

Effect Of Brand Image, Promotion and Product Quality on The Customers Decision at Panin Bank

Duta Natalie Napitupulu¹ Rahmat Alamsyah Harahap², David Samuel Hutabara³, Martin Leonardo Sitorus⁴, Kevin Haganta Depari⁵, Andy Hakim⁶

^{1,2,3,4,5}Department of Management, Universitas Prima Indonesia, Indonesia

⁶Department of Sharia Business Management, STAIN Mandailing Natal, Indonesia

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Correspondence:

Rahmat Alamsyah Harahap
rahmatalamsyahharahap@unpri.mdn.ac.id

ABSTRACT

PT. Panin Bank Tbk Medan Branch currently has offices on Jl Pemuda No.16 – 2, Aur Village, Medan Maimun District – Medan North Sumatra Province. The problem of bank brand image is well known among urban communities but is not so well known in suburban areas. The promotional problem is that the results of promotional activities carried out by the bank have not been maximized. The problem with product quality is that it is still far from the product quality offered by several other private banks. The study's nature is explanatory research, and the research methodology is quantitative descriptive research. Interviews, documentation studies, and questionnaires are some of the methods used to collect data. In multiple linear regression, three classical assumptions are tested: multicollinearity, heteroscedasticity, and normalization. The research population served as the analytical approach. There were 200 clients in the study population; 133 were selected by simple random sampling, and 30 completed validity and reliability testing. Customers' decisions are positively impacted by the finding that the simultaneous (f test) effects of brands images, promotion, and product quality $F_{count} 517,729 > F_{table} 2.67$ with sig. $0.000 < 0.05$. Partially (t test) the brand image of $t_{count} 0.026 < t_{table} 1.65657$ and sig. $0.979 > 0.05$, the promotion $t_{count} 5,094 > t_{table} 1.65657$ and sig. $0.000 < 0.05$, the product quality of $t_{count} 3.704 < t_{table} 1.65657$ and sig. $0.000 < 0.05$. With an Adjusted R Square determination coefficient test result of 0.922, it can be concluded that brand image, promotion, and product quality account for 92.2% of customers' decisions, with other variables accounting for the remaining 7.8% of the explanation.

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Introduction

Banking sector experience enhancement competition in the era of globalization. As a result, banks must more Lots expand and improve ability them to offer solution banking quality tall. It is not easy to become a bank that excels in competition. Party banking must always follow market trends and deliver very good bank management to candidate current customers and customers of the bank.

Bank Kemakmuran Jakarta, Bank Industri dan Dagang Indonesia Bandung, and Bank Industri Djaja Indonesia Surabaya are the 3 banks owned by private sector later combined become PT. Panin Bank Tbk. Apart from that, PT. Panin Bank Tbk also acquired 4 other banks, namely, Bank Lingga Harta Cirebon, Semarang Economic Development Bank, Sulawesi Development Bank Ujung Pandang, and Bank Abadi Djaja Bandung. The seven banks now has is in the shade or merger of PT. Panin Bank Tbk. Banking is one of sector supporting industry implementation development in a country to improve equality, growth economy, and stability economy. In an attempt get closer self to candidate customers about bank brands and products banking offered, candidates customers often base his decision about types of banks and their products more information.

In the era of growing globalization today, financial institutions compete strict One each other to meet their needs and aspirations consumer through enhancement uniformity, like promotion. As a result, business will forced improving their strategies to meet customer needs potential. The process of selecting and delivering mark from various considered options according to purpose from something decisions that have been made taken and considered bring benefit called taking decision.

All competing financial institutions tight in the era of globalization currently increasingly so developing, in terms of increasing standardization increases, like promotions, to meet needs and desires consumer. As a result, business will forced improving their strategies to meet customer needs potential. The process of selecting and delivering mark from various considered options according to purpose from something decisions that have been made taken and considered bring benefit called taking decision.

One of factor affecting decision candidate customer is quality product. For candidates customers, quality product is form mark sophisticated satisfaction. Because customers buy services to meet their needs, values will commensurate with ability service the. Benefits or that advantage will accepted after become bank customers are given value. Find expectation general candidate customers and improve mark product or service to fulfill expectation the are two ways to improve quality product.

PT. Panin Bank Tbk Medan Branch currently has offices on Jl. Youth No.16 – 22 Aur Village, Medan Maimun District – Medan, North Sumatra Province. PT. Panin Bank Tbk Medan exists in several Sub -Branch Offices (KCP): Panin Bank Asia, Panin Bank Gatot Subroto, Panin Bank Iskandar Muda, Panin Bank Bandung, Panin Krakatau Bank, Panin Bank KK Sutomo Ujung, Panin Bank Pasar Petisah, Panin Bank Pulau Pinang, Panin Bank Setia Budi, Panin Bank Sutomo, Panin Bank Sutomo – II, Panin Bank Yos Sudarso, Panin Bank Zainul Arifin & Panin Bank Zein Hamid. Product banking from PT. Panin Bank Tbk There is a number of : savings, mortgage loans, services electronics, savings current accounts, deposits, services international (export L/C & import L/C) and others.

Product savings become subject single in this research, which is limited to research conducted at the PT Panin Bank Tbk Branch Office Jalan Pemuda Medan.

Problems that arise obtained information that the brand image is already well known among public urban but for the region fringe city bank name is missing known by the public Because focus working on urban areas just. Problem on promotion is Not yet maximum results from activity promotions carried out by banks such as creation of promotional booths, seminars / workshops, participation in community events and event sponsorship. Problems with quality product like mark deposit beginning opening savings and costs administration monthly high, still Far from quality products offered by several private banks other. So that the bank must more creative designing attractive products for customers.

Researcher will investigate this company based on phenomenon which has collected, which is then determined with the following title : " The Influence of Brand Image, Promotion and Quality." Product Regarding Customer Decisions at Panin Bank".

Literature Review

Brand image

Brand image, according to Yudhanto (2018:154), is bunch assumptions held consumer to something brand based on the data collected from various source. Then, image brand defined by Yudhanto (2018:154), citing Kotler and Keller (2016:27) as an impression customer to something brand that has feeling association default. Whereas Tjiptono (2015:49) states, perception consumer to something brand originate from observations and beliefs them, which is reflected in memory or association they. According to Tjiptono (2015:49). Indicator brand image indicator image brand is Image from maker product, image from user goods, image yeah arise from product the

Promotion

Promotion according to Alma (2016:179) is sort of clarifying communication goods or services in efforts persuade consumers to buy it. According to Abdul Manap (2016:301), promotion is efforts made by marketers to try connect with candidates consumer through marketing. According to Tjiptono (2015:387), promotion is part from mix marketing effort educate, persuade, and remind consumer about brands and products company. Based on on Fahmi (2016:91), indicator promotion is Mission from making product, Money or price from product, Order Which want to delivered, Media Which used as means Promotion and Size

Quality product

Kotler and Armstrong (2015:253) stated that ability product or service to satisfy criteria consumer in a way explicit nor implicit determine the quality. Assauri (2015:211) defines quality product as the extent of a product can utilized for its intended use. Quality product, according to Herlambang (2014:55), is capacity A product in implementation intended functions, such as Power durability, accuracy, reliability, ease of use and maintenance, as well as characteristic features important other. Based on on Kotler And Keller (2016:329), indicator from determination quality product is Form from product That own, Features Which presented,

Quality Performance, Quality from suitability product, Durability product the, Reliability product, Convenience in process repair product and Style from product

Decision customers

Decision, according to Sudaryono (2016:99), created when somebody are in a position to do so and must choose between buying and not buying. According to Febrina (2015:170), Consumer decisions is the process of choosing One approach or action from various options available to achieve desired result. Taking decision according to Sunyoto (2014:28), is the process of understanding and assessing data about something brand product and take into account How possible alternatives according to your wishes and desires consumer. According to Syriac (2014:115) indicator decision Understand needs, Source from information Which obtained, Evaluation alternative, Execute purchases and actions after do purchase

Influence brands image to decision

According to Tatik (2014:86), image brand own significant impact to behavior consumer. Consumer evaluate product based on image the brand Because they more tend choose brand that has good opinion when do purchase.

Influence promotion to decision

Promotion, according to Tjiptono (2015:393), will interesting consumers and persuade them to buy products that have been carefully considered by the manufacturer to overcome problem consumers and improve level satisfaction consumer.

Influence quality product to decision

Happiness customer influenced by several elements, incl price, factor situational, quality products and services, and of course just aspect individual customers (Marwanto, 2015: 104).

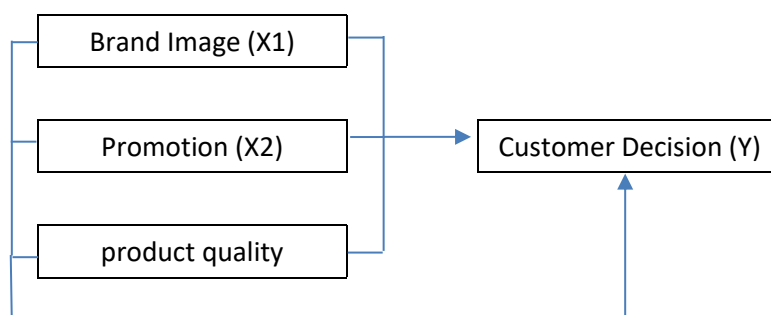


Figure 1 Framework concept And hypothesis

Hypothesis from study

- H 1 : Brand immanage in a way Partial influential to decision customers in Panin Medan Youth Branch Bank.
- H 2 : Promotion in a way Partial influential to decision customers in Panin Bank Medan Youth Branch.
- H 3 : Quality product in a way Partial influential to decision customers in Panin Medan Youth Branch Bank
- H 4 : Brand images, promotion, quality product in a way simultaneous influential to decision customers at Panin Bank Pemuda Medan Branch

Method

Methodology study This use method quantitative, Type Which used on research This is technique descriptive quantitative. Research descriptive quantitative defined as research Which use data form numbers resulting from from real world setting to illustrate variables. Study This will focused on 200 customers savers of PT Panin Bank Tbk Youth Branch. On research This, taking sample in a way random used by researchers using formula *Slovin*. Useful method to use set total or size sample ie Slovin's formula, especially when consider size population. Sample study as many as 133 customers savings created using formula Slovin; 30 customers savings taken from sample data for validation testing. Data analysis techniques used is multiple linear regression.

Results

Normality test

Test Chart

a. Chart histogram

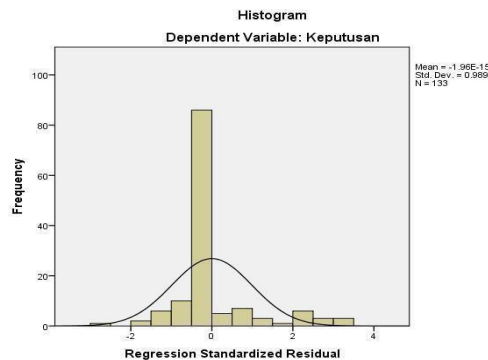


Figure 2. Normality tes

Judging that the lines are drawn in the illustration realistic does not show curvature what, then, by general capable withdrawn conclusion if the data is obtained through experiment, scattered or don't have coherence.

b. Chart probability plots (normal p-plot regression standardized)

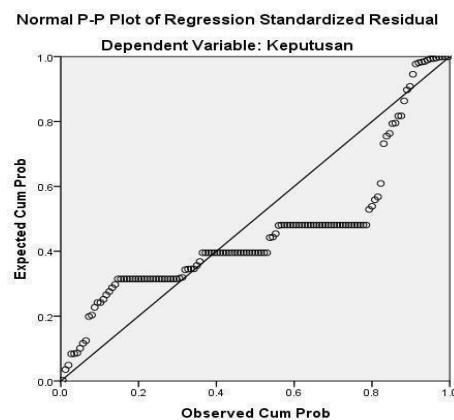


Figure 3. Normality test

In the picture realistic above seen that information scattered around the slashes, some big information scattered near the slash, so that information results experiment should spread in a way regular.

Test statistics (method Kolmogorov- Smirnov)

Table 1 One-sample Kolmogorov- Smirnov test

		Unstandardized Residuals
N		133
Normal	Mean	,0000000
Parameters ^a ,	Std. Deviation	1.41131623
^b		
Most	Absolute	,309
Extreme	Positive	,309
Differences	Negative	-,170
Kolmogorov-Smirnov Z		3,562
Asymp. Sig. (2-tailed)		0,000

a. Test distribution is Normal.

b. Calculated from data.

Asymp Value. Sig (2-tailed) is 0.000, indicating significant consequences from information results. If level significance not reached 5% (0.05), as a result remaining value distributed abnormally.

Multicollinearity Test

Table 2 Multicollinearity

Model	Collinearity Statistics	
	Tolerance	VIF
1 Brand Image	,052	19,394
Promotion	,037	26,860
Quality product	,078	12,815

a. Dependent Variable: Customer Decision

Tolerance values are confirmed exceeds 0.10, whereas VIF value for multicollinearity is below 10. Findings testing prove If tolerance value for the variable image brand is 0.052, for promotions is 0.037, and for quality product is 0.078, which is all below threshold 0.10. The VIF value of the brand image variable is 19,394, promotion 26,860 and quality 12,815 products are located above 10. So Multicollinearity test results seen happen Multicollinearity.

Heteroscedasticity Test

Test Chart Scatterplots

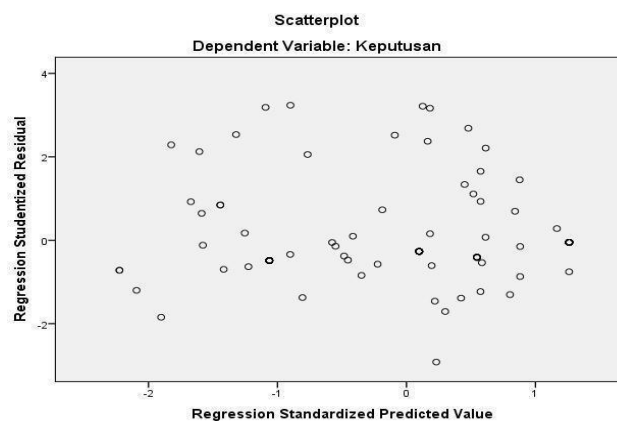


Figure 4 Scatterplots

Because scatterplots usually are displays scattered dots use no way can predicted well above or below number zero in Y-axis, no exists focusing on one point certain, as a result can withdrawn conclusion if the scatterplot diagram does not show exists heteroscedasticity.

Table 3 Glejser Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2,260	,435		5,194	,000
1 Brand Image	-,131	,070	-,684	-1,878	,063
Promotion	,071	,065	,465	1,085	,280
Quality Product	-,022	,063	-,105	-,353	,725

a. Dependent Variables: ABS RES

based on results testing *Glejser*, variable image brand worth significant in a way statistics a total of 0.063 more big from threshold 0.05. Likewise with variables promotions that have value of 0.280 which is also more big compared to 0.05. Lastly, variables quality product have value of 0.725 which is significant more big compared to 0.05. This data shows not exists heteroscedasticity.

Results analysis data study Research Model

Table 4 Analysis Regression

Coefficients ^a			
Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	1,620	,606	
Brand Image	,003	,097	,003
Promotion	,464	,091	,644
Quality Product	,327	,088	,323

a. Dependent Variables: Decision customers

Results from decision customers = 1,620 + 0.003 Brand Image + 0.464 Promotion + 0.327 Quality Product + 5%

Explanation :

1. Constant 1,620 show that choice customer is 1,620 units without exists image brand, promotion, and quality product.
2. Coefficient regression in images brand worth positive amount of 0.003, which proves If enhancement one unit in the image brand will increase possibility customers to choose product that, with assumptions all factor other still constant.
3. Coefficient regression for promotion is positive, with a value of 0.464. With assumption all other parameters are unchanged, increase promotion as big as one unit will cause enhancement choice consumer amounting to 0.464 units.
4. Coefficient regression for quality product is 0.327, proving If increase One units in quality product will cause additional 0.327 picks for consumers, assumingly all other factors remain The same.

Test R² (Coefficient Determination)

Table 5 Coefficient Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,961 ^a	,923	,922	1,428

Testing coefficient determination give results form The adjusted R square value is 0.922. Regarding the show If although There is a number of contributing reasons to excess 7.8% (100% - 92.2%), the remainder amounting to 92.2% only caused by variance in variables dependent (optional customers), who are capable given explanation by variables independent (image branding, promotions, as well quality product).

Test F or Test Simultaneous

Table 6 anova

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3165,607	3	1055,202	517,729	,000 ^b
Residual	262,919	129	2,038		
Total	3428,526	132			

Fcount value a total of more than 517,729 big compared to table F value a total of 2.67, with a level probability significant of more than 0.000 small from 0.05. This conclusion is justified on results testing simultaneously using the F test. Thus, H1 is accepted and H0 is rejected show exists enough influence big from image brand, promotion, and quality product to decision customers.

T-Test**Table 7 coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1,620	,606		2,674	,008
Brand Image	,003	,097	,003	,026	,979
Promotion	,464	,091	,644	5,094	,000
1 Quality Product	,327	,088	,323	3,704	,000

a. Dependent Variable: Customer Decision

1. tcount value for the image brand is 0.026, which is more small compared to mark t table 1.65657. Plus, value significance a total of 0.979 more big compared to level significance 0.05, as determined by partial t test. Therefore, hypothesis zero (H0) is supported whereas hypothesis alternative (H1) is given proving denial If image brand not significant influence to decision save internal consumers PT Panin Bank Tbk Medan Branch. So Therefore, hypothesis H1 is rejected.
2. Promotion reach mark t count amounting to 5,094, which is significant more tall from t table value 1.65657, with rate significance $0.000 < 0.05$, as indicated by the partial t test findings. Thus, acceptance of H2 and rejection of H0 shows that promotion own significant impact to decision customers to save at PT Panin Bank Tbk Medan. Therefore, it has showed that hypothesis H2 is valid.
3. Results test t in a way Partial show that quality product own mark significant in a way statistics of 0.000 ($p < 0.05$) and value t count amounting to more than 3,704 small from t table value which is 1.65657. Therefore, hypothesis H3 is supported and H0 is rejected, showing that choice There are few customers to save at PT Panin Bank Tbk Medan Lots influenced by quality product. Therefore, theory H3 is recognized in a way wide.

Discussion**Influence image brand to decision consumer**

Image brand obtain mark t count amounted to 0.026, which more small from t table value as big as 1.65657. Significant value amounting to 0.979 more big from level significance 0.05, based on partial t-test results. Hence, hypothesis zero (H0) is accepted whereas hypothesis alternative (H1) is rejected. This shows that perception PT Panin Bank Tbk Medan Branch does not have a brand significant and positive influence to decision consumers to save. Therefore, hypothesis H1 is not proven the truth.

Research carried out Annung Purwati and Mega Mirasaputri Cahyanti in 2022 who has the title " The Influence of Brand Ambassadors and Brand Image on Purchase Interest which Impacts Purchase Decisions ", emphasizes results research they. Research data prove If image brand not influence in a way significant to decision purchase. That matter supported by values t count a total of -2,038, which is more low compared to t table value a total of 1,994. Plus, value significance a total of 0.045 more small compared to threshold of 0.05, which leads to rejection hypothesis H5.

Tatik (2014:86) emphasizes that image brand give that influence Enough big to behavior consumer. Consumer evaluate product based on image the brand Because they more tend choose brand with a good reputation when do purchase.

Influence promotion to decision consumer

Promotion has t count of 5,094, which exceeds t table value 1.65657 and has The p-value is 0.000, which proves significance statistics in levels significance of 0.05, as indicated by the partial t-test findings. Thus, marketing give substantial and important impact to decision consumer To use save at PT Panin Bank Tbk Medan. The null hypothesis (H0) is rejected, whereas hypothesis alternative (H2) is supported. Therefore, theory H2 is confirmed.

The conclusions of this research are consistent to results research in 2019 which has title " Influence, Products, Services, and Promotions Regarding Customer Decisions Saving in Sharia Banks" carried out by Rijlan Hasanuddin, Ahmad Syukri SS, and Nofrianto. Research results prove If calculated t value (2,696) more big compared to t table value (1,975), as well level significance (0.008) is more small compared to 0.05. Regarding the indicated If choice customers in saving at Bank Muamalat Indonesia Jambi City are influenced in a way significant by activities promotion.

Tjiptono (2015:393) highlights that promotion serves as a means to attract customers and stimulate purchase they to products that have been designed in a way strategies by manufacturers to overcome problem consumers and improve level satisfaction customer.

Influence quality product to decision consumer

Quality product has t count a total of 3,704, which is more big compared to mark t_{table} a total of 1.65657. Apart from that, the p-value is more than 0.000 small compared to level significance 0.05, which indicates significant results based on partial t-test. Additionally, hypothesis zero (H0) is rejected as well as hypothesis alternative (H3) is supported, proves If quality product have substantial and beneficial impact to decision customers to save at PT Panin Bank Tbk Medan. Thus, hypothesis H3 is proven the truth.

The results of this research are consistent to research carried out in 2021 which has title "Influence Knowledge, Quality Products, and Promotions on Saving Decisions Customers at Bank Syariah Mandiri Makassar Branch" written by Muhammad Arief Firmansyah, Nuraeni Gani, and Muh. Akil Rahman. Testing the give results which is significant in a way statistics ($0.000 < 0.05$) with calculated t value a total of 5,608 are located on mark t_{table} 1.984. Regarding the prove If variable quality product give impact in a way significant to decision customers save at Bank Syariah Mandiri Makassar Branch.

Happiness customers influenced by a number elements, including determination price, factor situational, quality products and services, and of course just factor individual the customers themselves (Marwanto, 2015:104).

Conclusion

The conclusions from the results of this research are as follows:

1. The value 0.979 is significant in a way statistics in levels significance 0.05. 2. Calculated t-value a total of 0.026 more small compared to t- table value a total of 1.65657, as determined by the t-test findings. Hence, hypothesis zero (H0) supported temporary hypothesis alternative (H1) is rejected. Regarding the prove if at PT Panin Bank Tbk Medan Branch, choice customers to save doesn't seem to have any impact positive to image brand. Thus, hypothesis H1 is not valid.
2. Promotion reach calculated t- value amounted to 5,094, which is more tall compared to t- table value amounting to 1.65657. On the other hand, promotion own significant p- value an amount of 0,000, which is more small compared to level significance 0.05, as indicated by the results of the partial t-test. As a result, marketing give impact in a way significant and worthy noticed to decision consumers to save at PT Panin Bank Tbk Medan. As a result, hypothesis zero (H0) is rejected, as well hypothesis alternative (H2) is accepted. Therefore, hypothesis H2 is confirmed.
3. Hypothesis H3 is accepted and H0 is rejected based on the partial t test, which has calculated t- value a total of 3,704 more big compared to t- table value 1.65657. On the other hand, the p-value is calculated an amount of more than 0,000 small compared to level significance 0.05. These findings prove it If quality product provided offer by PT Panin Bank Tbk Medan Partial influence in a way positive as well as significant to decision customers to save. As a result, hypothesis H3 is proven thank you.
4. Calculated F value amounting to more than 517,729 big compared to table F value a total of 2.67, with levels probability significant amount of 0,000 (more small versus 0.05), based on simultaneous test results (F test). Thus, H1 is supported while H0 rejected, shows that influence combined from quality products, advertising, as well as image brand to decision customer is significant in a way statistical and profitable.
5. Coefficient test determination produce The adjusted R square value is 0.922. Regarding the prove If fluctuation variable independent (image brand, promotion, and quality product) can explain variation variable dependent (decision consumer), whereas 7.8% variation other can linked to the cause external (100% - 92.2%).
6. Based on findings testing, has determined If variable promotion (X2) has highest impact to decision customers (Y), as indicated by the value tcount amounting to 5,094. Furthermore, this research has variable quality products with value tcount a total of 3,704, followed by variables image brands with value tcount a number 0.026.

Suggestion

1. Observe indicator promotion in accordance with the specified order : PT Panin Bank Tbk Medan uses Message, Media, Money and Mission tactics in promotions to increase amount customers who save.
2. Findings from this research must disseminated and used as guidelines in research more comprehensive

follow - up by the Faculty of Economics at Prima Indonesia University.

3. Additionally, analysts future research must consider aspects that have not discussed by researchers previously. Variation decision consumer (variable dependent) can linked with changes image brand, promotion, and quality product (variable independent) which accounted for 92.2 percent, while 7.8 percent explained by variables other. This is in accordance with the results of the coefficient test determination (R^2).

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