



# The Influence of Cross-Selling Marketing and Service Quality on the Decision to Use Murabahah Financing Products with Member Trust as a Moderating Variable

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## Abstract

**Purpose** - This study aims to analyze the influence of cross-selling marketing and service quality on the decision to use murabahah financing products with member trust as a moderating variable at KSPPS Nusa Ummat Sejahtera KC Sudirman, Semarang City.

**Method** - This study used a quantitative approach, collecting data through questionnaires distributed to members using murabahah financing products at KSPPS Nusa Ummat Sejahtera KC Sudirman. Data analysis was conducted using multiple regression and moderated regression analysis to test the proposed hypothesis.

**Result** - The results of the study indicate that cross-selling marketing and service quality have a positive and significant influence on the decision to use murabahah financing products. The results of the study using moderated regression analysis showed that cross-selling marketing had a negative and significant influence, service quality had a positive and significant influence, trust had a positive and significant influence and strengthened cross-selling marketing relationships, trust had a negative and significant influence and weakened service quality on the decision to use murabahah financing products.

**Implication** - This study identifies the use of murabahah financing products at KSPPS Nusa Ummat Sejahtera KC Sudirman, Semarang City.

**Originality** - The originality of this research lies in its specific focus, namely the Sharia Savings and Loans and Financing Cooperative (KSPPS) as the object of research and also highlights the important role of member trust as a moderating variable between cross-selling marketing, service quality and Murabahah financing decisions.

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**Keywords:** Cross Selling Marketing, Service Quality, Trust, Murabahah Financing, Savings and Loan Cooperatives, Sharia Financing.



## Introduction

Financial institutions play a crucial role in the modern economy. This is an indicator of a country's progress, along with rapid economic growth.(Ishak, 2018)A country's economy can be reflected in its financial institutions. Therefore, the more developed a country becomes, the greater the role of financial institutions in regulating it, thus serving as an indicator of its progress. In Indonesia, Islamic and conventional financial institutions coexist in a dual banking system that offers a variety of products and services. Although conventional financial institutions still dominate the market, Islamic financial institutions continue to strive to improve their innovation and service quality.(Sari, 2023)The increase in Islamic bank assets, as disclosed by the Financial Services Authority, showed positive growth at the end of 2024, reaching IDR 980.30 trillion, an increase of 9.88% from the previous year.(Financial Services Authority, 2022)Therefore, the Financial Services Authority (OJK) is demanding more proactive measures in exploiting growth opportunities.

The growth of Islamic financial institutions in Indonesia is driven by increasing public literacy regarding Islamic financial products. Sharia Savings and Loans and Financing Cooperatives (KSPPS) are one of the simplest forms of Islamic financial institutions. KSPPS plays a crucial role in driving the economy of the poor while also functioning as a social and business institution capable of competing in the open market. In Indonesia, KSPPS has become a key pillar of the Islamic financial system, meeting the growing public demand for Sharia-compliant financial services. The phenomenon of the lack of increase or decrease in the number of Murabahah Financing members is an important indicator to explore. Cross-selling marketing, as a strategy that attempts to offer additional products or services to existing members, has not been optimal in encouraging decisions to use Murabahah Financing products. Furthermore, although some members consider service quality important, there is a misalignment of expectations and perceptions, as well as doubts about the institution's low capacity, which can weaken the influence of service quality on the decision to use Murabahah Financing products.



In competitive Islamic financial institutions, cross-selling marketing is a crucial strategy for increasing revenue and strengthening relationships with members. Cross-selling marketing involves offering additional products or services to members who already use the company's products.(Hidayat et al., 2016)Pre-research results showed that 48.6% of members had not used the additional products offered. Research by Dimas Wahyu Djatmiko and Ajar Sudrajat showed that there was an influence on the decision to use financing products.(Djatmiko & Sudrajat, 2023)

Service quality also plays a crucial role in building member trust in Islamic financial institutions. Responsive, empathetic, and reliable service will increase member satisfaction, ultimately driving loyalty and broader product usage.(Janahi & Al Mubarak, 2017). Pre-research results of 48.6% showed that members did not consider service quality to be an important factor in their decision to use the product. Research by Yosef Rinaldi, Samsir, and Ani Widyatsari showed that there was an influence on the decision.(Rinaldi et al., 2022).

Trust plays a crucial role in the relationship between Islamic financial institutions and their members. High trust will strengthen the positive impact of cross-selling marketing and service quality, while low trust can diminish the effectiveness of both variables.(Maharani, 2020)Pre-research results showed a positive perception of 54.3% in meeting future member needs by continuously innovating and improving the quality of services and products. Setiyawan's research moderated the relationship with service quality.(Setiyawan, 2020).



**Table 1. Number of Members Using Murabahah Financing at KSPPS Nusa Umat Sejahtera**

Branch office	Number of Users			
	2021	2022	2023	2024
KC Sudirman	150	150	150	125
Manyaran Branch Office	-	12	32	10
KC Mijen	-	23	40	17

Source: Interview with Admin of KSPPS NUS KC Sudirman, KC Manyaran, KC Mijen

The phenomenon of the lack of increase or decrease in the number of Murabahah Financing members at KSPPS Nusa Ummat Sejahtera KC Sudirman Semarang City is an important indicator to explore. Cross-selling marketing as a strategy that attempts to offer additional products or services to existing members has not been optimal in encouraging decisions to use Murabahah Financing products. In addition, although some members consider service quality important, there is a misalignment of expectations and perceptions as well as doubts about the low ability of the institution which can weaken the influence of service quality on the decision to use Murabahah Financing products.

Based on the phenomenon and research gaps, the researcher intends to conduct further research on the factors that influence the decision to use murabahah financing products by considering cross-selling marketing factors, service quality and trust.



## Literature Review

### Theory of Planned Behavior

In 1985, Ajzen developed a theory about behavior, the TPB. This theory discusses factors that can determine individual behavior. TPB is a development of the TRA (Theory of Reasoned Action). TPB has the most important factor for someone when performing a behavior, namely intention. Intention is a person's ability to understand the motivational factors that can influence a particular action. Factors that influence behavioral intention include the presence of an attitude, the presence of subjective norms, and perceived behavioral control. This theory serves as a basis for beliefs that can enable people to be open to whatever they will do.(Afdalia et al., 2014).

### Cross-Selling Marketing

Cross-selling marketing is a strategy used by companies to offer additional products to existing members who already use the bank's products. Cross-selling is a sales strategy that aims to increase sales of additional products or services to existing members and is based on the members' positive experiences with previous products.(Tama, 2012)Members choose murabahah financing products through cross-selling marketing because members already have trust in KSPPS Nusa Ummat Sejahtera, which can increase their intention to use new products. With clear and relevant information about murabahah financing products, members can make better and faster decisions. Furthermore, cross-selling marketing can create a positive perception of the product, thereby influencing members' attitudes in choosing murabahah financing. Research conducted by(Lukyani et al., 2024)states that cross-selling marketing has an influence on the decision to use a product.

H1: The influence of cross-selling marketing has a positive influence on the decision to use murabahah financing products.



### **Quality of Service**

Service quality plays a crucial role in building member satisfaction and trust in Islamic financial institutions.(Rinaldi et al., 2022)Service quality is the level of excellence offered by an institution in providing products or services. Therefore, to satisfy members, superior service quality is required, or service excellence, through employee attitudes in providing good service to members. Superior service quality, such as empathy and responsiveness, can increase member awareness of the benefits of murabahah financing products, thus facilitating member decision-making. Research conducted by(Miharta & Khusnudin, 2022)shows that service quality influences the decision to use murabahah financing products.

H2: The influence of service quality has a positive influence on the decision to use murabahah financing products.

### **Member Trust**

Trust plays a key role in the relationship between Islamic financial institutions and their members. Trust is one party's belief in the reliability, resilience, and integrity of the other party in a relationship, and trust indicates that their actions are the most important factors that will produce positive outcomes for the trusted party.(Maharani, 2020)High trust in financial institutions is crucial because it can influence members' response to marketing strategies, including cross-selling, and their likelihood of accepting additional products offered. Furthermore, trust also influences members' assessment of service quality; trusting members are more likely to rate the service received as good. Therefore, building member trust is crucial for increasing the effectiveness of cross-selling and service quality in encouraging the use of murabahah financing products. Research conducted by(Nursafitri & Hafizh, 2023)which states that trust can influence the decision to use murabahah financing products. Research conducted by(Setiyawan, 2020)shows that the research proves the large influence of trust and service quality on customer loyalty, which is shown by a significant value.

H3: Trust can moderate cross-selling marketing towards the decision to use murabahah financing products.

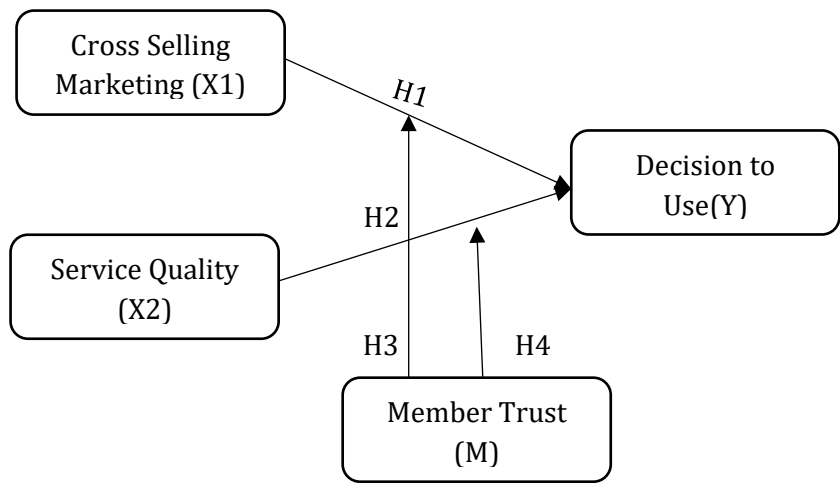


H4: Trust can moderate service quality on the decision to use murabahah financing products.

**Decision to Use**

The usage decision is the result of a series of stages that include information gathering, alternative evaluation, usage decision, and implementation of usage. This process determines how members interact with the product or service offered (Kotler & Keller, 2016). The decision to use Murabahah financing products is a process influenced by various factors, including financial needs, personal preferences, and perceptions of Islamic financial institutions.

**Figure 1. Framework of Thought**



**Methods**

This study uses a quantitative approach. The population in this study were members of the murabahah financing users of KSPPS Nusa Ummat Sejahtera KC Sudirman Semarang City and used a research sample of 85 members using a purposive sampling technique. The data collection technique in this study was through the distribution of questionnaires with a 5-point scale, namely a





score of 1 strongly disagree, a score of 2 disagree, a score of 3 neutral, a score of 4 agree, and a score of 5 strongly agree. The data analysis technique in this study used IBM SPSS 25 software which consists of validity tests, reliability tests, classical assumption tests, multiple regression analysis, hypothesis tests and moderation tests.

**Table 2. Indicators**

Variables	Definition	Indicator	Source
Customer Decision	The act of choosing a number from two or more alternative choices, because each individual will be able to make a decision and several must be available.	a. Information Search	(Kotler & Keller, 2016)
		b. Recognition of Needs	
		c. Buying decision	
		d. Alternative Evaluation	
		e. Post-Purchase Behavior	
Marketing Cross Selling	A strategy that offers additional products to previous customers who have used the service. products from the financial institution	a. Perceived performance benefits	(Lukyani et al, 2024)
		b. Customer satisfaction	
		c. Perceived fit	
		d. Consumer Loyalty	



Quality Service	ofThe best condition that can be offered by an institution that sells services or products in a way that satisfies all consumers by offering or recommending services or products that exceed expectations consumer.	a. Responsiveness (Afan Zaini, 2022) b. Empathy c. Assurance d. Reliability e. Tangible
Member Trust	An important factor for interpersonal and corporate relationships because it can influence cooperation, Communication and Productivity	a. Credibility (Maharani, 2020) b. Reliability c. Concern

Results and Discussion

Respondents were categorized by gender and occupation. Male respondents were the dominant group, comprising 48 respondents, or 56.5% of the 85 respondents. Traders were the dominant group, comprising 43.5% of the 85 respondents.



### Validity and Reliability Test

Validity testing is used to determine the usefulness of each instrument on each research variable. In determining validity, the calculated  $r$  value  $> r$  table and the significance value  $< 0.05$ , then it can be said to be valid. To determine the  $r$  table using the degree of freedom formula, namely  $df = n - 2$ , the formula can be calculated by subtracting 2 from the number of respondents, so that  $df = 85 - 2 = 83$  is obtained. At a significance level of 5%, the  $r$  table value is 0.2133. The results of the validity test indicate that all instruments are valid.

Reliability testing is used to ensure the consistency and stability of the instrument. In this study, instrument reliability was determined based on the Cronbach's Alpha value. An instrument is considered reliable if the Cronbach's Alpha value is 0.6 or higher. The reliability test results for all instruments were reliable.

### Classical Assumption Test

The normality test is performed to determine whether the variable data in the regression model is normally distributed. The normality test in statistical analysis uses the Kolmogorov-Smirnov test with an Asymp. Sig value of  $> 0.05$ . The results of the normality test using the Kolmogorov-Smirnov Asymp. Sig. of  $0.200 > 0.05$  indicate that the data is normally distributed.

Multicollinearity test is used to detect the presence of a strong linear relationship between independent variables in a regression model. Data is considered free from multicollinearity if the VIF value is  $< 10.00$  and the Tolerance value is  $> 0.1$ . The results of the multicollinearity test on cross-selling marketing are VIF value 3.849  $< 10.10$  on service quality VIF value 5.526  $< 10.10$  on trust VIF value 2.307  $< 10.10$ . So it can be concluded that the test does not occur multicollinearity.

Heteroscedasticity testing is performed in regression analysis to determine whether the residual variance is constant or fluctuates from one observation to another. Heteroscedasticity can be further demonstrated using the Geljser test. The basis for the Geljser test is that if a sig value  $> 0.05$ , it can



be concluded that heteroscedasticity does not occur. The results of the heteroscedasticity test using the Geljser test show that all variables have sig values  $> 0.05$ , indicating the absence of heteroscedasticity.

### Multiple Regression Analysis

Multiple regression analysis is used to describe the relationship between several independent variables and one dependent variable. The resulting multiple linear regression equation is:

$$Y = -0.840 + -0.723 X_1 + 1.636 X_2 + e$$

Information:

$\alpha$  = Constant

$\beta$  = Regression Coefficient

Y = Decision on Use

X<sub>1</sub> = Cross Selling Marketing

X<sub>2</sub> = Service Quality

e = Standard error

The results of the multiple linear regression equation, namely the constant value ( $\alpha$ ) of -2.477, indicate that if the cross-selling marketing and service quality remains constant or does not increase, the level of decision to use murabahah financing products is -2.477. The regression coefficient value of cross-selling marketing (X<sub>1</sub>) of 0.723 indicates that the variable (X<sub>1</sub>) has a positive effect on Y, indicating that every one unit increase in the cross-selling marketing variable will increase the decision to use murabahah financing products by 0.723. The regression coefficient value of service quality (X<sub>2</sub>) of 0.471 indicates that if the variable X<sub>2</sub> increases by one unit, the decision to use murabahah financing products will increase by 0.471.



### Coefficient of Determination Test

The coefficient of determination has a range of values between 0 and 1. If R<sup>2</sup> is negative or has a low value, then the independent variable becomes weaker when the dependent variable is explained. Conversely, if R<sup>2</sup> is positive, then the independent variable becomes stronger when the dependent variable is explained. The results of the coefficient of determination (R<sup>2</sup>) show an Adjusted R Square value of 0.868 or 86.8%.

**Table 3. Determination Coefficient Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.934a	.871	.868	1,575

Source: SPSS output, processed primary data, (2025)

### Hypothesis Testing

A partial test is conducted to determine whether each independent variable separately has a significant influence on the dependent variable. If the sig value is <0.05 and the calculated t value is > the table t value, then H1 is accepted.

**Table 4. Partial t-Test**

Coefficients <sup>a</sup>					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T
1	(Constant)	-2,447	.987		-2,478
	Cross-Selling Marketing	.723	.114	.523	6,765
	Quality of Service	.471	.082	.445	5,764



a. Dependent Variable: Decision to Use the Product

Source: SPSS output, processed primary data, (2025)

The test results show that there is a positive and significant influence of cross-selling marketing on the decision to use murabahah financing products. This is indicated by the results of the t-test on the cross-selling marketing variable having a sig value of  $0.000 < 0.05$  and a calculated t value of  $6.765 > t$  table 1.664, meaning that  $H_0$  is rejected and  $H_1$  is accepted. On the service quality variable, the results of the calculated t-test are  $5.764 > 1.664$  with a sig value  $< 0.05$ , meaning that the service quality variable has a positive and significant influence on the decision to use murabahah financing products.

**Moderated Regression Analysis (MRA) Test**

Moderation tests are used to understand how moderating variables can influence the strength of the relationship between the independent and dependent variables. Moderating variables serve to strengthen or weaken this relationship.

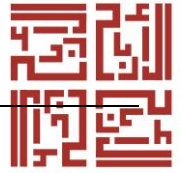
**Table 5. Test of the Coefficient of Determination (R2)**

Model Summary				
Model	R	R Square	AdjustedR Square	Standard Error of the Estimate
1	.947a	.897	.892	1,428

Source: SPSS output, processed primary data, (2025)

The results of the determination coefficient test show an Adjusted R Square value of 0.892 or 89.2%, which indicates that after the moderating variable, the ability of the cross-selling marketing and service quality variables is able to predict diversity in the performance of decisions to use murabahah financing products.

**Table 6. Partial t-Test**

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.840	1,126		-.746	.458
	Cross Selling Marketing	-.723	.354	-.489	-2,042	.044
	Quality of Service	1,636	.278	1,545	5,837	.000
	Cross Selling Marketing*Trust	.153	.035	2.104	4.409	.000
	Quality of Service*Trust	-.126	.029	-2,263	-4,431	.000

a. Dependent Variable: Decision to Use the Product

Source: SPSS output, processed primary data, (2025)

### Cross Selling Marketing in the Decision to Use Murabahah Financing Products

The first hypothesis states that cross-selling marketing has a negative and significant effect on the decision to use murabahah financing products, as indicated by a calculated t-value of  $-2.042 < t\text{-table of } 1.990$  and a sig. value of  $0.044 < 0.05$ , thus the hypothesis is accepted. The results of this study are in line with previous research conducted by (Lukyani et al., 2024). This study demonstrates that cross-selling marketing influences purchasing decisions by using special offer strategies for relevant additional products. This can increase transaction value and strengthen consumer relationships. Cross-selling can increase consumer product knowledge to help consumers make more informed purchasing decisions. However, the effectiveness of cross-selling marketing strategies is often hampered by several factors. Although murabahah financing is a product in demand by the public, people tend to prioritize meeting more specific and urgent basic needs. This results in people tending to be less responsive to other product offerings because they prioritize



clarity of contracts, competitive margins, compliance with sharia principles, and the absence of obstacles in the application process. Therefore, the implementation of cross-selling marketing strategies must be designed in a targeted manner, relevant to needs, and prioritizing education and transparency for members.

### **Service Quality on Decisions to Use Murabahah Financing Products**

The test results indicate that there is a positive and significant influence on the decision to use murabahah financing products. This can be seen from the t-test results which show a sig value of  $0.000 < 0.05$  and a calculated t value of  $5.837 > t \text{ table } 1.990$ , meaning the hypothesis is accepted. Service quality is a form of quality that functions as an effort to fulfill the needs and desires of members and the accuracy of service delivery to match member expectations. The results of this study are in line with previous research conducted by (Miharta & Khusnudin, 2022) which states that service quality has a positive and significant influence on customer decisions to take up murabahah financing products at Bank Muamalat KC Kediri. Companies that improve their service quality will take it to a higher level. Therefore, companies must improve service and monitor the implementation of service strategies provided to members. Providing good service aims to achieve satisfaction, thus increasing the likelihood of members using additional products, including murabahah financing.

### **Trust Moderates the Relationship between Cross-Selling Marketing and the Decision to Use Murabahah Financing Products**

The results of the study, which were tested using the MRA test, stated that cross-selling marketing moderated by trust had a positive and significant effect on the decision to use murabahah financing products, as indicated by a sig. value of  $0.000 < 0.05$  and a calculated t-value of  $4.409 > t\text{-table of } 1.990$ . This study is supported by previous research conducted by (Desfitriady et al., 2023) which states that trust influences purchasing decisions. Consumers





interested in a product will seek more information about the product they will use. Consumers can obtain information from various sources, such as marketing and experiential sources. Building member trust is an important factor in driving product usage decisions. Members tend to seek information and consider product functions before using them. An effective cross-selling marketing strategy relies heavily on established trust among members. Trust in a product allows members to be more receptive to additional products offered, as they are believed to be of good quality and meet their needs. Therefore, cross-selling marketing not only increases sales value but also strengthens trust. The higher the member's trust in the appropriate marketing strategy, the more likely they are to make a decision to use murabahah financing products. It can be concluded that trust strengthens the relationship between cross-selling marketing and the decision to use murabahah financing products.

### **Trust Moderates the Relationship between Service Quality and the Decision to Use Murabahah Financing Products**

The results of the study, which were tested using the MRA test, stated that service quality moderated by trust had a negative and significant effect on the decision to use murabahah financing products, as indicated by a sig. value of  $0.000 < 0.05$  and a calculated t-value of  $-4.431 < t\text{-table of } 1.990$ , meaning the hypothesis was accepted. The results of this study are supported by previous research conducted by (Setiyawan, 2020) stated that trust cannot moderate the influence of service quality on consumer loyalty. This means that good service quality through security and convenience provided by the company can directly influence consumer loyalty because with truly good service quality, trust in the company will automatically form. This is also related to the relationship between financial institutions and members, especially in murabahah financing products, which is strongly influenced by the level of trust. Member distrust can raise doubts about service quality, often caused by a lack of transparency, negative experiences, or incomplete information. This doubt can hinder decision-making and encourage members to seek more



reliable alternatives. Even if the service provided is satisfactory, a decrease in member trust can make members hesitate to remain members. This has the potential to reduce market share and damage the bank's reputation. It can be concluded that trust weakens the influence of service quality on the decision to use murabahah financing products.

## Conclusion

The results of the study on the influence of cross-selling marketing and service quality on the decision to use murabahah financing products with member trust as a moderating variable. Cross-selling marketing has a negative and significant effect on the decision to use murabahah financing products. If the community does not tend to prioritize the fulfillment of specific basic needs, members will make decisions to use murabahah financing products without considering competitive margins. Service quality has a positive and significant effect on the decision to use murabahah financing products. When the company improves the quality of good service, members will make decisions to use murabahah financing products. Trust positively moderates the relationship between cross-selling marketing and the decision to use murabahah financing products. If the cross-selling marketing strategy is carried out effectively, trust will grow among members and allow them to be more receptive to additional products offered through the cross-selling marketing strategy. Trust negatively moderates the relationship between service quality and the decision to use murabahah financing products. If members have a satisfactory experience with service quality characterized by responsiveness, reliable service, and empathy from the financial institution, it can trigger an increase in member trust which will then make decisions to use murabahah financing products. In further research, it is recommended to expand the research to more branch offices so that the results are more convincing and representative of KSPPS Nusa Ummat Sejahtera. Meanwhile, the implications of this study indicate that KSPPS Nusa Ummat Sejahtera needs to adapt its cross-selling marketing strategy to be more relevant to the needs of its members and improve the quality of service to create a positive experience that encourages the decision to use murabahah financing products



and builds member trust through transparency and good communication, so that the overall approach in marketing can be achieved by considering the interaction between the three variables.

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