

## **ABSTRACT**

*The prohibition of usury practices in conventional banks encourages Islamic economists to seek solutions with the presence of Islamic banks. Currently, Bank Syariah Indonesia has succeeded in becoming the leading Islamic bank in Indonesia. Nonetheless, in terms of market capitalization, conventional banks still dominate. Therefore, it is the responsibility of every Muslim to persuade others to switch to Islamic banking, and an effective approach is needed to influence others. So this study aims to analyze how much influence service quality, religious motives, convenience, and perceived value have on the effectiveness of word of mouth at Bank Syariah Indonesia.*

*The data collection method was carried out using an online questionnaire. The population of this study are customers of Bank Syariah Indonesia. The data collection technique used purposive sampling, so that 136 respondents were collected. The data analysis method uses the Structural Equation Modeling (SEM) method using the AMOS 24 software program.*

*The results of this study indicate that service quality, religious motives, and perceived value have a significant effect on word of mouth with a Critical Ratio value of more than 1.96 and a Probability value of less than 0.05. Meanwhile, convenience has no significant effect on word of mouth.*

**Keywords :** *service quality, religious motives, convenience, perceived value, and word of mouth*