

THE INFLUENCE OF SHARIA FINANCIAL LITERACY, SERVICE QUALITY AND TRUST ON SAVINGS DECISION AT SHARIA BANK

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Abstract : Currently, sharia finance is proliferating with the increase in sharia financial institutions offering financial products and services based on Islamic law. However, low knowledge of sharia finance will affect the use and utilization of sharia financial services. The company realizes the importance of service quality in the sales activities of the products and services offered. By building a sense of trust between the bank and the customer, it will be possible to establish a strong relationship in the banking business. If customers have a sense of trust and satisfaction with a company's services, it means they have high confidence so they can make the right decisions. The sampling method in this research uses the Purposive Sampling method to collect quantitative data from research studies. The objective of this study is to determine the influence of sharia financial literacy, trust and service quality on the decision to open an account at a sharia bank for IAIN Kudus students. The data collection technique is by conducting a questionnaire on a sample of 200 respondents using the Lemshow method calculation. The research results show that sharia financial literacy, trust and service quality have a positive and significant effect on the decision to open a sharia bank account for IAIN Kudus students.

Keywords : **decision, islamic financial literacy, service quality, trust**

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1. Introduction

Currently, sharia finance is proliferating with the increase in sharia financial institutions offering financial products and services based on Islamic law. (Djuwita and Yusuf 2018). Based on the results of the National Financial Literacy and Inclusion Survey (SNLIK), it was found that Indonesia's sharia financial literacy index had progressed from 8.93% in 2019 to 9.14 in 2022. Meanwhile, the level of sharia financial inclusion in 2019 was 9.10% and in 2022 it will be 12.12%. The financial knowledge index for each sector is also shallow. The sharia banking sector is 6.63%, the sharia capital markets sector is 0.02% and the sharia insurance sector is 2.51%. Low knowledge of sharia finance will affect the use and utilization of sharia financial services which refers to market share, sharia financial industry, especially sharia banking which is lower than traditional banking (Ruwaidah 2020).

The company realizes the importance of service quality in the sales activities of the products and services offered. Many unsatisfactory services are caused by a lack of suggestions from customers. This results in the company losing its customers (Suryawan and Susilo 2022). Customer trust is a reflection of attitude or character for

an activity in trade and in the banking world. If a customer has a sense of trust in an agency, it means that they have placed a high level of trust so that the customer can maintain their relationship with the agency and create a strong emotional bond. If a customer expects a service in a certain position and gets a service that is higher than the expectations he had in mind so that the customer can easily continue using the product or service, then it can be said that the customer has felt his trust in the sharia bank or the sharia bank product (HERISKA 2022).

Decision according to SalusuinUsvita (2021) namely the process of choosing an alternative way of acting according to an efficient method according to the situation. According to Prasetijo & Ihalauw, a customer's decision is a choice from two or alternative options. In other words, individuals who make decisions must have one or more choices from several available alternatives (Hakim and Muttaqin 2020). Decision making is a series of activities analyzing various facts, information, data, theories or opinions which ultimately arrives at a conclusion that is considered the best or most appropriate. (Salim et al. 2021).

Financial literacy according to OJK (Financial Services Authority) is a process to grow skills, abilities, confidence, awareness and knowledge of managing finances which enables people to use sharia or conventional financial services. Sharia financial literacy is considered capable of influencing an individual's decision to use banking products (Setiawan and Mahyuni 2020). Low levels of sharia financial literacy can lead to interactions between sharia financial institutions and slow down economic growth. If someone has low sharia financial literacy, then they will have difficulty making choices about financial products and services that suit their needs. (Hakim and Muttaqin 2020).

According to (Inayatulloh et al. 2022) service quality is an effort to fulfill consumer needs and desires in a dynamic condition that influences services, products, people, processes and the environment that exceed expectations. It can be interpreted that service quality is an effort to serve and fulfill consumer needs in achieving consumer expectations. According to Kotler and Keller, the way a company can provide better quality of its products is by providing products of higher quality and quality so that if the product can satisfy the public then the product is what the public expects (Kotler 2002).

Trust means a person's feeling of confidence that he will find what he wants. Trust shows that someone is willing to take a certain action because they are sure that their partner will provide what is expected and generally they hope for trust in the form of words, promises or statements from other people. (ROSDIANSYAH 2020). Trust complies (Garate 2017) Trust is very important to have in order to strengthen a stable and comprehensive relationship between the various parties involved in the interaction, therefore, it is very important to build high customer trust as a top priority for creating customer trust in the bank. By building a sense of trust between the bank and the customer, it will be possible to establish a strong relationship in a banking business, where the bank has the responsibility to build a level of trust which is high for customers to feel confident and safe when saving at the bank.

Based on research conducted by Ruwaidah (2020) obtained the results that sharia financial literacy influences student decisions. However, in the results of research conducted by Hakim & Muttaqin (2020) it was found that understanding sharia financial literacy did not effect on the decision to open a sharia bank account. According to (Pramudani and Fithria 2020). Product quality influences on customers' decisions to save at Islamic banks. Research conducted by Muhammad Adam 2022) shows that

result. The trust variable does not significantly influence customers' decisions to use Hajj savings products. Research result (Fahrudin and Yulianti 2015) shows that service quality influences customers' decisions to save. Different from (Maisur and Shabri 2015) which shows that service quality does not effect on customers' decisions to save.

From the problem phenomena and gap research above, the aim of this research is to confirm the Influence of Sharia Financial Literacy, Service Quality and Trust on the Decision on Opening Savings Account at Sharia Bank (Case Study at IAIN Kudus Students).

1. THEORY AND METHODS

2.1 Theory Comprehensive Rational

The elements contained in the comprehensive rational theory used for decision making that are commonly used and will be accepted by many groups are as follows:

- a. Decision Making is faced with a problem
- b. Goals and objectives must be clear
- c. Decision making will select the best alternative

Comprehensive rational theory demands rational things in decision makers. The assumption is that a decision maker has enough information about the various alternatives that exist and takes into account the principles and costs and benefits and considers many interrelated problems (Zakilla et al. 2019).

Decision making often has a conflict of interest between the values believed by society. This theory assumes that existing facts and values can be easily differentiated, but it is difficult to differentiate between facts on the ground and existing values.

2.2 Decision

According to Irham Fahmi, a decision is a process of investigating a problem that starts from the background of the problem, identifying the problem and leading to the formation of conclusions or recommendations. These recommendations are then used and used as a basic guideline in decision making (Fahmi 2014). The decision to save is a customer's decision to provide a certain amount of funds to the bank to be entrusted as a financial institution whose function is to support the government (Jamaluddin et al. 2019). So a decision is a reaction to several alternative solutions that is carried out consciously by analyzing the possibilities of these alternatives along with their consequences. Because, it is this individual who decides whether to buy or not, what product or service to buy, how to buy it, and when and at which bank consumers must choose the right product. According to (Phillip 2008), there are 4 indicators of saving decisions, namely the stability of buying after knowing product information, deciding to buy because it is the most preferred brand, buying because it suits your wants and needs and buying because you get recommendations from other people.

2.3 Trust

According to (Phillip 2008) trust is a company's willingness to rely on business partners. Trust depends on interpersonal and interorganizational factors, such as corporate competence, integrity, honesty and kindness. According to (Handono &

Lisa 2004). Trust is defined as the willingness to rely on a relationship with a partner based on beliefs at certain risks. Trust exists if customers believe that the service provider can be trusted and also has a high degree of integrity (Usvita 2021). Customer trust is all the knowledge the customer has and all the conclusions the customer makes about the object, attributes and benefits. There are several dimensions and indicators of trust according to (Kotler 2009). There are four indicators, namely Benevolence (sincerity), Ability (ability), Integrity (integrity) and Willingness to depend.

2.4 Service quality

According to Tjiptono (2005), defines service quality or service quality as a measure of how well the level of service provided meets customer expectations. According to Parasuraman, service quality is a measure of overall assessment of the level of good service. The quality of service realized by an organization (banking) is an attraction after customers evaluate (compare) their expectations before receiving service with actual service performance. Quality service is not only delivering or serving but also understanding, comprehending and feeling (M. Mudavi Al-Haqqi et al. 2021). According to (Tjiptono 2005) divides service quality into five dimensions, namely tangible, reliability, responsiveness, assurance and empathy.

2.5 Sharia Financial Literacy

According to (Remund 2010) financial literacy is defined as a step up to a level of understanding the concept of finance and the process of being able to manage one's finances appropriately, whether in the short, medium or lifelong term and changing one's economic situation. Sharia financial literacy is the development of financial literacy with added elements in accordance with Islamic law (Salim et al. 2021). Sharia financial literacy is the ability of an individual to use financial knowledge, skills and attitudes in managing financial resources Islamic teachings. The level of sharia financial literacy means that more and more people will utilize products and services from sharia financial institutions (Nuraini et al. 2023). Indicators contained in sharia financial literacy according to (Remund 2010) namely knowledge, abilities and attitudes.

2.6 Hypothesis

- 1) **H1:** Sharia financial literacy has an influence on the Decision to Open an Account at a Sharia Bank (Case Study: IAIN Kudus Students)
- 2) **H2:** Service quality matters on the Decision to Open an Account at a Sharia Bank (Case Study: IAIN Kudus Students)
- 3) **H3:** Trust influences the decision to open an account at a Sharia Bank (Case Study: IAIN Kudus Students)

2.7 Research methods

This research was carried out at the Kudus State Islamic Institute (IAIN Kudus). Jl. Conge Ngembalrejo, Ngembal Rejo, District. Bae, Kudus Regency, Central Java 59322. The research used is a quantitative approach, data collected by questionnaire, and measurement using the likert scale. The population in this study was 200 respondents of IAIN Kudus students who had sharia bank accounts. Whereas Sample According to (Sugiyono 2015) is part of the number and

characteristics of the population. The sampling method in this research used the purposive sampling method is used to collect quantitative data from research studies. Calculating sample size with the formula *Lemeshow*. Data analyzed was using the Validity Test, Reliability Test, Classical Assumption Test, Test Multicollinearity, Normality Test, Multiple Linear Regression Test, Heteroscedasticity Test, Multiple Linear Regression Test, Test Coefficient of Determination (R²), F Test and the T Test by using data processing tools in the form of SPSS.

3. RESULTS AND DISCUSSION

3.1 Data Analysis Results

Validity test

Table 1 Validity Test Results

Variable	Items	Rcount	Rtable	Information
Sharia Financial Literacy (X1)	X1.1	0.651	0.138	VALID
	X1.2	0.754	0.138	VALID
	X1.3	0.696	0.138	VALID
Trust (X2)	X2.1	0.253	0.138	VALID
	X2.2	0.301	0.138	VALID
	X2.3	0.347	0.138	VALID
	X2.4	0.431	0.138	VALID
	X2.5	0.559	0.138	VALID
	X2.6	0.571	0.138	VALID
	X2.7	0.644	0.138	VALID
	X2.8	0.579	0.138	VALID
	X2.9	0.548	0.138	VALID
	X2.10	0.682	0.138	VALID
Service Quality (X3)	X3.1	0.235	0.138	VALID
	X3.2	0.317	0.138	VALID
	X3.3	0.361	0.138	VALID
	X3.4	0.438	0.138	VALID
Decision (Y)	Y.1	0.254	0.138	VALID
	Y.2	0.371	0.138	VALID
	Y.3	0.281	0.138	VALID
	Y.4	0.432	0.138	VALID

Source: SPSS Output Data Processed in 2024

Based on table 1, in the validity test, the results of data analysis obtained by comparing rcount with rtable are 0.138 and look at the significance level, which is 0.05. From the results of the analysis, it can be seen that all statement items for each variable have a value of rcount > rtable, meaning that all questionnaire statement items are valid.

Reliability Test

Table 2 X1 Reliability Test Results

No	Variable	Cronbach's Alpha	N of Items
1	Sharia Financial Literacy	,481	3

No	Variable	Cronbach's Alpha	N of Items
2	Service Quality	,796	10
3	Trust	,597	4
4	Decision	,658	4

Source: SPSS Output Data Processed in 2024

Based on the picture above, in the reliability test of Sharia Financial Literacy, Service Quality, Trust and the Decision to Open an Account at a Sharia Bank, the results of the analysis show that all variables have a Cronbach's alpha value > 0.70, meaning that all statements of sharia financial literacy, service quality, trust and the decision to open islamic bank accounts are reliable so they can be used as instruments in the sample measurement process in research.

Multicollinearity Test

Table 3 Multicollinearity Test Results

		Coefficients	
		Collinearity Statistics	
Model		Toleranc e	VIF
1	Sharia Financial Literacy	,748	1,337
	Service Quality	,695	1,438
	Trust	,690	1,448

a. Dependent Variable: Decision

Source: SPSS Output Data Processed in 2024

Based on the table above, tolerance values for each independent variable can be obtained of 0.748, 0.695 and 0.69. Meanwhile, the VIF value for each independent variable is 1.337, 1.438 and 1.448. This proves that each independent variable has a tolerance value > 0.10 and a VIF value < 10.00. It can be concluded that each independent variable in this study stated that there was no multicollinearity.

Normality test

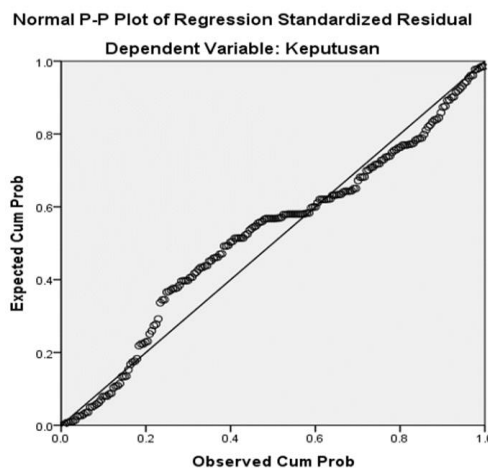


Figure 1 Normality Test Results

Source: SPSS Output Data Processed in 2024

Based on Figure 1, it can be seen that the distribution of points in the graph is spread around the diagonal line and the distribution follows the direction of the diagonal line. So the test conclusions in the regression model in this study are normally distributed.

Heteroscedasticity Test

Table 4 Heteroscedasticity Test Results

		Correlations				
			Literasi Keuangan Svariah	Kualitas Layanan	Kepercayaan	Unstandardized Residual
Pearson's rho	Literasi Keuangan Syariah	Correlation Coefficient	1.000	.419**	.409**	-.020
		Sig. (2-tailed)	.	.000	.000	.780
		N	199	199	199	199
	Kualitas Layanan	Correlation Coefficient	.419**	1.000	.465**	.029
		Sig. (2-tailed)	.000	.	.000	.686
		N	199	199	199	199
	Kepercayaan	Correlation Coefficient	.409**	.465**	1.000	.016
		Sig. (2-tailed)	.000	.000	.	.824
		N	199	199	199	199
	Unstandardized Residual	Correlation Coefficient	-.020	.029	.016	1.000
		Sig. (2-tailed)	.780	.686	.824	.
		N	199	199	199	199

Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output Data Processed in 2024

Based on figure 4 in the heteroscedasticity test, the analysis results show that the significance value for the Sharia Financial Literacy variable is 0.780, the Service Quality variable is 0.686 and the Trust variable is 0.824. This data shows that all independent variables have a significance level of > 0.05, so it can be concluded that the regression model does not contain heteroscedasticity.

Multiple Linear Regression Test

Table 5 Multiple Linear Regression Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.348	1.565		.222	.824
Literasi Keuangan Syariah	.264	.090	.192	2.918	.004
Kualitas Layanan	.220	.040	.378	5.553	.000
Kepercayaan	.211	.082	.177	2.582	.011

a. Dependent Variable: Keputusan

The multiple linear regression equation is explained as follows :

$$Y = 0,348 - 0,264 X_1 - 0,220 X_2 + 0,211 X_3 + e$$

- 1) A positive constant (a) value of 0,348 shows that the decision to open an account at a sharia Bank increases by 0.348 if the variables of Islamic financial literacy, service quality, trust are considered constant.
- 2) From the regression equation above, it regression coefficient for the Islamic financial literacy variable (b1) is 0.264. This means that the sharia financial literacy variable has a positive relationship with the decision to open an account at a Sharia Bank, increasing by 0.264 when other variables are considered constant.
- 3) From the regression equation above, it can be seen that the regression coefficient for the service quality variable (b2) is 0.220. This means that the service quality variable has a positive relationship with the decision to open an account at a Sharia Bank, increasing by 0.220 while the other variables are assumed to be constant.
- 4) From the regression equation above, it can be seen that the regression coefficient for the trust variable (b3) is 0.211. This means that the trust variable has a positive relationship with the decision to open an account at a Sharia Bank, increasing by 0.211 when other variables are constant.

Determination Coefficient Test (R²)

Table 6 Determination Coefficient Test Results (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.608a	.370	.360	1.59804

a. Predictors: (Constant), Trust, Sharia Financial Literacy, Service Quality

Source: SPSS Output Data Processed in 2024

In the R² coefficient of determination test, the Adjusted R Square (R²) value is 0.36. This means that the independent variables Sharia Financial Literacy, Service Quality, Trust, can only explain 36% of the dependent variable Decision to Open an Account at a Sharia Bank. Meanwhile, the remaining 64% (100% - 36%) is explained or influenced by other variables not included in this study. The results of the coefficient of determination (R²) with an Adjusted R Square value of 0.360 or 36% mean that the coefficient of determination of this variable shows a low level of correlation.

F test**Table 7 F TEST Results**

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	292,614	3	97,538	38,194	.000 ^b
	Residual	497,979	195	2,554		
	Total	790,593	198			

a. Dependent Variable: Decision

b. Predictors: (Constant), Trust, Sharia Financial Literacy, Service Quality

Source: SPSS Output Data Processed in 2024

The Sig. value for the influence of sharia financial literacy, service quality and trust simultaneously on Y of $0.000 < 0.05$ and the value of Fcount (38.194) $> F_{table}$ (2.42) it can be concluded that the hypothesis is accepted which means there is an influence between X1, X2 and X3 simultaneously on Y.

T test**Table 8 T Test Results**

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,348	1,565		,222	,824
	Sharia Financial Literacy	,264	,090	,192	2,918	,004
	Service Quality	,220	,040	,378	5,553	,000
	Trust	,211	,082	,177	2,582	,011

a. Dependent Variable: Decision

Source: SPSS Output Data Processed in 2024

The results of the T test are as follows:

1) The Influence of Sharia Financial Literacy on the Decision to Open an Account at a Sharia Bank

The test results on Sharia Financial Literacy can be obtained with a calculated t value of 2.918 and a t table of 1.97214. This proves that the calculated t is greater than the t table ($2.918 > 1.97214$) and the significance value is 0.004 which is smaller than 0.05 ($0.004 < 0.05$). So H1 is accepted, which means that the Sharia Financial Literacy variable has a significant effect on the decision to open an account at a Sharia bank.

2) The Influence of Service Quality on the Decision to Open an Account at a Sharia Bank

The test results on Service Quality can be obtained with a calculated t value of 5.553 and a t table of 1.97214. This proves that the calculated t is greater than the t table ($5.553 > 1.97214$) and the significance value is 0.000 which is smaller than 0.05 ($0.000 < 0.05$). So H2 is accepted, which means that the Service Quality variable has a significant effect on the Decision to Open an Account at a Sharia Bank.

3) The Influence of Trust on the Decision to Open an Account at a Sharia Bank

Test results on Trust can be obtained with a calculated t value of 2.582 and a t table of 1.97214. This proves that the calculated t is greater than the t table ($2.582 > 1.97214$) and the significance value is 0.011 smaller than 0.05 ($0.011 < 0.05$). So H3 is accepted, which means that the Trust variable has a significant effect on the Decision to Open an Account at a Sharia Bank.

3.2 Discussion

The Influence of Sharia Financial Literacy on the Decision to Open an Account at a Sharia Bank (Case Study: IAIN Kudus Students)

Based on the results of research that has been conducted, it shows that Islamic financial literacy positively and significantly influences the decision to open an account at an Islamic bank. The results of this research can prove that the first hypothesis (H1) has been accepted, which contains the assumption that there is an influence between sharia financial literacy (X1) on the decision to open an account at a sharia bank (Case Study: IAIN Kudus Students). The results of this research prove that sharia financial literacy can influence students' decisions to open an account with a sharia bank.

The findings of this study indicate that sharia financial literacy significantly influences students' decisions to open an account at a sharia bank, specifically among IAIN Kudus students. This aligns with the notion that understanding sharia financial principles empowers individuals to make informed decisions consistent with their ethical and religious values. Enhanced financial literacy enables students to recognize the benefits and compliance of sharia banking systems, thus encouraging them to engage with such institutions.

These results are consistent with prior research. For instance, Hakim et al. (2023) emphasized that sharia financial literacy contributes to individuals' preferences for Islamic banking services, as it bridges the knowledge gap about sharia principles and conventional banking differences. Similarly, Rahman and Fitri (2023) found that increased awareness of sharia financial products positively impacts the intention to use Islamic banking services, especially among younger demographics. Furthermore, Putri et al. (2023) highlighted that financial literacy is pivotal in driving trust and confidence in Islamic banks, ultimately influencing customer decisions.

This study adds to the growing body of literature by providing empirical evidence from the student population of IAIN Kudus. It underscores the importance of targeted educational interventions to improve financial literacy, particularly among students, as a means to foster greater engagement with Islamic banking services. Further exploration into diverse populations and contexts is recommended to validate and extend these findings.

The Influence of Service Quality on the Decision to Open an Account at a Sharia Bank (Case Study: IAIN Kudus Students)

Based on the results of research that has been conducted, shows that Service Quality has a positive and significant effect on the decision to open an account at a sharia bank. So H2 is accepted, which means that the Service Quality variable has a significant effect on the decision to open an account at a Sharia Bank. The results of this research prove

the hypotheses influence of Service Quality (H2) on the Decision to Open an Account at a Sharia Bank (Case Study: IAIN Kudus Students). This research obtained the results that Service Quality influences the Decision to Open an Account at a Sharia Bank.

The finding that service quality significantly influences students' decisions to open accounts at Sharia banks aligns with recent studies emphasizing the pivotal role of service quality in customer decision-making within Islamic banking. For instance, Anjelisa et al. (2023) found that Islamic service quality positively affects customer satisfaction and loyalty in Indonesian Islamic banks.

Similarly, Asnawi et al. (2020) demonstrated that service quality positively influences customer satisfaction and loyalty among Indonesian customers. Furthermore, Fida et al. (2020) observed that service quality significantly impacts customer satisfaction and loyalty in Oman's Islamic banks.

These studies corroborate the current research findings, underscoring the necessity for Sharia banks to prioritize service quality enhancements to attract and retain customers, especially among the student demographic. Future research could explore specific service quality dimensions that most effectively influence account-opening decisions, providing deeper insights for strategic improvements in Islamic banking services.

The Influence of Trust on the Decision to Open an Account at a Sharia Bank (Case Study: IAIN Kudus Students)

Based on the results of research that has been conducted, it shows that trust has a positive and significant effect on the decision to open an account at a sharia bank. So H3 is accepted, which means that the Trust variable has a significant effect on the Decision to Open an Account at a Sharia Bank.

The finding that trust significantly influences students' decisions to open accounts at sharia banks aligns with recent studies highlighting trust's pivotal role in customer decision-making within Islamic banking. Yulianti (2022) found that trust positively affects decisions to become customers of Sragen Sharia Bank, serving as an intervening variable between factors like bank reputation and customer decisions. Similarly, Dewi et al. (2024) reported that trust significantly impacts interest in using sharia bank products among members of the Mekarjaya Village Taklim Council. Furthermore, Setiawan et al. (2024) demonstrated that trust mediates the influence of religiosity, motivation, and promotion on decisions to purchase savings at Bank Sharia Indonesia Semarang. These studies collectively underscore the importance of building and maintaining trust to attract and retain customers in the Islamic banking sector. Sharia banks should therefore focus on transparent operations, adherence to sharia principles, and effective communication strategies to enhance trust among potential and existing customers.

4. CONCLUSION

Based on the results of the research and discussion, it can be concluded Sharia Financial Literacy Has a Positive and Significant Influence on Students' Decisions to Open an Account at a Sharia Bank. Service Quality has a Positive and Significant Influence on the Decision to Open an Account at a Sharia Bank. Trust has a positive and significant influence on the decision to open an account at a sharia bank.

Based on those findings, for Islamic banking businesses, it is recommended to prioritize enhancing sharia financial literacy among target audiences, particularly students, as it significantly influences their decisions to open accounts. This can be achieved through targeted educational campaigns, workshops, and partnerships with educational institutions. Additionally, maintaining high-quality services that meet customer expectations is crucial for attracting and retaining clients. Efforts should also focus on building and sustaining trust through transparent operations, adherence to sharia principles, and consistent communication. For researchers, further studies could explore the interplay between these factors across diverse demographics and regions, as well as investigate innovative strategies for improving financial literacy, service quality, and trust in the Islamic banking sector.

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Let me know if you need further edits!

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