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Analysis of The Marketing Strategy of Financing Products on Customer Satisfaction at Bank BJB Syariah KC BSD City

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Abstract: This journal discusses "Marketing Strategy Analysis of Financing Products on Customer Satisfaction at Bank BJB Syariah KCP BSD City". The marketing strategy carried out by Bank BJB Syariah intends to socialize financing products to the community in the area, namely the community around BSD City. Therefore, the authors are very interested in analyzing the marketing strategy carried out by Bank BJB Syariah and to find out more about these results, the authors conduct further research using qualitative research. The sampling technique uses the in-depth interview method by conducting in-depth interviews to informants totaling two people with different professional backgrounds. The analysis technique used is a qualitative descriptive method which is useful for providing facts and data about the marketing strategy carried out by practitioners. Based on the research, the authors found that the products offered by Bank BJB Syariah KC BSD City are divided into two, namely Consumer Financing Products and Productive Financing Products. Meanwhile, regarding the level of satisfaction with the services provided by Bank BJB Syariah, it is still in the quite satisfactory category both in terms of friendliness, accuracy, and speed of service.

Keywords: Marketing Strategy, Financing Products, Customer Satisfaction.

INTRODUCTION

Islamic banking in Indonesia has been operating for about 30 years. This is marked by the existence of Bank Muamalat which is the pioneer of Islamic banks in Indonesia. The growth of Islamic banking in Indonesia is considered to be higher than the national average growth. This is based on statistical data released by the Financial Services Authority (OJK) in September 2021, of which there are 12 Sharia Commercial Banks (BUS) and 20 Sharia Business Units (UUS) with total assets of Rp 630.341 trillion. The growth of total Islamic banking assets also showed a very significant growth, namely 12.22% (YoY). This makes the growth of Islamic banking assets in Indonesia much higher than the national growth of 7.14%.

However, what is our homework together is the proportion of Islamic banking which is still very minimal when compared to the total national banking sector which only has a proportion of 6.52%. The challenge and the main issue are the lack of understanding,

literacy, and inclusion of Islamic finance. This is based on the results of the financial literacy and inclusion index survey published by the OJK.

From the survey results that have been carried out, there is a wide gap between Islamic financial literacy and inclusion. Therefore, support and synergy with various parties such as stakeholders, the central government, and local governments as well as various intellectual circles are still needed to narrow the existing gap. Because there is still a gap, where there are people who use products and services in the Islamic financial sector but do not really understand what products are used and what contracts are used for these products. This later explains the reasons for the many disputes, and consumer complaints to the OJK, which may be for one reason or another because they do not understand the financial service products used.

Several studies also illustrate that several other factors affect the existence of the community in using Islamic banking services. These factors are knowledge, social influence, and behavior on Islamic banks. Based on the results of a survey that is still being carried out by the OJK, on average, respondents have a very positive attitude and intention in using Islamic banking products and services, but they still have knowledge literacy, perceived value, and low social influence. In terms of religiosity, there is not much difference based on the religion of Islamic bank customers, both Muslim customers, and non-Muslim customers. Muslim customers use Islamic banking products because religious teachings are the main driving factor, while the main factor driving the use of Islamic banking products and services for non-Muslim customers is the products and services offered. This illustrates the homework for Islamic banking, stakeholders, and the government which remains consistent in distributing information to the wider community about Islamic banking as well as information about Islamic banking products and services, to increase users of Islamic banking in Indonesia. (Chart of OJK-2019 Sharia financial inclusion and literacy).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Marketing Strategy

According to Tjiptono (2011), strategy can be defined based on two different perspectives, namely from the perspective of what one organization wants to do and from the perspective of what the organization ultimately does. From the understanding described above, it can be concluded that strategy is a planning process carried out by a company or person or leader with several considerations in the form of internal and external factors in the company to achieve the desired goals to be able to excel from its competitors.

Marketing is a process for perceiving, understanding, stimulating, and meeting the needs of a specially selected target market. Thus, marketing in banking is a process of aligning banking products and services owned by banks with market needs. This marketing process will affect the relationship between banking products and services owned by the bank and the desires and needs of customers, as well as the steps taken by competitors in dealing with such marketing activities (Indonesian Bankers Association, 2014, p. 216). According to Tjiptono and Diana (2020: 3), "Marketing is the process of creating, distributing, promoting, and pricing goods, services, and ideas to facilitate satisfying exchange relationships with customers and to build and maintain positive relationships with stakeholders in the environment. dynamic one".

Furthermore, the marketing is a total system of business activities designed to plan, determine prices, and promote and distribute want-satisfying goods and services to both current consumers and consumers. potential. (Prasetyanti, 2016).

Furthermore, marketing strategy is interpreted as a series of efforts taken to achieve certain goals related to the transfer of products (goods or services) from the hands of producers to consumers, which include identification and evaluation of opportunities, market segment analysis, selection of target markets, and marketing mix planning. (Indonesian Bankers Association, 2014, p. 219). Everything that is done in marketing is an effort by a marketer to be able to achieve customer satisfaction which will be the key to customer trust and the concept of marketing strategy.

Marketing strategy is a set of appropriate, consistent, and feasible to be implemented by the company in order to achieve the intended target market (target market) in the long term, in certain competitive situations. Marketing strategy according to Kotler and Keller (2013), "A mindset used to achieve marketing goals in a company regarding strategy specifications for target markets, positioning, marketing mix and the amount of marketing expenditure". In this case, the marketing strategy turns out to have to go through several stages that must be carried out by a marketer (a marketing actor).

Marketing experts such as; Philip Kotler and Gary Armstrong (1996) divide the following three major stages in targeted marketing.

1. Segmentation, which divides the market into groups of buyers who are distinguished by different needs, characteristics, or behaviors who may require separate products or marketing mixes. The company divides and develops the market from the resulting market segments.
2. Targeting, which is the process of evaluating the attractiveness of each market segment and selecting one or several market segments to enter.
3. Positioning, namely determining competitive positioning for products/services and creating a detailed marketing mix by arranging for a product to occupy a clear, distinct, and desirable place relative to competing products in the perception of target consumers, as well as unique value or added value that sticks out in the minds of consumers. (Indonesian Bankers Association, 2014, p. 223)

Meanwhile, according to Tjiptono (2002), in order to be used effectively and optimally, market segments must meet the following five characteristics:

1. Measurable, namely the size, purchasing power, and profile of the segment must be measurable.
2. Large (substantial), namely the segment must be large enough and profitable to be served.
3. Accessible, ie the segment must be able to be reached and served effectively.
4. Differentiable, ie segments must be conceptually separable, and provide different responses to different elements and programs of the marketing mix.
5. Actionable, effective programs can be formulated to attract and serve the relevant segments. (Indonesian Bankers Association, 2014, p. 225).

Market Segmentation

Market segmentation is dividing a market into distinct groups of buyers according to needs, characteristics, or behavior, who may require different products. (Prasetyanti, 2016) In creating market segments, there is no single way. A marketer must be able to try different segmentation variables, combine them or do them separately, and find the best and most effective way to view the market structure. The process of selecting a customer group based on desire, power, and purchasing power. With segmentation, a salesperson will easily market products according to the needs of their customers (Indonesian Bankers Association, 2013, p. 202). The following variables are commonly used in segmenting the consumer market.

1. Geographic Segmentation.

This segmentation divides the market into different geographic units, such as; state, province, district, city, region, and so on. This segmentation helps marketing in determining where or where this product should be marketed. The three main geographic areas of Bank BJB Syariah are West Java, DKI Jakarta, and Banten. The main market is West Java Province because the majority is owned by the West Java Provincial Government through the West Java BPD so the majority of assets in 2018 are in West Java (83.5%) the rest are in Banten (9.8%) and DKI Jakarta (6.7%). (PT. BANK JABAR BANTEN SYARIAH, 2018).

2. Demographic segmentation.

This segmentation provides an overview for marketers to whom this product should be offered. This segmentation also divides the market into variables, such as age, gender, number of family members, income level, education, type of work, religion, and so on.



3. Psychographic segmentation.
This segmentation is for consumers based on the characteristics of social status, lifestyle, personality, and so on.
4. Behavioral segmentation.
This segmentation groups consumers based on their knowledge, attitude, use, or reaction to a product as measured by using the following indicators:
 - a. Benefits sought, grouping buyers according to the different benefits they seek from the product.
 - b. User status, dividing the market segmentation into groups of non-users, former users, potential users, first-time users, and regular users of a product.
 - c. Usage rate, dividing market segmentation into user groups light, medium, and heavy.
 - d. Loyalty status, dividing market segmentation based on consumer loyalty.
(Indonesian Bankers Association, 2014, p. 224)

Targeting

In a business marketing strategy, determining the target market is the most basic thing. Some companies can reach consumers from all walks of life, but can also separate consumers according to the target market from the products/services they produce. The process of determining who (which customers) and how many will be offered the product to be sold. This process considers customer segmentation and the suitability of the products offered. (Indonesian Bankers Association, 2013, p. 202). Companies will find it easier to determine products that suit the needs and desires of consumers if the target market is clearly defined. There are three strategies for setting target markets in the marketing world.

1. Undifferentiated Marketing Strategy. A company strategy that looks at the market as a whole without distinguishing a particular target market to offer its products/services to the market.
2. Marketing strategy with differentiated (Differentiated Marketing). In this strategy, the company decides to choose several market segments according to consumer needs by producing various kinds of products that are tailored to the needs and interests of consumers.
3. A concentrated marketing strategy (Concentrated Marketing). The concentrated marketing strategy focuses more on marketing its products to one or a few groups of buyers and is aimed at groups of buyers with the most potential. (Indonesian Bankers Association, 2014, p. 226).

Positioning

According to Rheinald Kasali, positioning is a communication strategy to enter the window of the consumer's brain so that your product/brand/name contains a certain meaning which in several respects reflects the superiority of another product, brand, or name in the form of an associative relationship. According to Philip Kotler, "The act of Designing the company's offering and image so that they occupy meaningful and structured competitive position the target customer mind." In this case, positioning is an action taken by marketers to create an image of the product, and the things they want to offer to the market. Successfully obtaining a position that contains meaning and is differentiated (among competitors) in the minds of its target consumers. (Indonesian Bankers Association, 2014, 2014). p.227).

The process of determining the position of the product in such a way that the target market/customer recognizes the offering and the company's distinctive image. If the company does not do the positioning well, the market will be confused. (Indonesian Bankers Association, 2013, p. 202).

Positioning must develop the advantages of the characteristics of the marketing mix for each target market segment and develop advantages over the characteristics to be communicated. According to Batra R., Myers J., and Aaker, there are 7 (seven) approaches to making a positioning strategy. Here are the seven approaches:

1. By using the product's characteristics or benefits for consumers.
2. By using a comparison between price and quality.



3. By highlighting how to use and use.
4. By using the product user approach.
5. Using the category approach, product class.
6. By using a cultural symbol approach.
7. Using a competitor approach

Based on (PT. BANK JABAR BANTEN SYARIAH, 2018), in terms of providing financing to customers, Bank BJB Syariah provides various financing products which can generally be summarized in the table:

Table 1. Financing Products

Financing	Type	Remark	
Productive	Working Capital	Financing Facilities given by the company need financing working capital.	
	Investment	Financing facilities provided by companies that provided to corporate customers including working capital financing (PMK) Contractual Chartering Services; PMK Declines and PMK Fluctuates	
Consumptive	Bailout Hajj Masalahah Financing	Financing facilities are provided to related customers to organize Hajj.	
	Ownership Motorized Masalahah Financing	Financing facility provided to individual customers (individuals) to purchase motor vehicles (cars/motorcycles)	
	Vehicle Motorized Masalahah Financing	Financing Facility provided to individuals to buy, build and or renovate (including shop houses, shop houses, apartments, and the like)	
	Home Ownership Masalahah Financing	Consumptive financing facilities are provided to individuals for various purposes. By its nature, Multipurpose Financing divided into two, namely:	
		<ul style="list-style-type: none"> • Multipurpose Financing: financing facilities provided by the Bank to the Customer to finance the needs of the customer to obtain objects/goods other than motor vehicles, cars, land and/or buildings, and precious metals. • Multiservice Financing: a financing facility provided by the Bank to the Customer to finance the needs of the customer to benefit from a service. Multi-service financing is used for Hajj travel expenses, travel expenses Umrah, Health Fees, Education Fees, and finance other halal services. 	
	Masalahah Partner	Gold	Gold-backed qardh products where the Bank provides financing facilities to customers with collateral in the form of gold jewelry, gold bullion/bullion (metal noble) or gold coins from the customer concerned by following the principles of qard and rahn. The gold goods referred to are placed in the control and maintenance of the bank and above maintenance, the bank charges a rental fee for basic principles of ijarah.
		Gold Possession	A financing product where the bank provides facilities financing to customers to make purchases of goods in the form of gold bullion/bullion or jewellery, utilizing in instalments. The gold goods are placed in the control and maintenance of the bank, as collateral.
Employee Financing	Welfare	Financing facilities provided to employees/ permanent employees to obtain benefits/services or objects/goods where the parent company has established cooperation with the bank	

Source: Research data, 2022

Customer Satisfaction

In the journal (Wijayanto, 2015). According to Fornell in Mouren Margaretha, 2004:297, loyalty is a function of customer satisfaction, diversion barriers and customer complaints. Satisfied customers will be able to use repeat purchases in the future and tell others how they feel. Meanwhile, according to Aker in Mouren Margaretha, 2004:297-298, argues that loyalty is an expected behavior for a product or service which includes the possibility of further purchases or changes to service agreements, or vice versa how likely the customer will switch to the brand owner. others or other service providers. It further states that there are five levels of customer loyalty, namely:

- a. Purchase price.
Buyers are not at all interested in the product in question, any product offered is considered adequate so that the existing product plays a small role in a purchase decision.
- b. Loyal customers
With switching costs Consumers are satisfied but they bear switching costs and risks when switching to another product. To be able to reach this type of consumer, the company must offer more benefits for compensation by offering a warranty.
- c. Habit Buyer
Buyers who are satisfied / dissatisfied with a product even though they are not satisfied, buyers tend not to change products if changing the product turns out to require effort. Usually this type of buyer is difficult to reach because there is no reason for them to consider various product alternatives.
- d. Appreciation Buyer
Consumers who really like the product, their preferences are based on a series of experiences / impressions with high quality that they have experienced. However, this liking can be a general feeling that cannot be identified carefully because the market has not been able to categorize more specifically consumer loyalty to the product.
- e. Loyal customer
Consumers in this type are loyal consumers and consumers who are proud of the products they choose. This product is very important for consumers both in terms of function and expression of their lifestyle. Their self-confidence is manifested in the act of recommending the product to other consumers. Consumers in this type tend to be loyal and do not switch to other products. Retaining customers turns out to be more difficult than getting new customers, so customers must be retained so as not to switch to competitors. Loyalty can be formed if the customer is satisfied with the brand / level of service received and intends to continue the relationship.

In the journal (Wijayanto, 2015), Mukherjee and Nath (2005) study, found five dimensions of service quality are important factors for customer satisfaction. The dimension of service quality responsiveness is the most important factor for bank consumers in India, followed by reliability, empathy, tangible, and assurance. This finding contradicts the results of a study by Parasuraman, Zeithalm, and Berry 1991 which resulted the finding that reliability is the most important dimension of service quality (Mukherjee and Nath, 2005: 180).

In the journal (Wijayanto, 2015), the study of Olorunniwo et. al. (2006), produced the findings that tangible, responsiveness, knowledge, and recovery are factors that influence consumer satisfaction. Responsiveness and knowledge factors are factors that have a higher influence on consumer satisfaction than tangible and recovery factors. While the tangible factor is a factor that is less important than the other three factors. In the Journal (Wijaya, Beik, & Sartono, 2017) Customer satisfaction is a post-purchase evaluation in which the perception of the performance of the selected alternative product or service meets or exceeds expectations before purchase (Oliver, 1997). If the customer's service received is lower than expectations, he will be dissatisfied. If the service he receives is the same then he will be satisfied, and when the service he receives exceeds expectations, it is often called delighted. So, satisfaction is an emotional response felt by customers when they enjoy the experience of using or consuming products and services.

METHODS

This journal uses a qualitative approach by conducting in-depth interviews to analyze the marketing strategy of financing products on customer satisfaction at Bank BJB Syariah KCP BSD City. The qualitative research method is a research method that aims to gain an understanding of reality through inductive thinking processes. Researchers are expected to always focus on the reality or events in the context under study (Hamdani, 2011).

Sources of data used in this study are:

1. Primary Data
2. Secondary Data

In this study, the key informants who conduct in-depth interviews with people related to the purpose of the research carried out are hereinafter referred to as research informants. Key informants are individuals who have special knowledge and who are willing to share knowledge with researchers (Martha, Evi, and Kresno, 2016). The technique of determining the informants who were interviewed was carried out by purposive sampling, which was selected with a specific purpose. The technique of determining informants by purposive sampling in this study was carried out with the following considerations:

1. Informants know the wider problem in connection with the object of research.
2. Informants can be trusted as a source of data in connection with the object of research.

This data collection method is done by observation, in-depth interviews, and document review. data collected from primary and secondary data is done by:

1. Observation (Observation)
2. In-depth Interview
3. Review Documents

The data collection tools or research instruments needed or used are:

1. Interview guidelines, namely a series of questions related to the object of research carried out.
2. The notebook is used to record every interview result with data sources (informants) in connection with the object of research.
3. Mobile which serves to document information related to the object of research.

The data processing used in this study consisted of data reduction, data presentation, and concluding:

1. Data Reduction (Data Reduction)
2. Data Display (Data Presentation)
3. Conclusion Drawing.

RESULT AND DISCUSSION

Marketing Strategy

Based on the results of interviews with the Sub Branch Manager of Bank BJB Syariah KCP BSD City about the customer interest strategy seen from the database at the Bank BJB Syariah Center with a system called K241. The K241 which displays all customer data at Bank BJB Syariah, the K241 data serves to show from the beginning the customer made financing when the financing was due, and from which institution the customer was. K241 data was originally shaped like a note word and from that data, it was processed into Microsoft Excel data by the KCP. From the customer data that has been processed, it will be seen which customers will be close to paying off, if the customer is about to be paid off, the bank will offer more products and services or another financing by mail or by telephone. In addition, Bank BJB Syariah KCP BSD City opens new markets which are of course looking for potential customers, offering traders prisons, civil servants, entrepreneurs, companies, and of course the public as well.

From service to customers, it is also an important factor for the marketing strategy of Bank BJB Syariah, service with customers is carried out in a family way to make the customer comfortable to continue to transact and remain a customer of Bank BJB Syariah. personal. KCP BSD City, from this service strategy, is part of the marketing strategy of Bank Bjb Syariah KCP BSD City.



Financing Products

1. Consumer Financing Products

Consumer Financing Products are financing products provided to customers to buy goods or services to meet the necessities of life by submitting certain types of collateral by the criteria set by the Bank.

- a. Home Ownership Financing (PPR) Financing provided to customers to buy residential houses, shop houses/offices, apartments, plots ready to build, house renovation, and house construction. This product is based on SK. Board of Directors No. 001 SK/DIR-BSS/XII/2014 dated January 6, 2014, concerning Guidelines for Home Ownership Financing.
- b. Motor Vehicle Ownership Financing (PKB) Financing provided to customers to buy new or used motor vehicles. This product is based on SK. Board of Directors No. 024/ SK/DIR/2014 dated February 13, 2014, concerning Guidelines for Financing Motor Vehicle Ownership.
- c. Multipurpose Financing (PSG) A financing facility provided to customers to obtain benefits/services or goods/goods. This product is based on SK. Board of Directors No. 332 SK/DIR-BSS/XII/2013 dated 19 December 2013 concerning Guidelines for Multipurpose Financing for IB Masalahah.
- d. Employee Welfare Financing (PKP) A financing facility provided to employees/permanent employees to obtain benefits/services or goods/goods where the parent company has established cooperation with the bank. This product is based on Letter No. 587/SK/DIR-PPD/2018 dated October 26, 2018, regarding Guidelines for Employee Welfare Financing.
- e. Employee Cooperative Financing (PKK) Financing facilities provided to cooperatives both by channeling and executing to be redistributed to permanent members of the cooperative. Financing to Employee Cooperatives is the distribution of financing through employee
- f. Gold Partner Financing IB Masalahah Financing where the BJB Syariah bank provides financing with the Qardh principle to customers through the delivery of collateral in the form of gold. This product is based on the Decree of the Board of Directors Number 209/SK/DIR-PPD/2018 dated April 10, 2018. concerning Guidelines for the iB Masalahah Gold Partner and the Al Quran (Q.S. Al Baqarah: 283) and Al Hadith.
- g. Gold Ownership Financing (PKE) This product aims to facilitate prospective customers who wish to own gold with the gold collateral object purchased by the criteria set by the Bank. The legal basis is Bank Indonesia Letter No. 15/118/DPbS/IDABS/Bd dated July 9, 2013, Regarding the Plan for Issuance of New Products (IB Masalahah Gold Ownership Financing; Based on SE Bank Indonesia Number 14/16/DPbS dated May 31, 2012, Regarding Gold Ownership Financing Products; Fatwa of DSN MUI No. 77/DSN-MUI/V/2010 regarding Cashless Sale and Purchase of Gold; Opinion of DPS No. 02/DPS-BJBS/2013 regarding Gold Ownership Financing Products; Decree of the Board of Directors of PT Bank Jabar Banten Syariah Number 051/SK/DIRSPPD /2018 dated 23 February 2018 concerning Provisions for Financing for IB Masalahah Gold Ownership implemented by the Ministry of Public Works and Public Housing.
- h. Gold-Backed Financing Gold backed financing is financing provided to customers for consumer purposes with collateral or collateral in the form of gold/jewelry already owned by the customer.

2. Productive Financing Products

a. Investment Financing

Medium-term or long-term financing for the purchase of capital goods and services needed for the establishment of new projects, modernization, expansion, or relocation of existing projects.

b. Financing Working Capital Financing

Working Capital is a financing facility for prospective customers/individual customers or companies to finance current assets or to finance working capital that runs out in one business cycle and can be extended as needed.

CONCLUSIONS

The marketing strategy carried out by Bank BJB Syariah KCP BSD City turned out to be a significant increase, namely the financing products offered to customers such as consumer financing products, especially home ownership financing (PPR), gold ownership financing (PKE) which were in great demand by customers. Furthermore, productive financing products related to business and investment financing have been in great demand by customers. Furthermore, the authors conclude that the results of research on services carried out by the BJB Syariah KCP BSD City bank to its customers turned out to be quite satisfactory in terms of friendliness, accuracy and speed, especially those that are interesting and different from conventional banks, namely smiles, greetings and greetings.

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