



Marketing Strategy Analysis, Product Effectiveness, and Services of Bank Syariah Indonesia in Enhancing Competitiveness in Jambi City

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ABSTRACT

This study aims to analyze the extent to which marketing strategy and the effectiveness of products and services contribute to enhancing the competitiveness of Bank Syariah Indonesia. The research method employed in this study is quantitative research. The research subjects are productive individuals in Jambi City, with a total of 100 respondents. Based on the results of the T-test and F-test for the variables (X1) marketing strategy and (X2) effectiveness of products and services, a significant value of $0.000 < 0.005$ was obtained. Therefore, it can be concluded that both the marketing strategy (X1) and the effectiveness of products and services (X2) jointly influence the competitiveness of Bank Syariah Indonesia. The results of the adjusted R2 test in this study yielded an adjusted R2 value of 0.723. This indicates that in enhancing the competitiveness of Bank Syariah Indonesia, marketing strategy, product effectiveness, and services account for 72.3% of the influence, while the remaining 27.7% is influenced by other factors not examined in this study.

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Abstrak : Penelitian ini bertujuan untuk menganalisis seberapa besar faktor strategi pemasaran dan efektivitas produk dan layanan dalam meningkatkan daya saing Bank Syariah Indonesia. Metode penelitian yang digunakan adalah metode penelitian kuantitatif. Objek penelitian ini adalah masyarakat Kota Jambi yang berusia produktif, dengan jumlah responden sebanyak 100 orang. Berdasarkan hasil uji T dan uji F variabel (X1) strategi pemasaran dan variabel (X2) efektivitas produk dan layanan, diperoleh nilai signifikan sebesar $0,000 < 0,005$. Oleh karena itu, dapat disimpulkan bahwa variabel (X1) strategi pemasaran dan variabel (X2) efektivitas produk dan layanan secara bersama-sama berpengaruh dalam meningkatkan daya saing Bank Syariah Indonesia. Berdasarkan hasil uji adjusted R2 pada penelitian ini, diperoleh nilai adjusted R2 sebesar 0,723. Hal ini menunjukkan bahwa dalam meningkatkan daya saing Bank Syariah Indonesia, strategi pemasaran, efektivitas produk, dan layanan memiliki pengaruh sebesar 72,3%, sedangkan 27,7% sisanya dipengaruhi oleh faktor lain yang tidak diteliti dalam penelitian ini.

Kata kunci: Strategi Pemasaran, Efektifitas Produk dan Layanan, Daya Saing.

A. INTRODUCTION

In the era of globalization and increasingly intense competition, the Islamic banking industry in Indonesia faces significant challenges in enhancing its competitiveness. One key aspect to consider is the marketing strategy, product effectiveness, and services offered by Bank Syariah Indonesia. Marketing strategy is a planned and coordinated plan to promote a company's products or services, achieve sales objectives, and win competition in the market. It involves market analysis, target market identification, product development, pricing, distribution, and effective promotion. The main objective of marketing strategy is to understand the needs and desires of the market and develop strategies that can attract and retain customers (Naendhy & Fadhilah, 2018). Marketing strategy encompasses activities such as market research, market segmentation, product positioning, brand development, customer relationship management, and promotional efforts to increase awareness, interest, and consumer trust in the offered products or services (Meilani & Sugiarti, 2022).

In the context of Bank Syariah Indonesia, marketing strategy may involve identifying and targeting specific markets, offering products and services that align with Islamic principles, developing appropriate marketing campaigns, and making efforts to build long-term relationships with customers. Effective marketing strategies help Islamic banks expand their customer base, enhance customer satisfaction, and strengthen their image and reputation in the market (Resty, 2021). By considering factors such as market segmentation, competitive product offerings, advanced information and communication technology utilization, and a deep understanding of customer needs and preferences, Islamic banks can develop effective marketing strategies to enhance their competitiveness in the Islamic banking industry (Kornitasari et al., 2022).

Product and service effectiveness refers to the ability of a product or service to meet customer needs and expectations effectively. This effectiveness can be measured by how well the product or service provides benefits and added value to customers. In the context of Bank Syariah Indonesia, the effectiveness of products and services relates to the extent to which the products and services offered by the bank meet the needs and preferences of customers in accordance with Islamic principles. An effective product is one that aligns with Islamic principles, such as fair and transparent financing products, savings products that provide reasonable returns, or investment products that adhere to the principle of risk-sharing. Additionally, effective

services are those that provide convenience, comfort, and satisfaction to customers in their interactions with the bank. Examples include user-friendly digital banking services, responsive and friendly customer service, or comprehensive financial consultation services (Mahargiyantie, 2020).

In an effort to enhance competitiveness in Kota Jambi, Bank Syariah Indonesia needs to ensure the effectiveness of the products and services offered to customers. Effective products and services will not only increase customer satisfaction but also build customer loyalty and a positive image for the bank. To improve the effectiveness of products and services, the bank needs to conduct market research, understand customer needs and preferences, and develop innovative products and customized services that meet market demands. The bank also needs to ensure efficient operational processes and effective risk management to ensure the successful implementation of products and services. By enhancing the effectiveness of products and services, Bank Syariah Indonesia can strengthen its competitiveness in Kota Jambi, attract new customers, and retain existing ones (Supra & Hendarsyah, 2022).

The analysis of marketing strategies becomes crucial in identifying specific market needs and preferences for Bank Syariah. By gaining in-depth market understanding, the bank can develop effective marketing strategies to attract and retain customers. Additionally, the effectiveness of products and services plays a crucial role in building customer trust and satisfaction. Innovative, high-quality products and services that align with market needs will provide a competitive advantage for Bank Syariah Indonesia in Kota Jambi. However, despite the importance of marketing strategies, product effectiveness, and services, there is limited research specifically examining these topics in the context of Bank Syariah Indonesia in Kota Jambi. Therefore, this research aims to analyze the extent to which marketing strategies, product effectiveness, and services contribute to the competitiveness of Bank Syariah Indonesia in Kota Jambi (Syahrizal et al., 2022).

With a deeper understanding of these factors, Bank Syariah Indonesia in Kota Jambi can develop more effective strategies to expand market share, increase the number of customers, and strengthen its position in the Islamic banking industry. This research is expected to provide valuable insights for the management of Bank Syariah Indonesia and serve as a foundation for strategic decision-making to enhance its competitiveness in Kota Jambi.

B. THEORITICAL REVIEW

1. Marketing Strategy

Marketing strategy consists of four groups of variables called methods to compete in the market, encompassing tactics used to execute planned activities and goals, while considering the organization's need to adapt to competitive conditions. To develop a good strategy, a SWOT analysis is necessary, which stands for strengths, weaknesses, opportunities, and threats, both from the internal and external environment. The creation of a strategy always takes into account management values and responsibilities (Morgan et al., 2019).

The "4P's" are a. Product: A product is a combination of goods and services offered by a company to the target market. Elements included in the product marketing strategy include product variety, product quality, product design, features, branding, packaging, and services. b. Price: Price is the amount of money customers have to spend to obtain a product. Price is the only marketing strategy element that generates revenue, while the other elements generate costs. c. Place: Place in marketing channels encompasses the company's activities that make the product available to the target customers. Marketing channels are a series of interdependent organizations involved in the process of making a product or service ready for use or consumption. d. Promotion: Promotion can be defined as the activities of conveying the product and persuading customers to purchase the product. Promotion includes various activities conducted by the producer to communicate the benefits of their product, persuade and remind the target consumers to subsequently purchase the product (Zhu, 2021).

2. Effectiveness of Products and Services

Effectiveness is derived from the word "efficient." According to the Indonesian Dictionary, it refers to having an influence, impact, effect, or being able to produce results. Therefore, effectiveness is the activity, usefulness, or suitability with the intended object in the activities of those performing tasks. Performance is a measure of the extent to which set goals or achievements have been attained. Performance indicates how far the given goals have been achieved. Results that approach the target are considered more effective (Hull, 2004).

The effectiveness of marketing refers to the extent to which a company achieves agreed-upon or predetermined goals. Therefore, it can be understood that if marketing can be carried out in a planned or targeted manner, according to the goals set by the company, it can be considered

effective marketing. Marketing effectiveness is the ability of marketers to optimize their efforts and achieve the best results in the short and long term (Pitt et al., 1995).

3. Banking Services

In addition to collecting and channeling funds to the public, Shariah banks also provide banking services to their customers. These banking services are provided to meet the needs of the community in carrying out their activities. Providing services to customers is the third function of Shariah banks. Various types of service products that can be provided by Shariah banks include money transfers, book transfers, bill collection, and others (Raza et al., 2020). Service activities are expected by Shariah banks to increase the bank's income derived from service fees. Some banks strive to improve their information technology to provide satisfactory services to customers. Satisfying services for customers are fast and accurate services. Customers' expectations for banking services are speed and accuracy. Shariah banks compete to innovate in improving the quality of their service products. With these banking services, Shariah banks receive compensation in the form of fees, known as fee-based income (Barros et al., 2020).

4. Competitiveness

Competitiveness is the ability of a company, industry, region, country, or inter-regional area to generate relatively higher and sustainable income and employment factors to face competition (Abarca, 2021). Competitiveness is a concept that compares the capabilities and performance of companies, sub-sectors, or countries to sell and supply goods and/or services in the market. The competitiveness of a country can be achieved through the strategic competitiveness of each company. The process of value-added creation is within the scope of the company (Arno et al., 2021).

C. METHOD

This study employs a quantitative research design with a descriptive approach. Quantitative research is a systematic, planned, and structured method that encompasses planning and research design. According to Sugiyono, (2013), quantitative research is based on the positivism philosophy and is used to investigate specific populations or samples. Random sampling techniques are commonly employed, and data collection is conducted using research instruments. Data analysis in this study is quantitative/statistical in nature, aiming to test predetermined hypotheses (Satori & Komariah, 2009). The

research approach adopted here utilizes a quantitative approach to facilitate the study's progress. In this context, quantitative research utilizing data requires calculations to describe the obtained data, thereby providing clarity in interpretation (Ghozali, 2018). The study focuses on three variables: X1 (Marketing Strategy), X2 (Product and Service Effectiveness), and Y (Enhancing the Competitiveness of Sharia Banks in the City of Jambi).

D. RESULTS

Table 1. Validity Test Results

Variabel	Information
Marketing strategy	Valid
Effectiveness of products and services	Valid
Competitiveness	Valid

Table 2. Reliability Test Results

Variabel	Crombach Alpha	Keterangan
Marketing strategy (X1)	0,877	Reliabel
Effectiveness of products and services (X2)	0,891	Reliabel
Competitiveness (Y)	0,908	Reliabel

Based on the reliability results table above, it can be concluded that the Crombach Alpha results on the marketing strategy variable (X1) are 0.877, the product and service effectiveness variable (X2) has a Crombach Alpha of 0.891, and the competitiveness variable (Y) has a Crombach Alpha of 0.908.

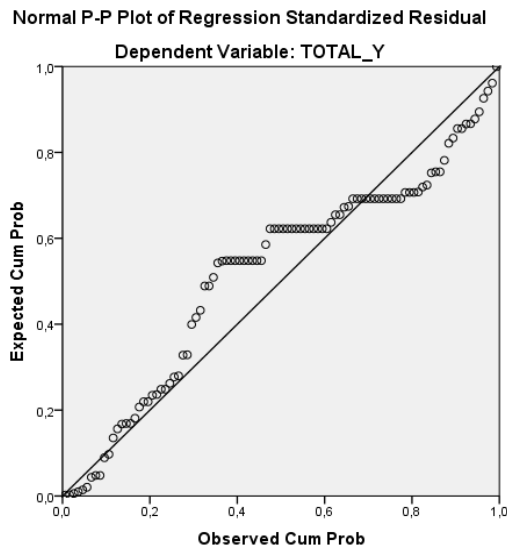


Figure 1. Normality Test Results

Based on the picture above, it can be seen that the results of the normality test using the P-Plot show that the points spread around the diagonal line and follow the direction of the diagonal line, so the regression model meets the normality assumption. This means that all variables in this study have a normal data distribution.

Table 3. Multicollinearity Test

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
TOTAL_X1	,326	3,067
TOTAL_X2	,326	3,067

a. Dependent Variable: TOTAL_Y

The calculation results in the table above show that the tolerance values indicate that all independent variables have tolerance values greater than 0.10. The calculation results of the Variance Inflation Factor (VIF) also indicate that all independent variables have VIF values < 10. Therefore, it can be concluded that there is no multicollinearity among the independent variables in the regression model.

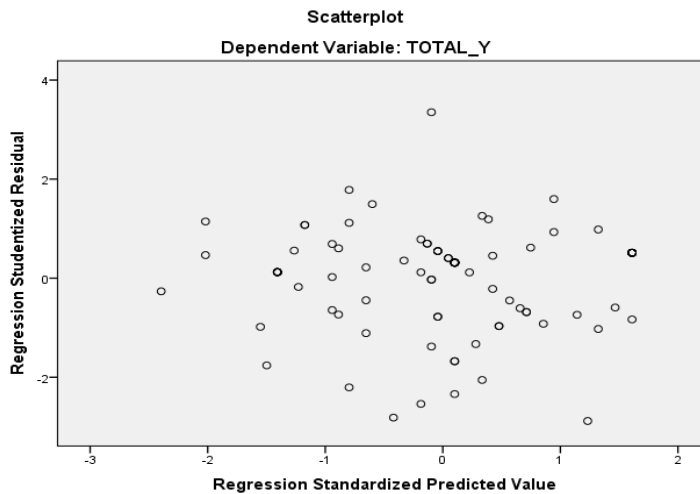


Figure 2. Heteroscedasticity Test Results

Based on the scatterplot test for heteroscedasticity shown in the image above, it can be observed that the data points are randomly scattered and are well spread both above and below the 0 value on the Y-axis. This indicates that there is no heteroscedasticity issue in the regression model.

Table 4. Multiple Linear Regression Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	,684	,918		,745	,458
TOTAL_X1	,353	,097	,336	3,629	,000
TOTAL_X2	,574	,096	,555	5,993	,000

Based on the results above, the regression equation obtained is as follows:

$$Y = 0,684 + 0,353X_1 + 0,574X_2 + e$$

Information:

- Y = Competitiveness
- α = Constant
- β₁β₂β₃β₄ = Regression coefficient
- X₁ = Marketing Strategy
- X₂ = Effectiveness of products and services
- e = errors

The multiple linear regression equation above can be interpreted that:

- a. The constant value is positive at 0.684. This means that if the marketing strategy, effectiveness of products, and services are assumed to be zero, the constant value of the competitiveness of Bank Syariah Indonesia will remain at 0.684.
- b. The regression coefficient for the marketing strategy variable is positive at 0.353. A positive direction indicates that changes in competitiveness are aligned with changes in the marketing strategy. This means that an increase of one unit in the marketing strategy value will increase the competitiveness of Bank Syariah Indonesia by 0.015 units.
- c. The regression coefficient for the effectiveness of products and services variable is positive at 0.574. A positive direction indicates that changes in competitiveness are aligned with changes in the effectiveness of products and services. This means that an increase of one unit in the effectiveness value will increase the competitiveness of Bank Syariah Indonesia by 0.574 units.

Table 5. F test results

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	598,834	2	299,417	130,050	,000 ^b
Residual	223,326	97	2,302		
Total	822,160	99			

The table above shows that the calculated F-value is 130.050, which is larger than the critical F-value of 3.09 (F-table = k; n-k = 3; 100-3 = 3; 97, $\alpha = 5\%$) with a significance level of $0.000 < 0.05$ ($\alpha = 5\%$). This indicates that the research model is a good fit, or in other words, there is a significant influence between the marketing strategy, effectiveness of products, and services on improving the competitiveness of Bank Syariah Indonesia.

Table 6. Test Results t

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	,684	,918		,745	,458
TOTAL_X1	,353	,097	,336	3,629	,000
TOTAL_X2	,574	,096	,555	5,993	,000

a. Dependent Variable: TOTAL_Y

Information:

- Y = Competitiveness
- X1 = Marketing Strategy
- X2 = Effectiveness of Products and services

The test results indicate that the marketing strategy obtained a t-value of 3.629. The significance level is 0.000, which is smaller than the significance level of 5% ($0.000 < 0.05$). This means that we accept the alternative hypothesis (H_a) and can conclude that the marketing strategy has a significant effect on improving the competitiveness of Islamic banks in Indonesia. The first hypothesis, which states "the marketing strategy influences the competitiveness of Islamic banks in Indonesia," is accepted.

The test results also show that the quality of products and services obtained a t-value of 5.993. The significance level is 0.000, which is smaller than the significance level of 5% ($0.000 < 0.05$). This means that we accept the

alternative hypothesis (Ha) and can conclude that the quality of products and services has a significant effect on the competitiveness of Islamic banks in Indonesia. The second hypothesis, which states "the effectiveness of products and services influences the competitiveness of Islamic banks in Indonesia," is accepted.

Table 7. Determination Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,853 ^a	,728	,723	1,517

The results of the adjusted R2 test in this study yielded an adjusted R2 value of 0.723. This indicates that the competitiveness of Islamic banks is influenced by marketing strategies and product effectiveness, accounting for 72.3% of the variance. The remaining 27.7% is attributed to other factors that were not examined in this study.

E. DISCUSSION

The positive constant value of 0.684 indicates that in the context of this research, there is a positive relationship between marketing strategy, product effectiveness, and service quality with the competitiveness of Islamic banks in Indonesia. If we assume that the marketing strategy, product effectiveness, and service quality have zero values, the competitiveness of Islamic banks in Indonesia will remain constant at 0.684. This suggests that other factors beyond marketing strategy and product effectiveness also influence the competitiveness of Islamic banks. Although marketing strategy and product effectiveness are important, other factors such as regulations, reputation, and innovation also play a role in determining the competitiveness of Islamic banks in Indonesia. Therefore, it is important to consider other factors that may affect competitiveness in the context of this research (Zouhaier, 2015).

In previous studies, several competitiveness factors have been identified as significant contributors in the dynamics of Islamic financial institutions in Aceh. The first factor is the quality of services provided by Islamic financial institutions. Efficient, responsive, and personalized services can build trust and customer loyalty. The second factor is product innovation, where the ability of Islamic financial institutions to develop innovative products that meet market needs can provide a competitive advantage. The third factor is human resource competence, where the quality and competency of human resources in Islamic financial institutions directly influence competitiveness. The fourth factor is

good technological infrastructure, as the presence of efficient and secure technological systems supports the operations of Islamic financial institutions (Osman et al., 2015). Lastly, compliance with Sharia principles is also important, as maintaining the integrity and trust of the community in Sharia principles is key to maintaining and enhancing competitiveness. By considering these factors, further research can delve deeper into exploring the influence of these factors in the dynamics of Islamic financial institutions in Aceh.

In the given explanation, the regression coefficient value of the marketing strategy variable is 0.353, indicating a positive relationship between marketing strategy and the competitiveness of Islamic banks in Indonesia. This means that when the value of the marketing strategy increases, the competitiveness of Islamic banks also tends to increase. Each one-unit increase in the marketing strategy contributes to a 0.015-unit increase in the competitiveness of Islamic banks. In other words, a better and more effective marketing strategy can have a significant positive impact on the competitiveness of Islamic banks in Indonesia (Firmansyah, 2022). This highlights the importance of developing and implementing effective marketing strategies to enhance the competitiveness of Islamic financial institutions in Indonesia.

Several previous studies have explored effective marketing strategies for Islamic banks. For example, a study by Rosdiyah et al., (2020) examined the marketing strategies employed by Islamic banks in Indonesia. Their findings indicated that factors such as proper market segmentation, innovative product development, effective promotion, and quality service are crucial components in creating successful marketing strategies for Islamic banks.

Another study by Rahmany, (2014) emphasized the importance of digital marketing in the marketing strategies of Islamic banks. They found that the use of social media, interactive websites, and mobile banking applications can provide a competitive advantage for Islamic banks in reaching a wider target market and enhancing customer interaction. Additionally, research by Karim, (2019) highlighted the significance of brand management as part of the marketing strategy for Islamic banks. They found that successful Islamic banks that build and reinforce a positive brand image can attract customer interest and enhance trust in choosing Islamic banking products and services.

Overall, these studies demonstrate that effective marketing strategies for Islamic banks involve various factors such as proper market segmentation, innovative product development, effective promotion, quality service, utilization of digital marketing, and good brand management. By considering

these findings, Islamic banks can develop better and market-relevant marketing strategies to enhance their competitiveness in the Islamic banking industry.

In the given explanation, the regression coefficient of the product effectiveness and service variable has a positive value of 0.574. The positive direction of the regression coefficient indicates a positive relationship between product effectiveness and service and the competitiveness of Islamic banks in Indonesia. In other words, when the effectiveness of products and services increases by one unit, there will be a 0.574-unit increase in the competitiveness of Islamic banks in Indonesia.

This indicates that enhancing the effectiveness of products and services offered by Islamic banks can contribute positively to their competitiveness in the market. The more effective the products and services provided by the bank, the greater the likelihood of attracting customer interest and trust, as well as meeting their needs and expectations. In this context, banks need to focus on improving the quality of the products and services provided, optimizing operational processes, enhancing customer satisfaction, and continuously innovating. By optimizing the effectiveness of products and services, banks can deliver added value to customers and strengthen their position in the competition within the Islamic banking industry (Rahmayati, 2021).

F. CONCLUSION

Based on the results of the conducted research, the following conclusions can be drawn: The implementation of strategies by Bank Syariah Indonesia in Kota Jambi includes delivering their products to the community through advertising, sales promotion, reaching out to the public by introducing their products and advantages, and conducting various attractive promotions. These results demonstrate that marketing strategies play a crucial role in enhancing competitiveness, and creating marketing strategies requires creativity and innovation to attract the public's interest and encourage them to save and invest in Shariah-compliant banks, thereby improving competitiveness.

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