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The Influence of Bank Size and Risk on Returns at Bank Nagari Syariah Batusangkar

Rahmiza Jihan Fadhila[1]
Universitas Islam Negeri Mahmud Yunus Batusangkar, Indonesia

Corresponding Author: Rahmiza Jihan Fadhila Email : jihanfadhilarahmiza@gmail.com

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ABSTRACT

This study aims to analyze the influence of bank size and risk on returns at Bank Nagari Syariah Batusangkar Branch. The research uses a quantitative approach with a survey method of students of the Sharia Banking Study Program class of 2023 UIN Mahmud Yunus Batusangkar as respondents who are users of Bank Nagari Syariah services. Data were collected through questionnaire deployment and analyzed using multiple linear regression with the help of SPSS software. Instrument testing is carried out through validity and reliability tests, while model testing includes classical assumption tests, t tests, F tests, and determination coefficients. The results of the study show that simultaneously the size of the bank and the risk have a significant effect on the return of Bank Nagari Syariah. Partially, the size of the bank has a significant effect on returns, as well as risks that show a significant influence on returns. A determination coefficient value of 0.605 indicates that 60.5% of the variation in return can be explained by size and risk variables, while the rest is influenced by other factors outside the study model. These findings underscore the importance of managing banks' operational size and effective risk management in increasing returns in Islamic banking.

Keywords: *Bank Size, Bank Nagari Syariah, Risk on Returns, Returns*

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INTRODUCTION

Banking is a strategic sector in the national financial system that plays an important role in maintaining economic stability and encouraging growth, including in the Islamic banking industry. To accelerate the pace of development to achieve social welfare for all people, it is hoped that the National Banking can play an active role in supporting various development activities both at the national and regional levels. The main role of Banking is seen as an institution that bridges between debtors and creditors

(Setya Wijaya, 2019). The development of the Islamic banking sector in Indonesia has become a significant benchmark for success. The development of Islamic banking in Indonesia shows significant growth, which is reflected in the increase in assets, number of customers, and financing activities, thus demanding optimal management of bank size and risk to maintain returns (Arisyanti et al., 2023). The emergence of the sharia system emerged as a result of the development of the Muslim community in Indonesia along with their increasing awareness of injustices in traditional banking. (Rahmanti et al., 1958). Islamic banks are financial institutions that operate according to the principles of Islamic law, in accordance with the fatwa set by the National Sharia Council of the Indonesian Ulema Council (Utama, 2020)

Banks are one of the important components in a country that has a vital function in economic progress, where banks involve many parties and face various risks in their activities. On the other hand, banks must be able to maintain the trust of various stakeholders, investors, and the public. Therefore, the application of Good Corporate Governance (GCG) principles in the banking industry is very important in order to have a sustainable and fundamental effect. To support this, Bank Indonesia has enacted Bank Indonesia Regulation No.8/4/PBI/2006 dated 30 January 2006, concerning the Implementation of Good Corporate Governance for Commercial Banks and has come into effect on 5 October 2006 (Ekonomi et al., 2016). Bank Nagari Syariah as a financial institution that upholds sharia values strives to develop its operating size, minimize risks that may arise, and continue to increase profits to maintain income stability.

The main challenge facing Islamic banking today lies in the ability to build and maintain the trust of all stakeholders. This trust is an important prerequisite for the bank's sustainability and development, because only trusted institutions are able to grow consistently, innovate, and strengthen their existence in the financial system. With a strong level of trust, Islamic banks will find it easier to raise public funds, attract investors, distribute financing, manage investments, and create productive job opportunities (M. B. Syariah, n.d.). Most of the performance comparisons between banks are influenced by the size of those banks (usually measured by total assets). Based on the opinion of Rosada (2013), banks that have more assets tend to obtain higher profitability (Yusuf, 1829).

In the last five years, the average growth of overall Islamic banking assets has been 33 percent per year. As of the end of October 2010, the total assets of Islamic banking have reached Rp. 86 trillion. In terms of institutions, there are currently 11 Sharia Commercial Banks, 23 Sharia Business Units, and 146 Sharia People's Financing Banks, with a total of 1 office. 625 at the end of September 2010(M. B. Syariah, n.d.). In Law No. 7 of 1992 concerning Banking, which has been amended through Law No. 10 of 1998, specifically in Article 8 paragraph 2 with its Explanation, it is stated that: 'Commercial Banks are required to have and apply guidelines in providing credit and financing based on Sharia Principles, in accordance with Bank Indonesia regulations. ' Thus, financing from Islamic banks is only intended for customers who are already

running a business that has grown, so financing will not be given to businesses that are just about to start. In addition, it is very important to note that all financing provided by Islamic banks must be documented in the form of a written agreement (D. I. B. Syariah, n.d.)

Based on the explanation above, we can both see that the size and risk of Islamic banks greatly affect returns, if the size of the bank decreases and the risk to the bank increases, the profits that will be obtained by the bank will experience problems or decrease. In Islamic nagari banks, they really implement these three elements in their governance so that sharia nagari banks can run their management properly.

In addition to the elements that affect the scale of a bank, the size of the bank also carries risks. Banks with larger sizes mean that the risks faced are higher, while smaller banks generally face lower risks in the future. Among the many types of risk, credit risk is the most important and increasingly the main focus of every bank. In addition, the size of the bank also affects the level of profitability. Larger banks usually have a better chance of profiting from various transactions.

Although previous studies have examined the influence of bank size and risk on the performance and profitability of Islamic banking, most of these studies use bank financial data directly and focus on nationwide Islamic commercial banks. On the other hand, studies that highlight sharia-based Regional Development Banks, especially Sharia Nagari Banks, are still relatively limited. In addition, previous research generally places bank size and risk as objective variables based on financial statements, while perception-based approaches of Islamic banking service users, especially students as an educated and potential group, have not been widely explored. The differences in institutional context, customer characteristics, and measurement approaches open up space for differences in empirical findings. Therefore, this research is important to fill the research gap by analyzing the influence of bank size and risk on Bank Nagari Syariah's returns based on the perspective of service users, so that it is expected to provide a more contextual and complementary understanding of previous studies.

RESEARCH METHODOLOGY

This study uses a quantitative approach with a survey method. This approach was chosen to analyze the influence of bank size and risk on the return of Bank Nagari Syariah Batusangkar Branch based on data obtained from respondents. The population in this study is students of the 2023 batch of the Sharia Banking Study Program of UIN Mahmud Yunus Batusangkar who are users of Bank Nagari Syariah services. The sampling technique used is total sampling, so that all members of the population are made as research respondents. The number of respondents involved in this study was 60 people.

The research data was collected through the distribution of questionnaires compiled using a five-point Likert scale, which aimed to measure respondents' perceptions of the variables of bank size, risk, and return. Before the analysis is carried

out, the research instrument is tested through validity tests and reliability tests to ensure the accuracy and consistency of measurements. The validity test was carried out by comparing the calculated r value and the table r, while the reliability test was measured using Cronbach's Alpha value.

Data analysis was performed using multiple linear regression analysis with the help of SPSS software. Prior to hypothesis testing, the data were first tested through classical assumption tests which included normality tests, multicollinearity tests, and heteroscedasticity tests to ensure that the regression model met statistical requirements. Hypothesis testing was carried out through a t-test to determine the partial influence of each independent variable, and an F test to determine the simultaneous influence of bank size and risk on returns. In addition, the coefficient of determination (R^2) is used to measure the magnitude of the contribution of independent variables in explaining the variation of dependent variables.

RESULT AND DISCUSSION

Validity Test

Validity is an index that shows that the measuring instrument really measures what it is intended to measure. The higher the validity of the instrument, the more accurately the measuring tool measures data. Validity testing is important so that the questions given do not produce data that deviates from the description of the variable in question (Amanda et al., 2019). Validity testing is a process to evaluate whether a measuring instrument has validity or not. The measuring instrument referred to here refers to the questions contained in the questionnaire. A questionnaire is considered valid if the questions prepared can represent what the questionnaire wants to measure (Janna & Herianto, 2021).

Validity testing is carried out to ensure that each statement item in the questionnaire is able to measure research variables correctly and in accordance with the measurement objectives. Validity testing is carried out by comparing the calculated r value with the r table at a significance level of 5%. A statement item is declared valid if the calculated r value is greater than the table r. Based on the results of data processing using SPSS software, all statement items on the bank size, risk and return variables show a calculated r value that is greater than the r table. Thus, it can be concluded that all research instruments used have met the validity criteria and are suitable for use in the next analysis stage. The following are the results of data processing for the validity test of variable X1 using SPSS :

Quesions	r value	r table	Description
X1.1	0,603	0,361	Valid
X1.2	0,419	0,361	Valid
X1.3	0,663	0,361	Valid
X1.4	0,558	0,361	Valid

Table 1.1 Validity Test (X1)

Referring to the validity testing table that has been mentioned, it can be concluded that all statement items have good validity because they meet the requirements where if the calculated r value is higher than the table r value, then the statement item is considered valid. The results of the validity test on variable X2 using SPSS are as follows:

questions	r values	r table	descriprion
X2.1	0,543	0,361	Valid
X2.2	0,429	0,361	Valid
X2.3	0,682	0,361	Valid
X2.4	0,780	0,361	Valid

Tabel 1.2 Uji Validitas (X2)

Based on the validity testing table mentioned above, it can be concluded that all statement items have good validity because they meet the requirements where if the calculated r value is higher than the table r value, then the statement item is considered valid. The results of the validity test on variable Y using SPSS are as follows:

questions	r values	r table	descriprion
Y.1	0,640	0,361	Valid
Y.2	0,608	0,361	Valid
Y.3	0,705	0,361	Valid
Y.4	0,452	0,361	Valid

Tabel 1.3 Validity Tes (Y)

Based on the table above, it can be concluded that all statement items are valid because they comply with the rule where if the calculated r is greater (>) than r table then the statement item is valid.

Reliability Test

The reliability test was carried out to determine the level of consistency and stability of the research instrument in measuring the same variable when used repeatedly. The research instrument is declared reliable if it has a Cronbach's Alpha value greater than 0.70. Based on the test results, a Cronbach's Alpha value of 0.913 was obtained, which indicates that all statement items in the questionnaire have an excellent level of reliability. Thus, this research instrument can be used consistently for data collection and analysis at the next stage. The results of the reliability test using SPSS are as follows :

Reliability Statistics

Cronbach's Alpha	N of Items
.913	3

Based on the reliability test, it can be concluded that each item of the statement is valid because it is in accordance with the provisions, namely the reliability test value must be greater (>) than 0.05. Where in the test results above the result is 0.913, so the statement is reliable.

Classic Assumption Test

Normality Test

The normality test is carried out to find out whether the research data is normally distributed or not as one of the prerequisites in regression analysis. The normality test in this study uses the Kolmogorov–Smirnov and Shapiro–Wilk tests with a significance level of 5%. The data is declared to be normally distributed if the significance value is greater than 0.05. Based on the test results, the significance value of all variables shows a number smaller than 0.05, so it can be concluded that the research data is not normally distributed.

Tests of Normality

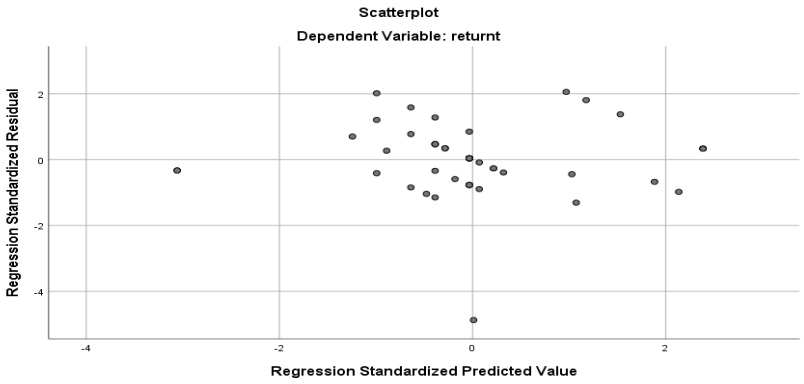
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Total_Y	.283	60	.000	.825	60	.200
Total_X1	.303	60	.000	.828	60	.121
Total_X2	.285	60	.000	.859	60	.156

a. Lilliefors Significance Correction

Based on the results of the Kolmogorov–Smirnov test, the return variable (Y) had a significance value of 0.200, the bank size variable (X1) of 0.121, and the risk variable (X2) of 0.156. All of these significance values are greater than 0.05, so it can be concluded that the research data is normally distributed

Homoscedasticity tests

Homoscedasticity tests were performed to determine whether the residual variance in the regression model was constant at all levels of independent variable values. The homoskedasticity test in this study was carried out by observing the pattern of point distribution on the scatterplot graph between the residual value and the predicted value. The regression model is stated to meet the assumption of homogeneity, if the residual points are randomly spread above and below the zero axis and do not form a specific pattern. Based on the test results, the point distribution showed a random pattern and did not form a clear pattern, so it can be concluded that the regression model did not experience symptoms of heteroscedasticity and met the assumption of homoscedasticity.



Based on the results of the homoskedasticity test displayed through the scatterplot graph, it can be seen that the residual points are randomly spread above and below the zero line on the Y-axis and do not form a specific pattern, such as a constricted, corrugated, or irregular pattern. This shows that residual variance is constant across the value levels of independent variables. Thus, it can be concluded that the regression model in this study does not experience symptoms of heteroscedasticity or has met the assumption of homoscedasticity. This condition indicates that the regression model is suitable for further analysis because the estimated regression coefficient is not biased due to the difference in residual variance.

Multicollinearity test

The multicollinearity test was performed to find out whether or not there is a strong relationship between independent variables in the regression model. The existence of multicollinearity can cause the regression coefficient to be unstable and difficult to interpret. The multicollinearity test in this study was carried out by looking at the values of Tolerance and Variance Inflation Factor (VIF). The regression model is declared free of multicollinearity if the Tolerance value is greater than 0.10 and the VIF value is less than 10. Based on the test results, all independent variables had a Tolerance value above 0.10 and a VIF value below 10, so it can be concluded that the regression model does not experience symptoms of multicollinearity and is suitable for further analysis.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.409	1.570		.897	.373		
	Total_X1	.377	.103	.371	3.642	.001	.668	1.497
	Total_X2	.532	.108	.503	4.937	.000	.668	1.497

a. Dependent Variable: Total_Y

Based on the results of the multicollinearity test, it is known that the variables of bank size (X1) and risk (X2) have a Tolerance value of 0.668 and a Variance Inflation Factor (VIF) value of 1.497. The Tolerance value is greater than 0.10 and the VIF value is well below the critical limit of 10. This result shows that there is no strong relationship between independent variables in the regression model. Thus, it can be concluded that the regression model used in this study is free from the symptoms of multicollinearity, so that each independent variable can explain its influence on the dependent variable independently without distortion due to the high correlation between independent variables.

Hypothesis Test

A hypothesis is a temporary answer to a problem that is still presumptive because its truth must still be proven. The alleged answer is a temporary truth, the truth of which will be tested using data collected through research (Mandailina & Pramita, 2022). Hypothesis testing is a method in inferential statistics that is used to test the truth of a statement or conjecture (hypothesis) about a population based on sample data. (Sopingi et al., 2023). This process is important in research to make decisions or conclusions based on data (Walida Mustamin et al., 2022).

T Test

The t-test was used to determine the influence of each partially independent variable on the dependent variable in the regression model. This test is carried out by comparing the calculated t-value with the t-table at a significance level of 5%, or by looking at the significance value (p-value). Independent variables are declared to have a partial significant effect on the dependent variable if the calculated t-value is greater than the t-table or the significance value is less than 0.05.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.409	1.570		.897	.373		
	ukuran	.377	.103	.371	3.642	.001	.668	1.497
	risiko	.532	.108	.503	4.937	.000	.668	1.497

a. Dependent Variable: returnt

Based on the results of the t-test, it is known that the bank size variable (X1) has a calculated t-value of 3.642 with a significance level of 0.001. The t-value of the calculation is greater than the t table of 1.673 and the significance value is smaller than 0.05, so it can be concluded that the size of the bank has a partial significant effect on the return of Bank Nagari Syariah. This shows that the better the bank's operational size, the greater the return produced.

Furthermore, the risk variable (X2) showed a calculated t-value of 4.937 with a significance level of 0.000. A calculated t value greater than t in the table and a significance value smaller than 0.05 indicate that risk has a partial significant effect on Bank Nagari Syariah's returns. These findings confirm that the level of risk faced by banks has an important role in determining the amount of return obtained.

Overall, the results of the t-test show that both bank size and individual risk have a significant influence on returns, so these two variables are important factors that need to be considered in an effort to improve the performance and return of Bank Nagari Syariah.

F Test

The F test is used to find out whether all independent variables simultaneously have a significant effect on the dependent variables in the regression model. This test is performed by comparing the calculated F value with the F table at a significance level of 5%, or by looking at the significance value (p-value). The regression model is declared to be significant simultaneously if the calculated value of F is greater than the F of the table or the significance value is less than 0.05.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	133.149	2	66.575	43.693	.000[b]
	Residual	86.851	57	1.524		
	Total	220.000	59			

a. Dependent Variable: Total_Y

b. Predictors: (Constant), Total_X2, Total_X1

Based on the results of the F test, an F value of 43.693 was obtained with a significance level of 0.000. The significance value is less than 0.05, so it can be concluded that the size of the bank and the risk simultaneously have a significant effect on the return of Bank Nagari Syariah. These results show that the regression model used has a good ability to explain the relationship between independent variables and dependent variables.

These findings indicate that the combination of bank size and risk management has an important role in determining the size of the return obtained by banks. Thus, the increase in Bank Nagari Syariah's returns is not only influenced by one factor separately, but is the result of the interaction between the bank's operational scale and the level of risk faced. This emphasizes that strategic decision-making in Islamic banking needs to consider both variables simultaneously to achieve optimal performance.

Uji Coefisien Determinan

The determination coefficient test was carried out to determine the extent of the ability of independent variables to explain the variation of dependent variables in the regression model. The coefficient of determination is indicated by the value of R Square (R^2). The greater the value of R^2, the greater the contribution of the independent variable in explaining the change in the dependent variable. Based on the results of the analysis, an R Square value of 0.605 was obtained, which shows that 60.5% of the variation in Bank Nagari Syariah's returns can be explained by the variables of bank size and risk together, while the remaining 39.5% is explained by other factors outside this research model.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.778[a]	.605	.591	1.234

a. Predictors: (Constant), Total_X2, Total_X1

Based on the results of the determination coefficient test, an R Square value of 0.605 was obtained. This value shows that the variables of bank size and risk together are able to explain 60.5% of the variation in Bank Nagari Syariah's returns. In other words, more than half of the changes in bank returns are influenced by a combination of the bank's operational scale and the level of risk faced. Meanwhile, the remaining 39.5% was influenced by other factors outside of this research model, such as operational efficiency, management quality, macroeconomic conditions, and the level of banking competition. The Adjusted R Square value of 0.591 also indicates that the regression model is relatively stable and does not experience a significant decrease in explanatory ability even though it has been adjusted for the number of variables and the study sample. This shows that the model used has a strong enough explainer power and is relevant to analyze the factors that affect the returns of Bank Nagari Syariah, so that the results of the research can be used as a basis for consideration in managerial decision-making and Islamic banking policies.

DISCUSSION

Based on the results of multiple linear regression analysis, this study shows that bank size and risk have a significant influence on the return of Bank Nagari Syariah Batusangkar Branch. The results of the F test indicate that the two variables simultaneously have a significant effect on returns, which confirms that the bank's return performance cannot be separated from the combination of operational scale and

level of risk faced. This finding is in line with the value of the determination coefficient (R Square) of 0.605, which suggests that 60.5% of the variation in return can be explained by the size of the bank and the risk together.

Partially, the results of the t-test show that the size of the bank has a significant effect on the return of Bank Nagari Syariah. This indicates that the increase in bank size, as reflected in the number of customers, operational activities, and fundraising capacity, contributed to increased returns. Banks with larger sizes tend to have a better ability to take advantage of economies of scale, expand services, and improve operational efficiency, thus having a positive impact on the returns obtained.

The results of the study show that the size of the bank has a significant effect on the return of Bank Nagari Syariah is in line with the theory of economies of scale, which states that the larger the size of a bank, the more efficient the operational costs that can be achieved, thus potentially increasing returns (Rose & Hudgins, 2013). Banks with a larger asset scale and customer base have a better ability to diversify products, expand service networks, and maximize resource utilization, which ultimately has a positive impact on returns. These findings are also supported by the view of the theory of firm size, which emphasizes that company size is an important determinant in financial performance because it relates to competitiveness, efficiency, and business stability.

Furthermore, the significant influence of risk on returns can be explained through the risk–return trade off theory, which states that the level of return earned by a financial institution cannot be separated from the risk incurred (Bodie, Kane, & Marcus, 2014). In the context of Islamic banking, financing risk is the main factor that affects returns because it is directly related to the quality of productive assets. Risks that are not managed properly have the potential to increase non-performing financing and reduce profitability, resulting in a decrease in returns. Instead, implementing effective risk management allows banks to maintain a balance between the level of risk and the expected return.

Simultaneously, the results of the F test showing that bank size and risk have a significant effect on returns strengthen the theory of banking financial management, which emphasizes that the bank's financial performance is the result of the interaction between operational capacity and risk control ability (Gorton & Metrick, 2012). The value of the determination coefficient of 0.605 indicates that the two variables have a strong enough explainer power for the return of Bank Nagari Syariah. Thus, the findings of this study confirm that the strategy of increasing returns in Islamic banking cannot be carried out partially, but must be through strengthening the size of the bank accompanied by prudent and sustainable risk management in accordance with sharia principles.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that the size of the bank and risk have a significant effect on the return of Bank Nagari Syariah Batusangkar Branch. The results of the partial test (t test) show that the size of the bank has a significant influence on returns, which indicates that the increase in the bank's operational scale, such as the number of customers and fundraising activities, contributes to the increase in returns. In addition, risk is also proven to have a significant effect on returns, which confirms that the level of financing risk faced by banks has an important role in determining return performance.

Simultaneously, the results of the F test showed that the size of the bank and risk together had a significant effect on returns. The value of the determination coefficient (R Square) of 0.605 showed that 60.5% of the variation in Bank Nagari Syariah's returns could be explained by these two variables, while the rest was influenced by other factors outside the research model. Thus, the increase in returns in Islamic banking is not only determined by the size of the bank, but also depends on the bank's ability to manage risks effectively and sustainably in accordance with Islamic principles.

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