

# **AN INFLUENCE OF INTEREST RATE, FINANCIAL LITERACY AND QUALITY SERVICE ON CUSTOMER DECISION TO SAVING AT PT BANK SUMUT BRANCH PEMATANG RAYA SIMALUNGUN**

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## **ABSTRACT**

The purpose of this study was to determine the effect of interest rates, financial literacy and service quality on customer decisions to save at PT Bank Sumut Pematang Raya Simalungun Branch. The types of data used in this study are quantitative data, using primary data sources. The data collection method used a questionnaire. The population in this research is a customer of Bank Sumut, Pematang Raya Simalungun Branch who uses the Martabe savings type in 2020 and 2021 as much as 33,271 people. Quality service has a positive effect on customer decisions to save at the bank North Sumatra Simalungun Branch Pematang Raya. Simultaneously the interest rate, financial literacy, and service quality have a positive effect on customer decisions save at PT Bank Sumut Pematang Raya Simalungun Branch. Quality service has a positive effect on customer decisions to save at the bank North Sumatra Simalungun Branch Pematang Raya. Simultaneously the interest rate, financial literacy, and service quality have a positive effect on customer decisions save at PT Bank Sumut Pematang Raya Simalungun Branch.

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## **1. INTRODUCTION.**

The existence of the Bank as a company engaged in the financial sector plays a very important role in meeting the need for funds. In connection with this, there are many choices for the Bank at this time, but the characteristics of the Bank can influence the decision of prospective customers in making decisions. In general, customers will choose a bank that provides good comfort for their customers and will make a decision about what to do next (Fuad, 2020).

Customer decisions are actions or choices made by consumers when purchasing a product based on awareness of meeting consumer needs and desires. The decision to become a customer in a bank is something that is awaited by a bank. The decision to become a customer arises because of an emotional impulse from within the customer as well as influence from other people (Yasri, 2012).

The decision to become a customer is a process of tracing problems, identifying problems, and drawing conclusions where a consumer decides to become a customer at a financial institution that is considered a solution to the needs and desires of these consumers (Philip, 2017). The customer's decision to save at PT Bank Sumut when viewed from the last two years has increased, can be seen in the following table description:

Table 1. PT. Bank of North Sumatra, Pematang Raya Branch

<b>Product</b>	<b>2020</b>	<b>2021</b>	<b>% Change</b>	<b>Information</b>
Simpeda	953	920	0.33 %	Decline
Martabe	15,863	17,408	15.45%	Ascension

Source: PT. Bank of North Sumatra, Pematang Raya Branch

In table 1 it is known that there are many decisions from customers to choose Martabe type savings products. Martabe Savings is so popular that it has become a new trend and cannot be separated from customer needs. In fact, Martabe Savings is a mainstay product at PT Bank Sumut because many customers use this product and get a very good title from Bank Info Magazine (Aisha, 2017).

Setting interest rates can increase the attractiveness of the public to decide to become customers and to remain loyal to saving money repeatedly so that the expected target market can be achieved and can improve the company's image in the eyes of the public, especially customers (Anbiya, 2020).

Table 2. Martabe Savings Interest Rate PT. Bank of North Sumatra, Pematang Raya Branch

Savings	Balance	Information
Martabe	1 < Rp. 50,000,000	0.75% per annum
	Rp. 50,000,000 – Rp. 100,000,000	1.50% per annum
	Rp. 100,000,000 – Rp. 250,000,000	1.75% per annum
	Rp. 250,000,000 – Rp. 500,000,000	2.0% per annum
	Rp. 1,000,000,000	2.75% per annum

Source: PT. Bank of North Sumatra, Pematang Raya Branch

Table 2 explains the interest rate rules for customers who want to save at PT Bank Sumut. The percentage of interest on savings can be seen by customers on the frontliner which makes it easier for customers to get information related to interest rates.

## 2. LITERATURE REVIEW

### Definition of Interest Rate

Interest is a liability on loan funds, which is generally expressed as a percentage of the amount borrowed. According to (Ismail, 2010) in his book "Banking Management" provides an explanation of the meaning of interest is the price that must be paid by the bank and or customer as remuneration for a transaction between the bank and the customer. Bank interest can be said to be a form of service provided by banks to customers who buy or sell their products (Kasmir, 2014).

There are two kinds of interest given to customers according to (Kasmir, 2012) are as follows:

- Deposit interest. Deposit interest is the purchase price paid by the bank to depositors or customers. Interest is given as remuneration to the owner of the deposit because it has deposited the money in the bank. Some examples of bank deposit interest are current account interest, savings interest, and deposit interest
- Loan interest. Loan interest is the interest charged to the debtor or borrower. In another sense, loan interest is the selling price that must be paid by the borrower to the bank. Loan interest given by the bank as a selling price, so it is often called credit interest.

### Financial Literacy

The Financial Services Authority (OJK) defines financial literacy as the ability to manage finances wisely and correctly in order to live a more prosperous life in the future. The Financial Services Authority (OJK) stated that the important mission of the financial literacy program is to provide education in the field of finance to the public so that they are able to manage finances properly and intelligently, so that people's lack of knowledge about the financial industry can be overcome and the public is not easily fooled by the existence of products offered savings or investments.

### Service Quality

According to (Ratminto and Atik Septi Winarsih, 2005) services are products that cannot be touched or visible to the eye which involve activities from companies and use equipment assistance. In addition, Moenir in the book Public Service Management in Indonesia defines the meaning of a service as an activity or activities carried out by an individual or group based on material factors through a system of procedures and by using certain methods to fulfill the interests of other people according to their rights.

According to Samarwan in Mudrajad Kuncoro (2010) a decision is a decision as the selection of an action from two or more alternative choices. The decision to become a customer is something that has been awaited by company. The decision to become a customer arises because of an emotional impulse from within the customer or influence from other people.

### Conceptual Framework

The conceptual framework is a model that is able to explain the relationship of a theory with important factors that are known in a particular problem. The conceptual framework connects theoretically between the research variables, namely the independent or independent variables and the

dependent or dependent variables. In this study, the independent variables are interest rates, financial literacy and service quality, while the dependent variable is the customer's decision to save.

### **Research Hypothesis**

Setting interest rates on savings accounts plays an important role in the smooth running of a bank's business. The interest rate set by the bank will influence the customer's decision to save at the bank. The customer as a party that utilizes the services of a bank will be more careful in saving owned funds. The existence of interest rates applied by banks is one of the basic considerations for customers in saving, because banks with high interest rates will be more attractive to customers. Customers will tend to prefer banks that are able to provide greater remuneration for funds invested through saving at the bank, with the hope that with high remuneration (interest rates), the rate of return that customers will receive will also be large.

According to Darmawi (2011: 181), interest rates on savings are one of the important things that people consider before deciding to invest or save in banks or non-bank financial institutions. Therefore, the interest rate provided by the bank will affect the customer's decision to save. This is in line with the results of previous studies conducted by (Saut Managam Samosir, Elfina Okto Posmaida Damanik, SE., MM 2020) and (Aldi Guntara 2020) concluded that interest rates have a positive and significant effect on saving decisions.

### **3. METHOD**

This study uses a type of quantitative research with an associative approach to determine whether there is an influence or relationship between two or more variables, Sugiyono (2012: 36). In this study a theory will be formed that can function to explain, predict, and control a phenomenon. This study examines the effect of interest rates, financial literacy, and service quality on customers' saving decisions.

This research was conducted at PT Bank Sumut, Pematang Raya Simalungun Branch. The address is the Griya Hapolakan Complex, Jalan Sutomo, Sondi Raya, Bahapal Raya, Pematang Raya District, Simalungun Regency. The time details for this research are from February to September 2022 Population and Sample.

According to Sugiyono (2016: 117), population is a generalization area that has certain qualities and characteristics that have been determined by researchers to be studied and conclusions can be drawn. The population in this study is 33,271 customers using martabe savings in 2020 and 2021 at PT Bank Sumut, Pematang Raya Simalungun Branch.

The sample is a portion of the population that is used to estimate population characteristics (Sugiyono, 2012:23). Based on the Slovin calculation above, the number of samples in this study were 100 martabe savings customers at PT Bank Sumut, Pematang Raya Simalungun Branch.

### **4. RESULTS AND DISCUSSION**

#### **Organizational Structure of PT Bank Sumut, Pematang Raya Simalungun Branch**

According to Robbins & Judge (2014: 231) the company's organizational structure is to show how work tasks are formally divided, grouped and formally coordinated. (How job tasks are formally dividend, grouped, and coordinated). A good and clear organizational structure is needed in running the company to achieve the desired goals so that they can understand the responsibilities of each employee of PT Bank Sumut, Pematang Raya Simalungun Branch. The organizational structure of PT Bank Sumut Pematang Raya Branch is as follows:

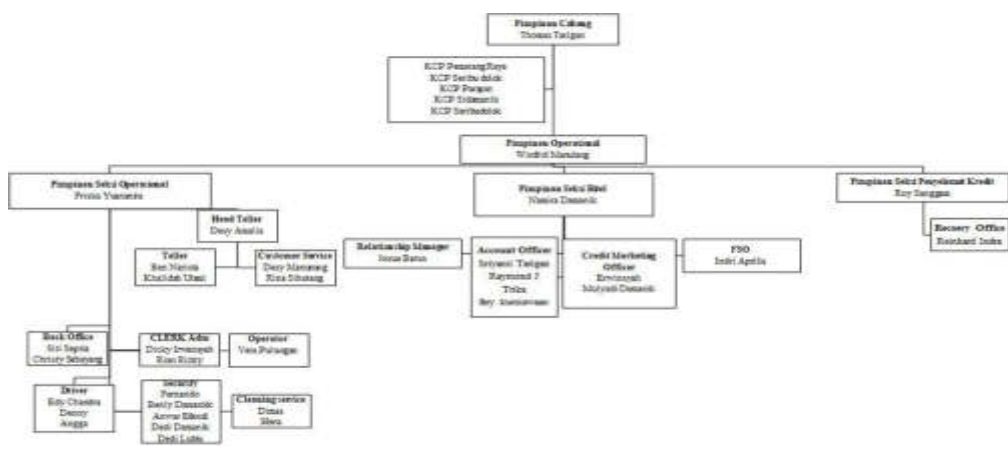


Figure 1. Organizational Structure

Source: PT Bank Sumut, Pematang Raya Simalungun Branch

**Gender of Respondents**

Data regarding the gender and age of the research respondents at Bank Sumut, Pematang Raya Simalungun Branch, are as follows:

Table 3. Gender

	Frequency	percent	Valid Percent	Cumulative Percent
Valid Man	29	29.0	29.0	29.0
Valid Woman	71	71.0	71.0	100.0
Total	100	100.0	100.0	

Based on the information in table 4.1 above, it can be seen that the majority of respondents in this study were female, namely 71 people, while the remaining 29 people were male.

**Respondent Age**

Data on the age of the respondents in the research that was carried out at PT Bank Sumut, Pematang Raya Branch, are as follows:

Table 4. Age

	frequency	percent	Valid Percent	Cumulative Percent
Valid 18 - 30 Years	24	24.0	24.0	24.0
Valid 31 - 45 Years	61	61.0	61.0	85.0
Valid 46 - 60 Years	15	15.0	15.0	100.0
Total	100	100.0	100.0	

Based on the information in table 4.2 above, it can be seen that the majority of respondents in this study were 61 people aged 31-45 years, while 24 people were 18-30 years old and 46-60 years old as many as 15 people.

**Respondent's Last Education**

The data related to the respondent's last education in the research that was carried out at PT Bank Sumut, Pematang Simalungun Branch, are as follows:

Table 5. Last Education

	Frequency	percent	Valid Percent	Cumulative Percent
Valid SD - SMP or equivalent	2	2.0	2.0	2.0
Valid High school or equivalent	42	42.0	42.0	44.0
Valid D3/D4/S1 or Equivalent	56	56.0	56.0	100.0
Total	100	100.0	100.0	

Based on the information in table 4.3 above, it can be seen that the majority of respondents in this study had D3/D4/S1 or equivalent education, 56 people, while 42 respondents had high school education or equivalent and 2 respondents had elementary-junior high school education or the equivalent.

Data regarding indicators in each research variable will be explained in detail in the following sub-chapters:

### Interest Rate (X1)

The following table data will show each item of interest rate variable question (X1) which will be explained below:

Table 6. Regression Questionnaire Results

Variable	Items question	Total SS	%	Total S	%	Total N	%	Total TS	%	Total STS	%
X1	X1.1	23	23%	77	77%	0	0%	0	0%	0	0%
	X1.2	22	22%	77	77%	1	1%	0	0%	0	0%
	X1.3	27	27%	70	70%	2	2%	1	1%	0	0%
	X1.4	19	19%	73	73%	8	8%	0	0%	0	0%
	X1.5	54	54%	46	46%	0	0%	0	0%	0	0%
	X1.6	30	30%	66	66%	4	4%	0	0%	0	0%

### Validity test

At the validity level, a significance test is used to compare the r count value with the r table value. If the value of degrees of freedom is known or called the degree of freedom (df) with the formula ( $df = n - 2$ ), then it can be calculated as  $100 - 2$ , namely 98. If r count is greater than r table and r count is greater than the significance value, t

Table 7. Instrument Validity Test Results

Variable	R value Count	R value Table	Sig. Value	Decision
X1.1	.698	0.165	.000	Valid
X1.2	.731	0.165	.000	Valid
X1.3	.735	0.165	.000	Valid
X1.4	.700	0.165	.000	Valid
X1.5	.465	0.165	.000	Valid
X1.6	.664	0.165	.000	Valid
X2.1	.659	0.165	.000	Valid
X2.2	.726	0.165	.000	Valid
X2.3	.582	0.165	.000	Valid
X2.4	.582	0.165	.000	Valid
X2.5	.554	0.165	.000	Valid
X2.6	.631	0.165	.000	Valid
X3.1	.300	0.165	.002	Valid
X3.2	.644	0.165	.000	Valid
X3.3	.556	0.165	.000	Valid
X3.4	.726	0.165	.000	Valid
X3.5	.665	0.165	.000	Valid
X3.6	.765	0.165	.000	Valid
Y1.1	.623	0.165	.000	Valid
Y1.2	.592	0.165	.000	Valid
Y1.3	.664	0.165	.000	Valid
Y1.4	.619	0.165	.000	Valid
Y1.5	.704	0.165	.000	Valid
Y1.6	.693	0.165	.000	Valid

### Reliability Test

In testing the reliability of the instrument, researchers used SPSS 21. The results of the reliability test can be seen in the following table:

Table 8. Instrument Reliability Test Results

Variable	reliability coefficients	Cronbach's Alpha	Information
Interest Rate (X1)	6 items	0.743	Reliable
Financial Literacy (X2)	6 items	0.685	Reliable
Service Quality (X3)	6 items	0.654	Reliable
Customer Decision Saving (Y)	6 items	0.723	Reliable

Based on the table above, it can be seen that each variable has Cronbach's Alpha > 0.6. Therefore interest rates, financial literacy, service quality and customer saving decisions are declared reliable.

## Discussion

### The Influence of Interest Rates on Customers' Saving Decisions

Based on the results of the study it can be seen that the t value is arithmetic level the interest rate is 2.270 and a significance is 0.007 while the t table value is 1.660, where t count is greater than t table  $2.270 > 1.660$  and the interest rate significance is  $0.007 < 0.05$ , this shows that interest rates have a positive and significant effect on decisions customers

The beta coefficient (regression coefficient) of interest rates shows a positive relationship of 0.130. This can be seen from the results of multiple linear regression analysis  $Y = 4.914 + 0.130X_1$ , because the regression coefficient is positive 0.130, so it can be said that interest rates have a positive effect on customer decisions

This explains that the need for funds, competition, government policies and good relations which serve as a measure or provide an overview regarding interest rates is good enough as can be seen from the results of the SPSS test which have a positive and significant value on customers' saving decisions. It can be seen that the results of this study are in line with the results of previous research put forward by Darmawi (2011) that the interest rate on savings is one of the important things to be considered. community considerations before deciding to invest or save at a bank or non-bank financial institution. Therefore, the interest rate provided by the bank will affect the customer's decision to save.

This is also in line with the results of previous research conducted by (Saut Managam Samosir, Elfina Okto Posmaida Damanik, SE., MM (2020) and Aldi Guntara (2020) who concluded that interest rates have a positive and significant effect on customers' saving decisions.

### The Effect of Financial Literacy on Customers' Decisions to Save

Based on the results of the study it can be seen that the value of t counts literacy financial literacy is 3.252 and a significance of 0.002 while the t table value is 1.660, where t count is greater than t table  $3.252 > 1.660$  and interest rate significance is  $0.002 < 0.05$ , this shows that financial literacy has a positive and significant effect on customer saving decisions.

The beta coefficient (regression coefficient) of interest rates shows a positive relationship of 0.315. This can be seen from the results of multiple linear regression analysis  $Y = 4.914 + 0.315X_2$ , because the regression coefficient is positive 0.315, so it can be said that financial literacy has a positive effect on customers' saving decisions.

When viewed from the supporting factors of this variable, namely the level of understanding, ways of managing finances and the way customers pay attention to risk management is to see how they respond to financial literacy. And the result of this research is literacy. The customer's finances are good enough. It can be concluded from the results of the SPSS test that financial literacy has a positive and significant effect on the customer's decision to save.

Financial literacy will influence someone in deciding a financial behavior. The higher the level of one's financial literacy will affect the decision making of a good saving customer. This is in line with the research results obtained (Hastuti, Rabihatun Idris, Ampa Ulleng, 2021) showing that financial literacy has a positive and significant effect on saving decisions. Based on the results of respondents' answers to the financial literacy variable, the average answer was quite good. This means that the customer's financial understanding and knowledge in Simalungun, especially the customers of Bank Sumut, Pematang Raya Simalungun Branch, is quite good.

### The Influence of Service Quality on Customers' Saving Decisions

Based on the results of the study it can be seen that the t value counts for quality services of 3.302 and a significance of 0.001 while the value of t table is 1.660, where t count is greater than t table  $3.302 > 1.660$  and the significance of the interest rate is  $0.001 < 0.05$ , this shows the quality of service has a positive and significant effect on the customer's decision to save .

The beta coefficient (regression coefficient) of interest rates shows a positive relationship of 0.372. This can be seen from the results of multiple linear regression analysis  $Y = 4.914 + 0.372X_2$ , because the regression coefficient is positive 0.372, thus it can be said that the quality of service has a positive effect on the customer's decision to save.

This explains that the response given by the North Sumatra bank in terms of reliability, responsiveness, assurance, empathy and physical evidence is carried out properly and correctly to provide good service so that customers will also make good decisions for the North Sumatra bank. The services provided by the North Sumatra bank are said to be quite good, which can be seen from the results of this study that the service quality of the North Sumatra bank has a positive and significant effect. Good service quality will minimize complaints from customers against the bank. The higher the quality of the services provided by the bank, the better the customer's decision to save, and vice versa, the worse the service provided by the bank, the customer will not want to save the funds they have.

From the results of this study, the service quality variable influences customers' decisions to save, this research has also been conducted by previous researchers, (Ima Sonda Harahap, 2021) where the results of her research show that partially there is a positive and significant influence of service quality on customers' saving decisions .

### **The Effect of Interest Rates, Financial Literacy and Service Quality on Customers' Saving Decisions**

Based on the research results obtained regarding interest rates, financial literacy and service quality on customers' saving decisions. From the ANOVA (Analysis of Variance) test in table 4.14, F count of 32.212 while the F table is known to be 2.70. Based on these results it can be seen that the significant level is  $0.000 < 0.05$  so that simultaneously interest rates, financial literacy and service quality have a positive and significant effect on customers' saving decisions.

This illustrates that PT Bank Sumut, Pematang Raya Simalungun Branch has provided a good response and also good solutions to customers so that people have more confidence in saving at PT Bank Sumut, Pematang Raya Simalungun Branch.

## **5. CONCLUSION.**

This study shows that interest rates have a positive and significant effect on customers' saving decisions. This also shows that the interest rate provided by PT Bank Sumut, Pematang Raya Simalungun Branch is good so that customers decide to save.

This study shows that financial literacy has a positive and significant effect on customers' decisions to save at Bank Sumut, Pematang Raya Simalungun Branch. This also shows that the role of public education or knowledge about finance is important because basically the higher the financial literacy a customer has, the better the customer is in managing finances.

This study shows that service quality has a positive and significant effect on customers' saving decisions. This explains that the quality of service provided by PT Bank Sumut, Pematang Raya Simalungun Branch, received a good response from customers. The quality of the service provided is quite good, comfortable and appropriate so that it influences the customer to decide to become a saving customer.

Based on the results of observations of interest rates, financial literacy and service quality, they have a positive and significant effect on customers' decisions to save at PT Bank Sumut, Pematang Raya Simalungun Branch. This illustrates that PT Bank Sumut, Pematang Raya Simalungun Branch has given a good response to customers and also good relations between customers and good service provided by Bank Sumut, thus making people more confident in deciding to save at PT Bank Sumut, Pematang Raya Simalungun Branch.

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