

The Influence of Product Attributes, Promotion, Quality of Services and Knowledge on Customer's Decision in Sharia Banks Studies in Undergraduate Students in South Jakarta

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Abstract:- The purpose of this research is to know and analyze from attribute products, promotions, services, and knowledge affect the customer's decision on saving at Islamic bank. This research was conducted at universities located in South Jakarta. Data collection method in this research is with questionnaires filled by respondents are S1 active students in South Jakarta. Sampling as many as 100 respondents in this study using Accidental Sampling method. The independent variable in this study consisted of product attributes, promotion, services quality and knowledge, while the dependent variable is the saving decision. The analysis used in this research includes Likert scale, validity test, reliability test, classical assumption test, multiple linear regression analysis and hypothesis testing which includes t test, F test, and coefficient of determination (R²).

Keywords:- Products Attributes, Promotion, Service Quality, Knowledge, Saving Decision.

I. INTRODUCTION

Bank is a term often heard by the public. From small children who are taught to save at the bank to adults who do not just save at the bank. The term bank according to the Law of the Republic of Indonesia Number 10 of 1998 concerning banking, what is meant by bank is a business entity that collects funds from the public in the form of deposits and distributes them back to the public in the form of credit or other forms in order to improve the people's standard of living.

With the majority of Indonesian people being Muslim, this should be a very good opportunity. These Islamic banks are expected to increase the market share of Islamic banking to more than 5% nationally. The Financial Services Authority (OJK) recorded a market share growth (market share) of Islamic banking to 4.86% as of July 2016. This position is an increase when compared to last year in the same period which was 4.46%. But it still hasn't reached the 5% mark.

According to (Hasan, 2011) the Islamic banking industry is growing rapidly but is still relatively small

compared to the national banking and financial industry in general. This development gained momentum with the issuance of Law Number 21 of 2008 concerning Islamic banking and government policies.

Even though Islamic banks are growing rapidly, people still perceive Islamic banks to be the same as conventional banks. (Rahmanti, 2013) revealed that there are two factors that trigger why Islamic banking is still identified with conventional banking, namely because of standards and human resources, which greatly affect the quality of services provided.

There are many banking products offered with a wide variety. Thus, it often happens that consumers become customers of two or more banks because their needs and wants are not fulfilled in one bank. So that each product is equipped with attributes that match your needs and desires in order to remain competitive. Product attributes are very important for the sustainability of the bank. According to Pamartha et al. (2016), product attributes have a significant influence on purchasing decisions.

However, many people, including students, are not well informed. So that many do not understand about Islamic products. This is evidenced by the lack of promotion of Islamic banking compared to conventional banking. Meanwhile, the public hopes that Islamic banking can carry out promotions that are easy to understand to remote areas, as expressed by Mr. M. ZainulNajdi as the governor of West Nusa Tenggara (www.republika.co.id). Promotions carried out in Islamic banking are still lacking compared to conventional banking. Though promotions can really help develop a bank. Because promotion helps banks introduce their products to the public. If Islamic Banking can develop further, it can have a positive impact on several aspects. Given that in Indonesia the market share of syari'ah banks is very large. However, it depends on the ability of syari'ah banks to present attractive, competitive products, which are still in accordance with the principles of syari'ah and do not forget to be accompanied by education on Islamic bank products. Therefore syari'ah banking must be more creative and innovative in product design and service quality. So that

it can meet the demands and needs of the community, especially in terms of banking with syari'ah.

There is no doubt that product, promotion, service quality and knowledge have not been maximized and are not well known by the public. It needs to be studied further so that people, especially Muslims, will begin to get to know more about Islamic banks.

Based on the background description above, the research title is taken, namely: "THE INFLUENCE OF PRODUCT ATTRIBUTION, PROMOTION, QUALITY OF SERVICE AND KNOWLEDGE ON COMMUNITY DECISIONS CHOOSING SAVINGS IN SYARIAH BANKS".

II. LITERATURE REVIEW

A. Sharia Banks

Bank is one of the financial institutions that has an important role in the economy of a country as a financial intermediary institution. Bank activities in Riyadi (2015) are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit or other forms. In addition, banks also sell financial services with the aim of helping smooth transactions carried out by the public (Riyadi & Hidayati, 2012). Meanwhile, a Sharia Bank is a Bank that carries out its business activities based on Sharia Principles, namely prohibiting the existence of an interest or usury system (Riyadi, 2017). Not much different from conventional banks and Islamic banks also have third party funds, second party funds and first party funds (Riyadi, 2006).

So it can be concluded that Islamic Bank is a business entity that upholds Islamic values in its implementation. So that the needs of Muslim customers for banking that are considered halal are expected to be fulfilled.

B. Product Attributes

The term product is often heard by the general public. Products that are known to the public are usually goods or services. Products in the form of goods are something that can be seen (tangible) and can be felt. Meanwhile, a product in the form of a service is something that cannot be seen (intangible) but can only be felt.

Meanwhile, according to Kotler, Armstrong (2003) a product is anything that can be offered to the market for attention, possession, use, or consumption that satisfies the wishes or needs of the wearer.

The resulting product has attributes that can be used as a basis for decision making, namely product elements that are considered important by consumers and are used as the basis for purchasing decisions including (Tjiptono, 2008).

From the above definition, it can be seen that product attributes are very important and can influence purchasing decisions, therefore the company tries to produce products

that are useful and in accordance with the needs and desires of consumers.

In doing competition, the bank must be able to maintain market share and if it is able to expand market share. Therefore it is necessary to make innovations in product attributes, which in turn create customer satisfaction. Where what is felt after using the product is the same or more than expected. Not the other way around, where what is felt after using the product is not the same or less than expected.

As explained earlier, according to Tjiptono, product attributes are elements that are considered important by consumers and are used as the basis for decision making. The product elements which Tjiptono removed were as follows;

- Product quality, namely the product's ability to carry out its functions.
- Product features, namely competitive tools to differentiate between the company's products and competitors' products.
- Product design, which is a display designed from a product.
- Brand, namely the name, term, sign, symbol and design or a combination of all that shows identity.
- Guarantee, which is a promise which is the obligation of the manufacturer for its product to the customer.
- Price, namely the money to be paid for a product or service received.

In Islamic banking, there are product attributes according to an Islamic perspective that adheres to the Qur'an and Hadith. According to Iqbal in El-Junusi (2009) the elements of Islamic product attributes are;

- Does not contain elements of usury
- Investment results are divided according to the profit sharing system
- Avoid elements of gharar (unclear) and maisir (gambling)
- Halal investment according to Islamic law.

C. Promotion

Promotion comes from the word promote in English which is defined as develop or improve. Promotion is one component of the marketing mix. Promotion function in the marketing mix is to achieve various communication goals with consumers.

In essence, promotion is a form of marketing communication. Marketing communication is a marketing activity that seeks to disseminate information, influence / persuade, and / or remind the target market of the company and its products to be willing to accept, buy, and be loyal to the products offered by the company concerned (Tjiptono, 2002).

D. Quality Of Services

Quality is the level of quality expected and diversity control in achieving that quality to meet consumer needs. To be able to provide good quality service, it is necessary to foster a close relationship between companies. For that quality is the key to the success of an organization (Laksana, 2008).

Quality according to Tjiptono (2011) is a dynamic condition related to products, services, people, processes and the environment that meet or exceed expectations. Service quality is the consumer's assessment of the reliability and superiority of the overall service quality.

A company can be said to be successful when viewed from the customer service quality factor, therefore good service quality greatly affects the large number of customers in a company.

E. Knowledge

Knowledge is the result of knowing and this occurs after someone senses a certain object. Sensing occurs through the human senses, namely the senses of sight, hearing, smell, taste and touch. Most of human knowledge is obtained through the eyes and ears (Notoatmodjo, 2012)

According to Efendi and Makhfudli (2009), knowledge is covered in six levels:

- Know, know is the lowest level of knowledge.
- Understanding (compression), understanding is the ability to explain precisely and correctly about a known object.
- Application, application is the ability to use material that has been studied in real situations or conditions.
- Analysis (analysis), analysis is the ability to describe an object into components but is still in the organizational structure and there are still links, such as being able to describe, separate, classify and so on.
- Synthesis (syntesis), synthesis is the ability to put or connect parts in a new whole form or compile new formulations and old formulations.
- Evaluation, evaluation is the ability to make an assessment of an object based on a criterion.

F. Customer's Decision

According to (Nugroho, 2003) states that purchasing decisions is an integration process that combines knowledge to evaluate two or more alternative behaviors, and choose one of them. The result of this integration process is a choice (choice). Purchasing decisions are complex to observe. Buyer decisions are related to consumer behavior.

Meanwhile according to Kotler and Armstrong (2012) that the behavior of purchasing decisions refers to the final purchase behavior of consumers, both individuals and households who buy goods and services for personal consumption.

The consumer purchasing decision process goes through five stages (Kotler and Keller, 2009) including;

- Problem Introduction. The buying process starts when the buyer realizes a problem or need that is influenced internally or externally.
- Information Search. The main sources of information where consumers are divided into four groups: (1) Personal (friends, family, neighbors, colleagues). (2) Commercial (advertising, website, distributors, display

packaging). (3) Public (mass media). (4) Experimental (handling, checking, using the product).

- Alternative Evaluation. Some basic concepts that will help to understand the evaluation process. First, consumers try to satisfy a need. Second, consumers are looking for certain benefits from product solutions. Third, consumers see each product as a group of attributes with various abilities to deliver the required benefits.
- Buying decision. In the evaluation stage, consumers form preferences between brands in a set of choices. The consumer may also form an intention to buy the product he likes most.
- Post Purchase Behavior. After a purchase, consumers may experience conflicts over seeing certain alarming features or hearing pleasant things about other brands and being alert to information that supports their decisions.

G. Framework

In Indonesia, the majority of people are Muslim, but in fact there are still many who choose to save at conventional banks compared to Islamic banks. This can occur with several possibilities, such as less attractive Islamic bank products, less than optimal services to low levels of promotion and knowledge. Product attributes, promotions, service quality and knowledge are not optimal and are not well known by the public. It needs to be studied further so that people, especially Muslims, will begin to get to know more about Islamic banks.

H. Hypothesis

- Does the product attribute affect the customer's decision to save at Islamic banks?
- Does the promotion affect the customer's decision to save at Islamic banks?
- Does the quality of service affect the customer's decision to save at Islamic banks?
- Does knowledge influence the customer's decision to save at Islamic banks?
- Do product attributes, promotions, service quality and knowledge simultaneously influence a customer's decision to save at Islamic banks?

III. RESEARCH METHODOLOGY

This research uses a quantitative approach, because the data used is quantitative data. The purpose of this study is to measure the impact of certain changes on existing norms and assumptions, namely the effect of products, promotions, service quality and knowledge on people's decisions to choose to raise funds in Islamic Banks. In this study, the subject that becomes the unit of analysis is the individual according to the active student respondent S1 in South Jakarta. The population in this study were active undergraduate students in South Jakarta.

In the research, it is not possible for researchers to study all active undergraduate students in South Jakarta because it will require time, effort and money, so only representatives are taken. Therefore, in this research, the

sampling technique used is Non-Probability Sampling. Non-Probability Sampling is a sampling technique that does not provide equal opportunities or opportunities for every element or member of the population to be selected as samples (Sugiyonno, 2007).

As for the number of samples used in this study, based on Roscoe's opinion in Sugiyono (2007), that is, if the research will carry out multivariate analysis (correlation or multiple regression for example), then the number of sample members is at least 10 times the number of variables (independent + dependent) scrutinized. Based on Roscoe's opinion, in this study the variable used by 5 multiplied by 10 equals 50, this is the minimum number of sample members. Thus, the use of the sample in this study was 100 questionnaire samples more than the minimum standard.

To be able to determine the effect of independent variables on the dependent variable, multiple regression analysis is used with the help of SPSS version 21 software, which is detailed in the appendix.

- Regression analysis is used to predict systematically about what might happen in the future based on past information, with the aim of minimizing errors that will occur in the future. Regression between product attribute variables (X1), promotion (X2), service quality (X3), and knowledge (X4). To prove the hypothesis, the steps are as follows: Test the Hypothesis with t test (t-test) and F test.

IV. RESEARCH RESULT

Before doing multiple regression testing and hypothesis. Researchers first test classical assumptions. The classic assumption test is used to obtain an estimator value or an unbiased coefficient value from the regression model.

The following is a presentation of classic assumptions in the regression model.

➤ *Normality Test*

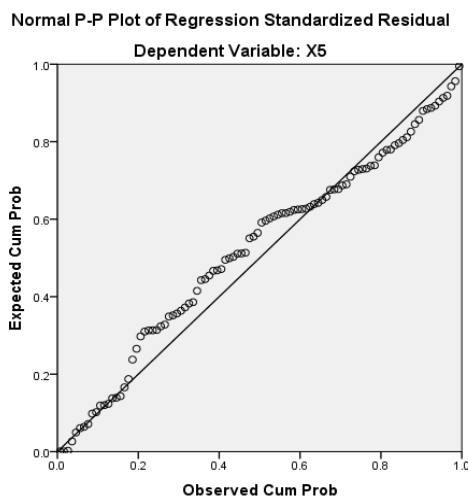


Fig 1:- Normality Test Results with Normal P-Plot Graph

See Figure 1. shows that the points or items are closeto the normal line. So it can be concluded that the data in this study are normally distributed.

➤ *Heteroscedasticity Test*

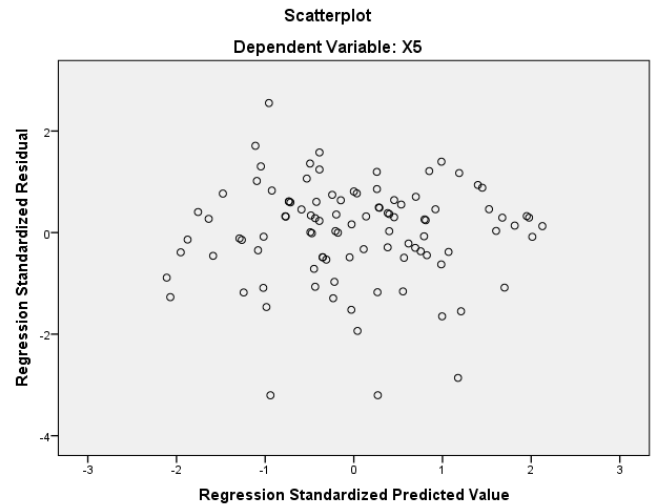


Fig 2:-Heteroscedasticity Test Results with Scatterplot Graph

The scatterplot graph shows that the points spread randomly, either at the top of the zero or at the bottom of the zero of the vertical axis or the Y axis. Thus, it can be concluded that heteroscedasity does not occur in this regression model.

➤ *Multicollinearity Test*

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Product Attributes	.505	1.980
	Quality of Services	.583	1.715
	Promotion	.630	1.587
	Customer's Knowledge	.682	1.467

a. Dependent Variable: Keputusan Menabung

Table 1:- Multicollinearity Test Result
Source: SPSS 22 Data Processed Result (2018)

Based on the results of the multicollinearity test above, it can be explained that the three independent variables obtained tolerance values > 0.10 and VIF < 10. Then it can be concluded that the variables of product attributes, quality of services, promotion and customer's knowledge do not correlate with one another or there is no multicollinearity in the regression model.

➤ *Multiple Regression Analysis and Hypothesis*

Coefficients^a

Model	Unstand. Coefficients		Stand. Coefficients	t	Sig.
	B	Std. Error	Beta		
Product Attributes	.099	.079	.120	1.262	.210
Promotion	-.110	.143	-.068	-.770	.443
Quality of Services	.351	.128	.234	2.741	.007
Customer's Knowledge	.861	.116	.611	7.449	.000

a. Dependent Variable: Keputusan Menabung

Table 2:-Multiple Regression Test Result

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1079.584	4	269.896	30.728	.000 ^b
Residual	834.416	95	8.783		
Total	1914.000	99			

a. Dependent Variable: Keputusan Menabung

b. Predictors: (Constant), Pengetahuan, Kualitas pelayanan, Promosi, Atribut Produk

Table 3:-Simultaneous Test (Test F)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751 ^a	.564	.546	2.964

a. Predictors: (Constant), Product Attributes, Promotion, Quality of Services, Customer's Knowledge

b. Dependent Variable: Customer's Decision

Table 4:-Adjusted R-square Test

In the regression model we can see the influence of each independent variable (attributes product, promotion, quality of service and customer's knowledge) on the dependent variable (customer decision). Based on the results of the regression model it can be seen that, in the sig column, in each variable has a sig value. smaller than 0.05, it can be concluded that each independent variable (attributes product, promotion, quality of service and customer's knowledge) has a significant effect on the dependent variable (customer satisfaction). Based on this, it can be seen that the variables of attributes product, promotion, quality of service and customer's knowledge influence customer decision so that the regression equation formed from the regression model is:

$$Y = a + bx \rightarrow Y = 1.413 + 0,099 X_1 - 0,110 X_2 + 0,351 X_3 + 0,861 X_4$$

- Y = Customer Decision
- X₁ = Product Attributes
- X₂ = Promotion
- X₃ = Quality of Services
- X₄ = Customer's Knowledge

The constant value (a) = 1.143 which states that if there are no product attributes, promotions, service quality and customer knowledge that are not there or have a value of 0, then customer satisfaction is worth 1.143. Meanwhile, the beta coefficient value of the variable product attribute, service quality and customer knowledge is positive, which means that if there is an increase in the variable product attribute, service quality and customer knowledge, it will have an impact on increasing organizational commitment. The results are different from promotions that have negative results, which indicates that the relationship is not unidirectional between the independent variable and the dependent variable, which means that if the variable quality of service increases by 1 point, customer interest will decrease by 0.110.

Simultaneous Test (Test F) is used to see whether there is an influence between the independent variables on the variables simultaneously (together). The simultaneous hypothesis test or F test results in a calculated F value of 30.728 > 2.47 with a significance value (sig.) Of 0.000 < 0.05. Thus it can be ignored that the variable product attributes, promotion, service quality and customer knowledge have an effect on customer decisions.

In the summary model we can get information about the magnitude of the influence of all independent variables (attributes product, promotion, quality of service and customer's knowledge) on the dependent variable (customer decision). Based on the summary model, the Adjusted R-Square value is 0.564 or 56.4%. This means that the variables of attributes product, promotion, quality of service and customer's knowledge together provide an influence of 56.4% on customer decision. While the remaining 43.6% is influenced by other variables outside the research model.

V. DISCUSSION OF RESEARCH RESULTS

The testing of the hypothesis proposed in this study shows that all hypotheses tested using multiple regression analysis methods, show that all hypotheses are accepted. Here is a discussion for each of these hypotheses.

➤ *Effect of Product Attributes on Saving Decisions*

Partially there is no significant effect on the Product Attributes variable (X₁) on Decision to Save (Y) in Islamic Banks, this is because tcount < ttable (1.262 < 1.985) then H₁ is rejected and H₀ is accepted. In contrast to Sindy Tawas (2013) in Product Attributes, Prices, and Promotion Strategies, Their Effects on Consumer Purchase Decisions on Toyota Vios Cars at PT. Hasjrat Abadi Manado, the t-count value for the Product Attribute variable of 2.525 is

greater than the t-table value of 2.021 with a significant level of $0.002 < 0.05$, until H_0 is rejected, which means that the Product Attributes have a significant effect on consumer purchasing decisions on Toyota Vios cars at PT. Hasjrat Abadi Manado branch, thus the hypothesis can be accepted.

➤ *The Effect of Promotion on the Decision to Save*

Partially there is no significant effect on the Promotion variable (X2) on Decision to Save (Y) in Islamic Banks, this is because $t_{count} < t_{table}$ ($-770 < 1.985$) then H_1 is rejected and H_0 is accepted. In contrast to Ali (2017), the promotional variable is positive with a t count of 8,226 and product attributes are positive with a t count of 4,631. Thus, promotion and product attributes together have a positive effect on customer decisions with an F count of 54,275.

➤ *The Influence of Service Quality on Saving Decisions*

Partially, there is a significant influence of the service quality variable (X3) on the decision to save (Y) in Islamic banks, this is because $t_{count} > t_{table}$ ($2.741 > 1.985$) then H_1 is accepted and H_0 is rejected. This shows the similarities with Sarwita's research (2017). Where the results of this study indicate that service quality and promotion partially have a positive and significant effect on customer decisions. Likewise, service quality and promotion simultaneously have a positive and significant effect on the performance of customers' decisions to save.

➤ *The Effect of Knowledge on Saving Decisions*

Partially there is a significant influence of the Knowledge variable (X4) on the Decision to Save (Y) in Islamic Banks, this is because $t_{count} > t_{table}$ ($7,449 > 1,985$) then H_1 is accepted and H_0 is rejected. The same thing in the study of Gempu, et al. (2015), that simultaneously motivation, perception, and knowledge have a significant effect on customer decisions and only partially motivational variables have no effect on customer decisions.

➤ *The relationship between product attributes, promotion, service quality and knowledge simultaneously on saving decisions*

Product Attributes (X1), Promotion (X2), Service Quality (X3), and Knowledge (X4) on Saving Decisions (Y) in Islamic Banks, namely that simultaneously there is a significant influence with a significance level of $0.000 < 0.05$, this supported by $F_{count} > F_{table}$ ($30.728 > 2.47$) then H_0 is rejected and H_1 is accepted. The influence of variable Product Attributes (X1), Promotion (X2), Service Quality (X3), and Knowledge (X4) on Saving Decisions (Y) by students in South Jakarta is 56.4%,% while the rest ($100\% - 56.4\% = 43.6\%$) is influenced by other factors which in this case the authors did not research.

VI. CONCLUSION AND RECOMMENDATIONS

- There is no significant effect between product attributes on the saving decisions felt by students in South Jakarta, this can be seen from the significance value of 0.210 where the significance value is greater than 0.05 or $0.210 > 0.05$, so H_0 is not rejected and H_a is rejected.
- There is no significant effect between promotion on saving decisions felt by students in South Jakarta, this can be seen from the significance value of 0.443 where the significance value is greater than 0.05 or $0.443 > 0.05$, so H_0 is not rejected and H_a is rejected.
- There is a significant influence between the quality of service on the saving decisions felt by students in South Jakarta, this can be seen from the significance value of 0.007 where the significance value is less than 0.05 or $0.007 < 0.05$, so H_0 is rejected and H_a is not rejected.
- There is a significant influence between knowledge on saving decisions felt by students in South Jakarta, this can be seen from the significance value of 0.000 where the significance value is smaller than 0.05 or $0.000 < 0.05$, so H_0 is rejected and H_a is not rejected. This also shows that the knowledge variable has the most significant influence.
- There is a significant influence between product attributes, promotion, service quality and knowledge on saving decisions felt by students in South Jakarta, this can be seen from the value of the fable of $30,728 > f_{table}$ 2.47 where the significance value is less than 0.05 or $0.000 < 0.05$, then H_0 is rejected and H_a is not rejected.

Based on the research results, the recommendations that can be submitted are as follows:

- In the product attribute variable that there is a low customer assessment of the product name in Islamic banks is easy to understand. So in this case the authors suggest that Islamic banks and the Islamic supervisory board be more active in providing socialization and education about what products are offered by Islamic banking.
- In the promotion variable, there is a low customer assessment regarding fostering and establishing good relationships with customers. So in this case the authors suggest that Islamic banks be able to approach customers and prospective customers. Approaches to existing and potential customers can be done by increasing customer satisfaction, responding to complaints, asking about problems, identifying customer needs, holding company events, or through social media such as Twitter, Instagram, Facebook, or websites.
- In the service quality variable, there is a low customer assessment of employees having good knowledge and being able to explain the products offered. So in this case the authors suggest that Islamic banks provide more training and development to their employees regarding Islamic banking. The material provided was not only basic banking, but more focused on Islamic banking. So that employees not only know but also understand.
- In the knowledge variable, there is a low customer assessment of the knowledge of the products offered by Islamic banks. This is as explained earlier in the first point. Namely, the authors suggest that Islamic banks

and Islamic supervisory boards increase socialization and education. Increasing socialization and education by collaborating with the education department by adding a curriculum on Islamic banking including the types of products offered. Islamic banks can also hold events or events that introduce and gain insight into Islamic banking.

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