

Influence of Service Quality on the Decision to Choose Islamic Banking Products with Public Interest as an Intervening Variable at Bank Syariah Indonesia KCP Tulungagung



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ABSTRACT: This research was conducted at Bank Syariah Indonesia KCP Tulungagung using an accidental sampling technique with 112 respondents. The analytical method used is path analysis and partial test analysis. The study results show that service quality does not affect the decision to choose Islamic banking products. Service quality has a significant effect on public interest and interest and has a significant effect on the decision to choose Islamic banking products. From the results of this study, service quality is very useful for increasing public interest in choosing a mediator at Bank Syariah Indonesia KCP Tulungagung optimally.

KEYWORDS: Islamic Banking, Service Quality, Voting Decisions, Community Interests

I. INTRODUCTION

Islamic banks are financial institutions that apply sharia principles in their operations. Its operations consist of three types of activities: raising funds in the form of savings, channeling funds in the form of financing, and offering in the form of services. As an Islamic financial institution, Islamic banks aim to realize justice and the welfare of human life in general (Darmawan & Ridlwan, 2018).

Currently, Indonesia's economic growth is heavily influenced by considerable domestic consumption, an industry that plays a major role in the Indonesian economy, namely Islamic banking. Until now, Islamic banking continues to maintain its existence in the financial industry with quite an amazing development process (Alhamid, 2019). February 1, 2021, which coincides with 19 Jumadil Akhir 1442 H, is a historical marker of the joining of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. Three sharia banks owned by state-owned banks combined the advantages possessed by each of these banks, thereby providing more complete services, wider coverage, and better capital capacity. The merger of the three Islamic banks is an initiative to create an Islamic bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community.

Bank Syariah Indonesia KCP Tulungagung is a financial institution of interest to the public. This is because the average Tulungagung community is Muslim. The data owned by the Tulungagung Central Statistics Agency states that the number of adherents of Islam in Tulungagung in 2018 amounted to 1,140,760 people.

Table 1. Number of Customers of Bank Syariah Indonesia KCP Tulungagung (Former Mandiri Syariah Bank) in 2015-2018

| Year | Number of Customers |
|----------------|---------------------|
| 2015 | 10,358 |
| 2016 | 11.245 |
| 2017 | 12.185 |
| 2018 (October) | 13,921 |

The table above proves that Bank Syariah Indonesia KCP Tulugagung has customers that continue to increase every year. To maintain its existence, Bank Syariah Indonesia KCP Tulungagung tries to implement the best quality service in serving its customers.

By looking at many developments and with evidence that at the beginning of the operation, Bank Syariah Indonesia was able to become a magnet for business actors and investors on the stock exchange as indicated by a significant increase in share

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value and the many establishments of Islamic banking in Indonesia, we can conclude that currently there is competition in the world. Business is getting tighter (Al-Husain, 2021). This requires business people to improve their companies' performance so they can compete with similar companies. One of the efforts made to improve it is to maximize the quality of service. Service quality is the most important business in retaining its customers. By providing good service, customers will be satisfied with the banking performance (Yulianti, 2016).

In addition to service quality, public interest also has an important role in facing increasingly fierce competition in Islamic banking. To attract public interest, every Islamic bank must know the wants and needs for products and services that match the needs offered. As a financial institutions, Islamic banks need to consume every product offered. The wider community knows and understands the facilities and types of Islamic banking products to attract public interest in buying the benefits of Islamic banking products and services (Hutagalung, 2014). With the public's interest, there will be a decision to choose Islamic banking products where the decision to choose an Islamic banking product is a selection that combines knowledge to evaluate two or more options and choose one of them that has a strong relationship with personal characteristics and decision making (Hamzah & Purwati, 2019).

The research conducted by (Hastharita, 2020) shows the results that service quality has a positive and significant effect on customers' decisions to use Islamic bank services. Other research conducted by (Wahyuni, 2018) also found that service quality has an influence on the decision to choose to become a customer. However, there is a contradiction in research conducted by (Lianardi & Chandra, 2019) that service quality does not affect the decision to choose. From these contradictions, this study will examine the effect of service quality on the decision to choose Islamic banking products by using public interest as an intervening variable.

II. LITERATURE REVIEWS

A. Service quality

Service quality is a form of assessment of consumers to the level of service received with the level of service expected. If the service received or perceived is as expected, then the quality of service is perceived as good and satisfactory. The satisfaction formed can encourage consumers to make repeat purchases and look forward to becoming loyal customers. According to (Goesth & Davis, 1994), service quality is a dynamic condition related to service products, people, processes, and the environment that can meet and or exceed consumer expectations. Thus the quality of service is an assessment of the company's service level towards meeting customer needs and the provision of delivery to optimally balance customer expectations.

Doing business is based on two main things personality is trustworthy and trustworthy and knows quality skills. Islam teaches its people that if you want to provide business results in the form of goods or services, then it must be done following timeliness and service for all customers without any mistakes and not giving anything bad or low quality to others, as explained in the Al-Qur'an letter Al-Baqarah verse 267 that the verse emphasizes that the concept of Islam teaches that in providing services from businesses that are carried out, whether in the form of goods or services, do not provide bad or unqualified ones, but quality ones to people. Other. Efforts to improve the quality of services provided by Islamic banking for customers must pay attention to this matter related to people's expectations; they want to get good service from Islamic banks.

B. Community Interests

Interest is a desire that arises from oneself without any coercion from others to achieve a certain goal. According to (Astuti & Mustikawati, 2013), interest is a feeling of liking or pleasure and being attracted to an object or activity without being told. Usually, there is a tendency to look for the object you like. Interest is the decision to use or purchase certain services or products. The purchasing decision is a process of deciding on a purchase, including what to buy or not to make a purchase. The decision is obtained from previous activities, namely the needs and funds owned.

In banking, what a consumer or customer means is a customer. According to law no. 10 of 1998 concerning Banking article 1, "Customers are parties who use bank services while depositors are customers who place their funds at the bank in the form of deposits based on the bank's agreement with the customer concerned." From the description above, the customer's interest in saving is the desire that comes from the customer to use bank products or services or to save their money in a bank for a specific purpose.

Al-Qur'an Al-Isra' verse 84 emphasizes that interest is an abstract psychological process expressed by all states of activity; some objects are considered valuable so that they are known and desired. So that the process of the soul creates a tendency to feel towards something, passion or desire for something. Interest creates a strong desire for something. The development of

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public interest in Islamic banking is increasing; in this case, the public's understanding of Islamic law in the Islamic banking sector is becoming more effective. So more complete information is needed about the Islamic bank in order to generate stronger interest.

C. Choice Decision

Human life is life that is always filled with decision-making events or choosing decisions. We can say, "no day without making a decision." There is an assumption that all his actions reflect the results of the decision-making process in his mind, so humans are very used to making decisions. From the process of identifying the problem to selecting the best solution, this is called the decision-making process. The decision to choose can be considered as a result or output from a mental and cognitive process that leads to the selection of a course of action among several available alternatives.

According to (Rahmayani, Syarif & Nusa, 2019), decision-making is a systematic approach to the nature of a problem, gathering facts, carefully determination of the alternatives faced, and taking action according to calculations is the most appropriate action. Decision makers often face complexity in decision-making with many data, for the benefit of most decision makers considering the benefits faced with a must to rely on a set of systems capable of solving problems efficiently and effectively. The Qur'an explains the verse about caution in receiving information, as explained in Al-Hujarah verse 6 of the Qur'an, which explains that Muslims should be careful in receiving any news or information. When we do not know about it, we should research it before finally regretting it. This verse can also be relied on with the cautious attitude of Muslims in deciding to consume or use a product. So, before choosing to use Islamic banking products, customers should know in advance the needs or problems they face.

D. Relationship between Service Quality and Decisions

Service quality is very influential in the decision to choose Islamic banking products. When the public already has information about existing Islamic banking, then that is where the quality of service gets a role. With good service and communication, the public will know what Islamic banks will provide to their customers, which can increase public interest in choosing Islamic banking products. Sharia banking must be able to provide services that follow its customers' perceptions and even better (Munawar, Suriyanti & Huda, 2020).

E. Relationship between Service Quality and Community Interests

Service quality is needed by Islamic banking to attract customers because service quality is one of the factors that determine the success of a business. In general, Islamic bank customers feel happy when served well by Islamic bank officers, for example, the hospitality attitude given to Islamic bank officers, the speed of Islamic banks in serving to finance, for example, conditions that are not difficult and fast to access financing applications. So these things are used as a means for Islamic banks to attract customers (Faqih, 2020).

F. Relationship between Community Interests and Voting Decisions

To attract public interest, every Islamic bank must know what the wants and needs are for products and services that match the needs offered. The wider community knows and understands the facilities and types of Islamic banking products, so this can attract public interest in choosing Islamic banking products. The products and services offered must follow the needs and desires of the community (Masykuroh, 2018).

III. RESEARCH METHODS

The research method used in this study is a quantitative method with a descriptive approach. The research was conducted at Bank Syariah Indonesia KCP Tulungagung, located at Jalan Panglima Sudirman No. 51, Kepatihan, Tulungagung District. The population used is all customers who are still actively conducting transactions and employees who are still actively working at Bank Syariah Indonesia KCP Tulungagung. The number of samples is 112 samples. Furthermore, the data collection technique used in this study is a questionnaire.

IV. RESEARCH RESULT

A. Data Quality Test

Table 2. Validity Test Results

| Variable | Items | r Count | r Table | Information |
|----------|-------|---------|---------|-------------|
| | X.1 | 0.704 | 0.1638 | Valid |
| | X.2 | 0.679 | 0.1638 | Valid |
| | X.3 | 0.649 | 0.1638 | Valid |

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| | | | | |
|---|-------|-------|--------|-------|
| | X.4 | 0.610 | 0.1638 | Valid |
| Service Quality (X) | X.5 | 0.581 | 0.1638 | Valid |
| | X.6 | 0.562 | 0.1638 | Valid |
| | X.7 | 0.518 | 0.1638 | Valid |
| | X.8 | 0.691 | 0.1638 | Valid |
| | X.9 | 0.690 | 0.1638 | Valid |
| | X. 10 | 0.699 | 0.1638 | Valid |
| Public Interest (Z) | Z. 1 | 0.737 | 0.1638 | Valid |
| | Z. 2 | 0.680 | 0.1638 | Valid |
| | Z. 3 | 0.695 | 0.1638 | Valid |
| | Z. 4 | 0.711 | 0.1638 | Valid |
| | Z. 5 | 0.702 | 0.1638 | Valid |
| | Z. 6 | 0.573 | 0.1638 | Valid |
| | Z. 7 | 0.684 | 0.1638 | Valid |
| | Z. 8 | 0.719 | 0.1638 | Valid |
| The decision to Choose Islamic Banking Products (Y) | Y. 1 | 0.595 | 0.1638 | Valid |
| | Y.2 | 0.703 | 0.1638 | Valid |
| | Y.3 | 0.543 | 0.1638 | Valid |
| | Y.4 | 0.682 | 0.1638 | Valid |
| | Y.5 | 0.610 | 0.1638 | Valid |
| | Y.6 | 0.732 | 0.1638 | Valid |
| | Y.7 | 0.584 | 0.1638 | Valid |
| | Y. 8 | 0.621 | 0.1638 | Valid |
| | Y.9 | 0.576 | 0.1638 | Valid |
| | Y.10 | 0.254 | 0.1638 | Valid |

From the table, it is known that all question items in the questionnaire are said to be valid. It can be seen from all the question items with an r count value greater than the r table, namely 0.1638 with a significant level of 5%.

Table 3. Reliability Test Results

| <i>Variable</i> | <i>Cronbach's Alpha value</i> | <i>Value Standard</i> | <i>Information</i> |
|--|-------------------------------|-----------------------|--------------------|
| Service Quality (X) | 0.839 | 0.6 | Reliable |
| Public Interest (Z) | 0.774 | 0.6 | Reliable |
| The decision to Choose Islamic Banking Products (Y) | 0.841 | 0.6 | Reliable |

The table shows the results of the reliability test of each variable. The *Cronbach's Alpha* value of the three variables is greater than 0.6, so service quality, public interest, and the decision to choose Islamic bank products are reliable.

B. Classic assumption test

Table 4. Normality Test Results

| <i>Model</i> | <i>Kolmogorov-Smirnov Z</i> | <i>asyp. Sig. (2-tailed)</i> | <i>Information</i> |
|---------------------------|-----------------------------|------------------------------|--------------------|
| Regression 1 (X and Z– Y) | 1,098 | ,180 | Normal Distributed |
| Regression 2 (X–Z) | 1,098 | ,180 | Normal Distributed |

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From the table, it can be seen that the results of the normality test show that regression 1 has a significant value of 0.066 and regression 2 of 0.180. Its means 0.066 is greater than 0.05 and 0.180 is greater than 0.05. So regression model 1 and regression model 2 have a normal distribution, and the normality test is fulfilled.

Table 5. Multicollinearity Test Results

| Variable | Collinearity Statistics | | | | Information |
|---------------------|-------------------------|-------|--------------------|-------|--|
| | Regression Model 1 | | Model 2 regression | | |
| | tolerant | VIF | tolerant | VIF | |
| Service Quality (X) | 1,000 | 1,000 | ,350 | 2,854 | There are no symptoms of multicollinearity |
| Public Interest (Z) | | | ,350 | 2,854 | There are no symptoms of multicollinearity |

The table shows that regression model 1 has a tolerance value greater than 0.1 and a VIF value less than 10, so in regression model 1, there are no symptoms of multicollinearity. Regression model 2 also has a tolerance value greater than 0.1, and the VIF value is less than 10, so regression model 2 has no symptoms of multicollinearity.

Table 6. Results of the Regression Model Heteroscedasticity Test 1

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------|-----------------------------|------------|---------------------------|--------|------|
| | B | std. Error | | | |
| (Constant) | 1628 | 1,787 | | .911 | .364 |
| X | 079 | .064 | .200 | 1,248 | .215 |
| Z | -.104 | .073 | -.228 | -1,423 | .158 |

It can be seen from the table above that the significant value (sig.) between the independent variables and the residual variance is more than 0.05, there is no symptom of heteroscedasticity.

Table 7. Results of the Regression Model Heteroscedasticity Test 2

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------|-----------------------------|------------|---------------------------|--------|------|
| | B | std. Error | | | |
| (Constant) | 3,248 | 1,538 | | 2.112 | .037 |
| X | -.041 | .033 | -.116 | -1,228 | .222 |

From the table, the significance value (sig.) between the independent variable and the residual variable is more than 0.05, so there are no symptoms of heteroscedasticity.

C. Path Analysis

Table 8. Regression of t-test results (partial test) on the effect of service quality on the decision to choose Islamic banking products

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------|-----------------------------|------------|---------------------------|-------|------|
| | B | std. Error | | | |
| (Constant) | 6,285 | 2,548 | | 2,467 | ,015 |

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| | | | | | |
|------------------------------|------|------|------|-------|------|
| X | ,127 | ,091 | ,127 | 1,399 | ,165 |
| Z | ,833 | ,105 | ,723 | 7,968 | ,000 |
| Dependent Variable: Y | | | | | |

The partial test produces a regression equation; namely, the service satisfaction variable (X) produces a count of 1.399 and a significant value of 0.165. It means that the value of $t_{count} = 1.399 < \text{value of } t_{table} = 1.982$ and a significant value of $0.165 > 0.05$. The beta coefficient value for the service satisfaction variable (X) is 0.127. So that H_0 is accepted and H_a is rejected, service quality (X) has no significant positive effect on the decision to choose Islamic banking products (Y).

Table 9. Results of the t-test (partial test) Regression of the Effect of Service Quality on Public Interest in Choosing Islamic Banking Products

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------------------------|-----------------------------|------------|---------------------------|--------|------|
| | B | std. Error | Betas | | |
| (Constant) | 4,721 | 2,280 | | 2,071 | .041 |
| X | ,699 | .049 | ,806 | 14,281 | ,000 |
| Dependent Variable: Z | | | | | |

The table explains that the service satisfaction variable (X) produces a t count of 14.281 and a significant value of 0.000. It means that the value of $t_{count} = 14.281 \geq \text{value of } t_{table} = 1.982$ and a significant value of $0.000 < 0.05$. The beta coefficient value for the service satisfaction variable (X) is 0.806. So, if H_a is accepted and H_0 is rejected, then service quality has a significant positive effect on public interest.

Table 10. Results of the t-test (partial test) Regression of the Effect of Interest on the Decision to Choose Islamic Banking Products

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|------------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | std. Error | Betas | | |
| (Constant) | 6,285 | 2,548 | | 2,467 | ,015 |
| X | ,127 | ,091 | ,127 | 1,399 | ,165 |
| Z | ,833 | ,105 | ,723 | 7,968 | ,000 |
| Dependent Variable: Y | | | | | |

Based on the results of the partial test, it was found that the community interest variable (Z) produced a t count of 7.968 and a significant value of 0.000. It means that the value of $t_{count} = 7.968 \geq \text{the value of } t_{table} = 1.982$ and a significant value of $0.000 < 0.05$. The beta coefficient value for the community interest variable (Z) is 0.723. So, if H_a is accepted and H_0 is rejected, then public interest (Z) significantly positively affects the decision to choose Islamic banking products (Y).

V. DISCUSSION

Based on the results of an analysis test regarding the effect of service quality on the decision to choose Islamic banking products with the public interest as an intervening variable at Bank Syariah Indonesia KCP Tulungagung using the path analysis method (*path analysis*) states that service quality does not affect the decision to choose Islamic banking products. This is evidenced by

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the analysis using the t-test (partial test), which shows a significant value of 0.165, greater than 0.005. It means that if the quality of service is low, the possibility of choosing a product at an Islamic bank will be less. This study's results align with research conducted by (Lianardi & Chandra, 2019) that service quality is not needed as long as the products offered are complete and the prices are affordable. Thus companies can increase their decision to make transactions at the company. Research conducted by (Majid, 2020) also found that service quality is not a major factor in choosing Islamic banking because, for the community, the quality of service provided by Islamic banking is not much different from conventional banks.

As for the effect of service quality on public interest, the analysis test results show that service quality influences public interest in choosing Islamic banking products. This is evidenced by the results of the t-test (partial test) in the form of a significant number of 0.000 which is less than 0.05. It means that if customer service quality improves, it will affect people's interest in using Islamic banking products. The results of this research are supported by research conducted (Hutagalung, 2014) that there is an influence between service quality and community interest. This is because the quality of service is the foundation for a company or financial institution. Suppose the service is following the customer's expectations, of course. In that case, it will lead to a positive perception of the bank, so that later it will generate interest in the customer. Other research (Wahyuni, 2018) found that service quality affects the public interest. This is because the perception of service quality is defined as a comprehensive assessment of the superiority of service from the products and services provided by Islamic banks. If the perception is positive, the community will be interested in becoming customers of Islamic banks, and vice versa. If the perception is negative from the community, then the community will not be interested.

While the results of the analysis of the influence of public interest on the decision to choose Islamic banking products, the result that public interest influences the decision to choose Islamic banking products. It means that someone interested in an activity will pay attention to the activity consistently with pleasure because it comes from within a person and is based on liking. There is no coercion from other parties to use Islamic banking products. This study's results align with research conducted by (Masykuroh, 2018) that there is an influence between the interest variable on the decision to vote. If interest in the community is high, then it will raise the desire to decide to choose what is of interest.

VI. CONCLUSION

This study concludes that the service quality variable does not affect the decision to choose Islamic banking products. This is because service quality is optional as long as the product is complete and the price is affordable. Thus the company can increase the decision to make transactions at that company. In addition to being caused by the quality of service is not a major factor in choosing Islamic banking because, for the community, the quality of service provided by Islamic banking is similar to conventional banks.

Meanwhile, the service quality variable affects people's interest in Islamic banking products. It shows that the better quality of service provided to customers will affect the public interest in choosing Islamic banking products. Moreover, the public interest variable influences the decision to choose Islamic banking products. Customers interested in Bank Syariah Indonesia KCP Tulungagung will pay attention to the bank with pleasure because it comes from within a person based on liking, and there is no coercion from outsiders to choose Islamic banking products.

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