

THE INFLUENCE OF PRODUCTS, SERVICES AND PROMOTIONS ON CUSTOMER DECISIONS ON SERVICE PRODUCTS AT BANK MUAMALAT BATAM BRANCH

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Abstrak

Sutarman, Pengaruh produk, layanan, dan promosi terhadap keputusan nasabah mengenai produk layanan di Bank Muamalat Cabang Batam. Di bawah bimbingan Dr. Mukhaer Pakkanna, SE, MM. Faktor produk, layanan, dan promosi yang dilakukan oleh perbankan syariah memiliki peran besar dalam minat masyarakat untuk menjadi nasabah di bank syariah. Potensi besar penggunaan produk perbankan syariah belum mampu menarik minat terhadap produk di Bank Muamalat Cabang Batam. Menurut Manampiring, Hidayat, dan Sunaryo, layanan, harga, dan distribusi secara simultan memiliki pengaruh yang signifikan terhadap keputusan pembelian nasabah. Penelitian ini bertujuan untuk mengkaji seberapa besar pengaruh produk, layanan, dan promosi terhadap keputusan nasabah mengenai produk layanan di Bank Muamalat Cabang Batam. Metode penelitian ini adalah Deskriptif Kuantitatif dengan metode analisis regresi linier berganda menggunakan studi lapangan, pengumpulan data dilakukan melalui kuesioner dan wawancara. Hasil penelitian ini menunjukkan bahwa produk, layanan, dan promosi secara parsial maupun simultan memiliki pengaruh positif dan signifikan terhadap keputusan nasabah untuk menggunakan produk layanan di Bank Muamalat Cabang Batam. Dari 86 responden yang diteliti, diperoleh hasil bahwa variabel Produk (X1) memiliki rata-rata 4,11, Layanan (X2) memiliki rata-rata 3,97, Promosi (X3) memiliki rata-rata 3,98, dan Keputusan Permintaan (Y) memiliki rata-rata 3,99.

Kata kunci: Produk, Layanan, Promosi, Keputusan Permintaan

Abstract

Sutarman, The influence of products, services and promotions on customer decisions regarding service products at Bank Muamalat Batam Branch. Under the guidance of Dr. Mukhaer Pakkanna, SE, MM Product, service and promotional factors carried out by sharia banking have a big role in people's interest in becoming customers at sharia banks. The large potential for the use of sharia banking products has not been able to attract interest in the products at Bank Muamalat Batam Branch. According to Manampiring, Hidayat, and Sunaryo, service, price and distribution simultaneously have a significant influence on customer purchasing decisions. This research aims to examine how much influence products, services and promotions have on customer decisions regarding service products at Bank Muamalat Batam Branch. This research method is Quantitative Descriptive with multiple linear regression analysis methods using a field study, data collection using questionnaires and interviews. The results of this research show that products, services and promotions partially or simultaneously have a positive and significant

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effect on customers' decisions to use service products at Bank Muamalat Batam Branch. Of the 86 respondents studied, it showed that the Product variable (X1) had an average of 4.11, Service (X2) had an average of 3.97, Promotion (X3) had an average of 3.98, and Demand Decision (Y) had an average of 3.99.

Keyword: Product, Service, Promotion, Demand Decision

1. Introduction

Islamic Bank is a financial institution that operates based on sharia principles and eliminates the usury system. The role of Islamic banking in its activities is not much different from conventional banking. The difference between the two lies in the principles of financial transactions. One of the principles in Islamic banking is the application of profit sharing in accordance with Islamic teachings.(Najib, 2017)Bank Muamalat Indonesia, which is the first sharia bank in Indonesia and its presence in the city of Batam does not only stand alone because there are many sharia banks such as Bank Syariah Indonesia, Bank Tabungan Negara Syariah, Bank Riau Kepri Syariah, and several other sharia banks. In attracting public interest to become customers, marketing activities are carried out to introduce the products or services provided.

The decision to use banking products by customers is the initial goal of the bank in marketing its products. Consumer behavior is generally influenced by the main factors of culture, social, personal, and psychology. Consumer behavior will determine the decision-making process in their purchases, the process is an approach to adjusting problems.(M. Nur, 2010) Consumers have demands after they go through the introduction process until they decide to buy, because maybe the product is considered appropriate, or maybe the service and promotion are in accordance with previous desires or images and so on. To achieve harmony and create buyer demand, it must provide stimulation before the birth of a purchasing decision, or product providers must spend more time to expand information to consumers before consumers make a decision.(Mardiaynto, 2021)

Service is an effort to achieve customer needs or desires and accuracy of delivery to reach consumer targets, namely the existence of standards or conformity of expectations with management perceptions.(Silviana & Purnama, 2017)In terms of service, Bank management must strive to provide facilities and infrastructure to support ease of service and access to customers. The cash service office facilities owned by BMI Batam in 2019 were 3 cash service offices consisting of the main branch office at Palem Spring Batam Center, 1 cash service at Batam Center International Port, and 1 cash service at the Jamsostek Nagoya building. In 2020, there was 1 cash service office left at the main branch of BMI Batam, as well as in 2021. BMI Batam's ATM machine facilities in 2019 consisted of 5 ATM units at the Nagoya, Batam Center, Jodoh and Muka Kuning locations. In 2020 there was a reduction to 3 ATMs and in 2021 there was 1 ATM left at the BMI Batam Main Branch location. In 2021, the main branch office of BMI Batam also experienced a relocation, where in terms of office space it was much narrower than the previous office. Apart from the size of the office, its location is also increasingly difficult to reach because it is not served by public urban transportation other than online transportation.

Research studies that review customer decisions can be influenced by various factors, research results using factor analysis show that the factors that influence customer decisions(Shadrina & Wiliasih, 2017)one of them is sStudy research conducted by Hidayat Dalam(Hidayat, 2017) thatprove sPartially and simultaneously services have a significant and significant effect on customer decisions. Likewise, related to products and promotions, Partially and simultaneously products and promotions have a significant and significant effect on purchasing decisions (Lestari, 2017). Research that shows the influence of Partially and simultaneously products, services and promotions have a significant and significant effect on

saving decisions (Hasanuddin Rijlan, 2019). From the data collected by the author, it was found that the number of BMI Batam Branch customers seen from savings products in the last three years has decreased from 12,314 in 2019 to 11,944 in 2020, and 9,774 in 2021. Likewise, credit products in 2019 were 1,939 to 1,652 in 2020, and 1,384 in 2021. This means that the problems that cause customer decisions to arise in demand for service products in Islamic banks are still an unstable phenomenon. It is important that research be conducted to find out and examine the causes of customer decisions from product, service, and promotion factors as the novelty of this research.

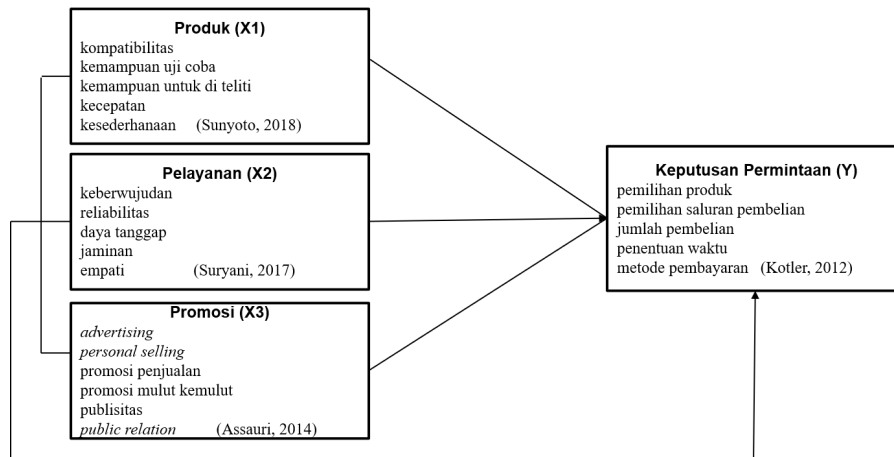
From the background and previous research, the author wants to analyze customer decisions with the title "*The Influence of Products, Services and Promotions on Customer Decisions on Service Products at Bank Muamalat, Batam Branch*"

2. Metodologi

This study analyzes the influence of products, services, and promotions on customer decisions on service products at Bank Muamalat, Batam Branch. The method used in this study is descriptive with a quantitative approach because the data will be presented in the form of numbers. SPSS version 23 is used as a tool to process data with a sample of 86 respondents, who were given a questionnaire using 5 scales consisting of (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, (5) strongly agree.

Figure 2.2 Research Framework Chart

3. Results and Discussion



Validity test

Based on the r table, the r table value for a sample of 86 people can be seen with a significance level of 5% with the formula $df = n - 2$, so the r table value is 0.212.

Product Variable Validity Test (X1)

No	Statement	R Count	R Table	Interpretation	Information
1	X1.1	0.655	0.212	$R_h > R_t$	Valid
2	X1.2	0.572	0.212	$R_h > R_t$	Valid
3	X1.3	0.371	0.212	$R_h > R_t$	Valid
4	X1.4	0.573	0.212	$R_h > R_t$	Valid
5	X1.5	0.612	0.212	$R_h > R_t$	Valid
6	X1.6	0.492	0.212	$R_h > R_t$	Valid
7	X1.7	0.681	0.212	$R_h > R_t$	Valid
8	X1.8	0.681	0.212	$R_h > R_t$	Valid
9	X1.9	0.603	0.212	$R_h > R_t$	Valid
10	X1.10	0.737	0.212	$R_h > R_t$	Valid

Validity Test of Service Variable (X2)

No	Statement	R Count	R Table	Interpretation	Information
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1	X2.1	0.760	0.212	$R_h > R_t$	Valid
2	X2.2	0.319	0.212	$R_h > R_t$	Valid
3	X2.3	0.477	0.212	$R_h > R_t$	Valid
4	X2.4	0.319	0.212	$R_h > R_t$	Valid
5	X2.5	0.477	0.212	$R_h > R_t$	Valid
6	X2.6	0.767	0.212	$R_h > R_t$	Valid
7	X2.7	0.602	0.212	$R_h > R_t$	Valid
8	X2.8	0.738	0.212	$R_h > R_t$	Valid

Promotion Variable Validity Test (X3)

No	Statement	R Count	R Table	Interpretation	Information
1	X3.1	0.322	0.212	$R_h > R_t$	Valid
2	X3.2	0.463	0.212	$R_h > R_t$	Valid
3	X3.3	0.543	0.212	$R_h > R_t$	Valid
4	X3.4	0.538	0.212	$R_h > R_t$	Valid
5	X3.5	0.465	0.212	$R_h > R_t$	Valid
6	X3.6	0.535	0.212	$R_h > R_t$	Valid
7	X3.7	0.499	0.212	$R_h > R_t$	Valid
8	X3.8	0.317	0.212	$R_h > R_t$	Valid
9	X3.9	0.451	0.212	$R_h > R_t$	Valid
10	X3.10	0.543	0.212	$R_h > R_t$	Valid

Validity Test of Demand Decision Variable (Y)

No	Statement	R Count	R Table	Interpretation	Information
1	Y.1	0.549	0.212	$R_h > R_t$	Valid
2	Y.2	0.746	0.212	$R_h > R_t$	Valid
3	Y.3	0.618	0.212	$R_h > R_t$	Valid
4	Y.4	0.568	0.212	$R_h > R_t$	Valid
5	Y.5	0.729	0.212	$R_h > R_t$	Valid
6	Y.6	0.829	0.212	$R_h > R_t$	Valid
7	Y.7	0.545	0.212	$R_h > R_t$	Valid
8	Y.8	0.549	0.212	$R_h > R_t$	Valid
9	Y.9	0.750	0.212	$R_h > R_t$	Valid
10	Y.10	0.617	0.212	$R_h > R_t$	Valid
11	Y.11	0.750	0.212	$R_h > R_t$	Valid
12	Y.12	0.673	0.212	$R_h > R_t$	Valid

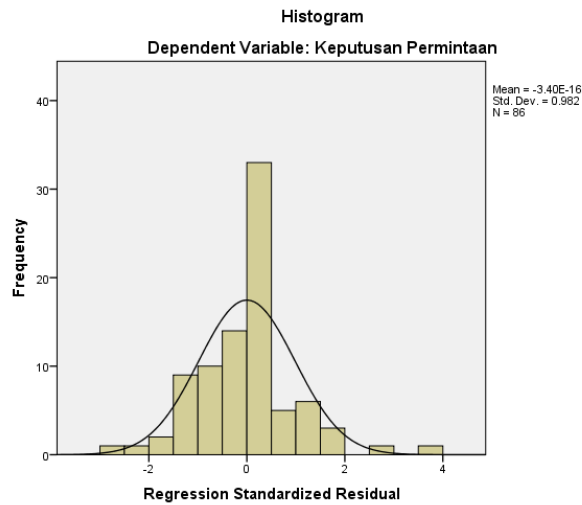
Reliability Test

Reliability testing is done using the Cronbach Alpha analysis technique. The reliability testing criteria are as follows (Ghozali, 2014) If the Cronbach alpha value is above 0.6 then the item or variable is reliable. If the Cronbach alpha value is below 0.6 then the item or variable is not reliable.

No	Variables	Cronbach Alpha	N of items	Conclusion
1	Product	0.931	10	Reliable
2	Service	0.869	8	Reliable
3	Promotion	0.854	10	Reliable
4	Request Decision	0.921	12	Reliable

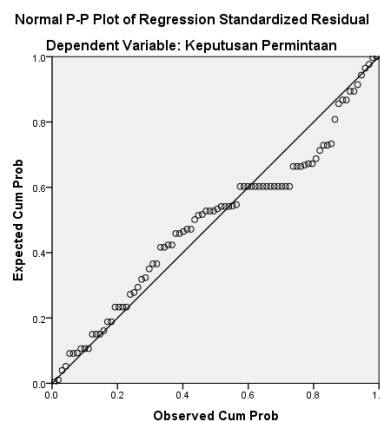
Normality Test

a. Histogram chart



The results of data processing in Figure 3 show a histogram graph showing that the data is spread from left to right, so the data is stated to meet the normality assumption.

b. PP Plot Normality



The results of the normality test using normal PP Plots of Regression show that the data used in this study has a normal distribution.

Multiple Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	10,516	4.311	
	Product	.680	.113	.450
	Service	.460	.138	.275
	Promotion	.397	.098	.295

a. Dependent Variable: Demand Decision

Based on the results of data processing in table 19, the following regression equation can be obtained.

$$Y = 10.516 + 0.680X_1 + 0.460X_2 + 0.397X_3 + e$$

It means:

1. The constant has a value of 10,516. This shows that if the product, service and promotion value are zero, then the demand decision has a value of 10,516.
2. The product variable has a regression coefficient value of 0.680, which means that if the other independent variables remain the same or do not change, then every 1 point or 1% increase in the product variable will increase the demand decision by 0.680. The product coefficient is positive, meaning that there is a positive relationship between the product and the demand decision, meaning that the higher the product value, the higher the demand decision.
3. The service variable has a regression coefficient value of 0.460, which means that if the other independent variables remain the same or do not change, then every 1 point or 1% increase in the service variable will increase the demand decision by 0.460. The service coefficient is positive, meaning that there is a positive relationship between service and demand decisions, meaning that the higher the service value, the higher the demand decision.
4. The promotion variable has a regression coefficient value of 0.397, which means that if the other independent variables remain the same or do not change, then every 1 point or 1% increase in the promotion variable will increase the demand decision by 0.397. The promotion coefficient is positive, meaning that there is a positive relationship between promotion and demand decisions, meaning that the higher the promotion value, the higher the demand decision.

Hypothesis Testing T-Test (Partial)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Conclusion
	B	Std. Error	Beta			
(Constant)	10,516	4.311		2,439	.017	H1, accepted
1 Product	.680	.113	.450	6,044	.000	There is a significant influence of Product on Customer demand
Service	.460	.138	.275	3,344	.001	
Promotion	.397	.098	.295	4,035	.000	

Dependent Variable: Demand Decision

Based on the table, the following can be seen:

- a. The calculated t value for the product variable is $6.044 > 1.663$ t table and sig value $0.000 < 0.05$. Based on the results obtained, H1 is accepted for the product variable, thus partially the product variable has a significant effect on demand decisions.
- b. The calculated t value for the service variable is $3.344 > 1.663$ t table and sig value $0.001 < 0.05$. Based on the results obtained, H2 is accepted for the service variable, thus partially the service variable has a significant effect on demand decisions.

- c. The t-value for the promotion variable is $4.035 > 1.663$ t table and sig value $0.000 < 0.05$. Based on the results obtained, H3 is accepted for the promotion variable, thus partially the promotion variable has a significant effect on demand decisions.

The results of the T-test presented above show that the product, service and promotion variables partially influence customer demand decisions at Bank Muamalat, Batam Branch.

F Test (Simultaneous)

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1300.427	3	433,476	62,488	.000b
Residual	568,829	82	6,937		
Total	1869.256	85			

a. Dependent Variable: Demand Decision

b. Predictors: (Constant), Promotion, Product, Service

The results of data processing in table 21 show the calculated F value of $62.488 > 2.72$ F table and significance of $0.000 < 0.05$, then the decision taken is H4 is accepted. The conclusion is that simultaneously the product variable (X1), service variable (X2) and promotion variable (X3) have a significant effect on the demand decision variable (Y), meaning that products, services and promotions can explain the demand decision of Bank Muamalat Batam Branch.

Determination Test (R2)

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834a	.696	.685	2.63381

a. Predictors: (Constant), Promotion, Product, Service

b. Dependent Variable: Demand Decision

Based on the results in table 22, the R value is 0.834, meaning that the correlation between product, service and promotion variables to demand decisions is 83.4%. The determination value (R2) obtained is 0.696, this means that the percentage contribution of product, service and promotion variables in the regression model is 69.6% and the relationship that occurs is strong, while the remaining 30.4% is explained by other variables that are not studied or not included in this study. Based on the results of the analysis above, it can be concluded that products, services and promotions together are able to provide a large or strong contribution to customer demand decisions at Bank Muamalat, Batam Branch.

4. Research Results

1. Product Influence on Demand Decisions

The results of this study found that the product variable had a t count value of $6.044 > 1.663$ t table and a significance of $0.000 < 0.05$ whose decision H1 was accepted, the conclusion is that the product partially has a positive effect on customer demand decisions at Bank Muamalat Batam Branch. This result was obtained because customers considered that the products offered had advantages for customers, were not disappointing, were superior and were the main choice, so this would increase customer demand decisions. This study is in line with Manampiring's research (2017) entitled the influence of products, prices, promotions and places on car purchasing decisions at PT. Astra International Tbk Malalayang.

2. The Influence of Service on Demand Decisions

The results of this study found that the service variable had a t-value of $3.344 > 1.663$ t-table and a significance of $0.001 < 0.05$, the decision of which was H2 was accepted, the conclusion was that service had a partial positive effect on customer demand decisions at Bank

Muamalat, Batam Branch. This result was obtained because customers received good service, could provide a sense of security to customers and provide excellent service to customers, so that this was able to make customer demand decisions can be maintained. This study is in line with Hidayat's research (2017) with the title analysis of factors influencing mortgage demand decisions at Sharia Banks in Sumedang Regency.

3. The Effect of Promotion on Demand Decisions

The results of this study found that the promotion variable had a t count value of $4.035 > 1.663$ t table and a significance of $0.000 < 0.05$ whose decision H3 was accepted, the conclusion was that promotion had a partial positive effect on customer demand decisions at Bank Muamalat Batam Branch. This result was obtained because customers obtained information from the promotion carried out and Bank Muamalat was able to provide confidence to customers so that customer demand decisions could continue to be maintained. This study is in line with Sunaryo's research (2015) entitled the influence of service, price and promotion analysis on purchasing decisions at Alfamart Franchise.

4. The Influence of Products, Services and Promotions on Demand Decisions

The results of this study and based on the results of data processing, it was obtained that the calculated F value was $62.488 > 2.72$ F table and significance of $0.000 < 0.05$, the decision of H4 was accepted. The conclusion is that products, services and promotions simultaneously have a positive effect on demand decisions. In this study, with the existence of products that can provide benefits to customers, excellent service and consistent promotions can influence customer demand decisions. This study is in line with Sunaryo's research (2015), Hidayat's research (2017), Lestari's research (2017), Manampiring's research (2017), Sumolang's research (2019) and Rijal Hasanuddin's research (2019).

5. Conclusion

Based on the results and discussion above, the following conclusions can be drawn.

1. The product has a positive and significant effect on customer demand decisions at Bank Muamalat, Batam Branch, where the t-count figure for the product is $6.044 > 1.663$ t table and significance $0.000 < 0.05$, thus the formulation of the problem and the first hypothesis for the product can be accepted with the t-count result being greater than the t table and significance less than 0.05.
2. Service has a positive and significant effect on customer demand decisions at Bank Muamalat Batam Branch, where the t-count figure for service is $3.344 > 1.663$ t table and significance is $0.001 < 0.05$, thus the formulation of the problem and the second hypothesis for service can be accepted with the t-count result being greater than the t table and significance less than 0.05.
3. Promotion has a positive and significant effect on customer demand decisions at Bank Muamalat Batam Branch, where the t count for promotion is $4.035 > 1.663$ t table and significance is $0.000 < 0.05$, thus the formulation of the problem and the third hypothesis for promotion can be accepted with the t count result being greater than the t table and significance less than 0.05.
4. Products, services and promotions simultaneously have a positive and significant effect on customer demand decisions at Bank Muamalat Batam Branch with a calculated F of $62.488 > 2.72$ F calculated with a significant level of 0.000. because the probability (0.000) is smaller than 0.05, thus the formulation of the problem and the fourth hypothesis can be accepted, then simultaneously influence the demand decision.

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