

THE EFFECT OF SERVICE AND PRODUCT QUALITY ON THE DECISION TO BECOME A MEMBER OF BMT UGT SIDOGIRI CAPEM WARU

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ABSTRACT

This study aims to determine the effect of service and product quality on the decision to become a member of BMT UGT Sidogiri Capem Waru partially and simultaneously by using a descriptive quantitative approach. Data was obtained by distributing questionnaires to respondents. The results of this study found that partially the service quality has no effect on member decisions with a significance level of $0.842 > 0.05$. Meanwhile, product quality has a positive and significant influence on decision-making to become a member. Simultaneously service and product quality influence the decision to become a member by 27.1%, while other variables outside of this study influence the remaining 72.9%. Service quality did not affect the decision to become a member caused of the lack of responsiveness of employees in responding to member the complaints, the lack of sensitivity of employees to the intentions of prospective members, and the lack of active employees in introducing and socializing the Mobile application (BMT UGT Nusantara). Meanwhile, product quality has a significant influence caused the products run by BMT UGT Sidogiri Capem Waru are following sharia principles, both product submission requirements and profit-sharing ratios where this product can reach various levels of various professions of society such as farmers, traders, private employees, civil servants, and students.

Keywords: Member Decision, Service Quality, Product Quality.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas pelayanan dan produk terhadap keputusan menjadi anggota BMT UGT Sidogiri Capem Waru secara parsial dan simultan dengan menggunakan pendekatan kuantitatif deskriptif. Data diperoleh melalui penyebaran kuesioner kepada responden. Hasil penelitian ini menemukan bahwa secara parsial kualitas pelayanan tidak berpengaruh terhadap keputusan menjadi anggota dengan tingkat signifikansi yaitu $0.842 > 0.05$. Sedangkan kualitas produk berpengaruh positif dan signifikan terhadap keputusan menjadi anggota. Secara simultan kualitas pelayanan dan produk berpengaruh terhadap keputusan menjadi anggota dengan signifikansi sebesar 27.1%, dan sisanya 72,9% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini. Kualitas pelayanan tidak berpengaruh terhadap keputusan menjadi anggota sebab kurangnya ketanggapan karyawan dalam merespon keluhan anggota, kurangnya kepekaan karyawan terhadap maksud keinginan calon anggota, serta kurangnya aktifnya karyawan dalam memperkenalkan dan mensosialisasikan aplikasi *Mobile* (BMT UGT Nusantara). Sedangkan kualitas produk berpengaruh signifikan terhadap keputusan menjadi anggota sebab produk yang dijalankan oleh BMT UGT Sidogiri Capem Waru telah sesuai dengan prinsip syariah, baik persyaratan pengajuan produk maupun nisbah bagi hasilnya dimana produk ini dapat mencapai berbagai lapisan profesi masyarakat yang beragam seperti petani, pedagang, pegawai swasta, pegawai negeri sipil, maupun pelajar.

Kata kunci: Keputusan Anggota, Kualitas Pelayanan, Kualitas Produk.

INTRODUCTION

The Islamic microfinance sector can be said to be an important and superior aspect of the development of the Islamic economy in Indonesia. BMT as a form of a sharia microfinance institution that was born purely from the Indonesian people has become the prima donna of the national sharia economy which is now also known in the world. The progressive development of BMT in Indonesia cannot be separated from the large portion of the middle and lower-class people in Indonesia. Total of about 265 million people, 40% are middle class and 20% are classified as lower class, plus approximately 25.67 million people are categorized as poor or 9.66% of the total population. Based on these figures, it is necessary to develop the people's economy that is suitable for the majority of the community, namely through KUMKM and optimization of Islamic social funds. This is what makes the existence of BMT relevant and highly accepted by the people of Indonesia (KNEKS, 2019). At the end of 2019, according to the Ministry of Cooperatives and SMEs, the number of sharia cooperatives including BMTs in Indonesia increased significantly to more than 5000 units (Nugroho, 2019).

With the increasing number of players in an industry, automatically the tension of competition will also increase. One indication is the rapid growth in the number of players, the portion of the market served is reduced for each player in this industry. In addition to competition between fellow BMTs, the banking sector also does not remain silent regarding the rise of BMTs. In the banking sector are taking innovative steps such as producing pro-small people products such as Simpedes, Kredit Usaha Rakyat, and products that are easily accessible to consumers in rural areas by, for example, creating a BRI-Link service where members can make transactions without having to come to ATMs or bank offices in urban areas. Sharia Microfinance Institutions and BMTs are currently required to further improve their competitiveness both in terms of quality and quantity so as not to be eliminated from the competition in the financial industry (Rosid & Imantoro, 2018)

According to Bernhardt and Christopher (Wibowo, 2010) an approach to achieving cooperative goals is to develop marketing and understand consumer behavior to gain a broad market share in the future. Cooperatives need to develop a marketing system and an introduction to consumer behavior to determine product policies and marketing approaches. Marketing is one of the key factors in achieving goals. One aspect that needs attention in marketing is consumer satisfaction and behavior. Cooperatives in this case are required to provide the best for consumers so that consumers can get optimal satisfaction. Some are satisfied because of the good service quality factor, because of the fair distribution of

cooperative profits, and are satisfied because of the promotion or a combination of these factors.

Service quality according to (Putro et al., 2014) all forms of activities carried out by companies to meet consumer expectations. Service, in this case, is defined as a service or service delivered by the service owner in the form of convenience, speed, relationship, ability and hospitality aimed at the attitude and nature of providing services. According to Kotler and Armstrong, product quality is closely related to the product's ability to perform its functions, including the overall product, reliability, accuracy, ease of operation and repair, and other valuable attributes (Putro et al., 2014).

In influencing members' decisions to use BMT services as a means to make savings and loans, BMT managers need to study and observe member behavior, to get various information about what members want from services and products from BMT, so that they can become a cause for members to decide whether or not to use the services of financial institutions from BMT (Rahman & Desmaryani, 2016). The Sidogiri Integrated Joint Venture BMT Cooperative, abbreviated as "BMT UGT Sidogiri Cooperative", already has 278 units of Baitul Maal wat Tamwil Services or Sharia Financial Services. BMT UGT Sidogiri in its marketing uses a ball pick-up system strategy, where BMT UGT Sidogiri as a service provider or product seller actively carries out marketing activities by contacting or visiting its members.

The location of BMT UGT Sidogiri Capem Waru is close to Pasar Waru which is the center of the crowd so it is close to other financial institutions, both fellow BMT and banking institutions. Thus, there is competition between financial institutions in the area. Due to the increasingly fierce competition between financial institutions in an area, BMT must improve the quality of its services. With the quality that is maintained as well as the convenience and variety of products offered, it is hoped that it will continue to attract the interest of BMT members (Pritandhari, 2015).

After making direct observations to BMT UGT Sidogiri Capem Waru, the Head of BMT UGT Sidogiri Capem Waru Mr. Mohammad Monif, explained that currently, BMT is still trying to provide the best service for members. He also realized that BMT UGT Sidogiri Capem Waru still had shortcomings, such as the BMT building facilities which were not too wide, and the narrow parking area, especially for four wheels (cars). BMT also has a mobile application service (BMT UGT Nusantara), but there are still few members who use it. From this observation, it was also found that most members only use one product, namely the sharia gold pawn product, although there are various products offered by BMT.

The purpose of this study was to determine the effect of service and product quality on the decision to become a member of BMT UGT Sidogiri Capem Waru.

RESEARCH METHODS

This study uses quantitative methods, namely by testing the relationship between variables, which are then measured using research instruments such as questionnaires so that the total data can become analyzed using statistical procedures. This quantitative method is used to determine whether service and product quality affect the decision to become a member at BMT UGT Sidogiri Capem Waru.

The population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are determined by them to be studied and then conclusions are drawn (Sugiyono, 2018). The population referred to here are members of BMT UGT Sidogiri Capem Waru, totaling 3,027 members with a sampling technique using Incidental Sampling, which is a sampling technique based on chance, that is, anyone who happens to become at the research site can be used as a sample if the person who is coincidentally found it was suitable as a data source (Sugiyono, 2018). The Slovin formula used in sampling with a significance level of 10%, so the number of samples that will be used in this study is 97.645 rounded up to 98.

The data collection technique is a way of collecting the data needed to answer the research problem formulation. The data collection technique used in this research is done through direct observation on the object of research, namely BMT UGT Sidogiri Capem Waru which is located on Tobalang Street No. 3, West Waru, Waru, Pamekasan Regency, East Java Province to observe the behavior patterns of members and distribute written questionnaires to respondents to answer using a measurement instrument, namely the Likert Scale. The questionnaire is suitable to be used in this study because the number of respondents is quite large (Sugiyono, 2018)

The main data analysis technique in this research is multiple linear regression analysis and hypothesis testing which consists of partial regression coefficient-test (t-test), simultaneous regression coefficient-test (f test) and coefficient of determination test.

RESULTS AND DISCUSSION

Multiple Linear Regression Analysis

Table 1. Results of Multiple Linear Regression Analysis

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	17.265	4.883		3.536	0.001		
	Kualitas Pelayanan	0.037	0.186	0.018	0.200	0.842	0.937	1.067
	Kualitas Produk	0.702	0.123	0.516	5.696	0.000	0.937	1.067

a. Dependent Variable: Decision become a BMT Member

Source: Data Analysis Results, 2021

Multiple linear regression analysis was used to determine the effect of service quality (X1) and product quality (X2) on the decision to become a member (Y) of BMT UGT Sidogiri Capem Waru. The results of the analysis can be seen in the following table.

Based on table 1, the regression coefficients for each variable are as follows:

$$Y = 17.265 + 0.037 + 0.702$$

The multiple linear regression equation above can be explained as follows:

1. The constant value is 17.265. This shows that if the service quality and product quality variables are considered constant (0), then the level of decision-making to become a member will be worth 17.265. So it can be concluded that without service quality and product quality variables, the decision-making of members will amount to 17.265 and show positive results.
2. The regression coefficient value of the service quality variable is 0.037. This means that if the service quality variable is increased by one unit with a note that the service quality variable is considered constant, it will increase the level of decision-making to become a member of BMT UGT Sidogiri Capem Waru by 0.037.
3. The regression coefficient value of the product quality variable is 0.702. This means that if the product quality variable is increased by one unit with a note that the product quality variable is considered constant, it will increase the level of decision-making to become a member of BMT UGT Sidogiri Capem Waru by 0.702.

Hypothesis testing

Partial Regression Coefficient-test (T-Test)

Table 2. T-test Results (Partial)

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.265	4.883		3.536	0.001
	Kualitas Pelayanan	0.037	0.186	0.018	0.200	0.842
	Kualitas Produk	0.702	0.123	0.516	5.696	0.000

a. Dependent Variable: Decision become a BMT Member

Source: Data Analysis Results, 2021

The T-test (Partial) aims to determine whether the variables of Service Quality (X1) and Product Quality (X2) individually/partially affect the decision to become a member of BMT UGT Sidogiri Capem Waru. The t-test is said to be influential if the t-count value is greater than the t-table. If the t-count value is smaller than the t-table, the T-test is said to have no effect. It can be seen in table 2.

With the formula $t / 2 ; df(n-k) = t 0.05 / 2 ; df (98 - 2)$
 $= t 0.025 ; df (96)$

From the results of the above formula, t is 0.025 and df (96), the results of the formula then refer to the t distribution table below, so that the resulting t table value in this study is 1,984.

Based on table 2, it is obtained that the t-count of service quality (X1) is 0.200, while the t-count of product quality (X2) is 5.696 and the t-table value is obtained from the calculation of the formula is 1.984. The test results can be explained as follows:

1. The service quality variable has a value of t count < t table that is $0.200 < 1.984$ which means that service quality has no effect on member decisions with a significance level of $0.842 > 0.05$ which means that the service quality variable has no significant effect on decision-making to become a member of BMT UGT Sidogiri Capem Waru (Y).
2. The product quality variable has a t count > t table that is $5.696 > 1.984$ with a significance level of $0.842 > 0.05$. This can be interpreted that the product quality variable has a positive and significant influence on decision-making to become a member of BMT UGT Sidogiri Capem Waru (Y).

Simultaneous Regression Coefficient-test (F-Test)

Table 3. F Test Results (Simultaneous)

ANOVA ^a						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	850.993	2	425.497	17.646	.000 ^b
	Residual	2290.772	95	24.113		
	Total	3141.765	97			
a. Dependent Variable: Decision become a BMT Member						
b. Predictors: (Constant), Product Quality, Service Quality						

Source: Data Analysis Results, 2021

The F (simultaneous) test aims to determine whether the variables of Service Quality (X1) and Product Quality (X2) together (simultaneously) affect the decision-making variable to become a member of BMT UGT Sidogiri Capem Waru (Y). The results can be seen on table 3. The F test is said to have an effect if the value of $F_{count} > F_{table}$, whereas if the value of $F_{count} < F_{table}$ then the F test is said to have no effect. Based on the distribution table of F above, the value of F_{table} is 3.09. The value of F_{count} obtained from table 3 which is processed using SPSS 25 is 17.646. Based on the results of these calculations, $F_{count} > F_{table}$, which is $17.646 > 3.09$ with a significance level of $0.000 < 0.05$, it is concluded that there is a simultaneous positive and significant effect between service quality (X1) and product quality (X2) on the decision to become a member. (Y) BMT UGT Sidogiri Capem Waru.

Coefficient of Determination Test

The Coefficient of Determination Test (R Square) aims to determine the proportion or percentage of the total variation in the dependent variable explained by the independent variable. The following table shows the results of the coefficient of determination (R^2):

Table 4. Test Results for the Coefficient of Determination of R Square

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.520 ^a	0.271	0.256	4.91054
a. Predictors: (Constant), Product Quality, Service Quality				

Source: Data Analysis Results, 2021

Based on table 4, it can be seen that in the R Square column the total percentage of variation in the dependent variable explained by the independent variable is 0.271 or 27.1%. This means that the influence of the independent variables (service quality and product quality) on the dependent variable (member decision-making) is 27.1%, while other variables explain the rest ($100 - 27.1 = 72.9$) outside of this study.

The Effect of Service Quality On The Decision To Become A Member

Based on the partial test results using the t-test, it shows that the quality of service has a t count value of $0.200 < t \text{ table } 1.984$ with a significance level of $0.842 > 0.05$. This shows that the quality of service (X1) in this study does not affect the decision variable to become a member (Y) of BMT UGT Sidogiri Capem Waru. The results of observation of facts in the field indicate that although BMT UGT Sidogiri Capem Waru has provided optimal services to its members, several things that need to be considered and are factors that cause this service quality not to affect the decisions of members of BMT UGT Sidogiri Capem Waru, namely the lack of employee responsiveness in responding to member complaints, the lack of sensitivity of employees to the intentions of prospective members, as well as the lack of employee activity in introducing and socializing the Mobile (BMT UGT Nusantara) application which can make it easier for members to get fast and optimal service where this can increase and maintain member loyalty. Service quality with indicators of facilities owned, ability to provide services, respond to customer wishes well and quickly, guarantee customer confidentiality, apologize for poor service are things that need to be considered and improved so that service quality can influence customer decisions (Ramadhan, 2017).

As described by Zeithaml et al. (Wahab, 2017) that there are five dimensions of service quality, namely reliability is the ability of employees to carry out appropriate services quickly, Responsiveness is the desire of employees to help customers and provide fast and appropriate services, Empathy is employees have a sense of caring and nurturing to each member, assurance is the knowledge and friendliness of employees and their ability to give the impression of being trustworthy and full of confidence and tangibles is the appearance of physical facilities, equipment, personnel, and equipment, communication equipment provided by BMT UGT Sidogiri Capem Waru.

These results are in line with (W. Hidayat, 2019) who found that service quality did not affect customer decisions in choosing the type of savings, service quality has no effect on customers' saving decisions at Islamic banks in Banda Aceh. This result gives the meaning that bank services good things do not guarantee people to become the customer concerned. One of

the causes is mainly due to people's orientation in Banda Aceh to get in touch with Islamic banks leads to the principle of profit-sharing in accordance with sharia and rate of return than the level of service bank. In other words, society will be associated with a bank if for example Islamic banks that are predicting the principle of profit-sharing in accordance with sharia and the level of profit is in accordance with promised (Maisur et al., 2015). Service quality does not affect the customer's decision to save at BRI Syariah KCP Sragen Atrium (Wati, 2019). Service quality has no significant effect on the decision to Save at BRI Syariah in Surabaya. This is caused by BRI Syariah employees not being well-groomed, the waiting room is not comfortable, and the lack of timely service, so the decision of customers to save at BRI Syariah still in doubt. Because basically customer decisions in saving are influenced by good service quality from the bank or organization (Asri, 2015)

However, not all previous studies showed negative test results. Refer to (Muzayyanah, 2018) found that the quality of service affected the customers' decision in saving at BPRS Buana Mitra Perwira Branch of Banjarnegara, (Sumantri, 2014) showed that there is a positive effect of service quality on the interest in becoming Sharia Bank customer, (Haris & Irham, 2012) found that service quality has a positive effect on the decision to save at BTN Syariah Surakarta. Service quality has a significant effect on the decision to become a customer of BNI Syariah Surabaya based on the assessment of service quality indicators namely tangible, reliability, responsiveness, assurance, attention, and sharia compliance have been implemented very well (Firmansyah, 2019). Service Quality has a significant effect on the decisions customers save at Bank Mandiri at Surabaya. Based on the observation that quality services provided by Bank Mandiri to its customers become a benchmark for improving customer decisions for saving, the tendency of customers who have visited Bank Mandiri many times agree that the quality of service is good and in accordance with customer needs will make them save on Bank Mandiri in Surabaya. Quality of these services includes comfortable rooms, the employees who provide convenience for customers, and employee attitudes in providing assistance well-executed some of these things make the customers strongly agree that the quality of service always affects customer decisions save at Bank Mandiri at Surabaya (Fahrudin & Yulianti, 2015).

The Effect Of Product Quality On The Decision To Become A Member

The product quality variable has a value of $5.696 > 1.984$ with a significance level of $0.000 < 0.05$, which means that product quality has a significant effect on the decision to become a member of BMT UGT Sidogiri Capem Waru. The results of this study indicate that

the better the quality of the product, the higher the decision to become a member of BMT, and vice versa. The results of the questionnaire showed that 74.5% of respondents thought that the products of BMT UGT Sidogiri Capem Waru were quality products. Most of the members are users of pawn service products (Rahn) in the form of gold and securities for business capital.

Based on the facts on the ground, the BMT UGT Sidogiri Capem Waru product was following sharia principles, both the requirements for product submission and the profit-sharing ratio. The products of BMT UGT Sidogiri Capem Waru can reach various professional layers of society, both from farmers, traders, private employees, civil servants, and students. This means that BMT UGT Sidogiri products can meet the needs of its members by providing good product quality. According to Payne (R. Hidayat, 2009) product quality is a form with complex satisfaction values. The customer purchases the services of a financial institution to solve the problem and the customer provides value in proportion to the service's ability to do so. The quality of financial institution products is obtained by finding the overall customer expectations, and increasing the value of the product or service to meet the customer's expectations.

This result refers to (Sunarto, 2015) that product quality affects purchasing decision, product quality affects customer decisions in murabahah financing at BRI Syariah KCP Ngawi Bank (W. Hidayat, 2019) and product quality affects customer decisions in murabahah financing at BRI Syariah KCP Ngawi Bank (Wahyuningsih, 2018). So, it can be concluded that product quality is an important factor in influencing decision-making to become a member of BMT UGT Sidogiri. Product quality with indicators in accordance with customer needs and objectives, simple requirements provided, ease of disbursement that creates a sense of comfort, satisfaction, easy to understand, and good customer impression of the services and products offered (Ramadhan, 2017).

In (Wasiah, 2017), found that the reason product quality affects the customer's decision to choose IB Siaga savings is that the average respondent agrees with the statement regarding product quality such as an initial deposit that is in accordance with customer desires and abilities, additional privileges (providing insurance for savings customers), convenience in transactions, as well as a good impression in the eyes of customers. It can affect consumer behavior and thus product quality has an effect on customer decisions to choose standby IB savings in Bukopin Sharia Sidoarjo. From the banking aspect, the quality of savings products affects customer decisions where the product quality of a bank that meets or exceeds customer expectations, will result in the acceptance of the product by the customer and will make it easier

for customers to make savings decisions (Muzayyanah, 2018). This research is also supported by this study which found that product quality partially has an effect significant to the Saving Decision at BRI Syariah in Surabaya. Apart from seeing from the analysis, on the statement closed research instrument there are customers who states that Bank BRI sharia has the appropriate features with customer needs, savings products BRI Syariah has an attractive design and innovative and provide convenience in transactions with a statement then the customer's decision to saving at BRI Syariah will increase. So that the quality of the product affects significantly to the Saving Decision at BRI Syariah (Asri, 2015).

The Effect of Service Quality and Product Quality On The Decision To Become A Member

Based on the test results, the value of F count > F table, which is $17.646 > 3.09$ with a significance level of $0.000 < 0.05$, indicates that there is a simultaneous positive and significant effect between service quality (X1) and product quality (X2) on the decision to become a member (Y) BMT UGT Sidogiri Capem Waru. While the value of the coefficient of determination (R Square) the total percentage of variation in the dependent variable explained by the independent variable is 0.271 or 27.1%. The results of this simultaneous test support by (Kurniawati, 2019) who also found that service quality and product quality variables significantly influence customer decision-making in murabahah financing. However, the coefficient of determination (R Square) is 0.705, which means that the service quality and product quality variables can explain the customer decision-making variables in murabahah financing of 70.5% and the remaining 29.5% is influenced by other variables.

Although from the results of the partial test, the quality of service does not affect the decision to become a member of BMT, but the results of the simultaneous test find that the quality of service and product affect the decision to become a member. The results of this study support (Ramadhan, 2017) research which found that service and product quality affect customer decision making in murabahah financing. The better of service and products quality at BMT Al-Aqobah Pusri Palembang, the higher the number of members who apply for murabahah financing even though the result of the r-square determination test in this study is much smaller, namely 27.1% than the results of this previous research is 45, 8%. The results of the simultaneous test with the same independent variables, showing that at BPRS Buana Mitra Perwira Banjarnegara, has several factors that influence the customer's decision to save, namely the quality of service and savings products with r square 13.5% (Muzayyanah, 2018) less than the r square in this study.

CONCLUSION

The results of this study found that partially the quality of service did not affect the decision to become a member of BMT UGT Sidogiri Capem Waru which was caused by the lack of responsiveness of employees in responding to member complaints, lack of sensitivity of employees to the intentions of prospective members, and the lack of active employees in introducing and socializing the Mobile application (BMT UGT Nusantara). Meanwhile, product quality has a significant influence on the decision to become a member of BMT UGT Sidogiri Capem Waru where the products run by BMT UGT Sidogiri Capem Waru are following sharia principles, both product submission requirements and profit-sharing ratios where this product can reach various levels of various professions of society such as farmers, traders, private employees, civil servants, and students. Simultaneously service quality and product quality influence the decision to become a member of BMT UGT Sidogiri Capem Waru by 27.1%, while the remaining 72.9% is influenced by other variables outside of this study.

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