

The Influence Of Profit-Sharing Rates And Promotion Of Prime IB Hijrah Savings On Customer Decisions Saving In Bank Muamalat Ponorogo

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ABSTRACT

Islamic banks are a financial services industry based on sharia principles, where the majority of Indonesians choose Islamic banks to carry out transactions based on sharia elements and are supported by maximum promotion, savings with mudharabah contracts that have a good profit sharing rate can influence customer decisions in choosing these savings. Promotion is an important essence for the survival of a business entity, as well as profit sharing on mudharabah savings in Islamic banks. This study aims to determine and analyze the effect of profit sharing rates and promotions on customer decisions to use ib hijrah prima savings. This research is a quantitative study with a sample of 91 respondents of IB Hijrah Prima savings customers of Bank Muamalat Ponorogo. This research uses saturated samples. The data collection technique used a questionnaire. Data testing is assisted by SPSS software version 25. The data analysis technique used is the data quality test, classical assumption test, multiple linear regression analysis, hypothesis testing. The results of this study are profit sharing rate and IB Hijrah Prima savings promotion simultaneously affect customer saving decisions at Bank Muamalat Ponorogo. This is evidenced by the results of the F test which is greater than the f table value.

INTRODUCTION

Banks can be interpreted as the blood of the country's economy. Because the role of banking can affect the economy of a country, with the advancement of banks it can also be used as a measure of the progress of the country. With this, the existence of banking is increasingly needed by the government and society. In simple terms, banks can be referred to as financial institutions that collect funds from the public and channel them back to the public. (kasmir, 2004).

Many products are offered in banking such as providing business capital, loans to meet needs, and providing community welfare by helping to provide benefits for people who collect their funds in banking (Muhammad Adam, 2022). In this case banking has an important role in people's lives. The development of banking provides convenience in meeting the needs of modern society because nowadays people need the principle of convenience and practicality in fulfilling their needs and saving funds (Hayat, 2014).

Most of Indonesia's population is Muslim to avoid banking with an interest system, so Islamic banks are present as an alternative solution in avoiding bank interest which includes usury. This can be an opportunity for Muslims to utilize banking services very optimally without being based on doubts about usury laws, based on strong religious motivation to build the people's economy. In Islamic banking does not recognize the term interest sukuk which is used as a benchmark in conventional banking, but there is a ratio or percentage of

profit sharing on mudharabah savings and bonuses on wadiah savings. (Ismail Marzuki Lubis, 2019). The first Islamic bank in Indonesia was Bank Muamalat which was established in 1991. The bank was established by the Indonesian Ulema Council, the Indonesian Muslim Scholars Association (ICMI). Muslim entrepreneurs and the government.

Regulation on Islamic banks in Indonesia is contained in Law No. 21 of 2008 concerning Islamic banking. Islamic banks are banks that run their business with sharia principles and are divided by type consisting of Islamic commercial banks, Islamic business units, and Islamic people's financing banks (BPRS) (andrie soemitra, 2014). The implementation of the Islamic financial system in Indonesia is based on the principle of sharing profits and losses known as Profit and Loss Sharing (PLS) or it can also be called the profit sharing ratio. Islamic banking does not recognize interest but provides opportunities for customers to take part in the cooperation relationship between banks and customers by using a contract called a mudharabah contract. (Lewis et al., 2001).

The number of Islamic banking products that are not yet known and understood by the wider community is one of the obstacles in the development of Islamic banking customer growth. So the right marketing strategy is needed to attract people to save in Islamic banking. (Muhammad Adam, 2022). Promotion is a very appropriate form of marketing because it can convey the benefits of a product and can persuade customers to buy it. (Philip Kotler & G. Armstrong, 2008). With the promotion can inform about the existence of a banking product and can convey the benefits, advantages, about the price, and can provide information on how to get it. In this era, information disclosure is considered very important, so banks must choose an effective way to convey a banking product to the public. (Ivany Rachmawati, 2017).

Bank Muamalat Ponorogo Branch Office is one of the branches located on Jl. Urip Sumoharjo No. 55, Krajan, Mangkujayan, Ponorogo District, Ponorogo Regency, East Java. With this very strategic location, it can facilitate the reach of urban and rural communities to be able to utilize the products and services of Bank Muamalat Ponorogo Branch Office. Geographically, the location of Bank Muamalat Ponorogo Branch Office is quite strategic and very appropriate because it is in the heart of the Ponorogo city.

Bank Muamalat Ponorogo Branch Office there are fund collection products. Fund collection products at Bank Muamalat Ponorogo Branch Office include iB Hijrah Savings, iB Hijrah Forex Savings, iB Hijrah Savings Plans, iB Hijrah Prima Savings, iB My Savings, iB Hijrah Hajj Savings, iB Hijrah Business Savings, iB Hijrah Deposits, iB Hijrah Ultima Current Account, iB Attijary Current Account and Muamalat Pension Fund. As for financing products at Bank Muamalat Ponorogo Sub-Branch Office including iB Muamalat Multipurpose, iB Muamalat Pension, iB Muamalat Mortgage, iB Project Working Capital, iB Developer Construction Working Capital, iB Regular Working Capital, iB Sharia Financial Institution Working Capital, iB Regular Investment, iB Micro Muamalat Business, iB Business Property, iB Muamalat Current Account and Auto Loan Financing (Via Multifinance).

To show the products owned by the bank, it must provide information in the form of promotions that are distributed to the public. Promotions carried out by banks are able to provide explanations in the form of information that can attract people to join the program. Promotions carried out by banks can have a positive or negative impact if the delivery of information does not match the information provided. Therefore, Muamalat bank can make the best use of promotional media such as advertisements, print media, electronic devices and other media.

Based on the results of previous research by Muhammad Ramadhan, Zaki Mubarak, Lisda Aisyah entitled "analysis of profit sharing rate, service quality, and customer interest in using Islamic deposit products" that the variable profit sharing rate, and service quality have a significant effect on customer interest. And previous research by Muhammad Adam entitled "The Effect of Promotion, Trust and Price on Customer Decisions Using Hajj Savings Products at PT. Bank Muamalat" with the result that the variables of promotion, trust, and price have a significant effect on customer decisions.

Based on interviews with customer service bank muamalat ponorogo Customer decisions to save on IB Hijrah Prima products are due to the profit-sharing ratio that can increase customer savings without interest (usury) and profit-sharing ratio obtained based on sharia elements. Customer decisions are also supported by promotions from the bank. With this, the researcher wants to make a study that aims to determine the effect of profit-sharing ratio and promotion on customer saving decisions at Muamalat Bank. To prove that the variable profit sharing rate and promotion can affect the customer's decision variable in choosing IB Hijrah Prima savings with a population of 91, the sample obtained amounted to 91 customers. Based on the explanation above, the researcher is interested in conducting research with the title "The Effect of Profit Sharing Rate and Promotion of IB Hijrah Prima Savings on Customer Saving Decisions at Muamalat Ponorogo Bank".

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Institutional setting

This research was conducted at Bank Muamalat Indonesia KC Ponorogo which is located at JL. Urip Sumoharjo, NO.55, Krajan, Mangkujayan, Kec. Ponorogo, Kab. Ponorogo East Java. with a research sample of 91 customers. This research was conducted to determine the effect of profit sharing ratio of IB hijrah prima savings on the decision of customers to save at Bank Muamalat Indonesia. Bank Muamalat Indonesia is an Islamic bank that first operated in Indonesia and became the only Islamic bank to expand abroad by opening a branch office in Kuala Lumpur and customers can take advantage of the VISA network to around the world.

Agency theory

A. Concept of Syaiah Bank

According to the Islamic Encyclopaedia, Islamic banks are institutions whose main business is to provide credit or services in payment traffic and money circulation where operations are in accordance with Islamic principles. Based on Law Number 21 of 2008 article 1 paragraph (1) concerning Islamic banking, that Islamic banks are everything related to Islamic banks, including institutions, business activities, and processes in carrying out their business activities. In article 1 paragraph (7) of Law number 21 of 2008 concerning Islamic banks, that Islamic banks are banks that carry out business activities based on sharia principles and according to their type consist of Islamic commercial banks and Islamic finance banks. Then in article 1 paragraph (12) states that sharia principles are the principles of Islamic law in Islamic banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia. Warkum Sumitro, *Asas-Asas Perbankan Islam Dan Lembaga-Lembaga Terkait (Bamui, Takaful Dan Pasar Modal Syariah) Di Indonesia* (Jakarta: Raja Grafindo Persada, 2004).

Islamic banking provides services to customers without charging interest, because Islam prohibits the payment and withdrawal of all transactions related to interest (Riba). There was once a debate about whether riba was related to interest or not, but now there is a consensus among scholars that the term riba includes all forms of interest. (Ismail Marzuki Lubis, 2019). The main characteristic of Islamic banks is the absence of interest as a representation of usury because it is haram. So that makes Islamic banking superior in terms of the operational system that is run. In Islamic banking money is only used as a medium of exchange not a traded commodity so that it does not recognize the concept of "time value for money". (Antanasius hardian perman yogiarto, 2015).

B. Profit Sharing Ratio

Profit-sharing ratio is a processing system in the Islamic economy by assigning business profit sharing between the owner of the capital (shahibul mal) and the manager (Mudharib) (M. Syafi'i Antonio, 2001). Profit sharing ratio in economic cases is known as profit sharing. Wirdyaningsih, *Bank Dan Asuransi Islam Di Indonesia* (Jakarta: Kencana Prenada Media, 2005), 61. The prohibition of usury in Islam is a rejection of the incurrence of additional financial risk set in money or capital transactions or buying and selling that is charged to one party only while the other party is guaranteed a profit. Muhammad, *Manajemen Dana Bank Syariah* (Yogyakarta: Ekonisia, 2004), 121. In this case, it indicates that Islamic banking adheres to the profit-sharing ratio system in the process of its activities and forbids interest because it contains elements of usury.

The payment of Islamic bank rewards to fund owners in the form of profit sharing rates is highly dependent on the income earned as mudharib for managing the mudharabah funds. Wiroso, *Prinsip Dasar Perbankan Syariah* (Jakarta: IAI, 2005), 88. If the Islamic bank obtains large operating results, the distribution of operating results is based on a large amount, otherwise if the Islamic bank obtains small operating results. This is different from conventional banks, where the payment of rewards in the form of interest is paid a fixed amount, not affected by the income received by conventional banks.

C. Promotion

Promotion is a communication from sellers and buyers that comes from the right information that aims to change the attitudes and behavior of buyers, who previously did not know to get to know so that they become buyers and keep remembering the product. Fajar Laksana, *Manajemen Pemasaran* (Yogyakarta: Graha Ilmu, 2008), 133. By holding a promotion, the public knows what the bank provides and increases public interest in saving. Promotion also causes people who were previously not interested in buying a product to become interested and try the product so that consumers make purchases. In promotional activities, four means are needed, namely:

1. Advertising

Advertising is any form of non-personal presentation and promotion of ideas, goods or services by a specific sponsor that requires payment. Kotler and Phillip, *Manajemen Pemasaran: Analisis, Perencanaan, Implementasi Dan Kontrol* (Jakarta: PT. Prehallindo, 2001), 578. The main key factor of advertising is that advertisements must arouse the attention of potential consumers to the products or services offered by the company, then consumers are made to pay attention to products that provide benefits

or reasons for them to buy and remind them of the reasons why consumers buy products. Agus Hermawan, *Komunikasi Pemasaran* (Jakarta: Erlangga, 2012), 72.

2. Sales promotion

Sales promotion is a short-term sales activity and is not carried out on a recurring and non-routine basis aimed at encouraging stronger accelerated market response targeted as other promotional tools using different forms.

3. Face to face selling

Face-to-face selling is an oral presentation in a conversation with one or more prospective buyers for the purpose of creating a sale.

4. Publicity

Publicity is editorial space contained in all media that is read, seen or heard to help achieve the objectives of sales objectives and is not paid for. Publicity is also called public relations or public relations. Fajar Laksana, *Manajemen Pemasaran* (Yogyakarta: Graha Ilmu, 2008), 147-162.

D. Customer Decision

According to Icek Ajzen, purchasing decisions in Theory of Planned Behavior (TPB) are an advanced theory of Theory of Reasoned Action (TRA). In Theory of Reasoned Action (TRA), it is explained that a person's intention to carry out certain behaviors is the main factor in Theory of Planned Behavior (TPB). A person's intention to make a behavioral decision is formed by two main factors, namely attitude towards the behavior and subjective norms, then in Theory of Planned Behavior (TPB) one factor is added, namely perceived behavioral control (perception of certain behavior). According to Jagdish N. Sheth in Theory of Buying Decisions (Theory of Purchasing Decisions) explains that the theory of purchasing decisions has a relationship with Theory of Buyer Behavior (Theory of Buyer Behavior). In a purchasing decision, there are two things that can cause conflict between groups, namely differences in goals and differences in perceptions about the object of the goal.

A consumer must be able to choose products and services that will be consumed to meet their needs. To make a decision between one individual and another is definitely different, this is due to the many efforts that exist, the conditions being faced, and the alternatives that underlie a consumer in making a decision. These alternatives are then processed based on economic perceptions, the impact of social relationships with others, the results of rational analysis or more on emotional uncertainty. Schiffman and Kanuk state that a decision can be made because consumers experience all the considerations that exist, although the role is different for each individual. (Sudaryono, 2016).

METHODS

This research uses quantitative methods. Quantitative is research conducted by collecting data in the form of numbers that are processed and analyzed to obtain scientific information behind the numbers. (Yani et al., 1995) This research is based on the philosophy of positivism. The population in this study was The population of the study was muamalat bank customers who used IB Hijrah prima savings totaling 91 people, with the sampling technique used in this study was saturated sampling which was included in non probability sampling. The population of this study amounted to 91 customers, so the sample used was 91 customers because it used saturated samples.

RESULTS

a. Validity Test

The validity test is carried out by comparing r_{count} with r_{table} . The validity test is done by comparing r_{count} with r_{table} . The statement is considered valid if $r_{count} > r_{table}$ (level $\alpha = 5\%$ or 0.05) which means that the statement can be said to be valid. In this calculation, 91 respondents were used so that the $r_{table} = 0.2039$ was obtained, which was calculated using the formula $n = 91$.

Table 1. validity test

No. Pertanyaan	r_{hitung}	r_{tabel}	keterangan	
Nisbah Bagi Hasil	0,838	0,2039	Valid	
	0,804		Valid	
	0,782		Valid	
	0,877		Valid	
	0,816		Valid	
	0,810		Valid	
Promosi	0,810		Valid	
	0,837		Valid	
	0,783		Valid	
	0,746		Valid	
	0,814		Valid	
Keputusan Nasabah	0,716		0,2039	Valid
	0,759			Valid
	0,779			Valid
	0,734			Valid
	0,766	Valid		
	0,808	Valid		
	0,813	Valid		
	0,754	Valid		
	0,830	Valid		
0,800	Valid			

Based on table 1 shows that the value of $r_{hitung} > 0.2039$, then all question items on the research instrument are considered valid.

b. Reliability Test

Table 2 Reliability Test Results

Variabel	Cronbach alpha	Batas	Interprestasi
Nisbah bagi hasil	0,903	0,60	Reliabel
Promosi	0,884	0,60	Reliabel
Keputusan Nasabah	0,926	0,60	Reliabel

Source: Primary Data, processed 2024

Based on table 2, it can be concluded that all statement items in this research variable are reliable, because the Cronbach alpha value is > 0.60 .

c. Normality Test

The normality test aims to determine the extent to which the dependent and independent variable regression models have a normal distribution or not. A residual is said to be normally distributed if the significance level is > 0.05 and vice versa if the significance level < 0.05 then the residuals are not normally distributed.

Table 3 Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		91
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.27882052
Most Extreme Differences	Absolute	.080
	Positive	.080
	Negative	-.055
Test Statistic		.080
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
 - b. Calculated from data.
 - c. Lilliefors Significance Correction.
 - d. This is a lower bound of the true significance.
- Sumber: Data Primer, diolah 2024

Based on the data in table 3, the significance value is 0.200, which means it is greater than 0.05. Therefore, the residual value in the data is normally distributed.

d. Simultaneous test (F TEST)

Table 4 Simultaneous Test Result
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3981.122	2	1990.561	181.042	.000 ^b
Residual	967.560	88	10.995		
Total	4948.681	90			

Source: primary data, processed 2024.

Based on the data in table 4.6, it is known that the calculated F value is 181.042 with a significance level of 0.00. While the F table value is found to be 3.10 with the number of independent variables 2 and the number of respondents 91. It can be seen that F count is greater than F table, namely $181.042 > 3.10$ with a significance level of 0.00 or less than 0.05. So it can be concluded that the independent variable in the form of profit sharing

rate and promotion simultaneously affects the dependent variable, namely consumptive behavior.

e. Partial Test (T-Test)

Table 5 T Test Result
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(constant)	9.174	1.886		4.865	.000
Nisbah bagi hasil	.595	.106	.468	5.596	.000
Promosi	.741	.131	.471	5.633	.000

Source: primary data, processed 2024

Based on table 4.7 shows the results of hypothesis testing, it can be seen that the t value of the profit sharing ratio variable is 5.596 and the t table value obtained is 1.987. This means that the t count is greater than the t table or $5.596 > 1.987$ and the significance number is 0.00 which means less than 0.05. Therefore, H_1 is accepted, which means that there is an influence between variable X1 (profit sharing rate) on variable Y (customer decision).

f. Determinant Coefficient (R^2)

Table 6 Determination Coefficient Test Results
model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.897 ^a	.804	.800	3.31587

Source: primary data, processed 2024

Based on table 4.10, it can be seen that the R square value or the coefficient of determination is 0.800, this means that the effect of the independent variables simultaneously on the dependent variable is 80%.

g. Multiple Linear Regression Analysis

Table 7 Multiple Linear Regression Analysis Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	9.174	1.886		4.865	.000
Nisbah bagi hasil	.595	.106	.468	5.596	.000
Promosi	.741	.131	.471	5.633	.000

Source: primary data, processed 2024

The results of multiple linear regression analysis obtained the coefficient for the independent variable $X_1 = 0.595$, $X_2 = 0.741$ with a constant of 9.572 so that the regression equation model obtained is:

$$Y = 9,572 + 0,595X_1 + 0,741X_2 + e$$

Which means :

- The constant value of customer decisions (Y) is 9.572 which states that if the profit sharing ratio variable and promotion are equal to zero, the customer's decision is 9.572
- The X_1 coefficient of 0.595 means that every time there is an increase in variable X_1 (profit sharing rate) by 1, the customer decision increases by 0.595 or vice versa, every time there is a decrease in variable X_1 (profit sharing rate) by 1, the customer decision decreases by 0.595.
- Koefisien X_2 The X_2 coefficient of 0.741 means that every time there is an increase in variable X_2 (profit sharing rate) by 1, the consumer decision increases by 0.741 or vice versa, every time there is a decrease in variable X_1 (profit sharing rate) by 1, the customer's decision decreases by 0.741.

From the description above, it is concluded that the profit sharing rate and promotion have an effect on customer decisions.

DISCUSSION

The Effect of Profit Sharing Rate of IB Hijrah Prima Savings on Customer Saving Decisions at Bank Muamalat Ponorogo

After calculating the independent variable, namely the profit sharing ratio on the dependent variable of customer decisions, the results of data analysis and hypothesis testing state that based on the t test which obtained the results of $t_{count} > t_{table}$, namely $5.596 > 1.987$ and a significance level of $0.00 < 0.05$. This shows that H_0 is rejected and H_1 is accepted, which means that the profit sharing ratio has a significant effect on customer decisions. This shows that H_0 is rejected and H_1 is accepted, which means that the profit sharing ratio has a significant effect on customer decisions.

The Effect of IB Hijrah Prima Savings Promotion on Customer Saving Decisions at Bank Muamalat Ponorogo

After calculating the independent variable, namely promotion on the dependent variable of customer decisions, the results of data analysis and hypothesis testing state that based on the t test which obtained the results of $t_{count} > t_{table}$, namely $5.633 > 1.987$ and a significance level of $0.00 < 0.05$. This shows that H_0 is rejected and H_2 is accepted, which means that promotion has a significant effect on customer decisions.

The Effect of Profit Sharing Rate Promotion of IB Hijrah Prima Savings on Customer Saving Decisions at Bank Muamalat Ponorogo

Based on the results of the F test analysis, it is obtained that the F_{count} value is 181.042 and F_{table} is 3.10, which means that F_{count} is greater than F_{table} $181.042 > 3.10$ and obtained a significance value with a significance level of $0.00 < 0.05$. So it can be concluded that H_0 is rejected and H_3 is accepted, meaning that the profit sharing ratio and promotion together have a significant effect on customer decisions.

Then from the test results of the Coefficient of Determination (R^2), the R square value is 0.800. This shows that the customer's saving decision is influenced by the profit sharing ratio and promotion by 80% while the remaining 20% is influenced by other factors not examined in this study. From the analysis it can be concluded that the better the profit-sharing ratio and promotion, the more influential on the decision to save customers in bank muamalat ponorogo.

CONCLUSION

Nisbah profit sharing savings ib hijrah prima persial effect on customer decisions saving in bank muamalat ponorogo. This is evidenced by the results of the T test on the profit sharing ratio variable (X1) greater than the t table value. The more favorable the profit sharing given to customers will affect the customer's decision to choose a prime ib hijrah savings product. Promotion of prime ib hijrah savings has a persial effect on the customer's decision to save in bank muamalat ponorogo. This is evidenced by the results of the T test on the promotion variable (X2) greater than the t table value. The promotion delivered by the muamalat bank is clearly conveyed so that it affects the customer's decision to choose a prime ib hijrah savings product. Profit sharing ratio and promotion of prime ib hijrah savings simultaneously affect the customer's decision to save at the bank muamalat ponorogo. This is evidenced by the results of the F test greater than the value of the f table.

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