

**THE MODERATING EFFECT OF RELIGIOUS COMMITMENT ON THE  
EFFECT OF ISLAMIC ATTRIBUTES ON CUSTOMER SATISFACTION**

**(Empirical Study of Bank BMT Beringharjo Customers)**

Submitted to fulfill the requirements for obtaining a Bachelor's degree at the  
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## DECLARATION

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Stating that this thesis with the title: "THE MODERATING EFFECT OF RELIGIOUS COMMITMENT ON THE EFFECT OF ISLAMIC ATTRIBUTES ON CUSTOMER SATISFACTION (Empirical Study of Bank BMT Beringharjo Customers) contains no work that has ever been submitted to obtain a degree in a university, and to the best of my knowledge there are also no works or opinions that have been written or published by other people, except those that are written in this manuscript and mentioned in the Bibliography. If it turns out that in this thesis it is known that there are works or opinions that have been written or published by others, I am willing to have the work cancel.

Yogyakarta, 5 July 2024

  
Dina Assyifa Rahmah

## MOTTO

“Success is a long journey from one failure to the next without losing enthusiasm”

(Winston Churchill)

Allah does not burden anyone except according to our ability,

Al-Baqarah Ayat 286

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا ۗ لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ رَبَّنَا لَا تُؤَاخِذْنَا إِنْ نَسِينَا أَوْ أَخْطَأْنَا ۗ رَبَّنَا  
وَلَا تَحْمِلْ عَلَيْنَا اِصْرًا كَمَا حَمَلْتَهُ عَلَى الَّذِينَ مِنْ قَبْلِنَا ۗ رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا طَاقَةَ لَنَا بِهِ ۗ وَاعْفُ عَنَّا  
وَاجْفِرْ لَنَا وَارْحَمْنَا ۗ أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ

*“Allah does not burden anyone except according to his ability. He gets the reward for what he does, and he gets the punishment for what he does. (They prayed), "O our Lord, do not punish us if we forget or make mistakes. Oh Allah, do not burden us with a heavy burden as You have burdened those before us. Oh Allah, do not impose on us that which we are not able to bear. Forgive us and have mercy on us. You are our protector, so help us against the disbelievers.”*

## **DEDICATION**

### *Assalamu'alaikum Warahmatullahi Wabarakatuh*

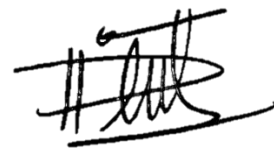
All praise to Allah SWT, who has provided convenience, grace, and mercy in writing a thesis with the title "The Moderating Effect of Religious Commitment on The Effect of Islamic Attributes on Customer Satisfaction". This thesis is prepared to fulfill one of the requirements for obtaining a Bachelor's degree at the Faculty of Economics and Business, University of Muhammadiyah Yogyakarta. The author took this topic in the hope of providing input for further research and exploring the effect of Islamic attributes on customer satisfaction at BMT Beringharjo. This research seeks to provide insight to improve operational practices and understand the integration of religious values in Islamic financial institutions. The completion of this thesis is inseparable from the guidance and support of various parties, therefore on this occasion the author expresses his gratitude to:

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The author realizes that the writing of this thesis is still far from perfection. For this reason, the author really hopes for suggestions and criticism from readers for the sake of perfecting this thesis. Finally, the author hopes that this final project can be useful for the reader.

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Dina Assyifa Rahmah

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