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MARKETING | RESEARCH ARTICLE

The Influence of Bank Reputation and Products on Savings Decisions: Case Study from PT. Bank Muamalat Indonesia Tbk. Mamuju Branch, Indonesia

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Abstract: This study aims to determine the effect of Reputation variables and Bank Products on Saving Decisions at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch. The research method used is to use quantitative methods with primary data using a questionnaire. Respondents in the study were all people who saved at PT Bank Muamalat Tbk Mamuju Branch, the sample used accidental sampling technique with a sample size of 30 respondents. The formula in this study uses validity test, reliability test, multiple linear regression, t test, and F test. The results in this study indicate that bank reputation and products have a positive and significant effect partially on saving decisions at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch. Reputation and bank products simultaneously have a significant effect on saving decisions at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch.

Keywords: Reputation, Bank Products, Saving Decision.

JEL Classification Code: G51, G21

1. INTRODUCTION

As the global economy expands, the Indonesian Muslim community encounters various economic challenges. It has become increasingly apparent that the conventional economic system falls short in addressing the issues faced by this community. This has spurred the demand for an alternative banking model that adheres to Sharia principles. Islamic banks, defined as financial institutions that offer deposit services and financial products in compliance with Islamic law, must avoid usury (riba) and any practices contrary to Islamic teachings. The quality of products is a critical factor for customers when choosing banking services, necessitating that banks ensure their offerings meet high standards. As competition grows, customers encounter numerous similar products, which may differ in quality, service, and promotional efforts.

The primary objective of a bank in marketing its products is to influence customer decisions and foster positive attitudes toward its offerings, leading to satisfaction and continued usage. Consumer knowledge significantly impacts on the public's service choices, aligning with their needs and desires. Different community members may vary in their understanding of available services and the entities providing them. As Zeithaml in Astuti and Irsyad (2023) noted, a company's reputation is shaped by public perceptions of service quality, and it is this perception that evaluates a company's goodwill and reputation. Products are also vital in devising effective marketing strategies. As Tjiptono in Firmansyah (2019) describes, products are entities offered to the market to satisfy its needs and desires. These offerings not only meet societal needs but also define the company's identity and image from the consumer's perspective. According to Mangkunegara in Carolina (2023), the decision to save is influenced by environmental factors and reflects the trust customers place in banks to manage their deposits.



PT. Bank Muamalat Indonesia Tbk., located in Mamuju Regency, West Sulawesi, has shown significant growth since its inception in 2009. This growth is driven by the expansion of South Sulawesi into West Sulawesi, which has increased the demand for Islamic banking, particularly given the predominantly Muslim population in the area. Bank Muamalat, Indonesia's oldest Islamic bank, introduced in 1992, is synonymous with profit-sharing systems. However, Islamic banking encompasses various principles, including Murabahah (sale and purchase), Salam, Istisna, and Ijarah, beyond just Mudharabah (profit-sharing) and Musyarakah (partnership) (Al Makhzuni et al., 2023). Among the bank's popular products is the Hajj savings account, which adheres to Sharia principles outlined in Fatwa No. 02/DSN-MUI/IV/2000 by the National Sharia Council (DSN), mandating wadiah (safekeeping) and mudharabah (profit-sharing). The Hajj savings account operates on the mudharabah principle, with deposits provided by a third party and withdrawals permissible only when the account holder is preparing for the Hajj pilgrimage or under other agreed-upon arrangements (Al Makhzuni et al., 2023).

Preliminary observations indicate that several factors influence customers' decisions to save with PT. Bank Muamalat Indonesia Tbk., Mamuju Branch, including the bank's reputation and its product offerings. Effective service marketing should aim to deliver the best possible service to encourage customer engagement with the products and services offered. Challenges persist, however, such as the complexity of the profit-sharing system, which some customers find difficult to comprehend, and service quality that does not always meet customer expectations. Furthermore, the bank's limited branch accessibility, especially in rural areas, remains a significant challenge.

2. LITERATURE REVIEW

2.1. Firm Reputation

To effectively articulate the concept of corporate reputation, we draw on several scholarly insights that delineate its dimensions and underlying factors. Zeithaml, as cited in Astuti and Irsyad (2023), defines reputation as the perceived quality of services provided through the products offered, which serves as a basis for evaluating a company's reputation or goodwill. Extending this view, Fombrun (2018) describes reputation as a reflection of the relationship between a company's identity, name, and image, emphasizing the holistic perception stakeholders have of a company. Further elaborating on the concept, Folly, as mentioned in Johanes (2023), highlights that reputation is built on feedback regarding a company's services, which is derived from customer testimonials or experiences and further validated by external parties not directly involved with the company. Similarly, Simamora, referenced in Johanes (2023), views reputation as a form of customer trust in a company's products or services, significantly influencing their decision-making process. The criteria influencing a company's reputation are multifaceted. Roper and Fill, as cited in Johanes (2023), identify several critical factors that shape corporate reputation:

1. Product/Service Quality (including value): The foundational aspect of reputation, focusing on the intrinsic worth and excellence of the products and services offered.
2. Employee Satisfaction: Reflects the internal health of the organization and how well it supports and values its workforce.
3. Customer Satisfaction: A direct indicator of how well a company meets or exceeds customer expectations
4. Customer Service: The efficiency, courtesy, and helpfulness of the service provided
5. Innovation: The company's ability to introduce new and improved products or processes.
6. Vision and Leadership: The clarity and direction provided by the company's leadership and their ability to inspire stakeholders.
7. Corporate Social Responsibility: Demonstrates the company's commitment to ethical practices and contributions to social and environmental causes.
8. Scalability: The ability to grow and expand sustainably without compromising quality or standards.
9. Market Position: The standing or rank of the company within the industry.

10. Comprehensive Reputation: An overall assessment that captures all facets of the company's reputation.

In addition, Fombrun (2018) proposes four key indicators of reputation:

1. Credibility: The trustworthiness and believability of the company in the eyes of stakeholders.
2. Trust: The confidence stakeholders place in the company based on past experiences and interactions.
3. Reliability: The consistency of performance and dependability of the company's offerings
4. Social Responsibility: The company's efforts in addressing social and environmental issues.

These components collectively form a robust framework for understanding and evaluating corporate reputation, highlighting the need for a strategic approach to managing all aspects that contribute to the perceived value of a company.

2.2. Bank Product

A product, as defined by various scholars, encompasses a range of attributes both tangible and intangible, which collectively fulfill market needs or desires. Tjiptono in Firmansyah (2019) articulates that a product is offered by producers to attract attention, solicit requests, and encourage purchases and consumption by the market. This definition emphasizes the product's role in meeting the specific needs or desires of consumers. Alma (2020) extends this definition by incorporating the concept of a product as a combination of tangible and intangible attributes, which includes aspects such as packaging, color, price, the manufacturer's reputation, and the services provided by both the manufacturer and the retailer. This comprehensive view highlights that a product is not merely an item or service but an amalgamation of various elements that together satisfy the buyer's desires.

Kotler and Armstrong (2017) further support this notion by defining a product as anything that can be offered to the market for attention, acquisition, use, or consumption, which ultimately satisfies a need or desire. This broad definition encapsulates the wide spectrum of what can be considered a product, from physical goods to services and beyond. In the realm of product management, Kotler in Afida (2023) discusses the concept of product levels, which provides a deeper understanding of the different aspects that a product encompasses. These levels include the core benefit, which is the fundamental need the product fulfills; the basic product, which describes the product's basic structure; the expected product, which includes all attributes that customers expect when purchasing the product; the augmented product, which consists of additional features that distinguish the product from competitors; and the potential product, which explores future enhancements and innovations that could further meet consumer demands.

Furthermore, Tjiptono in Carolina (2023) identifies several indicators of service product quality that are essential for evaluating how well a product meets customer expectations. These indicators include performance, which measures how well a product functions; features, which are the distinct attributes of the product; aesthetics, which relate to the design and visual appeal of the product; reliability, which indicates the product's consistency over time; and serviceability, which refers to the ease of repairing or maintaining the product. Through these definitions and frameworks, it becomes evident that a product is a complex amalgamation of various attributes and levels, designed to meet the diverse needs and desires of the market effectively. Understanding these multiple dimensions is crucial for businesses to design, develop, and market products that are not only functional but also appealing and satisfying to consumers.

2.3. Saving Decision

Mangkunegara, as mentioned in Carolina (2023), posits that the decision to save is a deliberate action taken by individuals, groups, or organizations, which is part of the broader decision-making process involving the acquisition and use of goods or services. This process is significantly influenced

by environmental factors, suggesting that understanding consumer behavior is essential for understanding why customers choose to save.

Firmansyah (2019) further elaborates on the nature of decision-making by describing the purchasing decision as the outcome of a mental or cognitive process that supports choosing among various available alternatives. This process inherently culminates in a final decision, highlighting the complexity and depth of consumer choice dynamics. Kotler and Armstrong, in their discussion in Carolina (2023), align with this perspective by explaining that the decisions consumers make in selecting products or services form a core part of consumer behavior. This behavior encompasses the ways in which individuals, groups, and organizations select, purchase, and utilize goods or services to fulfill their needs and desires, thus integrating the acts of choosing and consuming within a single behavioral framework.

Suganda in Sari (2023) identifies specific factors that influence the decision to save, which include the profit-sharing system that offers returns on investments, the freedom in transactions which provides flexibility and ease of financial dealings, and the perception of being a relatively safe investment option. These factors contribute to the attractiveness of saving as a financial activity. Kotler and Armstrong further delineate the indicators of saving decisions in Carolina (2023), which include the ability to use service products related to saving, the influence of brand reputation on decision-making, alignment with personal wants and needs, and recommendations from others. These indicators highlight the multifaceted nature of decision-making in savings, where financial decisions are not only based on individual preferences and practical considerations but also influenced by external opinions and brand perceptions. Together, these insights provide a comprehensive view of the factors and processes involved in saving decisions, emphasizing the importance of understanding consumer behavior as a key element in financial decision-making.

3. RESEARCH METHOD AND MATERIALS

This research was undertaken at PT. Bank Muamalat Indonesia Tbk., Mamuju Branch, located on Jalan Urip Sumoharjo, Karema, in the Mamuju district of Mamuju Regency. The study was designed to incorporate both quantitative and qualitative data methodologies to provide a robust analysis of the factors influencing customer decisions within the banking sector. Quantitative data in this research primarily involved numerical data, as defined by Sugiyono (2019), which includes the size of the population, the research sample, and the results derived from questionnaire calculations. This numerical data helps in making precise measurements and providing statistical evidence to support research findings.

In addition to quantitative data, the research also collected qualitative data, which, according to Sugiyono (2019), consists of non-numerical information such as words, sentences, diagrams, or images. This included a detailed description of the research setting and insights into the characteristics of the respondents, which helped in understanding the contextual elements that might influence the research outcomes. The selection of the population and sample size is critical in ensuring the validity of the research findings. The population, as described by Sugiyono (2019), refers to the entire group of objects or subjects from which the researcher intends to gather data and draw conclusions. For this study, the population was identified as all customers of PT. Bank Muamalat Indonesia Tbk., Mamuju Branch. A sample, which Sugiyono notes as a subset of the population sharing the same characteristics, was then selected to represent this larger group. Following Roscoe's recommendations, cited by Sugiyono (2019), the sample size for studies involving multivariate analysis should be at least ten times the number of variables. Given that this research examined three variables, the chosen sample size was 30 respondents, randomly selected from the bank's customers.

The analytical framework used to evaluate the data was multiple linear regression, where the relationship between multiple independent variables and a dependent variable was assessed. The model formulated was $Y = a + b_1X_1 + b_2X_2 + e$, where Y represents the decision to save, X1 is the reputation of the bank, X2 denotes the bank's products, a is the constant, b1 and b2 are the correlation coefficients, and e is the error term. This model facilitated a quantitative analysis to test the hypothesis that specific variables significantly influence the saving decisions of the bank's customers.

This structured approach, combining both quantitative and qualitative data, allowed for a comprehensive analysis that not only quantified the effects of selected variables but also provided a deeper understanding of the context within which these relationships exist.

4. RESULTS AND DISCUSSION

4.1. Validity Test Result

The validity test is used to assess whether a questionnaire is legitimate or valid. A questionnaire is considered valid if the questions are able to reveal what the questionnaire intends to measure (Ghozali, 2011). A questionnaire is deemed valid if the calculated r -value is greater than the table r -value, indicating that the hypothesis cannot be rejected. In this test, 80 respondents were involved to conduct the validity test.

Table 1. Validity Test Results

No	Statement	Value r_{count}	Value r_{table}	Information
1	Statement X1.1	0,528	0,361	Valid
2	Statement X1.2	0,409		
3	Statement X1.3	0,540		
4	Statement X1.4	0,567		
5	Statement X2.1	0,662		
6	Statement X2.2	0,708		
7	Statement X2.3	0,857		
8	Statement X2.4	0,765		
9	Statement X2.5	0,646		
10	Statement Y.1	0,737		
11	Statement Y.2	0,667		
12	Statement Y.3	0,519		
13	Statement Y.4	0,722		
14	Statement Y.5	0,800		

Source: Processed SPSS output results, 2024

Based on table 1, all statements related to the variables of bank reputation, bank products, and savings decisions are deemed valid, as the calculated r -value exceeds the critical r -value of 0.361.

4.2. Reliability Test

Reliability testing is conducted to assess the quality of a questionnaire, which serves as an indicator of a variable. A questionnaire is considered reliable if the respondent's answers to the statements are consistent or stable over time. The reliability indicator used is Cronbach's Alpha, where a variable is deemed reliable if the Cronbach's Alpha value exceeds 0.70 (Ghozali, 2011).

Table 2. Reliability Test Results

Variables	Cronbach's alpha	Ket
Reputation (X1)	0.693	Reliable
Bank Products (X2)	0.777	
Saving Decision (Y)	0.719	

Source: Processed SPSS output results, 2024

Based on table 2, it can be observed that Cronbach's Alpha values for all tested variables are above 0.60. Therefore, it can be concluded that all variables in this study are considered reliable.

4.3. Multiple Linear Regression Analysis Results

Table 3. Multiple Linear Regression Analysis Results

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	7.900	2.835		2.787	.010
	Reputation	.283	.092	.435	3.083	.005
	Produk_Bank	.446	.140	.451	3.190	.004

a. Dependent Variable: Saving Decision

Based on the results obtained from the regression coefficients in table 3, the following regression equation can be formulated:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 7,900 + 0,283X_1 + 0,446X_2 + e$$

Based on table 3, it can be concluded as follows:

1. The constant value, representing the state where the savings decision variable has not yet been influenced by the bank's reputation and product variables, is 7.900. "This means that the savings decision at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch, in a constant state or without change, is valued at 7.900."
2. The regression coefficient for the reputation variable shows a positive direction of 0.283. "This implies that when the reputation variable is considered in the savings decision, the savings decision will increase. For every one-unit increase in the reputation variable, the savings decision at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch will increase by 0.283, assuming other variables remain constant."
3. The regression coefficient for the bank product variable shows a positive direction of 0.446. "This means that when the bank product variable is considered in the savings decision, the savings decision will increase. For every one-unit increase in the bank product variable, the savings decision at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch will increase by 0.446, assuming other variables remain constant."

4.4. T-Test Results (Partial Test Results)

The partial hypothesis testing is intended to determine whether there is a partial effect of the independent variable on the dependent variable. If the significance value is < 0.05 or $t\text{-calculated} \geq t\text{-table}$, then the alternative hypothesis (H_a) is accepted. Conversely, if the significance value is > 0.05 or $t\text{-calculated} < t\text{-table}$, then the null hypothesis (H_0) is accepted. The $t\text{-table}$ value is calculated as follows: $t(\alpha/2; n - k - 1) = t(0.05/2; 30 - 2 - 1) = 2.052$.

Table 4. Partial T-Test Results

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
(Constant)		7.900	2.835		2.787	.010
Reputation		.283	.092	.435	3.083	.005
Bank Products		.446	.140	.451	3.190	.004

a. Dependent Variable: Saving Decision

The results of the data analysis in this study show that, partially, reputation influences the savings decision, with a t -value of 3.083 greater than the t -table value of 2.052, indicating a partial effect. Furthermore, the regression coefficient value of 0.283 with a positive direction and a significance value of 0.005 (0.5%) less than 0.05 (5%) indicates a significant effect. This means that "Reputation has a positive and significant partial effect on the savings decision at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch, therefore, H_0 is rejected and H_a is accepted." Additionally, the partial analysis of bank products on the savings decision shows a t -value of 3.190 greater than the t -table value of 2.052, which also indicates a partial effect. The positive regression coefficient value of 0.446 and a significance value of 0.004 (0.4%) less than 0.05 (5%) indicate a significant effect. Thus, "Bank products have a positive and significant partial effect on the savings decision at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch, therefore, H_0 is rejected and H_a is accepted."

4.5. F-Test Results (Simultaneous Test Results)

Table 5. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	51.737	2	25.868	17.275	.000 ^b
Residual	40.430	27	1.497		
Total	92.167	29			

a. Dependent Variable: Results_Saving

b. Predictors: (Constant), Product_Bank, Reputation

The results of the analysis for the variables of reputation and bank products on the savings decision show an F-value of 17.275, which is greater than the F-table value of 3.354, indicating a simultaneous or combined effect. Additionally, the significance value of 0.000, which is less than 0.05, indicates a significant influence. "Based on this data analysis, it can be concluded that reputation and bank products have a simultaneous effect on the savings decision at PT. Bank Muamalat Indonesia Tbk. Mamuju Branch. Therefore, H_0 is rejected, and H_a is accepted."

5. CONCLUSION

The research conducted at PT. Bank Muamalat Indonesia Tbk., Mamuju Branch provides valuable insights into the determinants of customers' savings decisions. It is evident from the findings that both the bank's reputation and the quality of its banking products significantly and positively impact these decisions. Furthermore, the combined influence of the bank's reputation and its product offerings on customers' decisions to save suggests a synergistic effect, where the interplay between these factors enhances the customers' trust and satisfaction, leading to increased savings activities.

Based on the conclusions drawn from the study, several strategic recommendations emerge for PT. Bank Muamalat Indonesia Tbk., Mamuju Branch. To further bolster its position and attract more customers, the bank is advised to continuously enhance its reputation. This can be achieved by improving the quality of products and services, which includes expanding the range of mobile banking services tailored to user needs, increasing the accessibility of ATMs across various regions, and engaging with the community through large-scale events or activities that promote the bank's commitment to customer service and community involvement. Additionally, there is an opportunity for the bank to broaden its array of product offerings. Focusing on diversification and the development of new Sharia-compliant products could meet the evolving needs of the community and reinforce the bank's position as a leader in Islamic banking. To further refine these strategies and ensure their effectiveness, it is also recommended that further studies be conducted to explore other potential variables influencing savings decisions at PT. Bank Muamalat Indonesia Tbk., Mamuju Branch. Such research could include examining aspects like customer service quality, the impact of technological advancements in banking, or broader economic conditions, which could also significantly affect customer behaviors and preferences. Implementing these strategies and recommendations could significantly enhance PT. Bank Muamalat Indonesia Tbk., Mamuju

Branch's ability to attract and retain customers, ultimately fostering a stronger, more competitive position in the banking sector.

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