



Perceptions of manufacturing SMEs entrepreneurs on islamic banks role and services in tegal regency- Indonesia

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Abstract

In general, the literature suggests that Islamic banking has a close relationship with financial services to SMEs. The implication of this relationship is that Islamic banking must have products that suit the needs of SMEs, which incidentally are low-income people. In its operations, Islamic banks have more roles than conventional banks in helping the capital needs of SMEs. This study aims to explore the perceptions of SMEs regarding the role and services of Islamic banking. This study uses a survey method to obtain relevant data. The respondents involved were SMEs in Tegal Regency, Central Java province, Indonesia. The results of the analysis show that service quality has a positive and significant effect on customer satisfaction of Islamic banks ($\beta=0.576$; $p<0.01$), service quality has a positive and significant effect on customer loyalty of Islamic banks ($\beta=0.361$; $p<0.05$), and customer satisfaction has an effect on positive and significant to the loyalty of Islamic bank customers ($\beta=0.274$; $p<0.05$). The research findings have implications that Islamic banks need to improve the quality of service to their customers, in order to meet the needs and desires of their customers. By providing services in accordance with the expectations of its customers, it is hoped that customer satisfaction will be formed. The results of this study indicate that customer satisfaction is a factor that plays a role in creating customer loyalty.

Keywords: sharia bank service quality, SMEs entrepreneurs, Indonesia

Introduction

The banking industry is one of the agents of development in the Indonesian economy. In general, the main role of the banking industry is as a financial intermediary institution; namely institutions that collect funds from the public in the form of deposits or savings and channel them back to the community in the form of credit or financing (Karim and Chowdhury, 2014) ^[11]. The role of the banking industry as a financial intermediary institution is also a concern of Islamic banking. In particular, apart from acting as a financial intermediary institution, Islamic banking also has a role as a social institution; namely managing funds sourced from zakat, infaq, waqf and alms.

The Islamic banking industry in Indonesia has experienced significant development. The development of the Islamic banking industry is in line with the enactment of Law Number 10 of 1998 concerning Banking which has accommodated and provided opportunities for the development of Islamic banking. In particular, the development of the Islamic banking industry was strengthened by the issuance of Law Number 21 of 2008 concerning Islamic Banking. This law explicitly recognizes the existence of Islamic banking and distinguishes it from the conventional banking system (Nugroho, 2018) ^[15].

Globally, SMEs have an important role for economic growth in many countries. In 2018, Indonesia had around 64 million businesses or around 99 percent of the total business units spread across the country. In terms of labor absorption, SMEs absorbs 117 million workers or 97 percent of the labor absorption capacity. Until now, SMEs are still considered as a business sector that plays an important role in economic growth in Indonesia; so the existence and development of SMEs must be maintained. This is based on the idea that SMEs are able to absorb the number of workers who are ready to work but have not found work so that they can reduce the number of unemployed. The development of the SME sector has opened up job opportunities, which in turn will increase people's income. By absorbing a lot of workers, it means that SMEs have helped the government in efforts to reduce poverty. In particular, the role of SMEs in the economy is to become the main actors in economic activities, provide employment, become actors in community development and empowerment, create new markets and sources of innovation, and contribute to the balance of payments (Kadeni & Srijani, 2020) ^[10].

While many SMEs are seen as the main actors in economic development, SMEs still have several limitations or obstacles that have the potential to hinder their business development. Some of the limitations faced by SMEs include limited human resource capabilities, limited product marketing areas. SMEs actors are generally more focused on the production aspect and less focused on the marketing aspect, especially in obtaining information and market networks. Consequently, many SMEs only act as craftsmen, low consumer confidence in the quality of SMEs products, and limited working capital. SMEs actors generally use their own business capital, which is relatively small (Kadeni & Srijani, 2020) ^[10].

In general, the literature suggests that Islamic banking has a close relationship with financial services to the micro and small business segments. The implication of this relationship is that Islamic banking must have products that suit the needs of micro and small entrepreneurs who incidentally are low-income people. Furthermore, the literature believes that Islamic banks are a solution for low-income people who cannot get credit or financing facilities from conventional banks. The impact of the refusal from conventional banks is that many micro and small entrepreneurs take loans to non-banking institutions. In its operations, Islamic banks have more roles than conventional banks in helping the capital needs of micro and small entrepreneurs. To support the growth of SMEs, financial institutions such as banks play a very important role in bridging the need for working capital, especially Islamic banking. This study aims to explore the perceptions of SMEs regarding the role and services of Islamic banking in Tegal Regency, Central Java province, Indonesia.

Literature Review

1. Sharia Bank Service Management

Marketing is one of the main activities carried out by managers in an effort to maintain their survival, to develop, and to earn a profit. Success or failure in achieving business goals depends on the company's expertise in marketing, production, finance and other fields. In addition, the success of companies also depends on their ability to combine these functions so that the organization can run smoothly. According to Stanton (1993), marketing is an overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that satisfy the needs of both existing and potential buyers. Meanwhile, according to Kotler & Armstrong (2001) ^[13], marketing is a social and managerial process that makes individuals and groups obtain what they need and want, through the creation and reciprocal exchange of products and value with others.

Marketing can also be referred to as a business function that identifies the current unmet needs and wants of consumers, and measures their size, determines which target markets are best served by the organization in determining the right products, services and programs to serve those markets. Thus, marketing acts as a liaison between the needs of the community and the pattern of the industry's response (Tjiptono, 2002) ^[22].

The purpose of service management is to achieve a certain level of service quality. Because it is closely related to customers, this level is related to the level of customer satisfaction. According to Rangkuti (2008) ^[19] there are several factors that need to be considered in service management. Service strategy begins with formulating a level of excellence that is promised to customers. The formulation of this service strategy is basically done by formulating what the company's line of business is, who the company's customers are, and what is the value of the company.

The formulated strategy is communicated to customers. This helps the customer not to misinterpret the level of importance he is getting. Customers need to know clearly about the type and level of service they will get. Although setting a service quality standard in the service sector is not easy, it is necessary to strive so that everyone knows clearly the level of quality that must be achieved. Dealing with customers is not enough just with a smile and a friendly attitude, but it needs more than that, namely a system consisting of methods and procedures to be able to meet customer needs appropriately. Every employee involved in the service must know clearly the service quality standard itself. Therefore, companies must pay attention to the selection of the right employees and carry out continuous monitoring of how these services should be delivered. The party that determines the quality of service is the customer. Therefore, companies need to know to what extent the level of customer satisfaction and customer needs that need to be met by the company. This information and the number of satisfied customers can be identified through periodic and systematic surveys. The survey can also show where dissatisfaction occurs.

2. Service Quality

Good quality is not based on the perception of the service provider but based on the perception of the customer. This is based on the idea that customers are individuals who consume and enjoy services so that consumers should determine the quality of services provided by service providers. Referring to Kotler (2007) ^[12], quality is the overall characteristics and characteristics of a product or service that affect its ability to satisfy stated or implied needs. Through this understanding, it is seen that an item or service will be judged to be of quality if it can meet consumer expectations of the value of the product. That is, quality is one of the factors that determine the assessment of customer satisfaction. Meanwhile, according to Piason *et al.* (2013) ^[18], quality is a dynamic condition associated with products, services, people, processes, and the environment that meet or exceed expectations. In this case, quality is whatever the customer perceives as quality. Quality can be defined as the totality of features and characteristics of a product or service that has the ability to satisfy stated or implied needs. This means that the features of the product or service also determine the quality that will affect customer satisfaction.

In simple terms, the notion of service quality can be expressed as a comparison between the services expected by consumers and the services they receive. Perceived quality is defined as the consumer's assessment of the overall superiority of the product, while perceived service quality is a global consideration related to the superiority of the service. Customer expectations are customer beliefs before trying or buying a product, which is used as a standard in assessing the performance of the product (Arief, 2006) ^[3].

To be able to provide good service quality, it is necessary to foster good relationships between employees and customers. Every customer has their own expectations when deciding where to choose the service provider they

need. According to Onditi *et al.* (2012) ^[16], customer expectations are formed based on consumer shopping experiences in the past, opinions of friends and relatives, as well as information and promises of the company and its competitors.

The concept and measurement of service quality has developed rapidly. At this time, a service quality measurement tool has been developed called SERVQUAL. SERVQUAL, developed by Parasuraman *et al.* (1988) ^[17] can be used to understand the expectations of consumers' perceptions of service quality. SERVQUAL divides service quality into ten dimensions as tangible, reliability, responsiveness, competency, courtesy, credibility, security, access, communication, understanding the customer (Arief, 2006) ^[13].

Consumer Satisfaction

Consumer satisfaction is one of the important targets of marketing activities. This is based on the idea that customer satisfaction will have an impact on the success of the company. Satisfaction can be interpreted as an effort to fulfill something or make something adequate (Hinson *et al.*, 2006) ^[7]. In terms of customer satisfaction, Haryono *et al.* (2015) ^[14] revealed that consumer satisfaction is a post-purchase evaluation where the chosen alternative at least gives the same results or exceeds customer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations. Meanwhile, Kotler (2007) ^[12] states that consumer satisfaction is the level of consumer feelings after comparing the perceived performance with their expectations. Consumers will feel satisfied if their expectations are affected and feel very happy if their expectations are met. Satisfied consumers tend to stay loyal to the company and buy more of the company's products.

Furthermore, Haryono *et al.* (2015) ^[6] suggests that consumer satisfaction is an effective response to the experience of doing consumption or an evaluation of the perceived suitability or discrepancy between previous expectations and the actual performance of the product after use. Meanwhile, according to Jaya & Mulyanto (2015) ^[9], customer satisfaction is the result achieved when product attributes respond to customer needs. The existence of product shortages can cause dissatisfied customers, causing reactions, such as complaints, product returns, and refusing to buy the product. court case. In the context of the service industry, Kurniati *et al.* (2015) ^[14] explains that what is meant by customer satisfaction is if the customer feels the service implementation is better than expected. But if the performance of the service is below their expectations, then they will not be satisfied. Kotler (2007) ^[12] states that customer satisfaction does not stop at one point; but moves dynamically following the level of quality of its products and services with the expectations that develop in the minds of consumers. Buyers' expectations are influenced by their previous buying experience and information from marketers and competitors. Therefore, companies need to always try to satisfy consumers through their products and services.

Consumer Loyalty

There are several concepts or notions of consumer loyalty that are put forward in the literature. According to Afsar *et al.* (2010) ^[1], consumer loyalty includes consumer attitudes and behavior. Consumer attitudes are indicated by the intensity of repeat purchases or additional purchases of products or services from a company, the company's willingness to recommend to other companies, and demonstrations such as a company's commitment to show resilience to survive from other competitors. Ali *et al.* (2014) ^[2] suggests that in general consumer loyalty can be interpreted as a continuous repeat purchase of the same brand. In other words, consumer loyalty is the act of someone buying a product only at a certain brand. A loyal customer is someone who makes repeat purchases from the same company, informing other potential customers by word of mouth. Meanwhile, according to Boohene & Agyapong (2011) ^[4], consumer loyalty is the level of one's loyalty to an object or product, where the customer has a positive attitude, commitment and intends to continue the product in the future.

Furthermore, Caniago *et al.* (2014) ^[5] states that consumer loyalty shows the tendency of customers to use a product or service with a high level of consistency, where a product is a behavioral response or purchase that is biased and is revealed continuously by decision makers by paying attention to one or more alternatives. a number of alternatives and is a function of psychological processes. Furthermore, Caniago *et al.* (2014) ^[5] stated that loyal customers are those who are very satisfied with certain products or services so that they have the enthusiasm to introduce them to anyone they know, so that loyalty is the loyalty of service users after experiencing a service which is expressed in behavior to use the service and reflects the existence of a long-term bond between a product and service and users. Meanwhile, according to Ishaq (2012) ^[8], loyalty refers more to the form of behavior in decision-making units to make continuous purchases of goods and services of a selected company. In a business context, loyalty is explained as the desire of consumers to subscribe to the company, continuously buy and use the company's products and services repeatedly and recommend the company's products to others.

Research Methodology

1. Research method

The research method in principle is the procedure for how a research will be carried out. In particular, the research method used in this research is descriptive research method. This descriptive research method was used to collect detailed actual information regarding the perceptions of SMEs regarding the quality of Islamic banking

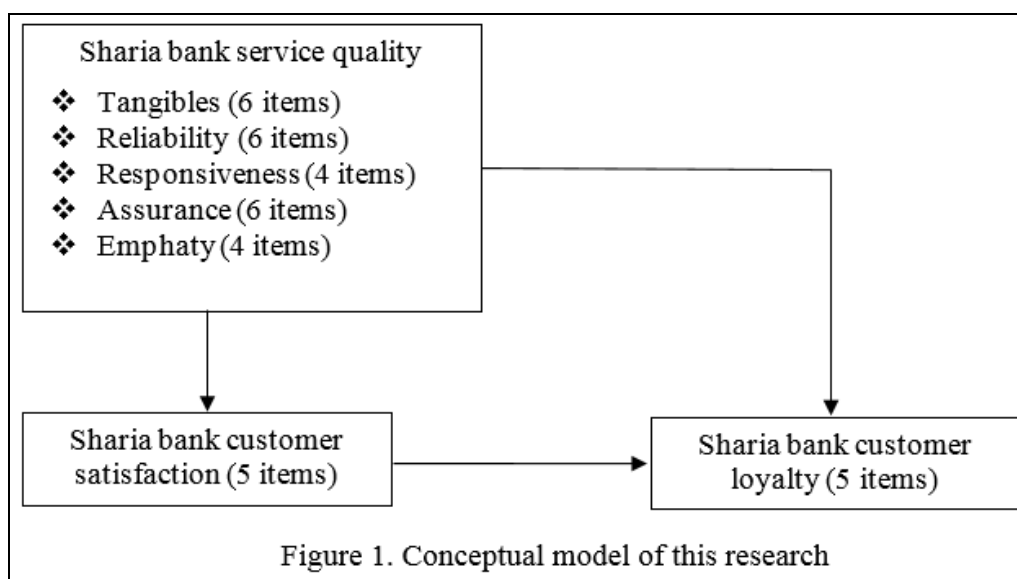
services. The purpose of this research is to make a systematic description of the facts, characteristics, and the relationship between the variables being investigated (Sugiyono, 2010) ^[21].

2. Population and Sample

The population in this study were all customers of PT. Bank Muamalat Indonesia Tegal Branch Office. Meanwhile, the sample of this research is part of all of the bank's customers who have been willing to fill out and submit the research questionnaire. The sample used in this study was selected using the Nonprobability Sampling technique. Based on the characteristics of the existing population, the technique used in this study is the Incidental Sampling technique. In this study, the suitability of individuals as data sources is based on two considerations: the individual is a customer of PT. Bank Muamalat Indonesia Tegal Branch Office and the individual is willing to fill out the research questionnaire.

3. Research Model

Based on the theoretical framework as described in the previous section, this study develops a research model as shown in Figure 1. Based on the research model developed, there are three variables that will be studied in this study, namely the quality of Islamic banking services, Islamic bank customer satisfaction, and customer loyalty. Islamic Bank. In this study, the service quality of Islamic banks is the independent variable, while customer satisfaction of Islamic banks and customer loyalty of Islamic banks is the dependent variable.



Results and Discussion

1. Analysis of validity and reliability

In this study, the validity test was carried out using the Pearson correlation method. By using a significance level (α) = 0.05 and degrees of freedom (d.f.) = 30, the rtable value = 0.320 is obtained. For the service quality variable, the results of the analysis show that the rcount value for tangibles items, item number X1 to item number X6, ranges from 0.412 to 0.837. All of these rcount values are greater than rtable values. Thus, it can be stated that all tangibles items are valid for use in the survey. For items of reliability aspect, item number X7 to item number X12, it is known that the smallest rcount value is 0.374 and the largest rcount value is 0.768. All of these rcount values are greater than the rtable values. Thus, it can be stated that all items from the reliability aspect are valid for use in the survey.

Furthermore, the results of the analysis show the rcount values for the responsiveness aspect items, item number X13 to item number X16. In this case, it is known that the r-values for the responsiveness aspect items vary between 0.514 and 0.785. All All of these rcount values are greater than the rtable values. Thus, it can be stated that all items from the responsiveness aspect are valid for use in the survey. For items of assurance aspect, item number X17 to item number X22, the results of the analysis show that their rcount values range from 0.441 to 0.692. Because these rcount values are greater than the rtable values, it can be stated that all items from the assurance aspect are valid for use in the survey. The last is the rcount values for the attention aspect items, item number X23 to item number X25. The results of the analysis show that the r-values for the attention aspect items range from 0.408 to 0.765. Because these rcount values are greater than the rtable values, it can be stated that all items from the aspect of attention are valid for use in the survey.

For items from the customer satisfaction variable, the results of the analysis show that the smallest rcount value is 0.422 and the largest rcount value is 0.673. All of these rcount values are greater than the rtable values. Thus, it can be stated that all items of the customer satisfaction variable are valid for use in the survey. Meanwhile, the results of the analysis show that the r-value of the items of the customer loyalty variable ranges from 0.385 to

0.741. All of these rcount values are greater than the rtable values. Thus, it can be stated that all items of the customer loyalty variable are valid for use in the survey.

In this study, the reliability test was carried out by looking at the Cronbach's Alpha value of each variable. In this reliability test, if the Cronbach's Alpha value of a variable is greater than 0.60 then the instrument used is said to be reliable, and vice versa. The results of the analysis show that Cronbach's Alpha values from aspects of service quality range from 0.741 to 0.892. All of these Cronbach's Alpha values are greater than the specified minimum value, which is 0.60. Thus, it can be stated that the instrument used to measure the service quality variable is reliable. Furthermore, the results of the analysis show that the Cronbach's Alpha value of the customer satisfaction variable is 0.778. This Cronbach's Alpha value is greater than the specified minimum value, which is 0.60. Thus, it can be stated that the instrument used to measure the customer satisfaction variable is reliable. Similarly, the results of the analysis show that the Cronbach's Alpha value of the customer loyalty variable is 0.778. This Cronbach's Alpha value is greater than the specified minimum value, which is 0.60. Thus, it can be stated that the instrument used to measure the customer loyalty variable is reliable.

2. Descriptive Analysis

This study distinguishes the service quality of Islamic banks based on five dimensions, namely physical aspects, reliability, responsiveness, assurance, and attention. Table 1 shows the response performance of the five aspects. There are six items that are considered from the tangibles aspect. As shown in table 1, the results of the analysis show that the answer mode for tangibles aspect items is 4 points, while the average value is between 3.48 points and 4.28 points. There are six items that are considered from the aspect of reliability. The results of the analysis show that the answer mode for the items in the reliability aspect is 4 points, while the average value is between 3.64 points and 4.14 points. There are four items that are considered from the aspect of responsiveness. The results of the analysis show that the answer mode for the responsiveness aspect items is 4 points, while the average value is between 3.22 points and 3.80 points. There are six items that are considered from the aspect of guarantee. The results of the analysis show that the answer mode for the assurance aspect items is 4 points, while the average value is between 3.64 points and 4.18 points. There are four items that are considered from the aspect of empathy. The results of the analysis show that the answer mode for the empathy aspect items is 4 points, while the average value is between 3.72 points and 3.92 points.

Table 1: Performance of answers for service quality

Statistics	Item					
	X1	X2	X3	X4	X5	X6
Mean	3.48	4.28	3.95	3.61	3.54	3.79
Modus	4	5	4	4	4	4

Statistics	Item					
	X7	X8	X9	X10	X11	X12
Mean	3.81	3.70	3.66	4.14	3.64	3.68
Modus	4	4	4	5	4	4

Table 1: (Continued)

Statistics	Item			
	X13	X14	X15	X16
Mean	3.77	3.22	3.80	3.48
Modus	4	5	4	4

Statistics	Item					
	X17	X18	X19	X20	X21	X22
Mean	3.64	3.67	3.71	4.05	4.18	3.70
Modus	4	4	4	5	5	5

Statistics	Item			
	X23	X24	X25	X26
Mean	3.92	3.87	3.84	3.75
Modus	4	4	4	4

Table 2 shows the response to customer satisfaction. There are five items that are considered from customer satisfaction. As shown in table 2, it is known that the majority of the answer modes for customer satisfaction items are 4 points, while the average value is between 3.66 points and 4.15 points.

Table 2: Performance of answers for customer satisfaction

Statistics	Item				
	Y1	Y2	Y3	Y4	Y5
Mean	3.74	4.15	3.66	3.78	3.96
Modus	4	5	4	4	4

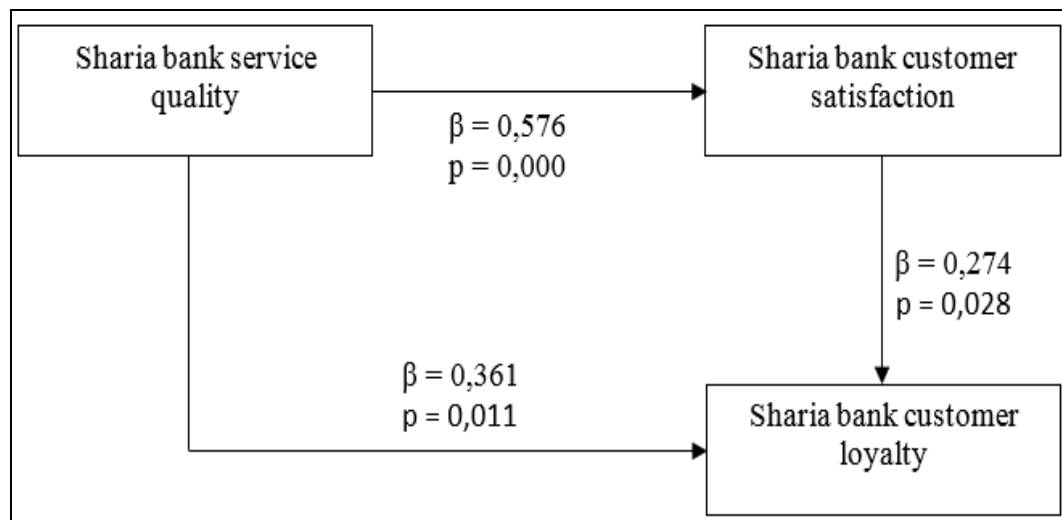
Table 3 shows the response to customer loyalty. There are five items that are considered from customer satisfaction. As shown in table 3, it is known that the majority of the answer modes for customer loyalty items are 4 points, while the average value is between 3.56 points and 4.17 points.

Table 3: Responses to customer loyalty

Statistics	Item				
	Z1	Z2	Z3	Z4	Z5
Mean	3.56	3.76	3.83	4.17	3.85
Modus	4	4	4	5	4

3. Path Analysis

In this study, path analysis was used to examine the simultaneous relationship between three variables, namely service quality, customer satisfaction, and customer loyalty of Islamic banks. This study proposes the hypothesis that service quality simultaneously has a positive effect on increasing customer satisfaction and loyalty of Islamic banks. Customers who are satisfied with the services of this Islamic bank will eventually become loyal customers. The results of this path analysis can be summarized in a diagram as shown in Figure 2.

**Fig 2:** Path analysis model of this research

The first hypothesis of this study is related to the relationship between service quality and customer satisfaction of Islamic banks. This study proposes that service quality has a positive and significant effect on customer satisfaction of Islamic banks. As shown in Figure 2, for the relationship between service quality variables and customer satisfaction of Islamic banks, the path analysis calculation produces a regression weight (β) of 0.576 with a p-value of the relationship between these two variables of 0.000. Thus it can be stated that service quality has a positive and significant effect on customer satisfaction of Islamic banks. In other words, if the quality of service increases, the satisfaction of Islamic bank customers will also increase.

The second hypothesis of this study is related to the relationship between service quality and customer loyalty of Islamic banks. This study proposes a hypothesis that service quality has a positive and significant effect on customer loyalty in Islamic banks. For the relationship between service quality variables and customer loyalty, the results of the analysis produce a regression weight (β) of 0.361 with a value of 0.011. Thus, it can be stated that service quality has a positive and significant effect on customer loyalty of Islamic banks. In other words, if the quality of service increases, the loyalty of Islamic bank customers will also increase.

The third hypothesis of this study is related to the relationship between customer satisfaction and customer loyalty of Islamic banks. This study proposes a hypothesis that customer satisfaction has a positive and significant effect on customer loyalty in Islamic banks. For the relationship between the variables of customer satisfaction and customer loyalty, the results of the analysis produce a regression weight (β) of 0.274 with a p value of 0.028. Thus it can be stated that customer satisfaction has a positive and significant effect on customer loyalty of Islamic banks. In other words, if customer satisfaction increases, the loyalty of Islamic bank customers will also increase.

Conclusion

This study aims to examine the perceptions of small and medium enterprises on the quality of Islamic banking services. The results of the analysis indicate the following. First, service quality has a positive and significant impact on customer satisfaction of Islamic banks. In other words, the higher the service quality, the higher the satisfaction of Islamic bank customers. Second, the quality of service has a positive and significant influence on the loyalty of Islamic bank customers. This means that the higher the service quality, the higher the loyalty of Islamic bank customers. Third, customer satisfaction has a positive and significant influence on customer loyalty of Islamic banks. This indicates that the higher the customer satisfaction, the higher the loyalty of Islamic bank customers.

The results showed that there was a positive and significant relationship between service quality, customer satisfaction, and customer loyalty of Islamic banks. This finding implies that Islamic banks need to improve the quality of service to their customers, in order to meet the needs and desires of their customers. By providing services in accordance with the expectations of its customers, it is hoped that customer satisfaction will be formed. Creating customer satisfaction is an important issue in the banking industry. The results of this study indicate that customer satisfaction is a factor that plays a role in creating customer loyalty. Loyal customers are valuable assets for the business development of Islamic banks.

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