

Analysis of the Influence of Banking Product Knowledge on Intention to Use Banking Products

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Abstract:

Sharia banking is banking that uses principles that are in accordance with the Islamic religion. In the development of Islamic banking, from the year it was found that it was quite extensive so that it could reach remote areas in terms of knowledge. The purpose of this researcher is to conduct a theoretical test of the effect of knowledge of Islamic banking products on interest in becoming a customer. This research method uses quantitative with simple regression analysis technique which is tested on 100 respondents from those taken using purposive random sampling technique. The results of the partial t test research can be concluded temporarily that knowledge has a significant effect on the intention to become a customer of Islamic banking, because from the results of the t test the value of t count > t table. For the hypothesis with the f test the result is that knowledge has a significant effect on the intention to become a customer of Islamic banking because the f count > f table and the significant value is below 0.05.

Keywords: Knowledge, Interests, Customers, Sharia Banking

Introduction

In the wheel of the economy of the banking community is one of the financial institutions that has a big influence. Over time, banking has become a necessity in human life. Bank is a business entity that collects funds from the public in the form of savings and redistribution in the form of credit or other forms to improve the standard of living of the people at large. In the business activities carried out by banks, it turns out that it also has a negative side that has an impact on society, the negative side is the usury system or what we usually know as bank interest. This usury or interest system is found in conventional banking or professional people call it a bank that uses a capitalist system. The interest system can be said to be very detrimental or unsettling to customers because it is considered to be too profitable for the bank, especially in carrying out its role as a creditor, even though the customer is in a

bad condition. In Islam, banks must carry out three main functions, namely receiving deposits, lending money, and providing other services that must comply with sharia provisions (Arham, 2020).

In preventing the practice of usury or interest, a number of Islamic countries pay great attention to this interest or usury system by finding ways to be in accordance with Islamic sharia. This effort was made in order to be able to build an economic theory model that is free of interest and test it on economic growth, allocation, and income. The problem of usury or the interest system and other problems regarding banking is fixed in muamalah fiqh which we usually call the Islamic economic system which is free of interest or usury (Sudirjo, 2021).

Islamic banks or what we usually know as Islamic banks do not use the usury system, conventional banks have a usury system. Riba means setting interest rates or exaggerating some of the principal loan amount in vanity, and riba is unlawful. Meanwhile, Islamic banks are banks that use a profit-sharing system in dividing ratios or profits. Banking that adheres to the sharia system arises as a result of the dynamics of the development of conventional banking. Bank Muamalat Indonesia or BMI is the first bank born in Indonesia that adheres to the sharia system. Along with the times, Islamic banking has increased significantly. According to data available from the Financial Services Authority (OJK) in 2019 there were 14 Islamic Commercial Banks (BUS), 20 Islamic Business Units (UUS), and 164 Islamic People's Financing Banks (BPRS). in Indonesia (Dwijayanti et al., 2022).

Even though Islamic banking is currently very developed and advanced, the public's knowledge of Islamic banking products is still categorized as having minimal knowledge. This is due to the perception and understanding of the public who do not understand Islamic banking, this is due to the domination of banks in Indonesia, namely conventional banking. The importance of knowledge of Islamic banks for the public to know and become better Muslims, because Islamic banks apply the principle of the prohibition of usury, not only that Islamic banks have advantages that do not harm their customers, namely: Risk sharing, prohibition of speculative behavior, sanctity of contracts, and activities approved by sharia. The products, services and principles of Islamic banking that are owned are legal forms of business in carrying out the relationship between the bank and the customer. However, it is very unfortunate that people still don't understand the concept of Islamic banking, so there are several perceptions that emerge, such as the products and services of Islamic banks and conventional banks, Islamic banks use an interest system like conventional banks and so on (Fatmariyah et al., 2021).

People who have minimal knowledge about Islamic banking are certainly not interested in using the services of Islamic banks because they think that Islamic banks and conventional banks are the same, moreover the facilities provided by conventional banks are better. Limited knowledge of Islamic banking tends to be attached to rural areas that do not have much access to financial knowledge, especially regarding banks and the forms or types of banks. Islamic bank products are often difficult to reach by rural communities, and this can be explained through several factors related to geographical, social and economic aspects. First, from a geographical perspective, rural communities are often in remote areas and difficult to reach by financial institutions. Islamic banks, like other financial institutions, tend to be concentrated in densely populated urban areas and have complete financial infrastructure. Limited banking network infrastructure and adequate transportation in rural areas hinder access to Islamic banking products. Long distances, limited transportation facilities, and the lack of Islamic bank branch offices in rural areas make it difficult for rural communities to obtain financial services and products offered by Islamic banks (Sudirjo & Kristanto, 2012).

Social factors also play a role in the difficulty of access to Islamic bank products in rural communities. Villagers generally have a low level of financial literacy and a lack of understanding of Islamic banking products and services. Limited knowledge of Islamic principles and the benefits offered by Islamic banks makes villagers hesitant to use Islamic banking products. In addition, the dominant local norms and culture in the village community may also influence their perceptions and preferences of the more well-known conventional or traditional financial institutions. The economic aspect also plays a role in the difficulties of access to Islamic bank products in rural communities. Villagers generally have low levels of income and limited financial resources. Difficult economic conditions make rural communities tend to focus more on meeting their basic daily needs rather than obtaining more complex financial products. In addition, the possibility that there are complex administrative requirements and the high cost of banking services can be a barrier for rural communities who have financial limitations (Hope, 2016).

Knowledge of Islamic banking certainly influences the point of view of the community itself. In short, the public's view of Islamic banks depends on what they know, such as Islamic banks also have interest, minimal knowledge or what is wrong becomes the same rumor for the community. Knowledge is information or information that is known to influence changes in the behavior of an individual that comes from the experience of someone who has different levels of product knowledge and understanding to interpret new information and make decision

choices. Product knowledge is divided into three different types, namely knowledge about product benefits, knowledge about product characteristics, and knowledge about the satisfaction provided by products or services for consumers. This study aims to conduct a theoretical test of the effect of Islamic banking product knowledge on the intention to become a customer (Pratama et al., 2017).

Literature Review

Sharia banking is a banking system based on Sharia principles or Islamic law. The main principle in Islamic banking is the prohibition of usury (interest) and other practices deemed inconsistent with Islamic principles. The main objective of Islamic banking is to provide financial solutions that comply with the principles of the Islamic religion, which involve fairness, transparency and fair sharing of risks between the bank and its customers. In Islamic banking, financial transactions are based on the principle of profit and loss sharing and the principle of sharing risk. Several financial instruments that are commonly used in Islamic banking include mudharabah (cooperation between investors and managers), musharakah (cooperation in the form of shared capital), murabahah (financing with a markup of selling price), ijarah (leasing or financing on the principle of leasing), and wakalah (managing assets on behalf of customers) (Sutagana et al., 2022).

In Islamic banking, the profit earned by the bank does not only come from interest, but also from profit sharing or markup on selling prices in transactions. Islamic banks also have a supervisory mechanism that is different from conventional banks. They usually have a Sharia Supervisory Board which is responsible for ensuring adherence to Sharia principles in banking activities. Islamic banking is not only limited to providing traditional banking products and services, but also involves various financial sectors such as insurance, investment and pension funds that follow Sharia principles. The development of Islamic banking worldwide has resulted in various financial institutions adopting Islamic principles, including Islamic banks, Islamic business units in conventional banks, and Islamic non-bank financial institutions (Kotler & Keller, 2012).

An understanding of the flow of knowledge in rural communities is important for understanding patterns of information acquisition and dissemination. In rural communities, the main sources of information usually come from their surroundings. Direct social interaction, such as conversations with neighbours, family, or community leaders, is an important channel for acquiring knowledge. In addition, the village community also relies on local and traditional sources of information. For example, stories passed down from generation to generation, fairy tales or myths told by parents or traditional figures. Knowledge and experience gained from previous generations are considered valuable and passed down orally. However, with the development of information and communication technology, the pattern of dissemination of information in rural communities has also changed. Access to the internet and mass media is increasingly widespread, although still at a limited level. Television, radio and mobile phones are additional sources of information for rural communities, although on a more limited scale compared to urban areas (Pandiangan et al., 2022).

The role of community leaders, such as village leaders, religious leaders, or educators, is also very influential in disseminating knowledge in village communities. They often become mediators between information obtained from outside and the context and needs of the village community. They can convey information through community meetings, lectures, or social events attended by villagers. In this context, the role of local culture and social values also have a significant influence on the flow of knowledge in village communities. Beliefs, customs and social norms play an important role in determining what information is received and considered important by villagers. Information that is inconsistent with local cultural values may be rejected or ignored by villagers. Only a few villagers understand the flow of the economy or economic news in a bank or other financial institution (Setyawati et al., 2021).

Interest In the Big Indonesian Dictionary, interest is defined as having the highest inclination towards an object, desire and passion. Interest can also be interpreted as a condition that occurs if a person has a desire that is more than anything so that he has an interest in a desire to be achieved and taken or it can be said that someone who has an interest then that person will tend to try and try to achieve it. According to Kotler, interest is consumer behavior where consumers have a desire to choose and consume a product. Purchase intention will arise if a consumer has influenced the quality and quality of a product and information on a product. According to Priansa, in his book interest is defined as tendency and high enthusiasm or a great desire for something. Thus in the soul of a person who pays attention to something he starts by taking an interest in it. interest sometimes arises by itself

and sometimes needs to be cultivated. According to previous research, interest is a feeling or process of interest that is felt by someone towards a product, and wants to try, use or maybe have the product. According to previous research, interest is a tendency to pay attention and act towards people, activities or situations that are the object of that interest accompanied by feelings of pleasure (Pratiwi, 2021).

In the psychology literature, several factors have been identified as determinants of individual interest. One important factor is previous experience and exposure to a particular object or activity. Research has shown that individuals who have had positive previous experiences with an object or activity tend to have higher interest than those who have not had similar experiences. In addition, personal factors such as psychological needs and individual values also influence one's interests. Individuals tend to have high interest in objects or activities that are relevant to their psychological needs, such as the need for achievement, social connectedness, or self-fulfillment. Personal values can also affect interest, because individuals tend to be attracted to objects or activities that match their values. In addition, environmental factors such as culture, family, and social environment also play an important role in shaping one's interests. These factors can influence what is considered important, interesting, or valuable in an individual's environment (Sudirjo & Kristanto, 2012).

Interest dimensions reflect various aspects that affect the level of individual interest in a particular object, topic or activity. In interest research, several dimensions have been identified and studied in depth. Understanding these dimensions can provide more complete insight into the structure and characteristics of individual interests. The affective dimension includes the emotional aspect of interest. Affective interest is related to positive emotional responses or pleasant feelings that individuals feel towards certain objects or activities. For example, a person may feel happiness, joy, or enthusiasm when engaging in an object or activity of interest. This dimension relates to pleasant feelings and a strong emotional attachment to that interest (Hope, 2016).

The Cognitive Dimension in interest involves cognitive aspects or thoughts related to interest. Cognitive interest is related to knowledge, understanding, and the desire to find more information about a particular object or topic. Individuals who have high cognitive interest tend to be active in seeking new knowledge, conducting research, or developing in-depth understanding of their interests. The Behavioral Dimension in interest involves aspects of action or behavior related to interest. Behavioral interest is related to the degree of active involvement of the individual in the object or activity he is interested in. Individuals with high behavioral interest tend to spend time and energy engaging in activities related to their interest. They can do exercises, practices, or take concrete actions to develop and improve abilities related to these interests (Pratama et al., 2017).

The situational dimension includes contextual or situational aspects that influence individual interests. Situational interest relates to certain conditions or environments that can trigger or influence an individual's interest at a given moment. For example, a person may have a higher interest in situations or contexts that support or facilitate that interest, such as events or places related to that interest. The social dimension of interest involves social aspects or interactions with other people related to interest. Social interest is related to the desire to share interests with others, participate in social activities related to these interests, or obtain social support from individuals who have similar interests. Social interaction can strengthen individual interests and provide opportunities to exchange experiences, knowledge and inspiration related to these interests (Kotler & Keller, 2012).

Sumarwan in his book, explains that knowledge is all information held by consumers regarding various kinds of goods and services as well as other knowledge related to these goods and services, such as how to use them and also information related to their functions as consumers. According to Kotler, in his book knowledge is a change in the behavior of an individual that comes from experience. Based on this definition, it can be concluded that knowledge is everything that is obtained through the five senses in the form of certain information (Pandiangan et al., 2022).

Knowledge is an encouragement so that someone can do good things, so that it can give positive things to those who do it and anyone who sees it. This knowledge also does not completely have a positive impact, sometimes this knowledge can also have a negative impact, this is due to the lack of knowledge and misperceptions in assessing or studying this knowledge. According to previous research, knowledge is the result of human sensing, or the result of what we know from someone about an object through the senses we have. Knowledge is a form of the result of a human being's curiosity when they sense a certain object. This sensing occurs due to the use of the five senses in humans, namely; the senses of sight, hearing, smell, taste and touch are properly used. Most humans usually use the senses of sight and hearing to gain knowledge. Knowledge is also a very important domain in influencing one's actions. According to previous research, knowledge is a process of knowing, which can produce something called knowledge (Setyawati et al., 2021).

Knowledge is information in the form of common sense, without having certain methods and mechanisms. Knowledge comes from customs and traditions that become a habit and are repeated continuously. Knowledge is also obtained from the results of work that knows, knowing is the result of; conscious, aware, understand, right and clever. Knowledge is also at the same time the result of the construction of individuals and social groups that are limited to a certain time and space. Knowledge must be true, if it is not true then it cannot be said to be knowledge but it is called a mistake or contradiction. This knowledge is the result of conscious experience (Sudirjo & Kristanto, 2012).

According to previous research, the dimensions of knowledge are divided into three, namely factual knowledge, conceptual knowledge, and procedural knowledge. Factual knowledge contains conventions (agreement) of basic elements in the form of terms or symbols (notations) in order to facilitate discussion in a field of discipline or subject. Factual knowledge includes aspects of knowledge of terms, special knowledge and elements related to knowledge of events, locations, people, dates, sources of information, and so on. Conceptual knowledge contains ideas (ideas) in a scientific discipline that enable people to classify an object as an example or not, as well as classify various objects. Conceptual knowledge includes knowledge of classifications and categories, basic and general knowledge, knowledge of theories, models, and structures. Procedural knowledge is knowledge about how the sequence of steps in doing something. Procedural knowledge includes knowledge from general to specific and algorithms, knowledge of specific methods and techniques and knowledge of the criteria for determining the proper use of procedures (Pratiwi, 2021).

Methodology

This study uses a quantitative approach to the type of associative research. This research was conducted in one of cities in Indonesia. The population in this study is unknown and the sample size is determined using the Cochran formula and rounded up to 100 samples taken using incidental sampling technique. The data in this study were taken using a questionnaire using a Likert scale. The questionnaire in this study was tested for validity and reliability and from the test results all items were valid for each variable with a reliability value above 0.6.

Results

This study uses the P-P plot to test the normality of the data, and it is known that the dots spread around the line and follow the diagonal line, so the residual value is normal. Based on the results of the linearity test that has been carried out, a significance coefficient value of $0.775 > 0.05$ is obtained, meaning that the significance value is greater than the specified alpha. So it can be concluded that between the variable Influence of Knowledge and the variable Interest in Islamic Banking Products there is a linear relationship. The output results from Regression Anlyze test, stated the coefficient value of the regression equation. In this case, the regression equation used is: $Y = 18.627 + 0.556 X$

The coefficient of the regression direction as the coefficient b represents the change in the average variable Y for each change in variable X by one unit. This change can be in the form of an increase if b is positive and a decrease if b is negative. So from this equation it can be explained that, a constant of 18.627 states that if the Knowledge variable (X) has a constant value, then the Islamic banking interest variable (Y) has a value of 18.627. The amount of increase in the percentage of knowledge also affects the increase in interest in Islamic banking. The regression coefficient of the Knowledge variable (X) of 0.556 states that for every one unit increase in knowledge (X), then the interest variable (Y) will increase by 0.556. The coefficient value means that there is a positive influence between the effect of knowledge on interest in Islamic banking products. The higher the level of knowledge in the community, the higher the interest in Islamic banking products.

Based on the test results of the coefficient of determination, it was found that the coefficient of determination (R Square) obtained from the influence between the variables Knowledge and interest in Islamic banking products is 0.442. This shows that the influence between the variables of knowledge and interest in Islamic banking products is 44.2% while 55.8% interest in Islamic banking products is influenced by other variables. Based on the calculation of the resulting t test, it is obtained that the t count on the effect of knowledge is 8.721 on the degree t table = $t(a/2; n-k-1) = t(0.025; 96) = 1.660$. Therefore it can be concluded that t count $>$ t table ($8.721 > 1.660$) which means that knowledge has a significant effect on interest in using Islamic banking products.

Based on the results of the F test from the SPSS 25 output stated that the calculated F value = 76.059 and Sig = 0.000. If the significance value is less than 0.05 then H₀ is rejected. Then determine the f table by searching first (df1 = k-1) then 2-1 = 1, df2 = n-k-1 = 95. Then the value of f table is 3.94 which means f count > f table. This shows that knowledge has a significant influence on interest in using Islamic banking products. So it can be stated that the main hypothesis in this study is accepted or H_a. There is an influence between knowledge and interest in Islamic banking products, namely there is a positive effect of knowledge on interest in using Islamic banking products in society. Therefore, the higher the public's knowledge, the higher the interest in Islamic banking products. Vice versa, the lower the knowledge activities in Kecik Village, the lower the interest in using Islamic banking products.

Discussion

Product knowledge has a significant influence on people's interest in a product or service. Product knowledge includes the understanding and information possessed by individuals about the features, benefits and uniqueness of a product or service. When people have adequate knowledge about a product, they tend to have a higher interest in using or buying the product. Product knowledge influences public interest through several mechanisms. Product knowledge enables individuals to understand the benefits and value provided by products. By understanding the benefits offered, people can estimate the extent to which the product can meet their needs or solve the problems they face. Good product knowledge also helps people compare products with other alternatives on the market, so they can make more informed and rational decisions.

Product knowledge increases public confidence in product quality and performance. When people have adequate knowledge about a product, they feel more confident that the product will deliver the expected results. This belief increases their interest in trying or using the product. In addition, product knowledge also provides the basis for building a positive image about the product in the minds of the public. This positive image creates favorable associations and increases their interest in choosing the product. Product knowledge affects the perceived value of the product. With good knowledge, people can see the additional value offered by the product, such as technical excellence, innovation or sustainability. They can also value product features and attributes that are relevant to their personal needs or preferences. Adequate product knowledge helps people understand why the product is valuable and what differentiates it from competitors.

Knowledge of Islamic bank products has a significant influence on public interest in becoming customers of Islamic banks. Knowledge of Islamic bank products includes understanding and information possessed by individuals about Islamic principles which form the basis of the bank's operations, the financial products provided, as well as the benefits and uniqueness offered by Islamic banks. Knowledge of sharia bank products enables the public to understand sharia principles which form the basis of the bank's operations. These principles include the prohibition of usury (interest), speculation, and investment in sectors that are considered unethical according to Islamic teachings. With this understanding, the public can see that Islamic banks are committed to operating in accordance with Islamic principles that promote fairness, transparency and fair sharing of risks. This knowledge can create public trust and interest in becoming customers of Islamic banks as an alternative banking in accordance with their values.

Knowledge of Islamic bank products also enables the public to understand the financial products offered by Islamic banks. Islamic banks offer a variety of products that comply with sharia principles, such as profit- and loss-sharing financing, leasing agreements, or sale-purchase-based financing with a markup price. With a good understanding of these products, people can see the uniqueness and benefits offered by Islamic banks, such as fair financing, equitable sharing of risks, and opportunities to participate in the success of the businesses being funded. This knowledge can increase public interest in using Islamic bank products and become customers at the bank. Knowledge of Islamic banking products enables the public to understand the economic and social benefits resulting from Islamic banking activities. Islamic banks do not only focus on financial gain alone, but also on sustainability and the benefit of society. Communities who have adequate knowledge about the economic and social benefits of Islamic banks can see that being a customer at an Islamic bank can support inclusive economic development, sustainable investment, and financing that has a positive social impact. This knowledge can increase public interest in becoming customers of Islamic banks in order to support the economic and social principles advocated by these banks.

Conclusion

Based on the overall results of the research findings as explained, regarding the effect of knowledge on interest in Islamic banking product studies in village communities, the authors draw conclusions that there is an influence of knowledge in the city on interest in Islamic banking products seen based on simple regression analysis, it is found that 44% of community interest in the village is influenced by knowledge. While the remaining of community interest in the city is influenced by other variables. The results of the t test state that partially knowledge (X) has a significant effect on interest in Islamic banking products (Y), because the value of t count > t table. Then the results of the f test get the hypothesis that knowledge (X) affects interest (Y) because f count is greater than f table.

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