
**THE INFLUENCE OF MARKETING STRATEGIES, SERVICE PERFORMANCE,
AND TRUST ON PUBLIC ATTENTION IN MERDEKA SAVINGS GOODS AT
KSPPS BMT ISTIQLAL PEKALONGAN**



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Abstract

BMT Istiqlal is one of the first Islamic financial institutions established in the city of Pekalongan in 1995. Its initial purpose was to assist micro and small businesses due to their limited capital and limited access to banking services at the time. This was achieved by providing loans, also known as financing, with repayments made in installments or at a specified time. Other goods offered include Simapan Savings, Sifitri, Saras, General Investment, Term Investment, SMESS, Tafaqur, Education, Tahajud, Askesos, Simpatiq, Umrah, Merdeka, Ziarah, Musyarakah Financing, Mudharabah Financing, Murabahah Financing, and Qordhul Hasan Financing. The current research aims to evaluate the influence of marketing strategies, service performance, and trust on public attention in Merdeka savings goods at KSPPS BMT Istiqlal Pekalongan. This is a quantitative study. The sample was determined using purposive sampling with the Slovin method. Data collection was conducted by distributing questionnaires via Google Forms to clients, and the findings were tested using SPSS. The tests conducted include: 1. Descriptive Analysis Test, 2. Classical Assumption Test consisting of Normality Test, Multicollinearity Test, Autocorrelation Test, Heteroscedasticity Test, 3. Hypothesis Test consisting of t-Test, F-Test, and Determination Coefficient Test. The findings of the current research indicate that Marketing Strategy, Service performance, and Trust have a significant positive effect on savings attention, with a t-value of $6.968 > t\text{-table } 1.9839$ and a significance level of $0.000 < \alpha = 0.05$. The Adjusted R-Square value is 0.506, meaning that 50.6% of the attention in saving can be explained by the independent variables in the research.

Keywords: BMT Istiqlal, Trust, Service Performance, Attention in Saving, Marketing Strategy

INTRODUCTION

In Pekalongan, there are many financial institutions that offer savings accounts that can be withdrawn at any time or fixed-term deposits. However, each institution has its own terms and conditions. One such institution is BMT Istiqlal. BMT Istiqlal is one of the first Islamic financial institutions established in Pekalongan in 1995. Its initial purpose was to assist micro and small businesses due to their limited capital and limited access to banking services at the time. This was achieved by providing loans, also known as financing, with repayments made in installments or over a specified period. Other goods offered include Simapan Savings, Sifitri, Saras, General Investment, Term Investment, SMESS, Tafaqur, Education, Tahajud, Askesos, Simpatiq, Umrah, Merdeka, Ziarah, Musyarakah Financing, Mudharabah Financing, Murabahah Financing, and Qordhul Hasan Financing.

Merdeka Savings is a savings account available at BMT Istiqlal. This savings account is intended for the wider community of , who wish to set aside money each month to meet their needs ahead of the important August celebrations for the Indonesian people. This is because August 17 is celebrated as an Independence Day. This celebration is commonly referred to as Agustusan. The Independence Day celebration is filled with various activities, both at offices and schools, such as flag-raising ceremonies, competitions, cultural performances, and health walks. Among the community, there are also activities such as decorating the neighborhood, painting the streets, praying together on the night of August 17th, competitions for children, teenagers, and mothers, a street food market, and other social activities and competitions that require relatively large funds. The Independence Savings Account has its own appeal because the monthly deposit is not too large and accessible to everyone, at Rp 50,000 per month for 12 months or one year, and cannot be withdrawn at any time except after the maturity date. Thus, this savings account also teaches us to be thrifty and disciplined in saving.

Table 1.1
Comparison of Goods Fund Collection at BMT Istiqlal in the last three years:

No	Type of Deposit	Number of Clients	End of 2023	End of 2024	End of 2025
1	Savings	7,850	16,386,234,370.67	13,325,816,339.73	15,609,745,322.05
2	Sifitri	1,566	14,716,471,000.00	15,907,574,000.00	15,167,066,600.00
3	Saras	87	14,028,332.93	14,264,398.09	14,502,462.65
4	General Participation	60	103,603,364.84	105,274,827.72	172,000,000
5	Term deposits	211	13,055,601,000	18,365,800,000.00	15,878,030,000.00
6	SMESS	1,413	1,537,686,000.00	2,712,035,000.00	2,429,571.00
7	Tafaqur	254	321,530,800.00	409,510,600.00	148,966,300.00
8	Education	273	282,315,453.00	362,641,453.00	238,594,200.00
9	Tahajud	42	39,028,781.00	44,904,361.00	36,973,459.00
10	Social Welfare	27	1,075,000.00	1,075,000.00	1,075,000.00
11	Simpatiq	176	361,464,000.00	178,875,000.00	78,890,000.00
12	Umrah	36	107,775,000.00	216,689,000.00	184,012,000.00
13	Independence	1495	167,990,129.31	280,860,000.00	517,233,000.00
14	Pilgrimage	92	61,240,000.00	148,685,000.00	156,485,000.00

Total		47,156,043,231.75	52,074,004.979,54	48,206,002.914.70
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Source: Annual Report of BMT Istiqlal Pekalongan.

According to a comparison of fund collection for goods at BMT Istiqlal over the past three years, it is evident that the Merdeka Savings goods have not achieved optimal findings compared to other BMT Istiqlal goods, such as the Simapan Savings and Sifitri Savings. This indicates that attention in saving through the Merdeka Savings goods is not yet optimal. Despite this, BMT Istiqlal Pekalongan has introduced its goods to partners or potential clients by visiting their homes, markets, schools, and the surrounding areas of the office with a friendly, quick, and responsive attitude. Additionally, to increase public attention in the Merdeka Savings goods, sales promotions are conducted by offering a " " lottery with gold prizes at the end of the period. The location of BMT Istiqlal Pekalongan is strategically situated and easily accessible by public transportation. Professional operational management has also been implemented to enhance client trust.

Marketing is a systematic and clear process of thinking about and planning for target markets. The marketing process can be applied not only to goods and services, but also to anything that can be marketed, such as ideas, events, organizations, places, and personalities. *Marketing* is more of an art of selling goods, so marketing is part of the sales process that begins with goods design and continues after the goods is sold. (Subhan, 2018) A process in which a corporation creates value for clients and builds strong relationships with them. The goal of marketing is to attract consumers or clients to purchase the corporation's goods. Companies must implement marketing strategies that can attract consumers' attention in purchasing. With this attention, consumers will consider purchasing the goods. Purchase attention is a consumer's desire to buy a corporation's goods.

Attention is a feeling of liking and attraction to something or an activity, without being told to do so. Basically, attention is the acceptance of a relationship between oneself and something outside oneself. Consumer attention is one of the psychological aspects that has a significant influence on behavior, and attention is also a source of motivation that will direct a person in deciding what they will do. This attention is driven by a person's high motivation to do something they desire. If someone has high motivation, the attention generated from within themselves will also be high. Motivation or drive is a strong need that compels someone to seek satisfaction by engaging in activities they desire. (Dewi et al., 2021)

According to the above description, it is necessary to analyze the marketing strategy, service performance, and public trust in the Merdeka Savings goods at BMT Istiqlal Pekalongan.

REVIEW OF LITERATURE

Marketing Strategy

Marketing strategy comes from two words, namely strategy and marketing. Strategy is the act of creating a unique and valuable position that distinguishes one corporation from another, involving various corporation activities. If there is only one ideal position, then there is no need for a strategy. Companies would only face one simple demand, namely winning the race to find that strategy and master it. Specifically, strategy is often interpreted as tactics or maneuvers. (Sulistiyorini et al., 2023)

The term *Strategy* is defined by managers as a large-scale, long-term plan for interacting with a competitive environment in order to achieve corporation goals. A strategy is a game plan that will be carried out by the corporation. A strategy reflects the corporation's awareness of how, when, and where it competes, who it competes against, and for what purpose it competes.

The concept of marketing is actually broader than sales activities. In fact, sales are only a part of marketing activities. Marketing is a competitive activity aimed at gaining attention and money. According to Kotler and Armstrong in Buchari Alma and Donni, they state: *“Marketing is the process by which companies create value for clients and build strong client relationships in order to capture value from clients in return.”* Marketing is the process by which companies create value for clients and build strong client relationships to capture value from clients when they return. (Binekas et al., 2022)

Service Performance

Service performance has become a key topic in global business activities, both in modern retail and online businesses, as financial institutions face increasing complexity and competitive pressures. Service performance is a critical factor in determining the success of these businesses. This can be seen from the public's attention and the intense competition surrounding the quality of service offered by to enhance client satisfaction, ultimately leading to client loyalty and continued use of the goods offered by the corporation. A corporation's image is one of the most important assets of a corporation or organization, which should be continuously built and maintained. A good image is a powerful tool, not only for attracting clients to choose and use the goods and services created and offered by the corporation, but also for improving client attitudes and satisfaction toward the corporation, thereby fostering loyalty among clients who use its goods. (Falih Anwar, 2023)

Good service performance will determine consumers' attitudes in assessing, deciding, and forming impressions of the service provided, because consumers who are satisfied tend to be more loyal to the corporation. The corporation's orientation is to produce quality services for consumers. Service is an important strategy, although it is sometimes overlooked. (Saraswati, 2012)

The following are measures of service performance according to Tjiptono:

- a. Reliability: the ability of a corporation to deliver the promised service accurately and reliably.
- b. Responsiveness: the corporation's willingness to assist clients and provide fast and responsive service.
- c. Assurance: The knowledge, courtesy, and ability of employees to build client trust and confidence in the corporation.
- d. Empathy: the corporation's attention and concern for client needs and desires, as well as ease of communication.
- e. Tangibles: The physical appearance of the corporation's facilities, equipment, and employees that can be seen and felt by clients.

Trust

According to Kotler (2017), trust is the willingness of a corporation to depend on business partners, depending on a number of interpersonal factors between organizations, such as perceived competence, integrity, honesty, and policies. It can be concluded that trust

is a relationship built between clients and business owners according to client experience in purchasing goods and understanding the advantages of the goods purchased to provide complete comfort for every good offered (Mundhori & Rohmah, 2022).

According to Kotler (2017), there are three measures of consumer trust:

- a. Benevolence (sincerity or honesty) is how much someone believes that the seller will behave well toward consumers.
- b. Ability is a current assessment of what someone can do. In this case, it refers to how well the seller can convince the buyer and provide guarantees of satisfaction and security during the transaction.
- c. Integrity is the extent to which a person believes in the seller's honesty to uphold and fulfill agreements made with consumers.

Attention

According to Keller's theory in Dwiyantri, purchasing attention is the likelihood of consumers having that purchasing attention. Meanwhile, according to Kotler, attention is an effective response or process of feeling or liking a goods but not yet making a decision to purchase. Attention is described as a situation in which an individual is about to take an action that can serve as a basis for predicting that behavior or action. Purchase attention is related to a consumer's plans to purchase a specific goods and the number of units needed during a certain period. It can be said that purchase attention is a mental statement from the consumer reflecting their intention to purchase a certain number of goods of a specific brand.

According to Augusty Ferdinand, attention can be identified through the following measures.

- a. Transactional attention, which is a person's tendency to buy a goods.
- b. Referential attention, which is the tendency of a person to refer a goods to others.
- c. Preferential attention, which describes the behavior of someone who has a primary preference for a goods. This preference can only be changed if something happens to the preferred goods.
- d. Exploratory attention, this attention describes the behavior of someone who always seeks information about goods they are attentioned in and seeks information to support the positive characteristics of those goods. (Santosa & Mutofa, 2017)

Baitul Maal waat Tamwil (BMT) is a type of Islamic financial institution (LKS) that is relatively well suited for community economic development, given that its operations are according to Islamic economic principles. This allows for microeconomic development, particularly for those targeted by Islamic outreach, not only through capital assistance, but more importantly through *monitoring* and evaluation of business success, which is also the responsibility of LKS.

However, the role of BMT requires attention from the community to use the goods and services that will be provided by BMT. With attention, a person will develop a desire, which will lead to a feeling that the goods and services provided by BMT are beneficial to them, and this attention can be followed by a decision to purchase. (Tanjung & Novizas, 2021) Therefore, community attention plays a crucial role in the sustainability of an organization.

The public's attention in using the goods and services provided by BMT must be accompanied by the implementation of effective marketing strategies. Marketing strategies

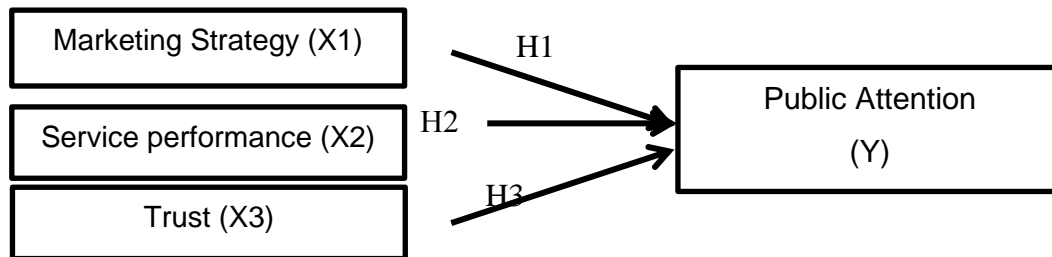
are an important step in the management of a corporation and are expected to achieve demand in specific target markets.

As a service provider, BMT has implemented marketing strategies, but the community is still not attentioned in using its goods and services. This is because the marketing strategies implemented have not been optimal, such as promotions that were only carried out when the corporation was first established, marketing that did not reach the target audience, and ineffective communication, findinging in the community's lack of understanding of BMT's operations and ultimately leading to a lack of attention in using its goods and services.

With the implementation of maximum marketing strategies, it is hoped that the attention of the community or clients will be attracted, so that they can make decisions to save or use other goods or services available at BMT. In addition, BMT needs to conduct continuous socialization so that there is a good understanding among the community or clients regarding the system and operations of BMT. (Susanto et al., 2012)

Conceptual Framework

According to the above discussion, the conceptual framework for the current research can be presented in Figure 1 as follows.



According to the research objectives to be achieved, the hypothesis developed in the current research is:

- a) Marketing Strategy (X1)
H0-1 = Marketing Strategy does not affect attention in saving.
Ha-1 = Marketing Strategy has an effect on savings attention.
- b) Service performance (X2)
H0-2 = There is no effect of service performance on savings attention.
Ha-2 = There is an effect of service performance on savings attention.
- c) Trust (X3)
H0-3 = There is no influence of trust on savings attention.
Ha-3 = There is an influence of trust on savings attention.

RESEARCH METHOD

The current research used a quantitative survey method as its methodology. A total of 104 clients from KSPPS BMT Istiqlal Pekalongan responded to the survey. The quantitative study consists of all data observed from purposive sampling of 104 samples from a non-profit sampling population of 1,495. The population in the current research is KSPPS BMT Istiqlal Pekalongan clients who use Merdeka savings goods, totaling 1,495

clients. The data collection technique was conducted by distributing questionnaires via Google Forms to BMT Istiqlal Pekalongan clients to test the findings, namely, using SPSS to test the variables. The independent variables (X) are marketing strategies, service performance, and trust, while the dependent variable (Y) is attention in saving.

A sample is a part of a population that has certain characteristics or conditions that will be studied. A sample can be defined as a subset of a population selected using specific procedures to ensure it represents the population. The sample used in the current research consists of members of the KSPPS BMT Istiqlal Pekalongan who use the Merdeka savings goods. In determining the sample size, the researcher used the Slovin method with a critical value of 10% or 0.1, calculated using the formula: $n = \frac{N}{1+Ne^2}$

Explanation:

n = sample size

N = population size

e = percentage of sampling error tolerance

Sampling in the current research used non-probability sampling, which is a method of selecting a sample that does not give equal opportunity to every element or member of the population. The sampling technique used was purposive sampling, which is a technique for determining samples according to specific considerations. Using the Slovin method, the following sample was obtained:

$$n = \frac{N}{1+Ne^2}$$
$$n = \frac{1.495}{1+1.495(0,1)^2} \quad n = \frac{1.495}{1+14,95}$$
$$n = \frac{1.495}{15,95}$$
$$n = 93.73, \text{ rounded to } 94.$$

According to these calculations, the minimum sample size for the current research is 94 people.

The approach used in the current research is a quantitative approach. (Dasopang, 2022) According to Sugiono, a quantitative approach is research that examines the extent of the influence of independent variables on dependent variables.

Quantitative research explains and analyzes data obtained from the research object through calculations using multiple linear regression analysis, classical assumption tests, t-tests, and f-tests. Quantitative research is more focused on data that can be counted to produce robust quantitative estimates. (Alyaf, 2020)

The ultimate goal of conducting research with using a quantitative approach is to test theories, establish facts, demonstrate relationships and influences, as well as comparisons between variables, provide statistical descriptions, interpret, and predict findings. (Rokhilawati & Maula, 2021)

RESULTS AND DISCUSSION

The characteristics of the respondents in the current research are according to age, occupation, and income.

According to age, 3% were under 20 years old, 42% were 20-30 years old, 43% were 31-40 years old, and 12% were 41-50 years old. This is likely because respondents aged 20-

40 are in their prime years. Meanwhile, according to the respondents' occupations, 34% are private employees, 9% are entrepreneurs, 7% are civil servants, and 50% have other occupations. According to respondents' income, the distribution is as follows: Rp. 1,000,000–Rp. 3,000,000 (67%), Rp. 3,000,000–Rp. 6,000,000: 26%, Rp. 6,000,000–Rp. 9,000,000: 2%, and 5% of respondents chose not to answer.

Descriptive Analysis

Descriptive Statistics

	N	Minimum	Maximum	Mean	Standard Deviation
X1	104	18	30	24.2	2,451
X2	104	18	30	26.24	2,898
X3	104	14	25	20.17	2,411
Y	10	17	30	23.89	2,797
Valid (listwise)	N 10				

The highest average is found in variable **X2 (Trust)** at 26.24, while the lowest average is found in variable **Y (Attention in Saving)** at 23.89. This means that respondents rated trust the highest, while attention to saving is still relatively moderate.

Classical Assumption Test

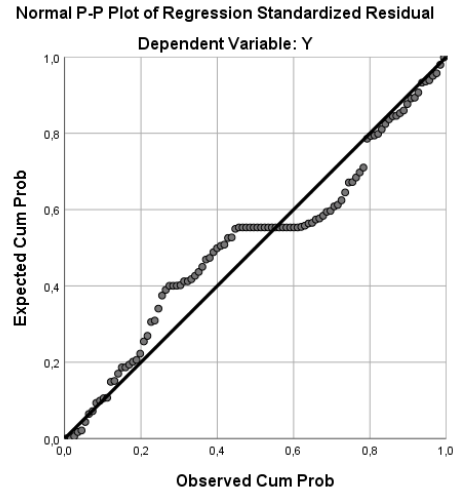
Normality Test

a. One-Sample Kolmogorov-Smirnov Test Using Monte Carlo One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		1
Normal Parameters^{a, b}		
Mean		,000000
Std. Deviation		1.96608525
Most Extreme Differences	Absolute	,130
	Positive	,107
	Negative	-,130
Test Statistic		,130
Asymp. Sig. (2-tailed)		0.000^c
Monte Carlo Sig. (2-tailed)	Sig.	0.055^d
	99% Confidence Interval	
	Lower Bound	0.049
	Upper Bound	0.061

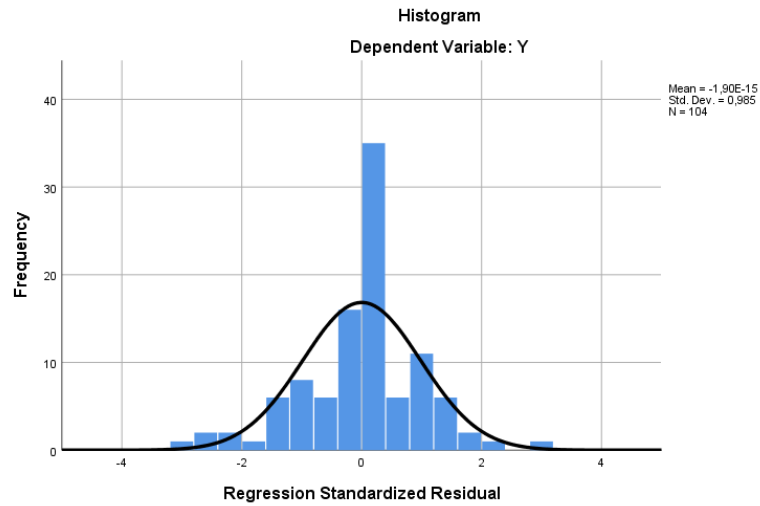
From the findings of the Normality Test above, it is known that Monte Carlo Sig. (2-tailed) = 0.055. Therefore, the sig value is > 0.05, so the residual data is normally distributed.

b. Normal P-Plot Test



According to the findings of the P-Plot Test, the data is normally distributed as seen from the data following the diagonal line.

c. Histogram Test



According to the findings of the Histogram Test, the data is normally distributed as seen from the bell-shaped curve.

Multicollinearity Test

Coefficients

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	,599	1,670
	X2	,581	1,722
	X3	,596	1,678

a Dependent Variable: Y

From the multicollinearity test, the VIF value is < 10 and the Tolerance value is > 0.1 , indicating that there is no multicollinearity.

Autocorrelation Test.

(Not very important because this is primary data) so it does not need to be included in the journal.

Durbin-Watson value = 2.186, between 1.5 and 2.5, indicating that the data does not contain autocorrelation.

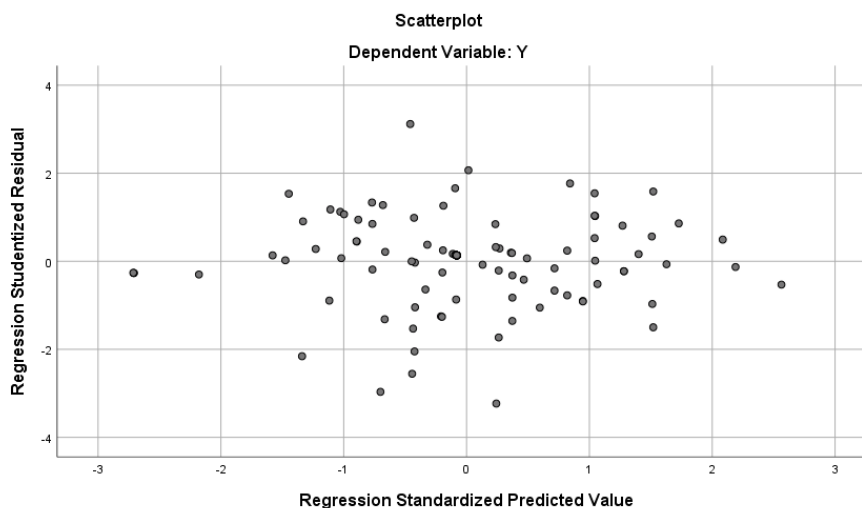
Model Summary^b

Model	R	R Square	Adjusted R-Squared	Standard Error of the Estimate	Durbin-Watson
1	.711 ^a	.506	.491	1,995	2,186

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Heteroscedasticity Test



From the test above, it can be seen that the data is well distributed

Hypothesis Test

t-Test Statistics

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.816	2.208		1,275	,205
	X1	,682	,098	,597	6,968	,000
	X2	-,008	,087	-,008	-,091	,928
	X3	,237	,100	,205	2,371	,020

a. Dependent Variable: Y

Interpretation:

- X1 (Marketing Strategy) has a significant effect on Attention in Saving

- X2 (Service performance) does not significantly influence
- X3 (Trust) also significantly influences Savings Attention

1. F-Statistic Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	407.691	3	135,897	34,132	,000 ^b
	Residual	398,146	100	3,981		
	Total	805,837	103			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Since Sig. is < 0.05, X1, X2, and X3 together have a significant effect on Y (Attention in Saving).

Coefficient of Determination Test

Model	R	R Square	Adjusted R-Square	Standard Error of the Estimate	Durbin-Watson
1	.711 ^a	.506	.491	1,995	2,186

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

This means that 50.6% of the variation in savings attention can be explained by X1, X2, and X3. The remaining 49.4% is influenced by other factors.

CONCLUSION

According to the findings of the data analysis of the relationship between Marketing Strategy, Service performance, and Trust with savings attention both partially and simultaneously among clients of KSPPS BMT Istiqlal Pekalongan, the following conclusions were drawn:

1. The findings of the research on the effect of marketing strategies on the savings attention of the community at BMT Istiqlal Pekalongan. It can be seen from the t-test findings that marketing strategies have a significant effect on the savings attention of the community. If the calculated t-value is greater than the table t-value, then the variable has an effect on the dependent variable, and vice versa. From the t-test findings, it was found that the calculated t-value was 6.968, while the table t-value was 1.9839. Therefore, it can be concluded that marketing strategies have an influence on the savings attention of clients at BMT Istiqlal Pekalongan.
2. The findings of the research on the effect of service performance on the savings attention of the community at BMT Istiqlal Pekalongan. The findings of the research showed a t-value of −,091 and a t-table value of 6.968, indicating that service performance does not influence the savings attention of clients at BMT Istiqlal Pekalongan.

3. The influence of trust on the savings attention of the community at BMT Istiqlal Pekalongan showed a t-value of 2.371, while the t-table value was 1.9839. It can be concluded that trust has an influence on the savings attention of clients at BMT Istiqlal Pekalongan.

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