Article

The Effect Of Promotion, Quality Of Service, And Product Understanding On A Customer's Decision To Choose Banking Products In BSI Surabaya

Hanida Triana Rahma[1], Rokhmat Subagiyo[2]

Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung
Correponding Author, email: hanidatriana@gmail.com

ABSTRACT:

Islamic banks in Indonesia are growing quite fast. But, based on the early observations that the author has made to BSI KCP Mulyosari Surabaya customers, they still think that Islamic banks are the same as conventional banks. This can hinder the customer's decision to choose Islamic bank products. The purposes of this research are: first, to determine the partial and simultaneous effect of the variables of promotion, service quality, and product understanding on customer decisions to choose banking products; and second, to find out the most dominant variables that affect the decision to choose banking products. The approach used in this research is quantitative, while the type of research is associative. The data used were obtained from the results of customer questionnaires at BSI KCP Mulyosari Surabaya, with as many as 100 respondents. To analyze the results of the questionnaire, the researcher used SPSS 25.0. The test results indicate that promotion and product understanding have an effect on customer decisions to choose BSI Surabaya products. While the service quality variable has no effect. Then, the variables of promotion, service quality, and product understanding both affect the customer's decision to choose BSI Surabaya products. The most dominant variable is understanding. The implications of the research results include: as input to improve strategies that can attract people to use Islamic banking products; and as material for consideration by people who want to become Islamic bank customers.

Key words: *Promotion, Service Quality, Understanding, Decision to Choose Product.*

INTRODUCTION

Islamic banks are tasked with collecting and distributing funds to the public through financing of goods/services loans as well as playing a role in the circulation of money by practicing Islamic teachings. Law No. 7 of 1992 which was changed to Law No. 10 of 1998 by the government shows that Islamic banks are starting to pay attention. On the other hand, changes to sharia-based business activities by conventional banks have made Islamic banks more widely known by the public. This is done by conventional banks because they want to expand their network to customers who want usury-free transactions. When viewed from the point of view of the commissioners and directors, the actual organizational structure in Islamic banks and

conventional banks is not much different, it's just that in Islamic banks there is a Sharia Supervisory Board (Antonio, 2017).

The existence of Islamic banking in Indonesia is quite high. Data as of July 2021 shows asset growth in Islamic banks reached 15.87% while asset growth in conventional banks only grew 7.25% (Walfajri, 2021). According to BSI's Chief Economist, Mr. Indrastomo said that the Islamic banking sector is seen as able to survive in the midst of the Covid-19 pandemic (Antara, 2021). However, according to observations made by researchers with several customers of Wadiah savings at BSI Mulyosari Surabaya, the average customer thinks that Islamic banks and conventional banks both apply usury because in savings with mudharabah contracts, Islamic banks charge administrative fees every month. This is because customers do not fully understand the concept of profit sharing and interest. In addition, customer understanding related to Islamic banking products is only about the mechanism of the product and the contract it uses, customers still have difficulty understanding and distinguishing the terms and contract mechanisms in Islamic banking products that use Arabic terms. If those who are already customers of Islamic banks do not understand Islamic bank products, what about the general public, of course there are still many people who think so. This can trigger the inhibition of public interest in becoming a customer of Islamic banks. Thus, a strategy is needed to change this perception. The implementation of the strategy can be done through promotion and providing good services so that the public's perception of Islamic banks is also getting better, so that people can be interested in becoming customers.

Promotion is a marketing management process whose activities are introducing and offering products to the public. Promotion needs to be carried out optimally, effectively and efficiently so that people are interested in using Islamic bank products so that the bank's goals can be achieved properly and maximally. By holding promotions on banking products, the public will know what products are offered and provided by banks to serve their needs ranging from the need to make savings, financing, investment, to service services.

In addition to promoting, Islamic banks must also maintain the quality of their services. Service quality is an assessment given by customers who are satisfied with products and services. According to Assasuri (2018), good service can have a positive influence on members and prospective members so that they can be encouraged to use the products and services offered. According to Hasibuan (2019), services will be considered good if the services provided can meet the needs and satisfaction of customers. Customers with a high level of satisfaction will feel comfortable and safe, so it is possible that later these customers can invite other people/new customers to start using Islamic bank products.

Before making a decision to choose which product to use by the customer, the customer must understand things about the bank starting from the name of the bank, where it is located, whether or not it already has a business license, what products are offered, how it works, how to share the results, and other things. All of these things need to be understood by the customer before making a decision. Customer understanding and insight on these matters needs to be considered so that in its implementation customers do not feel confused and disadvantaged if something unexpected suddenly happens. Customer behavior regarding banking products is influenced by their own perception of the bank. Therefore, by increasing this understanding, Islamic banks will have the opportunity to develop their business bigger and wider (Sitanggang & Pratomo, 2014).

According to Tjiptono (2015) promotion is defined as a component of the marketing mix in terms of informing, persuading and reminding customers about the product. In line with Moekidjat quoted by Muhlisoh, et al (2020) promotion is a communication directive activity to increase sales to buyers. So it can be concluded that promotion is the process of introducing

products to customers, followed by efforts to encourage and persuade people to recognize the products we have. After people recognize the products we have, people will be interested in using the promoted products/services. Suitable with Kotler and and Armstrong (2017) the promotional components consist of: Advertising, Sales Promotion, Public Relations and Publicity, Personal Sealing, Direct Marketing, and Word Of Mouth.

According to the view of Islamic economics, in promoting a product, producers are required to behave honestly and fairly. Islam recognizes the right of every human being to earn a living and obtain wealth in a lawful way without tying up others. So in this case a businessman should not commit fraudulent acts that can harm his consumers, especially promotional actions with the opposite lure of the original product offered (Susminingsih, 2020).

Tjiptono (2015) cites the opinion of Lewis and Booms that service quality is a parameter of the level of service provided that can satisfy user expectations. So it can be concluded that service quality is a standard given to the community for services provided with the aim of meeting the level of satisfaction expected by the community. According to the view of Islamic economics, good service is a service that can fulfill customer expectations so that they can be satisfied (Nurhadi, 2020). Sujianto and Rokhmat (2014) cite Parasuraman's opinion where the factors that affect service quality include: Tangibles, Reliability Responsiveness, Assurance, and Empathy.

Sudijono (2016) describes understanding as the human capacity to know and understand something, which is then remembered. In line with Widiasworo (2017), product understanding is the ability of the community to associate information about products or other things that have become an image that imprints on our brains. So it can be concluded that the customer's understanding of the product is all information that is understood by the customer about the product, service, or other things that make an impression on his brain after the provision of information.

According to According tothe view of Islamic economics, product understanding is a perception and insight reeristics and characteristics of the product, the benefits of using the product, and the value of satisfaction that will be felt after using the product. With an understanding of consumer products, comap outmers can map products that are believed to be halal and useful (Dhiba dkk., 2020). Strengthened Kotler and Bowen, quoted by Samsul and Ismawati (2020), the factors that can influence understanding of the product include knowledge, previous experiences, economic factors, social factors, and information factors.

According to Suharnan (2018), decision-making is a process of selecting and determining various possibilities in uncertain situations. Furthermore, Adiwarman (2014) explains that customer decisions in choosing banking products are based on considerations based on sharia principles. So it can be concluded that customer decisions are defined as procedures for determining which product choices to use. Decisions can also mean deciding whether to continue or cancel the transaction. Dermawan (2018) classifies the factors that influence decision-making into two types: internal factors and external factors.

METHODS

The research approach is quantitative. Quantitative research is a type of research that is based on objectivity and control over the rules (Sugiyono, 2016). Meanwhile, the type of research is associative because it wants to know the relationship between two or more variables to build a theory

Populations are objects and subjects that have certain qualities and characteristics (Pradana & Reventiary, 2016). The population in this study are customers of Bank BSI KCP Mulyosari Surabaya, amounting to 2500. The sampling technique used is non-probability sampling, namely

the sampling technique determined by the researchers themselves based on considerations by not providing the same opportunities (Subagyo, 2017).

A sample as an object and subject that is less than the population which must have at least one of the same characteristics (Hadi, 2015). The number of samples obtained from calculations with the Slovin technique and found the number of samples of 100. With a standard error rate of 10% and processed using the SPSS 25.0 application. The slovin formula used is:

$$n = \frac{N}{1+N.e^2} = \frac{2500}{1+2500.(0,10)^2} = \frac{2500}{1+25} = 96,15 \text{ rounded up to } 100$$

Data collection techniques include: observation, interviews, and questionnaires. The data analysis technique used validity test, reliability test, and classical assumption test which included: normality test, multicollinearity test, heteroscedasticity test, and hypothesis testing (T-test, F-test, multiple linear regression test, and coefficient of determination).

The measurement scale uses a Likert scale because researchers want to measure attitudes, opinions and perceptions related to social phenomena(Sugiyono, 2018). Respondents' answers in the form of alternative choices:

Table 1. Measurement Scale

1	SS	Strongly Agree	Poin 5
2	S	Agree	Poin 4
3	KS	Ordinary	Poin 3
4	TS	Disagree	Poin 2
5	STS	Strongly Disagree	Poin l

RESULT
Validity Test

Test results can be seen in the following table:
a. Promotion

Table 2 Validity Test Results of Promotion Variables

Variable	Question	R Count	R Table	Description
Promotion (X1)	X1.1	0,668	0,195	Valid
	X1.2	0,729	0,195	Valid
	X1.3	0,571	0,195	Valid
	X1.4	0,673	0,195	Valid
	X1.5	0,710	0,195	Valid
	X1.6	0,754	0,195	Valid
	X1.7	0,598	0,195	Valid

Source: Data is processed with SPSS 25.

b. Quality of Service

Table 3. Results of Validity Test Variable Quality of Service

Variable	Question	R Count	R Table	Description
Quality of Service (X2)	X2.1	0,646	0,195	Valid
	X2.2	0,608	0,195	Valid
	X2.3	0,686	0,195	Valid
	X2.4	0,738	0,195	Valid
	X2.5	0,793	0,195	Valid
	X2.6	0,525	0,195	Valid
	X2.7	0,516	0,195	Valid
	X2.8	0,521	0,195	Valid
	X2.9	0,599	0,195	Valid
	X2.10	0,679	0,195	Valid
	X2.11	0,683	0,195	Valid
	X2.12	0,707	0,195	Valid
	X2.13	0,751	0,195	Valid
	X2.14	0,793	0,195	Valid
	X2.15	0,736	0,195	Valid
	X2.16	0,751	0,195	Valid
	X2.17	0,746	0,195	Valid
	X2.18	0,760	0,195	Valid
	X2.19	0,649	0,195	Valid
	X2.20	0,651	0,195	Valid
	X2.21	0,646	0,195	Valid
	X2.22	0,712	0,195	Valid
	X2.23	0,702	0,195	Valid
	X2.24	0,588	0,195	Valid

Source: Data is processed with SPSS 25.

c. Understanding of product

Table of 4. Validity Test Variable of Product Understanding

Variable	Question	R Count	R Table	Description
Understanding of product (X3)	X3.1	0,726	0,195	Valid
	X3.2	0,836	0,195	Valid
	X3.3	0,750	0,195	Valid
	X3.4	0,753	0,195	Valid
	X3.5	0,751	0,195	Valid
	X3.6	0,835	0,195	Valid
	X3.7	0,776	0,195	Valid
	X3.8	0,716	0,195	Valid
	X3.9	0,804	0,195	Valid

Data is processed with SPSS 25.

d. **Customer Decisions to Use Banking Products**

**Table of 5. Variable Validity Test Results of
Customer Decisions to Use Banking Products**

Variable	Question	R Count	R Table	Description
Customer Decisions to Use Banking Products (Y)	Y1	0,774	0,195	Valid
	Y2	0,742	0,195	Valid
	Y3	0,629	0,195	Valid
	Y4	0,648	0,195	Valid
	Y5	0,627	0,195	Valid
	Y6	0,694	0,195	Valid

Data is processed with SPSS 25.0, 2022.

From table 3 untill tabel 5, we can find out that the correlation coefficient (r count) of the promotional variables, quality of service, product, customer results has a greater value than the table r. (0,195). The entire questionnaire item is declared valid so it can be used for subsequent research.

Reliability Test

A questionnaire can be declared reliable or reliable if the respondent's answers are consistent or stable over time. A variable is declared realisable when the Cronbach Alpha value is >0.60. Test results can be seen in the following table:

Table of 6. Test of Reliability

Variabel	*Cronbach Alpha*	Description
Promotion (X1)	0,787	Reliable
Quality of Service (X2)	0,946	Reliable
Product understanding (X3)	0,905	Reliable
Customer Decision (Y)	0,752	Reliable

Source: Data is processed with SPSS 25.

Table 6 presents the reliability test results. As in Table 6, we can see that promotions, quality of service, product understanding and customer decisions have cronbach alpha values greater than 0.60 so that all question items on free and bound variables are declared reliable.

The classic assumption
Test of Normality

The normality test aims to find out whether the data population (residual value) is distributed normally or not. If the significance value is > 0,05, then the residual value is declared as normal distribution, but if the significant value is < 0,05 then the residue value is stated as non-normal distribution.

Table 7. Results of the normality test

	Unstandardized Residual
Asymp. Sig. (2-tailed)	.200

Source : Data is processed with SPSS 25

Based on Table 7, we can find out that the value of significance asymp. Sig (2-tailed) of 0.200 is larger than 0.05. Thus, according to Kolmogrov Smirnov's decision-making basis, we can conclude that data is distributed normally. Thus, the normality assumption in the linear regression model is met.

Multicolinearity Test

The multicolinearity test is used to see if there is an influence between each of the free variables studied. If the tolerance value is > 0.1 and the VIF < 10, then there is no multicolinearity, but if the tolerant value is < 0,1 and VIF > 10, there are symptoms of multicolinarity.

Table 8 .Results of Multicolinearity Test

Model	Collinierity Statistic	
	Tolerance	VIF
Promotion (X1)	0,555	1,802
Quality of Service (X2)	0,390	2,562
Product understanding (X3)	0,439	2,276

Source: Data is processed with SPSS 25.

Based on Table 8, we can find that tolerance values of: 1) Promotion variable (X1) is 0.555 > 0.1; 2) Service quality variability (X2) is 0.390 > 0,1; and 3) Product understanding variable is 0.439 > 0.1. For the VIF value of: 1) Promotional variable (X1) of 1,802 < 10; 2) Quality variable of service (X2) of 2,562 < 10, and 3) Variable of product understanding of 2,276 < 10. These three variables indicate tolerance values > 0.1 and VIF < 10. Thus, we can conclude that the data does not occur multicolinearity disturbance.

Heteroscedasticity Test

Picture 1. Heteroscedasticity Test
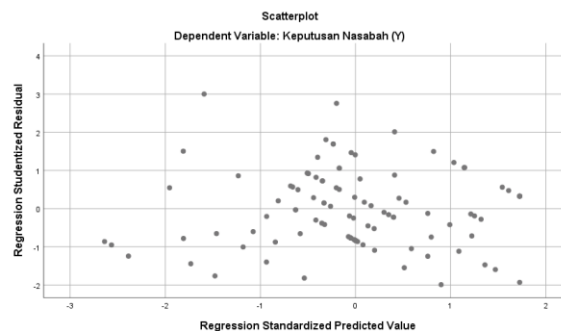
Based on Figure 1, the points spread randomly either above or below the number 0 on the Y axis. Then we can conclude that the data did not occur heteroscedasticity

Testing the hypothesis
T-Test

The partial test (T-Test) is used to determine whether in a regression model independent variables partially influence dependent variables. By definition, the level of significance is 5%; the significance value is < 0,05

Table 9. Results of T-test

Model	Standardized Coefficents Beta	t	Sig
		1,206	0,231
Promotion (X1)	0,211	2,499	0,014
Quality of Service (X2)	0,186	1,844	0,068
Product understanding (X3)	0,487	5,134	0,000

Source: Data is processed with SPSS 25.

F-Test

F test is used to identify and evaluate the impact of all independent variables on dependent variables. With the following criteria: 5% significance level; significance value < 0,05; Calculation > Ftable; Ftable = F 3.96, is 2.70

Table 10. F-Test

Model	T	Sig
Regression Residual Total	52,262	0,000

Sources: Data is processed with SPSS 25.0, 2022.

Based on Table 10, we can see that the results of statistical calculations show the result of f counting 52,262 > 2,70 with a significant level of 0,000 < 0,05 then H0 is rejected and H4 is accepted. Thus, we can conclude that simultaneously promotional variables, quality of service, and product understanding have a positive and significant impact on customer decisions using banking products.

Multiple Linear Regression Test

Table 11. Multiple Linear Regression Test

Model	Unstandardized Coefficients	
	B	Std error
	2,586	2,145
Promosi (X1)	0,208	0,083
Kualitas Pelayanan (X2)	0,055	0,030
Pemahaman Produk (X3)	0,287	0,056

Source: Data is processed with SPSS 25.

$$Y = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3$$

$$Y = 2,586 + 0,208X_1 + 0,055X_2 + 0,287X_3$$

The Interpretation :

       The value of a is 2,586 which is a constant or condition when the customer decision variable has not been influenced by other variables such as the promotion variable (X1), the quality of service (X2), and product understanding. (X3). If there are no independent variables, then the customer decision variable does not change.

       b1 (regression coefficient value X1) of 0.208 indicates that the promotion variable has a positive influence on customer outcomes (Y), meaning that each increase of 1 unit of the promotional variable will affect the customer outcome of 0.0208 assuming that other variables are not studied in this study.

       b2 (value of regression coefficient X2) of 0.055 indicates that the service quality variable has a positive influence on customer decision (Y), meaning that each increase of 1 unit of the variable service quality will affect customer decision of 0.055, assuming that other variables are not studied in this study.

       b3 (value of X3 regression coefficient) of 0.287 indicates that the product understanding variable has a positive influence on customer outcomes (Y), meaning that each increase of 1 unit of the customer's understanding variables will affect the customer outcome of 0.208 assuming that other variables are not studied in this study.

Coefficient of Determination (R2)

Table 12. Coefficient of Determination

Model	Adjusted Square
1	0,620

Source: Data is processed with SPSS 25.

       Based on table 12 the regression calculation result is known that the result of the determination coefficient (R2) is 0.620. That means that 62% of customer decision variables using banking products are influenced by promotional variables, quality of service, and product understanding. The remaining 38% were influenced by variables outside this study.

ANALYSIS

       The Effect of Service Quality on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI)

       Based on the results of statistical tests that have been carried out, the results of the t-test showed that the value of tcount < table was 1.844 < 1.985 with a value of sig. > the significance level (α) is 0.068 > 0.05, then H0 is accepted and H2 is rejected. This means that the hypothesis of service quality variable has a positive and insignificant effect on customer decisions to use banking products at BSI KCP Mulyosari Surabaya.

       The Effect of Product Understanding on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI) Surabaya

       Based on the results of statistical tests that have been carried out, the results of the t-test show that the value of tcount > ttable is 11.129 > 1.985 with a sig value. < significance level (α) is 0.000 < 0.05, then H0 is rejected and H3 is accepted. T

The Influence of Promotion, Service Quality and Product Understanding on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI) Surabaya

Statistical testing that has been carried out by the researchers obtained the results of the F-test which showed the value of Fcount > Ftable, namely 52.262 > 2.70 with a sig value. (000) < sig. (0.05) means that H0 is rejected and H4 is accepted. Simultaneously promotion, service quality, and product understanding both influence the decision to choose banking products at BSI Surabaya.

The Influence of Promotion, Service Quality and Product Understanding on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI) Surabaya

Statistical testing that has been carried out by the researchers obtained the results of the F-test which showed the value of Fcount > Ftable, namely 52.262 > 2.70 with a sig value. (000) < sig. (0.05) means that H0 is rejected and H4 is accepted. Simultaneously promotion, service quality, and product understanding both influence the decision to choose banking products at BSI Surabaya.

The Most Dominant Influence on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI) Surabaya

The variable that dominates to influence customer product selection decisions is the product understanding variable (X3).

DISCUSSION

The Effect of Service Quality on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI)

The customer's decision to use banking products is influenced by the perception of the services that the bank has provided to him, so that in this study customers have not considered the service quality variable as a variable that can influence the decision to use banking products. This can occur due to poor customer perceptions of the services provided by the bank or it can be caused by several other factors where customers first consider other variables such as promotion and product understanding to make decisions using Islamic banking products. The research results above are in line with the theory according to Wulandari and Subagio (2015) where customer perceptions of the expected values will influence the public in making decisions to choose between banks with sharia principles or banks with conventional principles.

The test results above are in line with research conducted by Aprilia, et al (t.t.) where the service quality variable has a positive and insignificant effect on customer decisions of Bank Mandiri Syariah Pamulang Branch. However, the results of the research conducted are inversely proportional to the research conducted by Firmansyah (2019) where the service quality variables consisting of tangibles, reliability, responsiveness, assurance, attention and sharia compliance show a significant influence on the decision to become a bank customer.

The Effect of Product Understanding on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI) Surabaya

This means that the product understanding variable hypothesis has a positive and significant effect on customer decisions to use banking products at BSI KCP Mulyosari Surabaya. If the value

of product understanding increases, the customer's decision to use banking products will also increase, and vice versa, if the value of product understanding decreases, the decision of members to use banking products will also decrease.

Product understanding relates to all information and knowledge that consumers have about the products they will consume. The more understanding a customer understands about Islamic banking product information, the easier it will be for him to make a decision to use the product according to his needs and desires. In line with the opinion of Widowati and Mustikawati (2018) that knowledge about savings products can strengthen customers in making decisions about which savings products are suitable for their needs.

The test results above are commensurate with the results of research conducted by Triana and Mahdi (2017) where the variable understanding of Islamic banking products affects saving decisions. However, the research above is inversely proportional to the results of research from Bawono and Oktaviani (2016) where the student understanding variable does not affect the decision to become a customer.

The Influence of Promotion, Service Quality and Product Understanding on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI) Surabaya

Promotional variables, service quality and product understanding become variables that can encourage consumer decisions. The more aggressively the company promotes its products, the chances of consumers to choose products are also getting higher, as well as the higher the quality of service provided by the company, the better the consumer's perception of the quality of service from the company. If the consumer's perception is good, the decision to use the product or service is also increasing. Furthermore, the more consumers understand about the product to be selected, the higher the level of decision to use consumer products, of course.

The above opinion is in balance with the opinion of Kotler (2013) where it is explained that there are 5 (four) elements that influence consumer behavior, namely: first cultural factors, second social factors, third personal factors, four psychological factors, and fifth marketing mix. The results of the opinion above are in sync with the results of research from Ramadhani, et al (2021) where Islamic financial literacy, promotion, and service quality both influence students' decisions to become bank customers. The results of the opinion above are in sync with the results of research from Ramadhani, et al (2021) where Islamic financial literacy, promotion, and service quality both influence students' decisions to become bank customers.

The Most Dominant Influence on Customer Decisions to Use Banking Products at Bank Syariah Indonesia (BSI) Surabaya

This is supported by research results which show the Beta coefficient value of the product understanding variable of 48.7%. The research results above are in line with the results of research conducted by Romdhoni and Ratnasari (2018) where the knowledge variable dominates with a significance value of 0.003.

CONCLUSION

Based on the results of the research and its analysis, the researcher can draw the conclusion that: (1) Promotions influence customer decisions to choose banking products at BSI Surabaya; (2) Service quality does not affect customer decisions to choose banking products at BSI Surabaya; (3) Understanding of products affects decisions. Customers choose banking products at BSI Surabaya; (4) Promotion, service quality and product understanding together influence customer

decisions to choose banking products at BSI KCP Mulyosari Surabaya; and (5) Product understanding most dominantly influences customer decisions in choosing banking products at BSI Surabaya.

REFERENCES

A. Karim, A. (2014). *Bank islam: Analisis fiqih dan keuangan* (10 ed.). Jakarta: Raja Grafindo Persada.

Antara. (2021). *Hingga Maret 2021, Aset Perbankan Syariah Tumbuh 12,8 Persen.* Tempo.Co. https://bisnis.tempo.co/read/1480930/hingga-maret-2021-aset-perbankan-syariah-tumbuh-128-persen.

Antonio, M. S. (2017). *Bank Syariah: Dari Teori Ke Praktik: Islamic Banking = al-Masraf Islam* (Cet. 27). Jakarta: Gema Insani.

Aprilia, L., Widiastuti, M. M., Putri, R. A. A., Juliana, S. N., & Pratiwi, A. P. (t.t.). *Pengaruh Faktor Keagamaan Dan Kualitas Pelayanan Terhadap Keputusan Nasabah Menggunakan Jasa Bank Syariah.* Prosiding Webinar Nasional.

Assauri, S. (2018). *Manajemen Pemasaran: Dasar, Konsep dan Strategi.* Jakarta: CV Rajawali.

Bawono, A., & Oktaviani, M. F. R. (2016). *Analisis Pemahaman, Produk, dan Tingkat Religiusitas terhadap Keputusan Mahasiswa IAIN Menjadi Nasabah Bank Syariah Cabang Salatiga.* Muqtasid: Jurnal Ekonomi dan Perbankan Syariah, *7*(1). https://doi.org/10.18326/muqtasid.v7i1.29-53

Dermawan, R. (2018). *Pengambilan Keputusan* (8 ed.). Bandung: Alfabeta.

Dhiba, P. F., Nizam, A., & Dianah, A. (2020). *Pengaruh Pengetahuan Produk, Religiusitas, dan Sikap Terhadap Perilaku Mahasiswa Pengguna Produk Kecantikan Korea Pada Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Ar-Raniry.* Jurnal Ekonomi dan Bisnis Islam, 4(2).

Firmansyah, A. F. (2019). *Pengaruh Pengetahuan Dan Kualitas Pelayanan Terhadap Keputusan Menjadi Nasabah Perbankan Syariah.* Jurnal ekonomi Islam, *2*(3).

Hadi, S. (2015). *Metodologi riset* (Cetakan I). Yogyakarta: Pustaka Pelajar.

Hasibuan, M. S. P. (2019). *Manajemen Sumber Daya Manusia.* Jakarta: Bumi Aksara.

Ibrahim, A., Amelia, E., Akbar, N., Kholis, N., Utami, S. A., & Nofrianto. (2021). *Pengantar Ekonomi Islam.* Jakarta: Departemen Ekonomi dan Keuangan Syariah-Bank Indonesia.

Kartikasari, A. (2018). *Analisis Pengaruh Kualitas Produk, Promosi, Dan Kualitas Pelayanan Terhadap Keputusan Nasabah Memilih Bank Syariah Dengan Religiusitas Sebagai Variabel Intervening (Studi Kasus BRISyariah KCP Magelang).* Skripsi: Salatiga. IAIN Salatiga.

Kotler, P. (Ed.). (2017). *Principles Of Marketing* (17 ed.). Harlow: Financial Times Prentice Hall.

Kotler, P., & Keller, K. L. (2013). *Marketing Management Terjemahan oleh Adi Maulana dan Wibi Hardani* (13 ed.). Jakarta: Erlangga.

Muhlisoh, L., Nawawi, K., & Arif, S. (2020). *Pengaruh Bauran Promosi Terhadap Keputusan Nasabah Dalam Memilih Produk Pembiayaan.* Al Maal: Journal of Islamic Economics and Banking, *1*(2). https://doi.org/10.31000/almaal.v1i2.1897

Nurhadi. (2020a). *Konsep Pelayanan Perspektif Ekonomi Syariah.* EkBis: Jurnal Ekonomi dan Bisnis, *2*(2). https://doi.org/10.14421/EkBis.2018.2.2.1100

Pradana, M., & Reventiary, A. (2016). *Pengaruh Atribut Produk Terhadap Keputusan Pembelian Sepatu Merek Customade (Studi DI Merek Dagang Customade Indoensia).* Jurnal Manajemen, 6(1). https://doi.org/10.26460/jm.v6i1.196

Ramadhani, H. M., Rahmi, M., & Fathoni, M. A. (2021). *Pemgaruh Literasi Keuangan, Promosi, Kualitas Pelayanan terhadap Keputusan Menjadi Nasabah Bank.* Prosiding Webinar: Journal Business Management, Economic, and Accounting National Seminar, 2(16).

Romdhoni, A. H., & Sari, D. R. (2018). *Pengaruh Pengetahuan, Kualitas Pelayanan, Produk, dan Religiusitas terhadap Minat Nasabah untuk Menggunakan Produk Simpanan pada Lembaga Keuangan Mikro Syariah.* Jurnal Ilmiah Ekonomi Islam, 4(02). https://doi.org/10.29040/jiei.v4i02.307

Samsul, & Ismawati. (2020b). *Tingkat Pemahaman Mahasiswa Terhadap Produk-Produk Perbankan Syariah.* Jurnal Ekonomi, Keuangan dan Perbankan Syariah, 04(01).

Sitanggang, A. K., & Pratomo, W. A. (2014). *Analisis Tingkat pemahaman Masyarakat Terhadap Produk Keuangan Di Deli Serdang.* Jurnal Ekonomi dan Keuangan, 02(17).

Subagyo, R. (2017). *Metode Penelitian Ekonomi Islam:Konsep Dan Penerapan.* Jakarta: Alim's Publishing. http;//repo.iain-tulungagung.ac.id/id/eprint/7300

Sudijono, A. (2016). *Pengantar Evaluasi Pendidikan.* Jakarta: PT RajaGrafindo.

Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif, Dan Kombinasi (Mixed Methods)* (Revisi). Bandung: Alfabeta.

Sugiyono. (2018a). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatiff, Kombinasi, dan R&D)* (3 ed.). Bandung: Alfabeta.

Suharnan. (2018b). *Psikologi Kognitif* (Revisi). Surabaya: Srikandi Ghalia.

Sujianto, A. E., & Rokhmat, S. (2014). *Membangun Loyalitas Nasabah* (Cetakan I). Tulungagung ; Yogyakarta: IAIN Tulungagung ; Lentera Kreasindo.

Susminingsih. (2020c). *Etika Bisnis Islam.* Pekalongan: PT Nasya Expanding Management (Penerbit NEM). http://repository.iainpekalongan.ac.id/354/

Tjiptono, F. (2015). *Strategi Pemasaran* (4 ed.). Yogyakarta: Andi Publisher.

Triana, N., & Mahdi, F. (2017). P*engaruh Pemahaman Produk (Familiarity) Perbankan Syariah Terhadap nasabah Menabung di iB hasanah PT Bank BNI Syariah Cabang Pontianak.* Jurnal Manajemen Motivasi, 13(2). https://doi.org/10.29406/jmm.v13i2.765

Utamy, O. D. B., & Widhiastuti, R. (2020). *The effect of Sharia bank knowledge, promotion, and facilities on savings decisions at Sharia banks with savings interest as mediation variables.* Journal of Islamic

Economics, Management, and Business (JIEMB), 1(1). https://doi.org/10.21580/jiemb.2019.1.1.3986

Walfajri, M. (2021). *Aset Bank Syariah Makin Gemuk di Tengah Pandemi. Kontan.co.id.*

Widiasworo, E. (2017). *Buku Strategi & Metode Mengajar Siswa di Luar Kelas*. Yogyakarta: Ar-Ruzz Media.

Widowati, A. S., & Mustikawati, R. I. (2018). *Pengaruh Pengetahuan Produk Tabungan, Reputasi Bank, Dan Persepsi Nasabah Mengenai Suku Bunga Simpanan Terhadap Keputusan Menabung Nasabah*. Nominal, Barometer Riset Akuntansi dan Manajemen, 7(2). https://doi.org/10.21831/nominal.v7i2.21643.

Wulandari, D., & Subagio, A. (2015). *Consumer Decision Making in Conventional Banks and Islamic Bank based on Quality of Service Perception*. Procedia - Social and Behavioral Sciences, 2(11). https://doi.org/10.1016/j.sbspro.2015.11.062.