

EXAMINING THE IMPACT OF PROMOTION AND SERVICE QUALITY ON CUSTOMER SAVINGS DECISIONS AT BANK SULSELBAR SYARIAH IN MAMUJU REGENCY

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ABSTRACT

This study investigates the factors influencing customer deposit decisions at Bank Sulselbar Syariah in Mamuju Regency. Using observation, interviews, questionnaires, and documentation, the research analyzes the impact of Promotion and Service Quality on customer choices. Results reveal that both variables positively and significantly affect deposit decisions. Effective promotions and high-quality services influence customers to select the bank. Additionally, a simultaneous test demonstrates their combined significant influence. This highlights the importance of coordinated promotional efforts and exceptional service quality in shaping customer decisions. The findings offer practical insights for enhancing marketing strategies and services in the banking sector, fostering customer trust, satisfaction, and increased deposits.

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1. INTRODUCTION

Banking institutions are one of the most important institutions in the modern economic system. There is not a single modern country that runs its economic activities without involving banking institutions (Muhammad, 2008: 17). Banking is an intermediary institution that functions as an intermediary between surplus units and deficit units, by collecting funds from the public in the form of savings and deposits and then channeling them back to the public in the form of credit or financing. Financing is one of the banking businesses to get its income. In Islamic banks this income can be in the form of profit sharing or if in conventional banking it is known as interest. However, the banking business in the field of financing contains an element of risk of declining productivity of the business carried out by the customer financed by the bank, and can cause non-performing financing so that it affects the income that will be received by the customer. Along with the times and the opening of many Islamic branch offices, competition in the banking industry is increasing, be it competition in the field of technology, profit sharing ratio, or competition in other fields. So that banks must look for alternative income other than just relying on income from lending or financing activities in order to make a profit and also to meet the company's operational costs to be able to compete with other banks, a bank is required to provide quality services so that it can provide satisfaction to customers who use the bank's services. Banks that want to develop must display products and services that are superior to other banks. The more customers who use a bank's service products will increase the amount of revenue from the bank. Revenue derived from profit sharing and credit extension is one form of bank service, also known as fee-based income.

Bank services provided to customers are very important in the economic development of a country. The purpose of bank services is to support and facilitate transfer and payment activities carried out by customers. In addition, as a provider of efficient payment mechanisms and tools for customers. Services provided by banks to the public can be in the form of money transfer services, billing services, electricity, telephone, water, or tuition payment services, payment services such as salary payments, clearing, foreign currency sales, document storage, travel check services, credit cards, and other services. The more complete the bank services offered, the better, because the bank will be able to serve the public or customers in transfer and payment activities properly. So that customers will feel comfortable in

Examining the Impact of Promotion and Service Quality on Customer Savings Decisions at Bank Sulselbar Syariah in Mamuju Regency. Taslim R, Suwanti, et.al

choosing and using the bank's services. The more mushrooming the existence of banks today, will make competition between banks tighter, so banks are competing to get and increase the number of customers. Customers are currently increasingly selective in using a bank's service products. This of course will further increase competition in the banking world in Indonesia. For a customer, the existence and use of this service product is very important in facilitating business activities and daily activities. Banks are of course competing to improve themselves in their corporate services. Banks that want to grow, or at least survive in today's competition must be able to get and increase the number of customers.

Therefore, banks must know the factors that influence their customers in choosing the products offered by the bank. Islamic banking is everything that concerns Islamic banks and Islamic business units, including institutions, business activities, as well as ways and processes in carrying out their business activities (Ismail, 2011: 30). Islamic banks have the function of collecting funds from the public in the form of deposits and investments from fund owners. Another function is to channel funds to other parties who need funds in the form of buying and selling or business cooperation. (Ismail, 2011: 32) In addition to savings and current accounts, other Islamic banking products that include funding products are deposits. What is meant by Islamic deposits is deposits based on sharia principles. In this case, the MUI National Sharia Council has issued a fatwa stating that deposits that are justified are deposits based on mudharabah principles, in which Islamic banks act as mudharib (fund managers), while customers act as shahibul maal (fund owners) in their capacity as mudharib. Islamic banks can carry out various kinds of businesses that are not contrary to sharia principles and develop them, Islamic banks will share the results with the fund owner or fund owner according to the ratio that has been agreed upon and has been stated in the account opening contract (Adiwarman A. Karim, 2006: 303).

The development of Islamic banking in Mamuju Regency is currently growing. Bank Sulsebar Syariah Mamuju Regency has increased over the past three years, this is because of the products offered at Bank Sulsebar Syariah Mamuju Regency with the Sharia System. Besides deposits being a product that is often used by customers. The religious element is a supporting factor in improving products and services, as well as the operational form of Islamic banking. basically not all people in Mamuju district understand this religious element regarding Sharia products in banking.

With the existence of Human Resources (HR) that support Islamic banking, the bank will explain how the actual sharia system in banking. Many factors influence a customer's interest in becoming a customer and using Islamic bank products. Among them is the factor of good service from the bank that will make customers feel satisfied, with that producing good results too, namely the increase in Islamic bank branch offices, especially in Mamuju Regency. Bank Sulsebar Syariah Mamuju Regency is one of the Islamic banks that has opened a sharia business unit in Indonesia has a fundraising product, namely sharia deposits where its role is an alternative to fulfilling investment needs for the community. In general, Bank Sulsebar Syariah Mamuju Regency in developing banking businesses uses the principle of partnership with other Islamic banks. In this principle, the concept applied is the customer as shahibul maal and the bank as mudharib, not the relationship between debtors and creditors. Based on the observations we made at the research location, there are several things that researchers found, namely customers' lack of knowledge about sharia products offered by Bank Sulsebar Syariah Mamuju Regency, so that people tend to choose conventional banks over Sharia banks.

Service quality is one of the factors that determine the superiority of banks in facing competition between existing banks. Banks as service companies in the financial sector or others related to financial transactions, which need to prioritize service quality. If the bank is unable to serve customers well, the possibility that will arise is that the customer will break off business relations with the bank. For this reason, service quality plays an important role in influencing customers to make transactions. The existence of good service quality will have an important impact on customer satisfaction which can result in customers being satisfied and trusting the quality of service provided by banks in carrying out financial transaction activities. Bank Sulsebar Syariah Mamuju Regency prioritizes the services provided to

customers so that customers feel comfortable in making these transactions. From the results of interviews with several customers of Bank Sulselbar Syariah Mamuju Regency about the location or place of Bank Sulselbar Syariah Mamuju Regency, it is said that the promotion carried out by Bank Sulselbar Syariah Mamuju Regency is still not well known by the public that the customers themselves, so it can be concluded that the promotion carried out by Bank Sulselbar Syariah Mamuju Regency has not been maximized in the community and on social media.

Literature Review

A bank is a financial intermediary institution generally established with the authority to accept money deposits, lend money and issue promissory notes or what is known as Banknotes (banknotes). The word bank comes from the Italian banca which means a place of money exchange while according to the Banking Law, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or in other forms in order to improve the lives of many people. According to Law Number 10 of 1998, what is meant by a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and / or other forms in order to improve the lives of many people. According to Lukman Dendawijaya (2005: 14), states "Bank is a business entity whose main task is as a financial intermediary (financial intermediaries), which distributes funds from parties with excess funds (surplus units) to parties who need funds or lack of funds (deficit units) at a specified time." According to Cashmere (2012: 11) states that: "Banks can simply be interpreted as financial institutions whose main activity is to collect funds from the public and channel these funds back to the public and provide other bank services". Meanwhile, according to Siamat (2004: 12) states that, a bank is an organization that combines human efforts and financial resources to carry out bank functions in order to serve the needs of the community and to obtain profits for the owner. Based on the opinions regarding the definition of banks described above, it can be concluded that banks are institutions / companies whose activities collect funds in the form of demand deposits, deposits, savings, and other deposits from parties with excess funds (surplus spending units) and then throw them back to people who need funds (deficit spending units) in the form of credit and / or other forms in order to improve the lives of many people.

A financial institution is a business entity that collects an asset in the form of funds from the public and is channeled to fund a development project and for economic activities by obtaining results in the form of interest at a certain percentage of the amount of funds channeled. According to Article 1 of Law No. 14/1967 and replaced by Law No. 7/1992 states that a financial institution is a body or institution whose activities are to attract funds from the public which then channel them to the public again. According to the Decree of the Minister of Finance of the Republic of Indonesia no. 792 Th 1990, it reveals that financial institutions are all business entities in a financial sector that raise funds, channel funds to the public, which is the most important in providing development investment costs. Meanwhile, according to Cashmere (2012: 9), reveals that financial institutions are for all companies in the financial sector where an activity is, or only to raise funds or only to channel funds or maybe both. Based on the above understanding, it can be concluded that financial institutions with activities collect funds in the form of savings, demand deposits and other deposits from parties with excess funds and then the bank immediately distributes these funds in the form of credit to parties who need funds.

Bank comes from the French "banqus" and the Italian "banco," which refer to the two basic functions of a conventional bank. According to Zainul Arifin (2009), the word describes a chest/cabinet or bench. Jopie Jusuf (2004) states that a bank is an intermediary between the sector with excess funds and the sector that lacks funds. Banks collect deposits from those with excess funds and provide loans to those in need in the form of credit. Based on their functions, there are several types of banks, such as commercial banks that accept deposits and provide short-term credit, development banks that focus on time deposits and medium/long-term credit for development, and savings banks that accept savings and consider commercial paper. Based on ownership, bank types include central government banks (owned

by the central government), local government banks (owned by local governments), national private banks (owned by Indonesian citizens), foreign banks (owned by foreign parties), and mixed private banks (owned by local and foreign private parties). Bank types can also be seen from foreign exchange transactions, namely foreign exchange banks that conduct international transactions, and non-foreign exchange banks that do not conduct international transactions. Market share also differentiates bank types into retail banking that caters to individuals, small businesses, and cooperatives; and wholesale banking that focuses on large customers or corporations.

According to Law Number 21 of 2008 concerning Islamic Banking, it states that: Islamic Banking is everything related to Islamic banks and Islamic business units, including institutions, including business activities, as well as procedures and processes in carrying out their business activities. According to Sudarsono (2008: 27) "Islamic banks are state financial institutions that provide credit and other services in payment traffic and also money circulation that operate using sharia or Islamic principles. Based on the description of Islamic banks, it can be concluded that Islamic banks are financial institutions in charge of collecting funds from the public, channeling funds to the public, and providing financial services to the public using the rules or rules that apply in Islamic teachings. Regulations regarding Law No. 21 of 2008 concerning Islamic banking which carries out its business activities based on sharia principles and according to its type consists of Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS).

According to Kasmir (2012), the products offered by Islamic banks can be grouped into several types: Fund Disbursement Products: Consists of three main principles. First, the sale and purchase principle, in which the bank sells goods with the transfer of ownership and discloses the profit and price. Second, the lease principle, in which the bank leases goods or services without transfer of ownership. Third, the profit-sharing principle, where the bank works together with customers to increase joint assets and share the profits of the joint venture. This profit sharing is also applied to deposit products as a reward to customers who save. Fund Raising Products: Using the principles of wadiah (savings) and mudharabah. In the wadiah principle, the bank is responsible for the integrity of the deposited assets, while in the mudharabah principle, the bank acts as the manager of the funds owned by the customer, and the bank will share the profits or losses incurred. Banking Service Products: In addition to collecting and disbursing funds, Islamic banks also provide services to customers in return for rent or profit. Thus, Islamic banks offer various products based on sharia principles, including fund disbursement products, fund-raising products, and banking services.

Promotion, according to Laksana (2008), is a communication between sellers and buyers that aims to change the attitudes and behavior of buyers to become recognizers and buyers of the products offered. This involves providing information about the bank or its products to customers so that they can get to know and buy these products. In the promotional mix used to achieve company goals (Peter and Olson, 2014), there are four main components: Advertising: This involves the use of advertising to inform customers about the product. The goal is to attract and influence customers and potential customers by providing information about the product, benefits, price, and comparison with competitors. Sales Promotion: These are actions taken to encourage quick purchases from consumers. The goal is to accelerate market response by issuing special offers or other forms of incentives. Publicity: This involves exhibitions, social events, and other efforts to promote the product. The objective is to improve the image of the bank and its products in the eyes of customers. Personal Selling: This involves oral presentations to prospective buyers with the aim of making a sale. It includes direct interaction between the seller and the prospective buyer, where the seller can provide suitable solutions to consumer problems. By using these various forms of promotion, banks attempt to reach out to customers with relevant information and encourage them to recognize, understand, and purchase the products offered.

Service quality, according to several experts such as Tjiptono (2011) and others, is the company's ability to meet the needs and expectations of consumers in accordance with their expectations. Service

quality also includes the presentation of products or services in accordance with applicable standards and consumer desires. Experts, such as Moenir (in Tangkilisan 2005), emphasize four main criteria for satisfactory service: polite attitude, appropriate delivery method, appropriate time, and friendliness. Good service involves matching the needs of the market or consumers. Zeithaml et al. (1990) identified five dimensions of service quality, namely tangibles, reliability, responsiveness, assurance, and empathy. Within these dimensions, aspects such as employee appearance, comfort of place, ease of service process, expertise and skills, and ability to respond to customer needs are important. Overall, service quality reflects how a company understands and meets customer expectations. This includes physical tangibles, reliability, prompt and appropriate response, service assurance, and the ability to feel empathy towards customers. By focusing on these elements, companies can build strong relationships with customers and provide better service.

Decision is a process of approaching problem solving which consists of problem recognition, searching for information, several alternative studies, making buying decisions and post-purchase behavior that consumers go through. (Kotler, Philip & Kevin Lane Keller, 2009: 184). According to Basu Swasta and Irawan (2008: 118) purchasing decisions are consumer understanding of the wants and needs of a product by assessing existing sources by setting purchase goals and identifying alternatives so that decision making to buy is accompanied by behavior after purchase. The consumer buying process can be explained through a stage model consisting of five steps, as stated by Kotler, Philip & Kevin Lane Keller (2009: 185). The first stage is problem recognition, where the buyer realizes the difference between the current state and the desired state. Then, at the information search stage, consumers seek more information about the product of interest, such as through advertisements or recommendations from friends. The third stage is alternative evaluation, where consumers consciously and rationally assess the various product options available. After that, in the fourth stage, a purchase decision is made. Consumers form a preference towards a particular brand and may have the intention to purchase their preferred product. However, certain factors may influence this decision. The fifth stage is post-purchase behavior, where consumers will feel a level of satisfaction or dissatisfaction with the purchased product. They will also perform actions after purchase, such as product usage, which is a concern for marketers. This model helps companies understand the steps taken by consumers in the purchase decision-making process.

Customers are parties who use bank services. Raising funds and providing credit are the main banking services of all activities of bank financial institutions. Based on Law No. 10 of 1998 Article 1 point (16) of the Banking Law, the formulation of customers is introduced, namely customers are parties who use bank services. Customer decisions have become a kind of magic mantra found in almost all best-selling textbooks in the field of marketing and consumer behavior in the vision and mission, slogans and large advertisements of business and non-business organizations the word "customer satisfaction" is often encountered. However, what satisfaction is, why it is important, and how to measure it is still widely debated among marketing academics.

2.. METHOD

This research was conducted at the Regional Development Bank or Bank Sulselbar Syariah in Mamuju Regency, within a span of about two months from January 2023 to March 2023. The types of data used include qualitative data, in the form of explanations and quantitative data, in the form of numbers that can be processed in the analysis. To collect data, various techniques were used. Observation is used to see the conditions at the research site related to the factors that influence customers to use deposit savings at Bank Sulselbar Syariah. Interviews were conducted directly with sources to obtain information related to the problem under study. The use of questionnaires involves respondents in providing written responses to the questions asked. Documentation is used to obtain data on company history and related reports. The research population includes objects and subjects with certain characteristics determined by

the researcher. The sample used was 50 customers who used deposit savings at Bank Sulselbar Syariah in Mamuju Regency. The data obtained from the sample will be analyzed using multiple linear regression analysis techniques with the help of SPSS statistical software. The validity and reliability of the research instruments were tested to ensure that the measuring instruments used were reliable and produced consistent data. The F test is used to test the effect of the independent variables together on the dependent variable, while the t test is used to test the effect of the independent variables partially on the dependent variable. Operational definitions are given for the variables to be studied, such as promotion, service quality, and customer decisions. This helps understand the concepts behind each variable in this study.

3. RESULT AND DISCUSSION

The data analysis process in this study was carried out using IBM SPSS (Statistical Package for Social Science) software version 24. The following is an explanation of the results of data processing through multiple linear regression equations in this study:

Table 1 - Hypothesis Testing Result

Variable	Beta	T Value	Significant
Constant	1.228	1.121	0.069
Promotion	3.328	3.312	0.013
Service Quality	2.395	2.382	0.026
F Square		75.832	0.000

In the results of this study, important information was obtained regarding the effect of promotional variables on customer saving decisions at Bank Sulselbar Syariah in Mamuju Regency. Based on the results of statistical analysis, the calculated t value is obtained at 3.312, while the t table value is 1.66. A significant factor in determining whether a calculated t value is greater than the t table is whether the significance value is less than the threshold value which is generally taken as 0.05. In this case, the significance value of 0.013 which is smaller than the threshold value of 0.05 indicates that the promotion variable has a positive and significant influence on customer decisions to save at Bank Sulselbar Syariah in Mamuju Regency. In other words, the alternative hypothesis (H1) which states that the promotion variable has a positive and significant effect on customer saving decisions is accepted, while the null hypothesis (H0) which states that there is no influence between these variables is rejected. These results provide an understanding that the promotional efforts made by Bank Sulselbar Syariah have a significant impact on customer decisions to make savings. Effective promotional efforts, such as campaigns, product information and advertising, play an important role in influencing customers to choose a bank as a place to save. However, it is important to remember that these results only include the effect of promotional variables partially. Other factors, such as service quality, can also have an influence on customer decisions. Therefore, these results should be interpreted in the context of the established research framework. Furthermore, these results provide an important contribution for Bank Sulselbar Syariah in developing a more effective promotional strategy to increase customer decisions in saving. The use of this data can also help other financial institutions to understand the importance of promotional efforts in optimizing customer participation and improving business performance.

In the results of this study, there are two variables observed, namely Service Quality Variables and Promotion Variables, on customer saving decisions at Bank Sulselbar Syariah in Mamuju Regency. Based on the results of statistical analysis for the two variables, the results obtained show a significant impact on customer decisions. For the Service Quality Variable, the t value is obtained at 2.382, while the t table value is 1.66. With a significance value of 0.026 which is smaller than 0.05, it can be concluded that the Service Quality Variable has a positive and significant influence on customer saving decisions. The alternative hypothesis (H1) which states that the service quality variable has a positive and significant effect on customer saving decisions is accepted, while the null hypothesis (H0) which states that there is no influence between these variables is rejected. This indicates that the level of service quality provided

by Bank Sulselbar Syariah has a real impact in influencing customer decisions to make savings. Good service, efficient, and responsive to customer needs can make customers feel more satisfied and tend to choose the bank as a place to save. Meanwhile, for the Promotion Variable, the t value is obtained at 3.312, and the t table value is 1.66. With a significance value of 0.013 which is smaller than 0.05, it can be concluded that the Promotion Variable also has a positive and significant influence on customer saving decisions. The alternative hypothesis (H_1) which states that the promotion variable has a positive and significant effect on customer saving decisions is accepted, while the null hypothesis (H_0) which states that there is no influence between these variables is rejected. These results indicate that effective promotional efforts have a positive impact on customer decisions to save at Bank Sulselbar Syariah. The combination of good service quality and effective promotion can increase customer interest in transacting with banks. This provides important insights to Bank Sulselbar Syariah and other financial institutions that investment in improving the quality of service to customers and the right promotional strategy can help attract and retain customers and improve overall business performance. By understanding the influence of these two variables, banks can develop better strategies to meet customer needs and achieve their business objectives.

The results of the simultaneous test (F test) in this study have significant implications for understanding the impact of the independent variables (Promotion and Service Quality) on the dependent variable (Customer Saving Decisions) together (simultaneously). In the F test, the comparison between the F_{count} value and the F_{table} value is used to test whether the independent variables together have a significant effect on the dependent variable. In this case, the F_{count} value obtained is 75.832 with a significance level of 0.000. Then, the F_{table} value used as a reference is 2.74. By comparing the F_{count} and F_{table} values, we see that the F_{count} is much greater than the F_{table} . This indicates that the result is highly statistically significant. Thus, the conclusion is that the independent variables which include Promotion and Service Quality have a significant impact together on the dependent variable, namely the Customer's Decision to save at Bank Sulselbar Syariah in Mamuju Regency. This means that both effective promotional efforts and high quality services together contribute to shaping customer decisions to save at the bank. The results of this simultaneous test provide a more comprehensive picture of the effect of the independent variables on the dependent variable. It also provides support for previous conclusions obtained from partial tests of each independent variable. By considering the factors of promotion and service quality together, the bank can formulate a more holistic strategy to attract and retain customers and improve its business performance in Mamuju Regency.

4. CONCLUSION

In conclusion, the research findings provide valuable insights into the factors influencing the decision of customers to deposit their funds at Bank Sulselbar Syariah in Mamuju Regency. The study examined the impact of two independent variables, namely "Promotion" and "Service Quality," on the dependent variable, "Customer Deposit Decision." The research utilized various methods to collect and analyze data, including observation, interviews, questionnaires, and documentation. The results of the research demonstrated significant relationships between the independent variables and the dependent variable. The "Promotion" variable was found to have a positive and statistically significant impact on customer deposit decisions. This implies that effective promotional efforts, such as informative advertisements and appealing marketing campaigns, contribute to influencing customers to choose the bank for their deposit needs. Likewise, the variable of "Service Quality" was also shown to have a positive and statistically significant influence on customer deposit decisions. This indicates that providing high-quality services, meeting customer expectations, and creating a positive customer experience contribute to attracting and retaining customers who choose to deposit their funds at Bank Sulselbar Syariah. Furthermore, the research conducted a simultaneous test (F-test) to evaluate the combined impact of both "Promotion" and "Service Quality" on customer deposit decisions. The results of the F-test indicated

that the two independent variables collectively had a significant influence on the dependent variable. This suggests that the coordinated efforts of effective promotion and excellent service quality play a significant role in shaping customers' decisions to deposit their funds at the bank. Overall, the study underscores the importance of well-executed promotional strategies and high-quality services in influencing customer decisions within the banking sector. The findings provide actionable insights for Bank Sulselbar Syariah and other similar institutions to enhance their marketing strategies and service offerings to better serve their customers and achieve their business goals. By recognizing the interconnectedness of these factors and their impact, banks can create a more appealing and customer-centric environment that fosters trust, satisfaction, and increased customer deposits.

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Examining the Impact of Promotion and Service Quality on Customer Savings Decisions at Bank Sulselbar Syariah in Mamuju Regency. Taslim R, Suwanti, et.al