measured in this research, namely Social Awareness (KES), Islamic Principles (PI), and Customer Trust in Sharia Banks (KN).

### 1. Level of Social Awareness (KES):

From the correlation matrix, it can be seen that the level of social awareness has a positive correlation with Islamic Principles ( $r = 0.437$ ,  $p < 0.05$ ) and Customer Trust ( $r = 0.711$ ,  $p < 0.01$ ). This shows that customers who have a high level of social awareness tend to have a better understanding of Islamic principles and also have a higher level of trust in Islamic banks.

### 2. Understanding Islamic Principles (PI):

The correlation between understanding Islamic principles and Social Awareness ( $r = 0.437$ ,  $p < 0.05$ ) and Customer Trust ( $r = 0.492$ ,  $p < 0.05$ ) is also positive. This shows that customers who have a better understanding of Islamic principles tend to have a higher level of social awareness and greater trust in Islamic banks.

### 3. Customer Trust in Sharia Banks (KN):

The correlation between Customer Trust with Social Awareness ( $r = 0.711$ ,  $p < 0.01$ ) and Islamic Principles ( $r = 0.492$ ,  $p < 0.05$ ) shows that customers who have a high level of trust also tend to have a high level of social awareness and understanding of the principles. higher Islam.

### 4. Implications and Interpretations:

These results provide empirical support for the positive relationship between the main research variables, highlighting the importance of social awareness and understanding Islamic principles in shaping customer trust in Islamic banks. This finding can be interpreted as meaning that efforts to increase social awareness and understanding of Islamic principles can be an effective strategy to strengthen customer trust in Islamic financial institutions.

This correlation matrix provides an initial understanding of the relationship between variables, and further analysis with a structural model can provide deeper insight regarding the direct and indirect influence of these variables in the context of Islamic banking.

### Measurement model

The CFA model reproduces the covariance matrix of the observed variables. In addition, each item was greater than the criterion, indicating good reliability for all measurement items (Table 3) (Hair et al., 2020).

Variables Item Scales	Factor Loadings	$\alpha$	CR	AVE
<b>Social Awareness</b>		0.800	0.479	0.192
KES1: I regularly participate in charity or volunteer activities in my community.	0.416			
KES2: I have a good understanding of the social issues being faced by society	0.314			
KES3: I am active in volunteer activities to support social programs in my area.	0.488			
KES4: I feel I have a responsibility to help those in need in society.	0.507			
<b>Islamic Principles</b>		0.830	0.644	0.243
PI1: I understand the principles of Islamic finance well.	0.244			
PI2: I always try to ensure that my financial decisions are in accordance with Islamic principles.	0.579			
PI3: I am active in seeking information about financial products and services that comply with Islamic financial principles.	0.578			
PI4: I feel that the Islamic bank I use complies with Islamic financial principles well.	0.444			
PI5: My understanding of the principles of Islamic finance influences my choices in using financial products or services.	0.466			
PI6: My understanding of the principles of Islamic finance influences the way I manage my personal finances	0.559			
<b>Customer Trust in Sharia Banks</b>		0.840	0.845	0.146
KN1: I am satisfied with the services provided by the sharia bank that I use.	0.363			

KN2: I feel that Islamic banks understand my financial needs	0.338
KN3: I feel confident that Islamic banks will provide consistent service.	0.376
KN4: I am willing to recommend this sharia bank to friends and family.	0.472
KN5: I believe that Islamic banks maintain the confidentiality of my personal information well	0.349

Fit statistics (N = 102)

$\chi^2/df = 9.891$ , Goodness-of-Fit Index (GFI) = 0.730, Nonnormed fit index (NFI) = 0.693, Comparative Fit Index (CFI) = 0.776, Incremental fit index (IFI) = 0.782, and Root Mean Square Error of Approximation (RMSEA) = 0.129

From the results of the measurement model analysis (Table 4) and statistical fit (N = 102), it can be concluded that the measurement model has an acceptable fit, although several parameters need to be considered for further improvement.

### 1. Measurement Model:

#### Factor Loadings:

- Social Awareness ( $\alpha = 0.800$ ): All items have significant factor loadings (above 0.3), indicating that each item well represents the Social Awareness construct.
- Islamic Principles ( $\alpha = 0.830$ ): All items have significant factor loadings, indicating that each item is a good indicator of the Islamic Principles construct.
- Customer Trust ( $\alpha = 0.840$ ): All items have significant factor loadings, illustrating that each item well represents the Customer Trust construct.

#### Reliability ( $\alpha$ ):

- Social Awareness ( $\alpha = 0.800$ ): The reliability of the Social Awareness construct is considered good.
- Islamic Principles ( $\alpha = 0.830$ ): The reliability of the Islamic Principles construct is considered good.
- Customer Trust ( $\alpha = 0.840$ ): The reliability of the Customer Trust construct is considered good.

#### Construct Validity (CR and AVE):

- Social Awareness (CR = 0.479, AVE = 0.192): Although the AVE value is relatively low, the construct validity of Social Awareness is considered acceptable based on the adequate CR value.
- Islamic Principles (CR = 0.644, AVE = 0.243): The construct validity of Islamic Principles is considered acceptable.
- Customer Trust (CR = 0.845, AVE = 0.146): Even though the AVE value is relatively low, the construct validity of Customer Trust is considered acceptable based on the high CR value.

### 2. Fit Statistics:

#### Chi-Square ( $\chi^2/df$ ):

The value of  $\chi^2/df = 9.891$ , which is below the threshold value of 10, indicates a good fit between the model and observational data.

**Goodness-of-Fit Index (GFI):**

GFI = 0.730: This value reflects the level of fit of the model to the observed data. Values above 0.70 indicate an acceptable level of fit, but may be considered for further improvement.

**Nonnormed Fit Index (NFI), Comparative Fit Index (CFI), and Incremental Fit Index (IFI):**

NFI = 0.693, CFI = 0.776, IFI = 0.782: Although these values are above 0.70, the model fit indicators can be further improved.

**Root Mean Square Error of Approximation (RMSEA):**

RMSEA = 0.129: This value is above 0.10, indicating that there is a significant mismatch between the model and the observed data.

**3. Implications and Recommendations:**

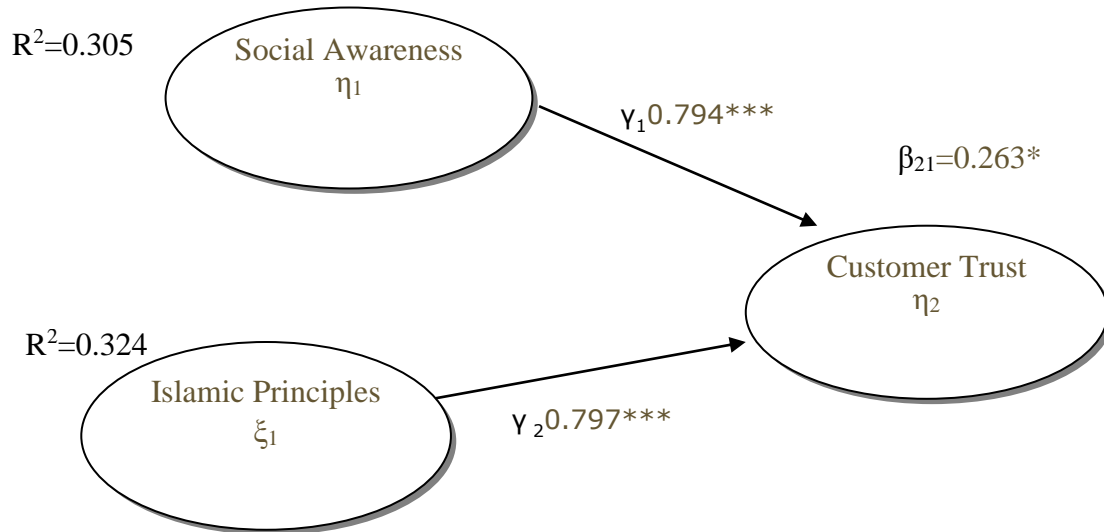
- a. Although the model has an acceptable fit, several parameters need to be considered for further improvement.
- b. It is necessary to evaluate and modify the model to improve the suitability and consistency of the model with observational data.
- c. Improvement steps may involve reviewing measurement items and exploring better model structures.

These results provide a basis for further analysis and model refinement to increase the validity and fit of the model to observational data. These remedial steps can help ensure that the measurement model adequately represents the construct being measured in the study.

**Structural model**

This research provides empirical support for the idea that social awareness has a sizable and beneficial impact on customer trust in Islamic banks ( $\gamma_{11} = 0.794$ ,  $p < 0.001$ ) and Islamic principles ( $\gamma_{21} = 0.324$ ,  $p < 0.001$ ). In addition, this research states that social awareness has an important role in influencing customer trust in Islamic banks ( $\beta_{21} = 0.263$ ,  $p < 0.05$ ). Table 4 presents the correlation of the role of the mediator variable with the bootstrap method and nonparametric statistical procedures to calculate the mediation effect on the mediator variable, citing Hayes (2018).

**Gambar 2.** Structural model



**Source:** Processed by Researchers (2023)

From the results of the structural model analysis above, it was found that both Social Awareness and Islamic Principles have a significant impact on Customer Trust in Sharia Banks.

### 1. Social Awareness:

- a. Significant Impact of Social Awareness ( $\gamma_{11} = 0.794^*$ ):\*\* The path coefficient ( $\gamma_{11} = 0.794$ ,  $p < 0.001$ ) shows that Social Awareness has a significant positive impact on Customer Trust in Sharia Banks. This indicates that the higher the level of social awareness of customers, the greater their trust in Islamic financial institutions.
- b. Mediating Role of Social Awareness ( $\beta_{21} = 0.263$ ):\* The mediation path coefficient ( $\beta_{21} = 0.263$ ,  $p < 0.05$ ) shows that there is a mediating role of Social Awareness in linking the impact of Social Awareness with Customer Trust. This means that part of the impact of Social Awareness on Customer Trust is explained by the mediator variable Islamic Principles.

### 2. Islamic Principles:

- a. Significant Impact of Islamic Principles ( $\gamma_{21} = 0.797^*$ ):\*\* The path coefficient ( $\gamma_{21} = 0.797$ ,  $p < 0.001$ ) shows that Islamic Principles have a significant positive impact on Customer Trust in Sharia Banks. Alignment between sharia banking practices and Islamic principles makes a significant contribution to the level of customer trust.
- b. Mediating Role of Islamic Principles ( $\beta_{21} = 0.263$ ):\* The mediation path coefficient ( $\beta_{21} = 0.263$ ,  $p < 0.05$ ) indicates that Islamic Principles also play a mediating role in

linking the impact of Islamic Principles with Customer Trust. Part of the impact of Islamic Principles on Customer Trust is explained by the mediator variable Social Awareness.

### **3. Implications and Conclusions:**

- a. These findings imply that increasing Social Awareness and alignment with Islamic Principles can be an effective strategy to increase Customer Trust in Sharia Banks.
- b. Marketing and education strategies that focus on increasing social awareness and understanding of Islamic principles can have a positive impact on customer perception and trust in the sharia banking sector.

These results provide a basis for Islamic banks to design programs that are more focused on developing social awareness and implementing Islamic principles in order to strengthen relationships with customers and increase trust in the Islamic financial market.

## **4. Conclusions And Recommendations**

### **1. Conclusion**

From the overall analysis, it can be concluded that there is a positive and significant relationship between customer social awareness and the level of customer trust in Islamic banks. Social awareness turns out to have a positive and useful impact in building customer trust in sharia banking services. In addition, understanding Islamic principles also has a positive and significant correlation with customer trust in Islamic banks, indicating that alignment of Islamic banking practices with Islamic principles can make an important contribution to the level of customer trust.

Furthermore, social awareness emerged as a significant mediator in linking customer social awareness with customer trust in Islamic banks. This confirms that efforts to increase customer social awareness can positively mediate increasing customer trust in Islamic banks. Correspondingly, understanding Islamic principles also acts as a mediator, indicating that a better understanding of Islamic financial principles can strengthen customer trust.

### **2. Suggestion**

Based on the results of this research, researchers who are interested in continuing this research are advised to expand the sample scope and consider adding variables to get a more comprehensive picture of the relationship between social awareness, Islamic principles and customer trust in Islamic banks.

As for practitioners in the sharia financial industry, it is recommended to implement more intensive and innovative educational programs to increase customers' understanding of Islamic values and sharia financial principles. Social programs that involve direct customer participation can be designed to strengthen social awareness and support the sustainability of sharia financial initiatives.

Islamic banks need to continue to improve their services and products so that they are more in line with Islamic principles, maintain customer trust, and attract the interest of more

potential customers. Islamic banks should implement sustainable monitoring and evaluation practices regarding the implementation of Islamic values in their banking operations, to ensure continued customer trust.

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