

Article History:

Upload: April 4th 2023;

Revised: May 2nd 2023;

Accepted: May 27th 2023;

Available Online: April 10th 2024

The Influence of Service Quality and Profit Sharing on Customers' Saving Decisions Bank Syariah Indonesia (BSI) KCP Batam Batu Aji

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This study aims to determine the effect of Service quality and profit sharing on saving decision at Bank Syariah Indonesia (BSI) KCP Batam Batu Aji. This study uses a quantitative approach, with a sample of 197 respondents. Data collection techniques in this study are by using a questionnaire distribution. The analysis techniques used in this study includes validity test, reliability test, multiple regression test, F test, t test and coefficient of determination. The data that has fulfilled the analysis techniques was processed using the help of the SPSS 26 program. It can be seen from the results of the statistical test that the service quality and profit sharing independent variables affect the dependent variable of saving decision. The results showed that based on the calculation of the coefficient of determination the influence of the independent variable service quality and profit sharing on the dependent variable of saving decision is 0,532 or 53.2 % which shows that saving decision can be influenced by service quality variable and profit sharing variable. While the remaining 46.8 % is influenced by other variables that do not exist in this study. This shows that service quality and profit sharing has a significant effect on saving decision. Where if service quality is guaranteed and profit sharing is good will improve saving decision.

Keywords: *Bank Syariah, Profit Sharing, Saving Decision, Service Quality*

Introduction

Banks as financial intermediaries carry out mechanisms for collecting and distributing funds in a balanced manner in accordance with applicable regulations. Sharia banks, like non-sharia banks, also has a function as intermediary institutions, specifically absorbing funds by the public and channeling these funds to return to people who need the funds in the form of financing facilities.

Islamic banks in Indonesia are called Islamic banks which function to facilitate the Indonesian economy in the real sector thru investment, buying & selling activities and other activities that use sharia principles or also known as agreements based by Islamic law in the midst of banks and other parties for depositing funds. or financing business activities. According to article 3 of Law no. 10 of 1998 the main function of Indonesian banking is to collect funds and distribute public funds. The collection of funds is obtained from third party deposits and the distribution of funds is carried out in the form of financing or investment based on sharia principles. The existence of banking aims to help business customers who need funds, both investment funds and funds for working capital, with these funds they will be able to develop and expand their businesses.

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People's decision to save is influenced by consumer behavior factors that affect the attitudes and values that are given by the bank to its customers, such as profit factors, service quality, consumer income, and easy access to transactions. Some customers are still hesitant to save at Islamic banks because they do not know enough information about Islamic banks. The provision of services in conventional and Islamic-based companies does not have a significant difference. The difference lies only in the process of use, that is, when business people provide services in physical form, they should not emphasize luxury. Islam encourages every business person to behave professionally, namely to be able to work quickly and accurately so as not to waste the trust that is their responsibility (Zainal *et al.*, 2017: 179).

When the community already has the information that has been obtained, the next community action to become a customer is to carry out activities as a customer. In this case, service quality gets a role, where the quality of service received by consumers becomes an assessment of customers. Munawir (2018: 206) states that service quality is known as a kind of measurement and assessment of whether the services provided have reached and met all user constraints. In the process of realizing maximum service quality, the company can provide services that are in accordance with user expectations and also pay more attention to customers in order to create achievement of customer desires. Great service will have a positive influence on each member and potential member so that it can lure members/prospective members to take the products and services offered.

Although both provide benefits for the owner of the funds, the two have very real differences. This is explained in the following table:

Table 1. The Difference between Interest and Profit Sharing

Interest	Profit Sharing
Determination of interest is made at the time of the contract with the presumption that it must always be advantageous	Determination of the profit sharing ratio/nisbah is made at the time of the contract based on the probable profit and loss
The sum of the percentage is based on the quantity of funds lent	The sum of the profit sharing ratio is based on the quantity of profit gained
Fixed profit as stated regardless of whether the project run by the customer makes a gain or a loss	Depends on the interest of the project being run. If the business loses money, the loss will be shared by both parties
The amount of interest payments does not increase even though the number of profits is multiplied or the economic situation is down	The sum of profit sharing increases according to the increase in the sum of revenue
The existence of profit is doubted (if not criticized) by some circles	Nobody in decision the legitimacy of profit sharing

Source: Saputri, (2017: 37)

The concept of saving in Islamic banking is very different from saving in conventional banking. This difference occurs because Islamic banking does not recognize the specific interest rate promised. The existing concept is the proportion or advantage from profit sharing on mudharabah savings also dividend on wadiah savings. This difference is not understood by some customers who want to save due to the lack of information received. With a high profit sharing ratio, the public will be interested in depositing their funds with the bank in the hope of getting rewards received by both parties, both the bank and the customer. However, it is not only the amount of profit sharing that makes customers interested, but the provisions in the distribution of profit sharing also make customers who have funds to save their funds in Islamic banks.

The difference in determining the amount of interest and profit sharing that is most easily seen lies in the process of determining the amount of both. Interest is determined in the form of a benefit based on the quantity of funds lent, while merit is determined in the form as a ratio (comparison) based on the amount of profit earned. This means that in determining the percentage of profits in the interest system, the amount has been determined based on the market interest rate (market investment rate), while the profit sharing system is based more on the

contribution of each party to profits and the level of risk that may occur. The difference in the amount of income and the amount of payment of the difference in interest and profit sharing also lies in the amount of income derived from both. in the interest system, the income earned will be static, meaning that even if the business being financed makes a loss, the debt still has a fixed interest. While in the profit-sharing system, the income earned will be dynamic or changeable, meaning that if the business being financed earns a small profit, then the amount of profit-sharing income will be small, likewise if the business being financed earns a greater profit, then the amount of profit sharing will be the results will be even greater.

Zainuddin (2018) The customer's decision to save is the final stage of a purchase which is interpreted as an demeanor and intent to proceed further and is asserted after things such as a pledge to buy products from the company if other products are needed. Pledge to offer references to others. The motive to add the figure of savings or the ambition to offer positive things to the company.

Facing competition between Islamic financial institutions, they must provide the best service in order to generate customer interest in saving, so that when a customer is interested in saving, the customer will continue to use Islamic bank products and services. There is a difference between Islamic banking and conventional banking so that it becomes a special attraction for people who want to invest (save) their funds in these financial institutions. With the profit-sharing system applied to Islamic banks, it is a unique feature that exists in these financial institutions (Faqih, 2020: 23). Every year there is an increase in the number of customers indicating that Islamic bank enthusiasts are increasing, this can be seen in the graph below as follows.

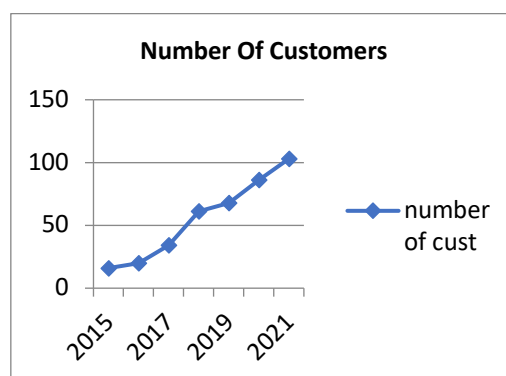


Figure 1. Number of BSI KCP Batam Batu Aji Customers 2015-2021

Customers at Bank Syariah Indonesia (BSI) KCP Batam Batu Aji tend to make decisions about using Islamic banking services based on the ratio alone. This is because some customers do not understand the profit sharing system in sharia banking and also lack information regarding Islamic banks, especially at Bank Syariah Indonesia (BSI) KCP Batam Batu Aji. Even though this information is a factor that is sufficient to influence customers to use banking services if managed properly. The decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers is also influenced by the quality of services provided.

Profit sharing and different service quality are one of the factors that influence customers to decide to become members of the desired financial institution. In making a saving decision, many factors need to be considered by customers. Of the various related factors the researcher chose to examine the factors of service quality and profit sharing. Good or bad service quality can influence customers in making saving decisions. Customers definitely choose a bank with good service quality so they can transact comfortably. While other factors, namely profit sharing, researchers take because material benefits, namely in the form of a profit percentage, are one of the factors that greatly influence customers in making saving decisions apart from

service quality. A fair and profitable profit sharing system will certainly be chosen by new prospective customers.

With the presentation of this problem, the researcher is interested in examining this problem with the title "The Influence of Service Quality and Profit Sharing on the Savings Decisions of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji Customers."

Service Quality

According to Ellitan & Anatan in (Syaifullah & Mira, 2018: 87) Service quality is the expected level of excellence and controlling the level of excellence to meet customer desires. In this definition it can be concluded that service quality plays a major role in meeting customer expectations, good service quality can increase the desire of customers to make decisions.

Munawir (2018: 206) states that service quality is known as a kind of measurement and assessment of whether the services provided have reached and met all user constraints. In the process of realizing maximum service quality, the company can provide services that are in accordance with user expectations and also pay more attention to customers in order to create achievement of customer desires.

Service quality is the prospective level of prominency and oversee that level of prominency has already fulfill customer wish. If the service is go through as expected, can be concluded service quality is considered as an ideal quality. Contrarily, if the service go through is lower than expected, then the quality is considered as bad. Therefore the quality of service rely on the capability of service owners to constantly meet customer expectations.

In the business world, of course, there is a relationship between the provider of goods or services and the recipient or consumer. In the service sector, especially financial institutions, consumers are more often referred to as customers. This relationship concerns the services provided to customers, customers who need services according to their wishes are divided into three types as follows:

- 1) Customers or customers really need to get the help of a customer service, salesperson or cashier) to guide or obtain information about everything related to the product;
- 2) Customers or customers need help only as needed, meaning that customers come and then look for themselves, choose for themselves and then last contact with the officer at the time of payment;
- 3) Customers or customers do not need to ask for help from officers in an emergency. That is, what customers face in this case is a machine such as an ATM machine. This ATM service is carried out through the instructions on the machine for the purposes of carrying out various desired transactions.

Novela & Hanafie (2017: 14) indicators in service quality are described as:

- 1) In terms of being
- 2) Consistent with promises
- 3) Direct interaction
- 4) Solve existing problems
- 5) Service procedures

Profit Sharing

According to Antonio in (Setyorini, 2021: 172) profit sharing is a system of managing funds in the Islamic economy, namely the distribution of business results between the owner of capital (shahibul maal) and the manager (Mudharib).

AlQardhawi in (Sari *et al.*, 2017: 61) profit sharing is where both parties will share profits in accordance with an agreed agreement where profit sharing requires cooperation between the owner of capital and the business/work for the benefit of mutual benefits for both parties, as well as for the community. As a consequence of cooperation is to bear the risk, both profit and loss.

Ascarya in (Zakaria *et al.*, 2020: 14) states that profit sharing is a form of return from investment contracts and can be uncertain and not fixed. Profit sharing is a profit sharing system in which capital owners work together with capital managers to run the desired business.

According to Sari *et al.*, (2017: 62) In the profit sharing system there are principles for carrying out its activities, namely:

- 1) The principle of fairness and prudence is reflected in the implementation of compensation based on profit sharing and the taking of profit margins that are mutually agreed upon between the bank and the customer;
- 2) The principle of equality, placing depositors of funds, users of funds, and banks in the same and equal position which is reflected in the balanced rights, obligations, risks and benefits of depositors, users of funds, and banks;
- 3) The principle of tranquility. Islamic bank products are in accordance with the principles and rules of Islamic Muamalah, including the absence of elements of usury and the application of zakat assets. Thus, customers will feel inner and outer peace.

According to Ridwan in (Diana, 2017: 23), there are 2 factors that affect profit sharing, namely:

- 1) Direct Factor
 - a. The investment rate is the actual percentage of funds that can be invested from the total funds raised.
 - b. The amount of funds available for investment is the amount of funds from various sources of funds available for investment.
 - c. Nisbah (profit sharing rate) is the proportion of distribution of business results.
- 2) Indirect Factor
 - a. Determination of costs and revenues
 - b. Accounting policies
- 3) Karim in (Setyorini, 2021: 172) several things that are indicators of profit sharing are as follows:
 - a. Presentation
 - b. For profits and for losses
 - c. Guarantee
 - d. Determine the size of the ratio
 - e. Methods of settlement of losses

Saving Decision

Decisions are the result of solving the problems they face firmly. It relates to the answers to the questions about what to do and so on the elements of planning (Machali & Hamid, 2017: 232). The decision to save is a decision to save money and choose an alternative that is considered the most profitable of the several alternatives faced for saving (Novela & Hanafie, 2017: 14).

Decision making is a systematic approach to a problem, accumulate facts also data, careful arrangement of the preferences faced and taking action comply to estimation is the most precise action. In making saving decisions, people usually pay attention to the interest rate which in Islamic banking is realized by profit sharing. The decision to save means to choose and determine an alternative that is considered the most profitable of the several alternatives faced for saving or saving money.

Based on some of the definitions above, it can be concluded that the decision to save is a decision taken after choosing from several available alternatives, where the customer decides where to save money.

In Firmansyah, (2018: 27) the decision indicators are as follows:

1. Problem recognition

2. Information Search
3. Alternative Evaluation
4. Purchase Decision
5. Post Purchase Behavior

Hypothesis

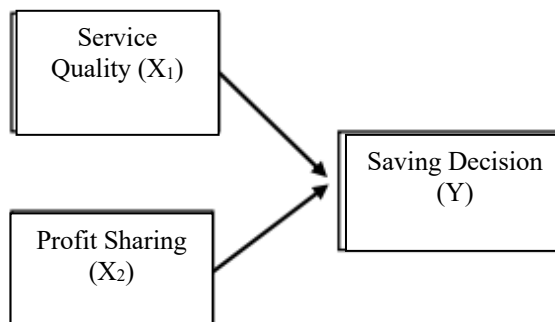


Figure 2. Framework

Then the research hypothesis can be determined as follows:

- H1: Service Quality has a positive and significant effect on the saving decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers
- H2: Profit sharing has a positive and significant effect on the saving decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers
- H3: Service quality and profit sharing together have a positive and significant effect on the saving decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers

Methods

This research method uses quantitative research methods, this method is used to examine data on certain populations and samples, data collection uses research instruments, data analysis is quantitative/statistical in nature, with the aim of testing established hypotheses (Sugiyono, 2018: 8). This study used multiple regression analysis techniques assisted by the SPSS program. The quantitative method is a method that uses a sampling system from a population and uses a structured questionnaire as a data collection tool. Yugiarto in (Arippulah & Kusumawati, 2021: 1448) data collection techniques in this study used a questionnaire filled out by individuals or individuals. The number of samples in this study were 197 customers of Bank Syariah Indonesia (BSI) KCP Batu Aji. The sampling technique uses a purposive sampling technique with the aim of obtaining a representative sample according to the specified respondent criteria. . The analysis techniques used in this study includes validity test, reliability test, multiple regression test, F test, t test and coefficient of determination.

Table 2. Questionnaire Variable

No.	Variable	Definition	Indicator	Scale
1.	Service Quality	Service quality is the expected level of excellence and controlling the level of excellence to meet customer desires. (Syaifulah & Mira, 2018: 87)	2. Facets of form 3. Be consistent with promises 4. Direct interaction 5. Resolve existing issues 6. Service procedure	Likert
2.	Profit Sharing	Profit sharing is a system of managing funds in the Islamic economy, namely the distribution of business results between the owner of capital (shahibul maal) and the manager (Mudharib) (Setyorini, 2021:	1. Presentation 2. For profits and for losses 3. Guarantee 4. Determine the size of the ratio 5. Methods of settlement of losses	Likert

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No.	Variable	Definition	Indicator	Scale
3.	Saving Decision	172) The decision to save is a decision to save money and choose an alternative that is considered the most profitable of the several alternatives faced for saving (Novela & Hanafie, 2017: 14).	1. Problem recognition 2. Information Search 3. Alternative Evaluation 4. Purchase Decision 5. Post Purchase Behavior	Likert

Results

Validity Test

The results of the validity test on the variable service quality (X1) 5 items, profit sharing (X2) 5 items, and the decision to save (Y) 5 statement items are declared valid where the value of $R_{count} > R_{table}$ is obtained.

Table 3. Validity Test

Item	R Count	R Table
X1.1	0,658	0,139
X1.2	0,727	0,139
X1.3	0,688	0,139
X1.4	0,601	0,139
X1.5	0,543	0,139
X2.1	0,640	0,139
X2.2	0,724	0,139
X2.3	0,608	0,139
X2.4	0,612	0,139
X2.5	0,563	0,139
Y1	0,705	0,139
Y2	0,701	0,139
Y3	0,589	0,139
Y4	0,538	0,139
Y5	0,575	0,139

Reliability Test

Table 4. Reliability Test

Variable	Cronbach Alpha
Service Quality	0,645
Profit Sharing	0,620
Saving Decision	0,602

The reliability test results obtained Cronbach alpha values > 0.60 , so the data is reliable or can be used as research material.

Classic assumption test

Normality Testis used to test whether the data is spread and follows a normal distribution pattern, meaning that the data is spread not far from the resulting mean value. Testing the normality of the data is done by observing the distribution of data on the graph as follows:

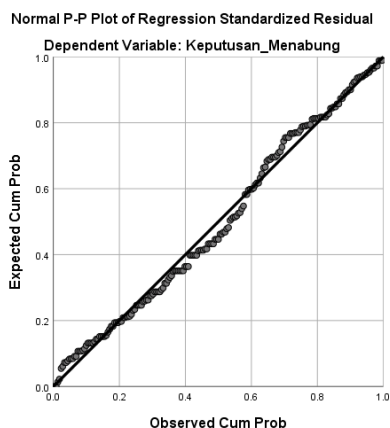


Figure 3. P-P Graph of Normality Assumption Test

The graph above shows that the distribution of data follows a transverse line pattern which is the mean line. Thus the spread of the data does not move away from the mean value and tends to follow its movement. This condition means that the data in this study are normally distributed so that they meet the assumptions of data normality.

Multicollinearity Assumption Test, statistical testing using SPSS 26 in this study gives the following results:

Table 5. Multicollinearity Assumption Test Results

Variable	Tolerance	VIF
Service Quality (X1)	0,860	1,163
Profit Sharing(X2)	0,860	1,163

These data indicate that the overall VIF value of the independent variable has a VIF value <10 with a tolerance close to 1. This value indicates that the research data is free from multicollinearity symptoms.

Heteroscedasticity Assumption Test

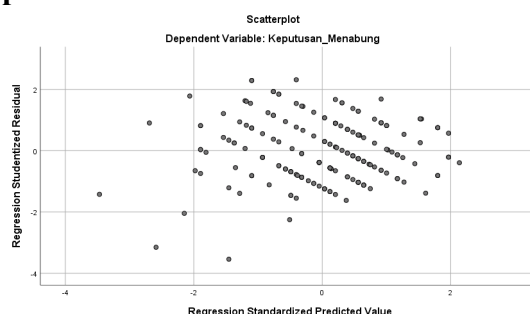


Figure 4. Scatter Plot Test

Based on the Scatterplot image on the side, you can see certain regular patterns, such as points that form waves, widen and narrow, then the picture above indicates that non-heteroscedasticity has occurred.

Multiple Linear Regression Analysis

The function of this regression analysis is to calculate the magnitude of the influence between the independent variables (quality of service and profit sharing) on the dependent variable (saving decision). This study uses multiple linear regression analysis, where the number of influencing variables is only one. Table 6 is the result of multiple linear regression analysis.

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Table 6. Multiple Linear Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	6,436	1,109		5,804	,000
X1	,607	,048	,670	12,647	,000
X2	,116	,047	,132	2,493	,013

a. Dependent Variable: Y

The resulting regression equation gives the following meanings:

1. A constant of 6,436 indicates that employee performance is quite high in the perception of respondents before the influence of service quality and profit sharing (B1, B2 = 0). This shows that basically the customer deposit decision level is in a fairly high position.
2. The regression coefficient on the service quality variable is 0.670 indicating that the implementation of service quality programs can have an impact on increasing storage decisions. This is evidenced by the coefficient value which is positive. Thus it can be interpreted that service quality programs that are implemented properly can be used as a driving force for increasing customer deposit decisions.
3. The regression coefficient on the profit-sharing variable is 0.132 indicating that the company's efforts to attract customers through profit-sharing programs have an impact on increasing depository decisions. This is evidenced by the coefficient value which is not negative. This has the meaning or meaning that profit-sharing programs can improve decision making.

Partial Test (t test)

Based on table 6, it shows that the service quality variable (X1) has a regression coefficient of 0.670 and a t-test statistic of 12.647 is obtained with a significance of 0.000. With $df = 167 - 2 = 165$, the ttable value is 1.972. The statistical value of the tcount test is greater than ttable ($12.647 > 1.972$) this proves that H_a is accepted so it can be concluded that the service quality variable (X1) has a positive contribution and has a significant effect on saving decisions (Y).

The profit sharing variable (X2) has a regression coefficient of 0.132 and a t-test statistic of 2.493 is obtained with a significance of 0.013. With $df = 167 - 2 = 165$, the ttable value is 1.972. The statistical value of the t-test statistic is greater than t-table ($2.493 > 1.972$), with a significance value smaller than $\alpha = 0.05$. This test proves that H_a is accepted, so it can be concluded that the profit sharing variable (X2) has a positive contribution and has a significant effect on saving decisions.

Simultaneous Test (Test F)

Table 7. Simultaneous Test Results

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	371,739	2	185,869	110,366	,000 ^b
	Residual	326,718	194	1,684		
	Total	698,457	196			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Based on table 7, the value of $Sig.F < \alpha$ is $0.000 < 0.05$, so the regression analysis model is significant. This means that H_0 is rejected and H_a is accepted so that it can be concluded that service quality (X1) and profit sharing (X2) simultaneously (together) have a significant effect on saving decisions (Y). If the quality of service and profit sharing perceived by customers increases, the decision to save will also increase.

Coefficient of Determination

Based on Table 6 the results of the coefficient of determination above have an R Square number of 0.532. This figure means that 53.20% of the variation in the saving decision variable can be explained by the variation of the service quality variable (X1) and profit sharing (X2). While the remaining 46.80% is explained by other variables not discussed in this study.

Table 8. Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,730 ^a	,532	,527	1,298

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

Research Discussion

1. The Effect of Service Quality on the saving decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers

Hypothesis 1 states that service quality influences customers' saving decisions. This is proven based on the t statistical test obtained. It can be seen that the value of t-table (197-2) df195 is 1.972 while the t-count value for the variable Service Quality (X1) is 12.647 > 1.972 and the significant value of Service Quality is 0.000 < 0.05, so partially the independent variable Service Quality (X1) has a significant influence on the Savings Decision variable. From the regression results it was found that Service Quality had a significant positive effect on Saving Decisions. This means that there is a significant influence between the independent variables on the dependent variable partially, thus the **H₁ hypothesis is accepted.**

2. Effect of Profit Sharing on the decision to save Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers

Hypothesis 2 states that profit sharing affects customers' saving decisions. This is proven based on the t statistical test obtained, it can be seen that the value of t-table (197-2) df195 is 1.972 while the t-count value for the variable Profit Sharing (X2) is 2.493 > 1.972 and a significant value is 0.000 < 0.05, so partially the independent variable Profit Sharing (X2) has a significant effect on the saving decision variable. From the regression results it was found that the Profit Sharing variable had a significant positive effect on Saving Decisions. This means that there is a significant influence between the independent variables on the dependent variable partially, thus the **H₂ hypothesis is accepted.**

3. The influence of Service Quality and joint profit sharing on the decision to save Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers

Hypothesis 3 states that service quality and profit sharing have a joint effect on customers' saving decisions. This is evidenced by the statistical test f obtained. It can be seen that the calculated F-value is 110.366 with a significance level of 0.000, which is less than 0.05. So it can be concluded that the independent variables, namely Service Quality and Profit Sharing, have an effect if tested together on the dependent variable Savings Decision. This means that there is a significant influence between the independent variables on the dependent variable simultaneously, thus the **H₃ hypothesis is accepted.**

Conclusion

Based on the data analysis and discussion that has been carried out by researchers, the following conclusions are obtained: Service Quality has a positive and significant effect on the

saving decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers; Profit sharing has a positive and significant effect on the saving decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers and Service Quality and profit sharing together have a positive and significant impact on the saving decision of Bank Syariah Indonesia (BSI) KCP Batam Batu Aji customers.

Based on the research results, data analysis, and hypothesis testing that has been carried out by researchers, the researcher can provide suggestions on several things as follows:

1. For Bank Syariah Indonesia (BSI) KCP Batam Batu Aji to continue to improve the quality of services provided to customers and prospective customers.
2. For future researchers who use the same place or variables so they can use different variables or add research variables. Variables that can be added include location, promotion, brand image, trust, and there are several other variables that have not been mentioned. These variables are one of the many factors that can influence the decision to save. This is expected to be able to identify other factors that influence customers' saving decisions so that the companies in this study can adopt the right strategy to increase the number of their customers.

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