



The Effect of Promotion and Service on Customer interest in Ba'i Bitsaman Ajil (BBA) at KSPPS BMT Artha Sejahtera Senori

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ABSTRACT

The purpose of this study was to determine the effect of promotion and service both partially and simultaneously on the interest of Bai' Bitsaman Ajil (BBA) customers at KSPPS BMT Artha Sejahtera Senori Tuban. In answering these problems, the researchers used a quantitative approach. The population in this study were customers of Bai' Bitsaman Ajil (BBA) KSPPS BMT Artha Sejahtera Senori Tuban. The method of data collection in this study was by distributing questionnaires to 62 BBA product customers. The technique used is purpose sampling, analyzed using Validity Test, Reliability Test, Classical Assumption Test, Calculated F Test, and Partial t Test. The results of this study indicate that the promotion has a partial and significant effect on the interest of BBA customers, as evidenced by the value of t count (2.609) > t table (1.669) with a significance value of 0.011 < 0.05. The service has a partial and significant influence on the interest of BBA customers, as evidenced by the value of t count (3.002) > t table (1.669) with a significance value of 0.004 < 0.05. And simultaneously promotion and service have a significant influence on customer interest, as evidenced by the F test, namely F count (21.089) > F table (3.15) with a significance value of 0.00 < 0.05.

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INTRODUCTION

Islamic financial institutions are a business entity whose activities are in the field of finance, in shape raising funds, channeling funds, stocks, bonds and forms other based sharia principles, such as prohibition usury, activity speculation, uncertainty (*gharar*), and gambling.¹ As has been explained in the Qur'an Surah Ali-Imran verse 130 namely:

¹Siti Wasiah, "Influence Quality Products and Promotions Sale Against the Customer's Decision Choosing Standby IB Savings at Bank Syariah Bukopin Sidoarjo Branch Office" (Thesis -- UIN Sunan Ampel Surabaya, 2017), 2

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً، وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ (١٣٠)

Meaning : O you who believe , do not you eat usury with folded double , and be pious you to God so you get luck .²

Development institution current Islamic finance this experience rapid progress . this proven with the more many institution sharia - based finance , such as Islamic banking , Islamic capital market, Islamic pawnshops , as well exists *Baitul Maal wa Tamwil* (BMT).³

Baitul Maal wa Tamwil (BMT) is institution micro run _ with principle for result , develop business effort micro in framework lift honor and dignity as well as defend the interests of the poor. ⁴this institution move among _ Public economy down and trying develop efforts productive and investment in framework increase economy for businessman based small _ sharia principles and then channeled through financing .⁵

Usual financing used in BMT is financing *Bai' Bitsaman Ajil* (BBA) . BBA is one type financing sell buy paid in a manner gradually . *Bai' Bitsaman Ajil* is one agreement sell buy where BMT bails out especially formerly purchase something goods certain required member. Then member will pay price base agreed goods and benefits together and payment to BMT is done in a manner paid in installments .⁶

Along with founding institutions finance good conventional and sharia resulted very tough competition between institution . Financial institution must own good policy _ for resolve competition the . In the business world as institution finances , activities promotion is very necessary for support marketing and sales . Promotion is one _ effort for notify and offer product or service for interesting candidate consumer . Likewise in the institutional world finance , promotion aim for attract candidates _ customers for save .⁷

Besides must promotion noticed by the institution Islamic finance in face competition is gift good service to customer to customer feel satisfied with institution finance . Because of customers will decide purchase to something product or services , for one based on services provided by the institution .⁸

Service is implemented activities something company concerns need party consumers who will raises impression alone , with exists good service so consumer will feel satisfied . Practice service is every intended activities for give satisfaction and needs customer . ⁹because that is service be very important for interesting consumers to use

² Ministry of Religion of the Republic of Indonesia, Al-Quran and Translation (CV Publisher J-ART, 2004), 66

³Nur Lailah, *Non -Bank Islamic Financial Institution* Cet. 1 (Surabaya: IAIN Press, 2013), 6-7

⁴Putri Indri Yani , “ Analysis Influence Quality Product , Quality Services , Religious Factors , Education and Environment To *Customer Satisfaction* on Products Marriage Savings at BMT Daarut Tauhid” (Thesis -- UIN Syarif Hidayatullah Jakarta, 2015), 1, accessed on 04 December 2021, https://repository.uinjkt.ac.id/dspace/bitstream/123456789/45150/1/INDRI_YANI-FSH.pdf

⁵ Makhal Science , *Theory and Practice Micro Islamic Finance* (Yogyakarta: UII Press, 2002), 49

⁶Ahmad Rodoni and Abdul Hamid, *Islamic Financial Institutions* (Jakarta: Zikrul Hakim, 2008), 66

⁷Ade Sarwita , “ Influence Quality Service and Promotion Against the Customer 's Decision For Saving ” *Journal Scientific Management and Accounting* Vol. 4, No. 1 (2017), 37, accessed December 5, 2021, 504-1033-1 -PB.pdf

⁸ Sarwinda Puspita Sari, “ Influence Promotion , Quality Service , and Religiosity Regarding the Decision to Save the Community of Sungai Lilin District at Bank Si KCP Sungai Lilin 1” (Thesis - UIN Sulthan Thaha Saifuddin Jambi, 2021), 3

⁹ Cashmere , *Management Banking* (Jakarta: PT Raja Grafindo Persada , 2006), 216

product or services offered .

Cooperative Save Borrow Sharia Financing (KSPPS) BMT Artha prosperous Senior is one institution non-bank sharia finance located in Senori , institution this established range in 2017. This institution is institution finance branch Rembang that has stand up since 1998 .

In framework promote the product , the promotion implemented by KSPPS BMT Artha Sejahtera Senori that is with follow as well as in activities social and plunge in institutions education . this _ expected for could introduce products in BMT . With enter the institution social this , society could know institution Islamic finance as well management sharia - based finance , in particular the products offered . KSPPS BMT Artha Sejahtera Senori in promote the product no once give present to its customers . This is what makes the difference institution this with institution other .

Whereas in Thing services , KSPPS BMT Artha Sejahtera Senori apply ball game system . Grab the ball is a strategy where the BMT as seller product contact or meet live customers who want to do transactions in the BMT .

From the description above , researcher want to test influence promotions and services good in a manner nor simultaneous to interest customer of Bai' Bitsaman Ajil (BBA) at KSPPS BMT Artha Sejahtera Senori Tuban .

Promotion

According to Kotler, promotion is something activities that communicate and introduce a product company to purpose the marketing . Promotion is various activities carried out by the company for highlight characteristics product and persuade consumer target for buy .¹⁰

Purpose from promotion is for inform candidate consumer about brand , variety product and quality at a time remind consumer will superiority product .¹¹ Something activity promotion if held with well and true , will influence consumer about where and how consumer spend his income .¹²

There are several shape promotion namely :¹³

- a. Advertising
- b. Promotion Sale
- c. Relations and Publicity
- d. Marketing Live
- e. *personal Selling*

Promotion Islamic Perspective

Promotion in sharia perspective is something effort delivery correct information to product goods or service to candidate consumer or customer , then Islamic teachings strongly emphasize to avoid element fraud or give information that is not correct for

¹⁰Philip Kotler and Kevin Lane Keller, *Management Marketing* Edition 13th (Jakarta: Erlangga , 2012), 100

¹¹Hamdi Agustin, *Study Appropriateness Sharia Business* (Depok: PT Raja Grafindo , 2017), 100

¹²Sri Wulandari Nengsi , “ Influence Promotion and Trust To Interest Saving at Bank BRI Unit LERO (Analysis Sharia Management)” (Thesis -- IAIN Parepare , 2020), 7 [15.2300.108.pdf](https://doi.org/10.2300/108.pdf) (iainpare.ac.id)

¹³Philip Kotler and Keller Kevin Kane, *Management Marketing 13th edition Transfer Bob Sabran 's language* (Jakarta: Erlangga , 2009), 174

candidates consumer or customer . In a hadith mentioned :

وَعَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَرَّ عَلَى صُيْبَةٍ مِنْ طَعَامٍ فَأَدْخَلَ يَدَهُ فِيهَا فَتَأَلَّتْ أَصَابِعُهُ بَلَلًا فَقَالَ : مَا هَذَا يَا صَاحِبَ الطَّعَامِ ؟ قَالَ : أَصَبَتْهُ السَّمَاءُ يَا رَسُولَ اللَّهِ قَالَ : أَفَلَا جَعَلْتَهُ فَوْقَ الطَّعَامِ كَمَا يَرَاهُ النَّاسُ ؟ مَنْ عَشَّ فَلَيْسَ مِنِّي . رواه مسلم .

Meaning : *From Abu Hurairah ra. Really the Messenger of Allah. Once know pile food . Then he enter his hands to in pile it and his fingers find something wet . He asked " what this , o.o owner food ?" he replied , " food that exposed to rain water , O Messenger of Allah." Rasulullah saw. said , " why ? you no put it down above , so could seen by people? Goods who cheats , he no including my class ". HR Muslim.¹⁴*

Service

According to Kotler, ministry is action or activity whatever can _ given by one party to party else , basically no tangible or not resulted ownership whatever . Service is behavior producer for fulfil needs and wants consumer for reach customer satisfaction . Service is activity economy in a manner live nor no live for fulfil need man with introduce goods or services .¹⁵

Quality service own a number of dimensions or element quality service . According to Pasuraman in Tjiptono expresses "five dimensions about quality service as following :¹⁶

- a. Physical Evidence (*Tangibles*)
- b. Reliability
- c. Power Responsiveness
- d. Guarantee (*Assurance*)
- e. Empathy

Service Islamic Perspective

According to Islam , service own values Must be Islamic applied in give good service namely :¹⁷

- a. Professional (*Fathanah*)
- b. Politeness and Friendliness (*Tabligh*)
- c. Honest (*Siddiq*)
- d. Trust

Interest Customer

¹⁴Al- Hafidz Ibn Hajar Al- Asqalani , Translation Complete Bulughul Marom , Ter. Abdul Rosyad Siddiq (Jakarta: Akbar Media Eka Sarana, 2007), 362-363

¹⁵Muhammad Syafi'I Antonio, *Sharia Bank from Theory to Practice* (Jakarta: Gema Human , 2001), 25-26

¹⁶Fandy Tjiptono , *Service Management* (Malang: Help Media, 2015), 273

¹⁷Putri Andri Yani , *Analysis Influence Promotion and Quality Service Against Interest Decision Customers Prospective Customers* , (Thesis -- UIN Raden Intan Lampung, 2018), 27

According to Gunarso interpret interest is something that is personal and related with attitudes and interested individuals _ to something object will have strength or encouragement for do series Act in demand for approach or get object the .¹⁸

Stages interest could understood through the AIDA model described by Kotler and Keller as following :¹⁹

- a. Stage Attention
- b. Stage Interested
- c. Desire Stage
- d. Action Stage

Method Study

As for the method research used _ in study this is method study quantitative . According to Margono , research quantitative is type more research _ many use logic testing hypothesis , where hypothesis lowered from thinking deductive , then tested field , and withdrawn conclusion or hypothesis based on empirical data .²⁰

As for location in study this is KSPPS BMT Artha Sejahtera Senori Tuban . Population in study this is customers active *Bai' Bitsaman Ajil (BBA)* at KSPPS BMT Artha Sejahtera Senori Tuban i.e. 612 people.²¹ The sample studied in study this is 62 subjects . For data collection , research this use method distributed questionnaires _ to 62 respondents with use scale *likert* five points filled in by the respondent .

In study this use testing statistics through device SPSS software version 23.0 . Tests performed in study this are Validity Test , Reliability Test, Assumption Test Classical , Partial t test , and Count F Test .

Results

Cooperative Save Borrow Sharia Financing (KSPPS) BMT Artha Sejahtera Senori is one _ institution non-bank sharia finance located in Senori , institution this established range in 2017. This institution is institution finance branch Rembang that has stand up since 1998 .

Instrument Test Results Study

a. Validity Test

Validity test results to instrument study show that r count value more big from table r value . this show that all instrument items are declared valid.

Validity Test Table

¹⁸ Gersom Hendarsono and Sugiono Sugiharto , "Analysis of the Influence of Experiential Marketing on Interest Buy Repeat Consumers of Café Buntos 99 Sidoarjo ” *Journal Management Marketing* , Vol. 1, No. 2 (2013), 3

¹⁹Donny June Pride , *Behavior Consumer in Competition Business Contemporary* (Bandung: Alfabeta , 2017), 164

²⁰Ahmad Tanzeh , *Introduction Method Research* (Yogyakarta: Teras, 2009), 100

²¹ Sholeh , Interview , Tuban December 14 , 2021

Statement	Calculated r value	Value r table	Information
X1.1	0.388	0.2075	Valid
X1.2	0.647	0.2075	Valid
X1.3	0.322	0.2075	Valid
X1.4	0.275	0.2075	Valid
X1.5	0.475	0.2075	Valid
X1.6	0.654	0.2075	Valid
X2.1	0.308	0.2075	Valid
X2.2	0.495	0.2075	Valid
X2.3	0.762	0.2075	Valid
X2.4	0.345	0.2075	Valid
X2.5	0.528	0.2075	Valid
X2.6	0.762	0.2075	Valid
Y. 1	0.506	0.2075	Valid
Y.2	0.335	0.2075	Valid
Y.3	0.455	0.2075	Valid
Y.4	0.342	0.2075	Valid
Y.5	0.480	0.2075	Valid
Y.6	0.429	0.2075	Valid

b. Reliability Test

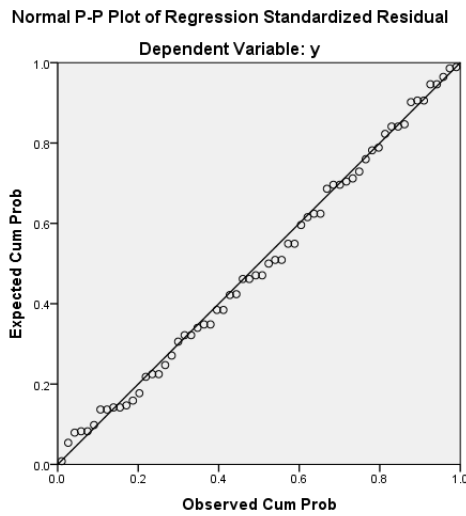
Based on reliability test is known that all variable said reliable with score cronbach's alpha 0 to 1.

Reliability Test Table

Variable	Cronbach's Alpha	N of Items	Information
Promotion	0.196	6	Reliable
Service	0.491	6	Reliable
Interest Customer	0.092	6	Reliable

c. Assumption Test Classic

1) Normality Test



Normality test model with *probability plots* in the figure on stated normally distributed because the plotting data (dots) follow the diagonal line.

2) Multicollinearity Test

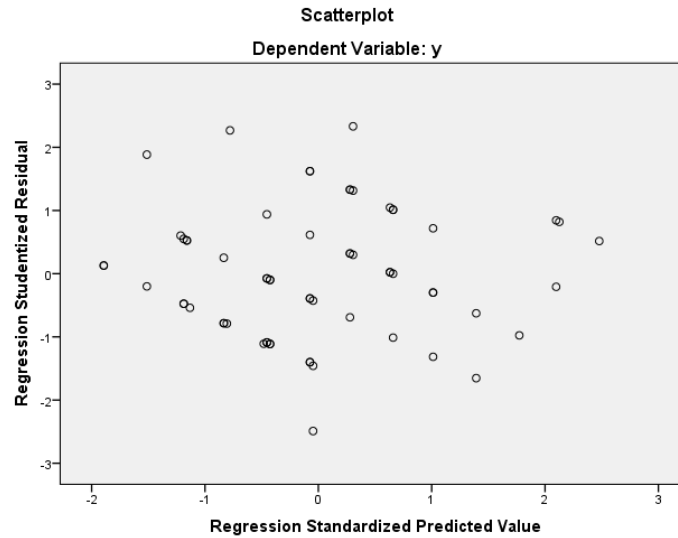
Based on table above , symptoms multicollinearity no happen because score *tolerance* on variables X1 and X2 is more big than 0.00 and the VIF value is greater small from 10.00.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	std. Error	Betas			tolerance	VIF
(Constant)	10.135	2,435		4.163	.000		
x1	.317	.121	.333	2,609	.011	.608	1,646
x2	.294	.098	.383	3,002	.004	.608	1,646

3) Heteroscedasticity Test

Based on results testing , no there is symptom heteroscedasticity because no there is clear patterns and dots spread above and below the number 0 on the Y axis . As picture under this :



4) Autocorrelation Test

Summary Model^b

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	.646 ^a	.417	.397	1,001	1969

a. Predictors: (Constant), x2, x1

b. Dependent Variables: y

The value of DU is searched on the distribution Durbin Watson based values two variable independent and total respondents (N) as many as 62 with significance of 5%. $DU (1,656) < DW (1,969) < 4-DU (2,344)$. According to Imam Ghozali , no there is symptom autocorrelation if Durbin Watson's value lies between DU to 4-DU. ²²From testing on no is known exists symptom autocorrelation .

d. Partial t test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
(Constant)	10.135	2,435		4.163	.000
x1	.317	.121	.333	2,609	.011
x2	.294	.098	.383	3,002	.004

H0 = variable independent no influential to variable dependent

Ha = variable independent influential to variable dependent

²²Imam Ghozali , *Application Multivariate Analysis with the SPSS Program* (Semarang: UNDIP Publishing Agency , 2011), 111

If $t_{count} > t_{table}$, then H_a is accepted and H_0 is rejected which means variable independent in a manner Partial influential to variable dependent .

The results of the t test analysis are as following :

- a) Based on table above , got seen that t value count for promotion (X_1) that is 2.609 with score significance $0.011 < 0.05$. The variable X_1 has $t_{count} > t_{table}$ ie t_{count} 2.609 with t_{table} 1,669. So that could concluded that variable promotion in a manner Partial own influence to variable interest BBA customers .
- b) Based on table above , got seen that t value count variable service (X_2) that is 3.002 with score significance $0.004 < 0.05$. Variable service have $t_{count} > t_{table}$ ie t calculate 3.002 with t_{table} 1,669. So that could concluded that variable service in a manner Partial own influence to variable min BBA customers .

e. Count F Test

ANOVA ^a

Model	Sum of Squares	Df	MeanSquare	F	Sig.
Regression	42,252	2	21.126	21,089	.000 ^b
residual	59.103	59	1,002		
Total	101.355	61			

H_0 = variable independent no influential to variable dependent

H_a = variable independent influential to variable dependent

If $f_{count} > f_{table}$, then H_a accepted and H_0 rejected meaning _ variable independent in a manner simultaneous influential to variable dependent .

Based on table 4.14 above , get seen that f count value (21.089) > f table (3.15) with score significance $0.00 < 0.05$. Test results this show that variable promotion (X_1) and service (X_2) on an ongoing basis simultaneous influential to variable interest customer (Y), meaning H_a accept and H_0 rejected .

Discussion

Influence Promotion to Interest Customer Bai' Bitsaman Ajil (BBA) at KSPPS BMT Artha Sejahtera Senori Tuban

Based on results testing in study this show that variable promotion have significant influence _ to interest customers *Bai' Bitsaman Ajil (BBA)* at KSPPS BMT Artha Sejahtera Senori Tuban . this _ seen from table 4.13, the results of the t test show that $t_{count} > t_{table}$ ($2.609 > 1.669$) and a significance value of $0.011 < 0.05$, from these results it is concluded that the promotion variable partially has a significant effect on customer interest .

Research results it also supports results study previously carried out by Siti Wasiah with title “ Influence Quality Products and Promotions Sale Against the Customer 's Decision Choosing Standby IB Savings at Bank Syariah Bukopin Sidoarjo Branch Office "which shows that promotion have positive and significant influence _

to decision customers choose IB Siaga Savings at Bank Syariah Bukopin , Sidoarjo Branch Office .²³

Influence Service to Interest Customer *Bai' Bitsaman Ajil* (BBA) at KSPPS BMT Artha Sejahtera Senori Tuban

Based on testing in study this show that variable service have influence to interest customer of *Bai' Bitsaman Ajil* (BBA). this _ seen from table 4.13, the results of the t test show that t count > t table (3.002 > 1.669) and value significance of 0.004 <0.05, from results stated that variable service in a manner Partial have influence significance to interest customer .

Research results this support results study previously carried out by Taslim with title " Influence Promotion and Quality Service Regarding the Decision of Interest of Prospective Customers ". Research results this show that variable quality service in a manner Partial own significant influence _ to variable interest save society .²⁴

Influence Promotions and Services to Interest Customer *Bai' Bitsaman Ajil* (BBA) at KSPPS BMT Artha Sejahtera Senori Tuban

Research results show that promotions and services carried out at KSPPS BMT Artha Sejahtera Senori Tuban in a manner simultaneous or together influential positive and significant to interest customer . this _ proven with results f count (21.089) > f table (3.15) with score significance 0.00 <0.05.

Research results this support results study previously carried out by Princess Andri Yani with title " Analysis Influence Promotion and Quality Service Regarding the Decision of Interest of Prospective Customers ". Research results this show that variable promotion and quality service in a manner simultaneous or together own influence positive and significant to variable interest candidate customers in BRI Syariah ²⁵iB Dream savings .

Conclusion

Based on results testing that has been conducted could concluded as following :

- a. Variable promotion (X1) on BBA products at KSPPS BMT Artha Sejahtera Senori Tuban have influence positive and significant to interest customer . With t count value (2.609) > t table (1.669) with score significant of 0.011 <0.05.
- b. Variable services (X2) on BBA products at KSPPS BMT Artha Sejahtera Senori Tuban have influence positive and significant to interest customer . With t count value (3.002) > t table (1.669) with score significance of 0.004 <0.05.
- c. Variable promotions and services in a manner simultaneous or together have influence to interest customers BBA products at KSPPS BMT Artha Sejahtera

²³Siti Wasiah , Influence Quality Products and Promotions Against the Customer 's Decision Choosing Standby IB Savings at Bank Syariah Bukopin Sidoarjo Branch Office – UIN Sunan Thesis Ampel Surabaya, 2017, 100

²⁴ Taslim , Influence Promotion and Quality Service To Interest Saving the Community at Bank BNI Syariah KCP Wonomulyo (Thesis – UIN Alauddin Makassar, 2018), 84, accessed on 12 December 2021, [INFLUENCE OF PROMOTION AND QUALITY OF SERVICES.pdf \(uin-alauddin.ac.id\)](#)

²⁵Putri Andri Yani , Analysis Influence Promotion and Quality Service Concerning the Interest Decision of Prospective Customers (Thesis – UIN Raden Intan Lampung, 2018), 104, accessed December 8 , 2021, [PUTRI ANDRIYANI.pdf \(radenintan.ac.id\)](#)

Senori Tuban . With f count value (21.089) > f table (3.15) with score significance 0.00 <0.05.

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