



Enhancing Service Quality of Islamic Savings Products: A Strategy to Improve Customer Interest in SAHARA BMT NU East Java

Rudi Ruskiyanto¹, Razali², Ahmad Majdi Tsabit^{3*}

¹ Department of Shariah Banking, Universitas Annuqayah, Indonesia

² Department of Shariah Economics, IAIN Negeri Lhokseumawe Aceh, Indonesia

³ Department of Shariah Economics, Universitas Annuqayah, Indonesia

**)Corresponding Author: email: ahmad_majdi86@yahoo.com*

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Abstract

This study explores the enhancement of service quality for Islamic savings products at BMT NU East Java, specifically focusing on the SAHARA (Savings for Hajj and Umrah Arrangements) product designed to facilitate religious pilgrimages. Using qualitative field research conducted from January to April 2024, the study examines current service quality dimensions and their impact on customer interest. Findings reveal that BMT NU East Java employs three primary service approaches: "jemput bola" (staff visiting customers), office service, and online channels. The institution enhances service quality through transparency, personalized attention, and religious alignment, while growing customer interest through community networks and trust-building. Despite fluctuating customer numbers over 2016-2021, significant growth was observed in 2021 despite pandemic challenges. The research suggests that integrating traditional service quality dimensions with religious considerations is essential for Islamic financial institutions serving pilgrimage-focused savings products. Strategic recommendations include balancing digital innovation with personal service, strengthening community engagement, and maintaining Shariah compliance while improving operational efficiency.

Keywords: *Islamic Microfinance, Service Quality, Hajj Savings, Religious Banking, Customer Interest*

INTRODUCTION

The development of Islamic financial institutions in Indonesia has shown significant growth in recent years, with various Islamic banking products being introduced to meet the specific needs of Muslim communities. Among these products, Hajj and Umrah savings schemes have gained considerable importance due to the religious significance of these pilgrimages for Indonesian Muslims, who constitute the largest Muslim population in the world (Puneri, 2021). Baitul Maal wat Tamwil (BMT) institutions, as Islamic microfinance entities, play a crucial role in providing financial access to middle and lower-income communities through sharia-compliant products, including specialized savings programs for religious pilgrimages (Fianto et al., 2018).

BMT NU East Java, through its SAHARA (Savings for Hajj and Umrah Arrangements) product, aims to facilitate these religious journeys by offering dedicated savings programs designed according to Islamic principles.

In the era of globalization, business competition has become increasingly intense in both urban and rural areas. This is due to the growing number of financial institutions emerging, including both Islamic and non-Islamic institutions, even cooperatives. Financial institutions are one of the driving factors for a country's economic growth. According to Law, cooperatives are legal entities established by individuals or cooperative legal entities, with the separation of their members' wealth as capital to run a business, meeting shared aspirations and needs in economic, social, and cultural fields according to cooperative values and principles (Zakiah, 2017).

Despite the increasing popularity of Islamic savings products, many Islamic financial institutions, including BMTs, face challenges in delivering optimal service quality, which directly impacts customer interest and satisfaction (Shoalihin et al., 2024). In the competitive landscape of Islamic financial services, BMT NU East Java's SAHARA product confronts several issues related to service delivery, product features, technological implementation, and customer relationship management that potentially limit its market penetration and customer retention rates. Service becomes an important guideline that must be implemented by companies because service is a system, procedure, or particular method given to others to fulfill customer needs according to their expectations or desires with their perception levels. Service quality is perceived as good and satisfying if the service received meets customer expectations, otherwise, if the service received is lower than expected, the service quality is perceived as poor. The quality of service depends on service providers consistently meeting customer expectations (Laksana, 2008).

There are some previous studies relating to service quality and customer interest in Islamic banking products. (Fauzi & Suryani, 2019) examined the relationship between service quality dimensions and customer satisfaction in Islamic banks in Indonesia, finding that reliability, responsiveness, and assurance significantly influence customer loyalty. Similarly, (Khan et al., 2021) investigated how service quality affects customer interest in Islamic savings products, revealing that physical facilities, employee competence, and sharia compliance are key determinants of customer choice. Research by (Abror et al., 2020) highlighted the importance of integrating religious factors with conventional service quality measures when assessing Islamic banking services, demonstrating that religious satisfaction mediates the relationship between service quality and customer loyalty. (Afifah Angkat & Yanti, 2023) found that product innovation and service quality significantly influence customer decisions to use hajj savings products in Islamic banks, while (Agritika et al., 2024) emphasized the role of digital service capabilities in enhancing customer experience with Islamic financial products.

Other studies have focused on specific aspects of service quality in Islamic financial institutions. (Mulyadi, 2022) analyzed how promotional strategies and service quality affect customer interest in hajj funding products, finding that personalized communication and service excellence were significant factors. (Moosa, 2023) explored the influence of religious motivation and service quality on customer decisions to use hajj savings products, concluding that both factors significantly impact customer choice. Research by (Mawardi et al., 2021) examined operational efficiency and service

quality at BMT institutions, identifying staff competency and transaction speed as critical factors for customer satisfaction. This is supported by research from (Djuanda, 2023) showing that implementation of marketing strategies for rahn at Bank BJB Syariah had significant impact on customer satisfaction, with 90% of customers stating they would return and invite others to pawn their gold at Bank BJB Syariah when they needed quick, affordable, safe, friendly, and flexible loans.

However, previous research has rarely focused specifically on service quality enhancements for specialized Hajj and Umrah savings products in the microfinance context. Few studies have examined the unique service quality requirements of religious-oriented savings products in BMT institutions, which operate under different structural and regulatory frameworks compared to conventional Islamic banks. Additionally, the interrelationship between service quality improvements and customer interest in pilgrimage-focused financial products remains not well understood, particularly in the East Java region where cultural and regional factors may influence customer expectations. Furthermore, while extensive research exists on service quality in Islamic banking generally, there is limited understanding of how service quality enhancement strategies should be tailored specifically for Hajj and Umrah savings products in microfinance institutions like BMTs.

Based on field observations, the large number of people wanting to perform Hajj and Umrah has become an opportunity for banks and other financial institutions to develop Hajj savings products or Hajj and Umrah savings products with various marketing strategies to attract customer interest. This opportunity was also captured by BMT NU Pakong Branch. Therefore, this study aims to analyze the service quality of SAHARA Hajj and Umrah savings product at BMT NU East Java Pakong Branch and identify the strategies implemented to grow customer interest in saving. Specifically, this research seeks to identify the most influential service quality factors affecting customer interest, evaluate the effectiveness of current service quality practices, and develop strategic recommendations for enhancing service quality to improve customer acquisition and retention for the SAHARA product.

The importance of this research lies in its potential contributions to both practical and theoretical aspects of Islamic microfinance. From a practical perspective, findings will provide BMT NU East Java with evidence-based strategies to enhance service quality for their SAHARA product, potentially increasing customer interest and market share in the competitive Islamic savings market. From a theoretical standpoint, this study will expand the existing literature on service quality in Islamic financial institutions by focusing specifically on pilgrimage-oriented savings products in the microfinance sector, thereby addressing significant gaps in current understanding. Additionally, as Indonesia continues to develop its Islamic financial ecosystem, insights from this research may inform policy development and industry practices related to specialized Islamic savings products.

LITERATURE REVIEW

Service Quality in Islamic Financial Institutions

Service quality has become a critical factor in the competitive landscape of Islamic financial institutions. According to (Laksana, 2008), service quality is perceived as good and satisfying if the service received meets customer expectations; otherwise, if the service falls below expectations, quality is perceived as poor. The consistency

with which service providers meet customer expectations determines overall service quality. (Zeithaml et al., 1996) further elaborate that service quality in Islamic financial institutions encompasses multiple dimensions including tangibles (physical facilities), reliability (ability to perform promised service), responsiveness (willingness to help customers), assurance (knowledge and courtesy of employees), and empathy (individualized attention), with an additional dimension of Shariah compliance that is specific to Islamic institutions.

Islamic financial institutions, particularly Baitul Maal wat Tamwil (BMT), face unique challenges in delivering service quality due to their dual objectives of commercial viability and adherence to Islamic principles. BMT institutions operate as Islamic microfinance entities focused on providing financial access to middle and lower-income communities through Shariah-compliant products (Fianto et al., 2018). As (Mardani, 2015) explains, these institutions differ from conventional banks in their operational framework, requiring service quality measures that integrate both conventional service excellence and religious considerations. The service quality of specialized products like Hajj and Umrah savings schemes is particularly significant due to their religious importance to Indonesian Muslims, who constitute the largest Muslim population globally (Puneri, 2021).

Islamic Savings Products and Customer Interest

Islamic savings products, especially those related to religious pilgrimages like Hajj and Umrah, have gained considerable importance in Indonesia's Islamic financial ecosystem. These products adhere to Shariah principles as regulated by the National Shariah Board of the Indonesian Council of Ulama through fatwa No.02/DSN-MUI/IV/2000 on Savings and No.03/DSN-MUI/IV/2000 on Deposits (Heri Sudarsono, 2003). SAHARA (Savings for Hajj and Umrah Arrangements) product offered by BMT NU East Java represents a specialized savings scheme designed to facilitate these religious journeys according to Islamic principles, with withdrawals only permitted when customers undertake the pilgrimage or under specific agreed conditions.

Customer interest in Islamic savings products is influenced by multiple factors extending beyond conventional considerations. (Kotler & Keller, 2008) defines customer interest as a consumer's motivation to seek information about innovation in goods and services. In the Islamic financial context, this interest is shaped by both commercial factors (product features, accessibility, returns) and religious motivations. Previous research by (Fauzi & Suryani, 2019) examined the relationship between service quality dimensions and customer satisfaction in Indonesian Islamic banks, finding that reliability, responsiveness, and assurance significantly influence customer loyalty. Similarly, (Khan et al., 2021) revealed that physical facilities, employee competence, and Shariah compliance are key determinants of customer choice for Islamic savings products.

Service Quality Enhancement Strategies

Service quality enhancement strategies in Islamic financial institutions require a comprehensive approach that addresses both conventional service dimensions and religious considerations. (Abror et al., 2020) highlighted the importance of integrating religious factors with traditional service quality measures when assessing Islamic

banking services, demonstrating that religious satisfaction mediates the relationship between service quality and customer loyalty. For specialized products like Hajj and Umrah savings, personalized communication and service excellence significantly impact customer interest, as found by (Mulyadi, 2022) in analyzing promotional strategies and service quality effects on Hajj funding products.

The implementation of effective service quality strategies has been proven to directly impact customer satisfaction and loyalty. Research by (Djuanda, 2023) showed that strategic marketing implementation for rahn products at Bank BJB Syariah significantly influenced customer satisfaction, with 90% of customers expressing willingness to return and recommend the service to others. For BMT institutions specifically, (Mawardi et al., 2021) found that staff competency and transaction speed are critical factors affecting customer satisfaction. Additionally, (Moosa, 2023) discovered that both religious motivation and service quality significantly impact customer decisions regarding Hajj savings products, suggesting that enhancement strategies should address both operational efficiency and religious authenticity. In today's digital environment, (Agritika et al., 2024) emphasized that digital service capabilities play an increasingly important role in enhancing customer experience with Islamic financial products, indicating that technological innovation represents a key frontier for service quality enhancement.

METHODOLOGY

This research employs a qualitative field research approach with descriptive analysis to examine the service quality of SAHARA Hajj and Umrah savings product at BMT NU East Java Pakong Branch. According to (Creswell & Poth, 2016), qualitative research is ideal for investigating social phenomena in their natural settings. The study was conducted from January to April 2024, collecting both primary data through field observation, interviews, and documentation, and secondary data from literature and official documents (Moleong, 2016; Oktaviany et al., 2025).

Data collection involved unstructured direct observation of BMT NU operations and service delivery, in-depth interviews with managers, employees, and SAHARA customers, and documentation analysis of relevant materials. (Sugiyono, 2011) notes that these multiple techniques enable triangulation, strengthening research validity. Participants included BMT NU staff members directly involved with the SAHARA product and a purposively selected sample of customers with varying account characteristics. Data analysis followed (Miles et al., 2018) interactive model comprising three concurrent activities: data reduction (summarizing and focusing on essential information), data display (organizing information into visual formats for pattern recognition), and conclusion drawing/verification (extracting meaning and identifying relationships with ongoing verification).

RESULTS AND DISCUSSION

Analysis of Service System at BMT NU East Java Pakong Branch

Good service is essential for customer satisfaction, which is why BMT NU Pakong Branch East Java strives to provide excellent service. Service becomes an important guideline that must be implemented by companies because service is a system, procedure, or particular method given to others to fulfill customer needs according to their expectations or desires with their perception levels. The services

offered by BMT NU East Java Pakong Branch include proactive "jemput bola" service, office service, and online service.

The "jemput bola" service is BMT NU's flagship offering, allowing customers to conduct transactions without visiting the branch. Staff members visit customers at their homes or workplaces, making it convenient for those with limited time. This service is particularly valued in rural areas of East Java where many customers cannot easily visit branch offices due to work commitments. Despite the increasing popularity of Islamic savings products, many Islamic financial institutions, including BMTs, face challenges in delivering optimal service quality, which directly impacts customer interest and satisfaction.

Mrs. Mailah, a customer since BMT NU Pakong Branch's establishment, appreciates this service as staff visit her home or workplace for transactions, saving her time. Similarly, Mr. Herman values being able to save money without disrupting his work schedule, noting that daily collection visits with no minimum deposit requirement make institutional saving feel like saving at home.

Office service involves staff receiving walk-in customers and processing data from both direct visitors and field officers. They manage bookkeeping, financial reports, and screen customer documentation for new registrations, savings, and financing arrangements. While necessary for administrative functions, research shows customers generally prefer the convenience of the "jemput bola" service.

To keep pace with technological developments, BMT NU offers online services allowing customers to check balances, transfer funds between accounts, and make payments using mobile devices. This service helps customers stay informed about their finances, with BMT NU providing guidance until customers become comfortable using the application. (Agritika et al., 2024) emphasized the role of digital service capabilities in enhancing customer experience with Islamic financial products.

Service Quality and Customer Interest in SAHARA Product

Service quality is perceived as good and satisfying if the service received meets customer expectations, otherwise, if the service received is lower than expected, the service quality is perceived as poor. The quality of service depends on service providers consistently meeting customer expectations (Laksana, 2008). BMT NU East Java Pakong Branch's service quality encompasses tangibles (physical facilities), reliability (consistent service delivery), responsiveness (quick assistance with clear information), assurance (building customer trust), and empathy (personalized attention).

(Zeithaml et al., 1996) further elaborate that service quality encompasses multiple dimensions including tangibles (physical facilities), reliability (ability to perform promised service), responsiveness (willingness to help customers), assurance (knowledge and courtesy of employees), and empathy (individualized attention), with an additional dimension of Shariah compliance that is specific to Islamic institutions.

The institution provides adequate physical facilities, delivers promised services consistently through the "jemput bola" system, maintains staff responsiveness to customer needs, builds trust through transparency, and demonstrates empathy by understanding customers' pilgrim aspirations. (Fauzi & Suryani, 2019) examined the relationship between service quality dimensions and customer satisfaction in Islamic banks in Indonesia, finding that reliability, responsiveness, and assurance significantly influence customer loyalty.

Interest is a desire that arises from within oneself without any coercion from others to achieve certain goals. Interest is liking (enjoying) and being attracted to an object or activity without anyone telling you to, or usually there is a tendency to seek the object that is liked. Interest in the SAHARA product stems from internal motivation, social influences, and emotional factors. Religious commitment drives most customers to choose the SAHARA product, complemented by community influence in the religiously active East Java region.

Similarly, (Khan et al., 2021) investigated how service quality affects customer interest in Islamic savings products, revealing that physical facilities, employee competence, and sharia compliance are key determinants of customer choice. Emotional fulfillment comes from preparing for sacred pilgrimages. (Moosa, 2023) explored the influence of religious motivation and service quality on customer decisions to use hajj savings products, concluding that both factors significantly impact customer choice.

Marketing Strategies for SAHARA Product at BMT NU East Java Pakong Branch

Marketing strategy on the basic is a comprehensive, integrated, and unified plan in the field of marketing, which provides guidance on activities to be carried out to achieve the marketing objectives of a company. This is crucial for Islamic financial institutions like BMT NU, which balance profit objectives with social responsibilities. (Assauri, 2004b) defines marketing strategy as needed in an Islamic financial institution like KSPP Syariah BMT NU Java East Pakong Branch, where this institution, in addition to being oriented towards profit function, also has the capacity as an institution oriented towards social function.

BMT NU promotes the SAHARA product through attractive brochures that inform the public about the institution and its services. Field marketing personnel visit communities to make it easier for people to become partners. (Mulyadi, 2022) analyzed how promotional strategies and service quality affect customer interest in hajj funding products, finding that personalized communication and service excellence were significant factors.

The product strategy focuses on improving staff quality to enhance customer service, increasing promotional activities through door-to-door visits and religious gatherings, and educating the community that Hajj and Umrah are accessible through planned savings. Product is everything that can be offered to the market to get attention, owned, used or consumed, which includes physical goods, services, personality, place organization and ideas or thoughts (Assauri, 2004a). BMT NU prioritizes honesty in running SAHARA, viewing it not merely as a business but as a form of religious outreach.

Customer Data and Growth Analysis

SAHARA customer data from 2016 to 2021 shows fluctuating numbers: 25 customers in 2016, 10 in 2017, 34 in 2018, 16 in 2019, 26 in 2020, and 50 in 2021. While interest remains relatively low, the trend shows annual growth, with significant increase in 2021 despite pandemic challenges.

In the competitive landscape of Islamic financial services, BMT NU East Java's SAHARA product confronts several issues related to service delivery, product features,

technological implementation, and customer relationship management that potentially limit its market penetration and customer retention rates. The fluctuations reflect external factors like the COVID-19 pandemic, which affected economic capabilities and pilgrimage possibilities. As one staff member explained, the pandemic caused economic hardship that limited savings capacity, and pilgrimage departures were postponed.

Strategies to Improve Service Quality and Grow Customer Interest

BMT NU enhances service quality and increases SAHARA interest through several approaches. They offer both manual service at branches and online options, allowing customers to choose their preferred interaction method. Research by (Abror et al., 2020) highlighted the importance of integrating religious factors with conventional service quality measures when assessing Islamic banking services, demonstrating that religious satisfaction mediates the relationship between service quality and customer loyalty.

For customer recruitment, BMT NU targets Nahdlatul Ulama administrators and Fatayat members, leveraging existing community networks to build trust and interest in SAHARA. Research by (Mawardi et al., 2021) examined operational efficiency and service quality at BMT institutions, identifying staff competency and transaction speed as critical factors for customer satisfaction.

Transparency is emphasized by providing detailed information about products from the beginning of customer relationships. Staff explain everything thoroughly and repeatedly until customers fully understand, preventing misunderstandings. This is supported by research from (Djuanda, 2023) showing that implementation of marketing strategies for rahn at Bank BJB Syariah had significant impact on customer satisfaction, with 90% of customers stating they would return and invite others to pawn their gold at Bank BJB Syariah when they needed quick, affordable, safe, friendly, and flexible loans.

Keeping promises is fundamental to BMT NU's approach. They fulfill scheduled commitments to customers and inform them when their savings reach sufficient levels for pilgrimage costs. The institution clarifies that they provide savings services for Hajj and Umrah expenses but do not handle travel arrangements. (Afifah Angkat & Yanti, 2023) found that product innovation and service quality significantly influence customer decisions to use hajj savings products in Islamic banks.

By maintaining these service quality principles, BMT NU strengthens customer trust and enhances interest in the SAHARA product, supporting community members in achieving their pilgrimage aspirations through financial planning. Baitul Maal wat Tamwil (BMT) institutions, as Islamic microfinance entities, play a crucial role in providing financial access to middle and lower-income communities through sharia-compliant products, including specialized savings programs for religious pilgrimages (Fianto et al., 2018).

CONCLUSION

. This research demonstrates that enhancing service quality plays a crucial role in improving customer interest in the SAHARA Hajj and Umrah savings product at BMT NU East Java. The institution effectively implements multiple service approaches including the highly valued "jemput bola" system, office services, and emerging digital channels to meet diverse customer needs. The findings indicate that

service quality dimensions—particularly reliability, responsiveness, and empathy—significantly influence customer satisfaction and trust, with religious considerations serving as a mediating factor in the relationship between service quality and customer loyalty.

BMT NU's strategic focus on transparency, personalized service, and honoring commitments has contributed to steady growth in customer numbers, especially notable during the challenging pandemic period. The institution's integration of religious values with operational excellence creates a distinctive value proposition in the competitive Islamic financial services landscape. However, further enhancements in technological capabilities, staff competency, and product innovation will be necessary to sustain this growth trajectory.

Future research should investigate the long-term impact of service quality improvements on customer retention and explore how digital transformation can complement traditional service approaches without compromising the personal relationships that underpin customer trust in Islamic microfinance institutions. As Indonesia's Islamic financial ecosystem continues to develop, BMT institutions like BMT NU East Java will play an increasingly important role in providing accessible, Shariah-compliant financial services to middle and lower-income communities, particularly for significant religious objectives such as Hajj and Umrah pilgrimages.

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