

Sharia Financing Making Decisions: Evaluation of Service and Regulatory Understanding Factors

Nurliza Lubis^{1*}, Ainul Yusna Harahap², Nasrul Kahfi Lubis³

^{1,2} Universitas Samudra, Langsa, Aceh, Indonesia

^{1*} nurliza@unsam.ac.id, ² ainulyusnaharahap@unsam.ac.id,

³ nasrulkahfi@unsam.ac.id

Abstract— This study aims to evaluate the factors that influence customer decisions in taking sharia financing, especially for customers who use Sharia Financing at Bank Aceh Syariah Kota Langsa Branch. The study population included 153 customers receiving subsidized mortgage housing from Bank Syariah Aceh Kota Langsa. Sampling was carried out using the purposive sampling method using the Slovin formula. Data were collected through the distribution of questionnaires to 60 respondents and analyzed using version 24 of the social science statistics package. This study used quantitative methods with multiple regression analysis. The results showed that service quality has a significant influence on customer decisions in taking Sharia KPR Subsidy financing at Bank Syariah Aceh. In addition, understanding of sharia regulations also has a significant impact on customers' decisions to make Sharia KPR Subsidy financing at Bank Syariah Aceh. The combination of service quality and regulatory understanding has a significant influence on lending decisions at Bank Aceh Syariah. The coefficient of determination test shows that service quality and regulatory understanding simultaneously have an influence of 74% on Sharia mortgage financing decisions, while the remaining 26% are influenced by other factors outside the framework of this study. This research provides a further understanding of the importance of service quality and regulatory understanding in shaping customer decisions related to sharia financing at Bank Aceh.

Keywords: Evaluation of Service, Regulatory Understanding Factors, Sharia Financing Making Decisions

1. INTRODUCTION

Islamic financing is one of the main options for individuals and companies who want to meet their financial needs within a framework that is by the principles of Islamic economics. Adopting Islamic financing involves a complex set of considerations, influenced by various factors related to services, procedures, and regulatory understanding. Financing through Islamic banks is now an increasingly preferred option for homeowners. Moreover Islamic financial knowledge and personal characteristics do influence their intention to adopt Islamic finance [4].

This is reflected in the growth of housing lending by Islamic banks which far exceeds the growth of traditional banks. Based on Bank Indonesia and Financial Services Authority data [7], housing loans reached IDR 39.51 trillion in January 2021. The

Received: 11 December 2023

Reviewed: 23 December 2023

Accepted: 31 December 2023

*Corresponding Author: nurliza@unsam.ac.id

funding came from Book 2 of Islamic banks worth Rp 8.12 trillion and Book 3 worth Rp 31.39 trillion. First-month funding increased by 13.84 percent compared to the same period last year and by 0.55 percent compared to December 2020.

Homeownership is one of the basic needs for every individual and family, representing an important step in the journey of life. In this modern era, home ownership financing has become a common alternative chosen by people to realize the dream of owning their residence. One of the Islamic financial institutions that plays an active role in providing financial support for home ownership financing is Bank Aceh Syariah, with its branch office in Langsa City.

Langsa City, as the center of economic and social activity in the region, is an important witness to the development of increasing housing needs. Along with that, Bank Aceh Syariah Langsa City Branch Office responds to this need by offering homeownership financing products that refer to Sharia principles. Homeownership financing from Bank Aceh Syariah in Langsa City provides financial solutions that are by Islamic values, avoid ribawi transactions, and support the principle of justice. This is in line with the demands of people who are increasingly aware of the importance of living a life by sharia principles.

Several factors can influence customers to decide to take Sharia financing, first of all, service quality is a crucial element in Sharia financing decisions. Good service does not only cover transactional aspects but also involves interaction between the financing provider and the borrower. In this context, the convenience, clarity of information, and responsiveness of Islamic financial institutions can play a significant role in shaping the perceptions and decisions of financing recipients. In addition, a deep understanding of the regulations governing Islamic financing is an important element to ensure that borrowers have an adequate understanding of their rights and obligations.

In this context, evaluation of service factors and understanding of regulations becomes an urgent need. This study aims to dig deeper into how service quality and level of regulatory understanding correlate and interact in shaping Islamic financing decisions. By understanding these complex dynamics, it is hoped that new insights can be found that can help Islamic financial institutions improve their services and meet people's financing needs more effectively.

2. RESEARCH METHODS

This study uses a quantitative approach to analyze the factors that affect the effectiveness of home ownership financing from Bank Aceh Syariah Kota Langsa Branch Office. The method used in data collection was a questionnaire with a Likert scale of 1-7, in which respondents were asked to rate several statements related to their experience in using home ownership financing products from the bank.

a. Questioner Planning:

The questionnaire is carefully designed to cover key aspects related to services, procedures, and regulatory understanding in homeownership financing. The statements in the questionnaire are formulated in such a way that they can be measured on a Likert scale of 1-7, where a value of 1 indicates total disagreement and a value of 7 indicates total agreement.

b. Sample Selection:

Respondents were randomly selected from customers of Bank Aceh Syariah Langsa City Branch Office who had used home ownership financing products. The samples taken cover various walks of life and characteristics that reflect the diversity of home finance service users. To determine the sample, the formula used is the *Slovin*

formula. From the calculation results, it is known that the sample size needed is 60 respondents rounding off the calculation.

c. Data Collection Process:

Questionnaires are distributed to respondents with clear explanations and instructions on how to fill them out. Data collection is carried out systematically to ensure the accuracy and reliability of the results. The selection of the Likert scale gives respondents the flexibility to express their level of agreement or disagreement with more nuance.

d. Data Analysis:

The collected data will then be analyzed using SPSS statistical software version 24. Statistical analysis involves calculating the mean value, standard deviation, and significance test to identify patterns and relationships between the variables measured in the study.

e. Hypotheses:

The hypotheses proposed in this study will be tested using appropriate statistical tests, such as regression tests to identify relationships between certain variables. Regression analysis will help evaluate the extent to which factors such as service, procedures, and regulatory understanding affect customer satisfaction.

f. Conclusion and Interpretation:

The results of the analysis will be used to produce in-depth conclusions and interpretations of the factors that affect the effectiveness of home ownership financing from Bank Aceh Syariah. The practical implications of the findings of this study will be discussed to guide Bank Aceh Syariah in improving its home financing services and products.

This research method is expected to find valuable insights to improve the quality of home ownership financing services from the customer's perspective and make a positive contribution to the understanding of the Islamic financial industry as a whole.

3. DISCUSSION

Multiple linear regression analysis is used to determine the influence of the independent variable. The results of multiple regression analysis are shown in the following table:

Table 1. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	75.665	6.991		10.823	.334
Quality of Service (X1)	1.025	.416	.367	2.464	.017
Regulatory Understanding (X2)	.108	.043	.353	2.509	.015

$$Y = 75,665 + 1,025 X_1 + 0,108 X_2$$

The above equation can be interpreted as follows:

- The constant value is 75.665. This means that when the variable value of service quality and regulatory understanding is zero, the lending decision is 75,665.
- The variable of service quality has a positive effect on trust judgment with a coefficient value of 1.025. This means that for every one-unit increase in the service quality variable, the loan decision also increases by 1,025.

- c. Variations in regulatory understanding positively affect credit decisions with a coefficient value of 0.108. This means that for every one-unit increase in the variable of regulatory understanding, the borrowing decision also increases by 0.108.

Tabel 2. Partial Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	75.665	6.991		10.823	.334
Quality of Service (X1)	1.025	.416	.367	2.464	.017
Regulatory Understanding (X2)	.108	.043	.353	2.509	.015

The benefit quality variable includes an esteem of t sig. 0.017. Since of the esteem of t sig. By $0.017 < 0.05$, it can be expressed that the quality of service encompasses a critical impact on the choice to create subsidized contract financing in Langsa City. At that point, it can be expressed that H1 is acknowledged. This appears that the superior the quality of benefit, the more credit-making choices will be moved forward since, with great benefit quality, clients will feel fulfilled and need to coordinate with the bank. To clients, it'll move forward with Sharia financing making choices.

In Sharia financing making choices the variable of administrative understanding encompasses a t sig esteem. 0.015. This the esteem of t sig. By $0.015 < 0.05$, it can be expressed that administrative understanding incorporates a critical impact on the choice to create subsidized contract advances in Langsa City. At that point, it can be expressed that H2 is acknowledged. This appears that the way to better understand of a customer's control on subsidized contracts, it can impact contract loaning choices at Bank Aceh Syariah.

Table 3. Simultaneous Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	806.337	3	268.779	2.882	.044 ^b
Residual	5223.313	56	93.273		
Total	6029.650	59			

Based on the Table can be seen the esteem of F sig. produced to 0.044. Subsequently the esteem of F sig. < 0.05 ($0.044 < 0.05$), it can be expressed that benefit quality, methods, and administrative understanding at the same time have a noteworthy impact on credit decision-making. At that point it can be expressed that H₃ is acknowledged.

Tabel 4. Adjusted R Square Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.776 ^a	.742	.596	.794

Based on the table, you'll be able to see the Adjusted R Square esteem of 0.742. That is, the factors of Benefit Quality and Administrative Understanding at the same time have a noteworthy impact on Sharia Financing Making Choices by 74%, whereas the remaining 26% are impacted by other factors exterior this inquiry about show.

3.1 Relationship Sharia Financing Making Decisions: Evaluation of Service

Service quality is the value of services provided to customers to influence their decisions regarding subsidized Sharia mortgage financing. From the results of the data analysis, service quality has a positive and significant effect on the decision to use sharia financing on subsidized mortgages with t-sig values determined after conducting t-tests of $0.017 < 0.05$. The results showed that the quality of service has a positive and significant influence. Service quality is measured based on several factors, such as responsiveness, reliability, security, empathy, and good governance. These factors as a whole shape users' perceptions of the services provided by Islamic financial institutions that offer subsidized mortgage financing.

The choice to focus on Sharia financing on subsidized mortgages is a relevant step, considering the growth of the Islamic financial sector and the existence of housing subsidy programs from the government. Sharia financing provides an alternative that is by sharia principles, and interest in this financing can be influenced by various factors, including the quality of service.

The higher the quality of service, the greater the customer's interest in doing business with Bank Aceh Syariah. Research findings in this field show that service quality has a significant influence on customer decisions regarding Islamic financing. The services provided by Bank Aceh Syariah to its customers are very good. This ensures that customers who transact with the bank are satisfied with the services provided and can make credit decisions more easily. Until now, Bank Aceh Syariah continues to improve its services to customers to be satisfied with the services provided and choose long-term transactions.

This research contributes to the literature on the relationship between service quality and the decision to use Islamic financing in subsidized mortgages. The theoretical implication of this finding is that those who provide Islamic financial services need to understand that the quality of service not only affects the general perception of customers but can also influence their decisions in choosing certain financial products. This is also supported by several previous studies that obtained the same test results where the quality of service has a positive and significant effect on the use of Sharia products, one of which is Sharia financing products [5], [9], [11], [12], [15].

In addition, this is also by data from the Financial Services Authority (OJK), financing disbursements from Sharia commercial banks and Sharia business units in Indonesia continue to strengthen. According to OJK data, the total financing value of all types of contracts in Indonesia will reach IDR 507.1 trillion in April 2023, growing 18.5% year-on-year (yoy). Sharia financing itself continues to increase from 2022 to 2023 and will continue to increase. The increase in Sharia financing shows that there is an increased interest and trust in financial products and services that are by sharia principles [6]. Of course, based on these data, it illustrates that Islamic financing is increasingly in demand, this is certainly one of the supporters of the statement that providing good service quality will certainly build customer trust, build a positive image of Islamic banking, and other positive things.

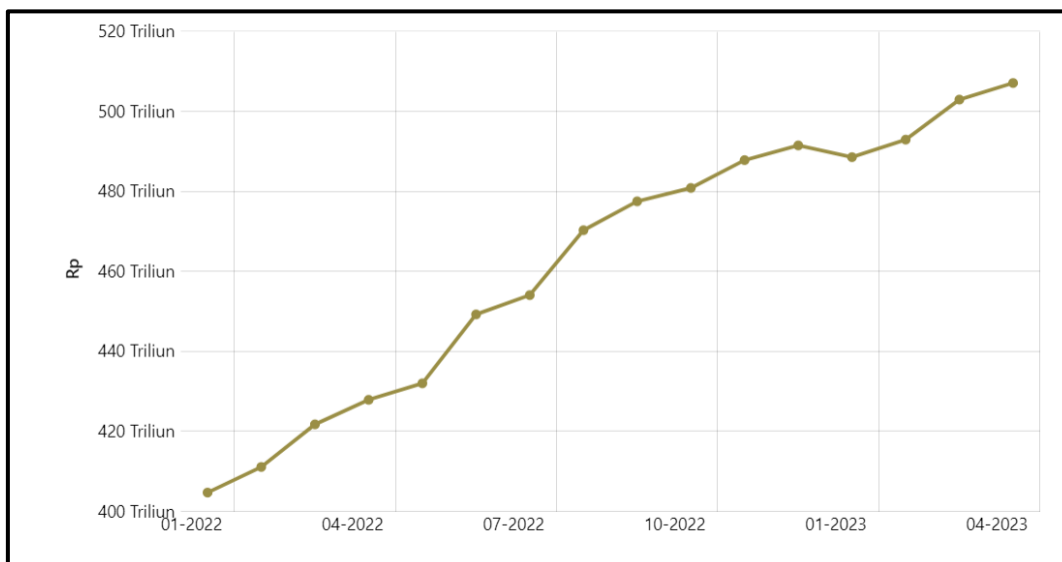


Figure 1. Increasing Sharia Financing 2022-2023 (Source: Databoks)

3.2 Sharia Financing Making Decisions: Regulatory Understanding Factors

Islamic financing is an integral part of the Islamic financial system governed by sharia principles. Regulations in this context are regulations and policies imposed by relevant authorities to regulate and supervise the use of Islamic financing. Regulatory factors have a significant influence on the development and use of sharia financing by Bank Aceh at the national level and Langsa City. In this analysis, we will discuss this regulatory factor in more detail.

From the results of research as many people as many people know that understanding regulations has a significant effect on the decision to provide Islamic loans as many as people, and the results of the t test are used to determine the value of t-sig $0.015 < 0.05$. The results of the field study show that understanding the Regulations has a significant impact on customer decisions regarding sharia financing. A good understanding of clear regulations and rules will ensure that Sharia financing transactions run smoothly. Bank Aceh customers can clearly understand the provisions of Sharia lending, so that customers can easily decide to take advantage of KPR Subsidi at Bank Syariah Aceh.

The regulatory factors themselves are influenced by several factors, if the Regulatory Factors at the National Level are:

- a. Syariah Laws and Regulations: Laws relating to sharia banking and sharia finance at the national level, such as the Syariah Banking Law, provide a legal framework that forms the basis for the operations of Aceh Bank. These regulations cover aspects such as sharia principles, sharia financing, and financial oversight.
- b. Sharia Supervisory Authority: Authorities such as Bank Indonesia as the main regulator of the financial sector, and other sharia supervisory authorities, play a key role in the supervision and operational regulation of Bank Aceh. They set operational standards, issue guidelines, and conduct audits to ensure compliance with sharia principles.
- c. Monetary and Fiscal Policy: Government macroeconomic policies, especially in monetary and fiscal matters, can influence financing conditions and policies. Interest rates, liquidity policy, and fiscal policy have a direct impact on Bank Aceh's operations.

- d. Education and Socialization: Regulatory factors also include government efforts to increase public and business people's understanding of sharia financing. Education and socialization campaigns are conducted to ensure a good understanding of Islamic financing products and services.

Meanwhile, the regulatory factors at the Bank Aceh level at the Langsa city branch office are as follows:

- a. Adaptation of national policy: Bank Aceh Kota Langsa must adapt itself to national regulations that include sharia principles. They need to ensure that their operations are compliant with applicable laws and regulations at the national level.
- b. Local Decrees: The Langsa City Government may have local provisions that affect Bank Aceh's operations in the area. This may include provisions related to licensing, zoning, or taxes that may affect Bank Aceh's finances.
- c. Cooperation with Local Governments: Bank Aceh can take advantage of cooperation with the Langsa City government to support the development of sharia financing. Joint initiatives to promote Islamic financing among the public can be part of a joint strategy.
- d. Education and Community Participation: Langsa City Government can play a role in public education regarding the advantages and benefits of sharia financing. Support from the local government can accelerate the adoption of Islamic financing products and services by the community.

Regulatory factors, both at the national and local levels, have a significant impact on the use of sharia financing by Bank Aceh Kota Langsa. Alignment between national and local regulations, cooperation with local governments, and public education efforts are key in ensuring sustainable development in sharia financing at the city level. Bank Aceh needs to continue to follow regulatory developments and synergize with related parties to achieve success in providing sharia financing products and services. This is in line with some previous research [1], [2], [14]. Overall, the results of the analysis show that through this active participation, the Indonesian government hopes to strengthen Indonesia's image as the global financial center of Shariah and the country's economic position at the international level. Thus, the role of the Indonesian government in the Sharia financial sector is expected to continue to grow, provide greater benefits to Indonesians, and strengthen Indonesia's position at the international level [13].

3.3 Evaluation of Service and Regulatory Understanding Factors for Sharia Financing Making Decisions

In the era of economic globalization and the development of the financial industry, the Islamic banking sector has become an important part of the modern economy. This study aims to analyze the influence of service quality and regulatory understanding on customer decisions in taking sharia financing at Bank Aceh.

Service quality has a central role in building positive relationships between banks and customers. Bank Aceh, as a financial institution that carries sharia principles, is expected to provide quality services to meet the expectations of its customers. In this context, factors such as speed of service, courtesy, and responsiveness in responding to customer needs are key in improving service quality. The relationship with the decision to take sharia financing, namely the better the quality of services provided by Bank Aceh, the more likely customers are to choose sharia financing from the bank. Customer involvement and trust built due to good service quality will have a positive impact on customers' decisions to choose sharia financing products. Service quality is another crucial aspect to satisfy customers of Islamic banks. Quality of services will only be materialized when all the promises made by the bank function accordingly. Therefore,

strategy makers of Islamic banks should assess the customer service quality and satisfaction regularly to improve the overall service experience of customers [3].

Understanding of sharia regulations by customers is a crucial factor in the context of choosing sharia financing products. Bank Aceh as a sharia-based financial institution must ensure that its customers have an adequate understanding of the sharia principles followed by the bank. This understanding covers aspects such as financing structure, profit mechanisms, and legal responsibility. The relationship with the decision to take sharia financing, namely the understanding of sharia regulations by customers contributes significantly to their decision to take sharia financing. Customers who have a good understanding of sharia principles will tend to prefer sharia financing over conventional products. Therefore, a good understanding of sharia regulations can be a key factor in attracting customers to choose sharia financing from Bank Aceh. The rapid growth of Islamic finance reflects both supply-push and demand-pull factors, including strong economic growth in core markets, competitive pressures, regulatory advancements, and facilitative environment provided by governments [7].

The Relationship Between Service Quality and Regulatory Understanding, which is the interrelationship between service quality and regulatory understanding. Good service quality can increase customer understanding of sharia regulations, and conversely, a good understanding of sharia regulations can improve customer perceptions of the quality of services provided by Bank Aceh. A positive interaction between these two variables can create an environment that supports customer decision-making in taking Islamic financing. Hal ini seperti penelitian terdahulu dimana service quality, regulatory understanding, and sharia compliance are important factors that affect customers' decisions to use Islamic banking services [8].

Based on this analysis, it can be concluded that service quality and regulatory understanding have a significant impact on customer decisions in taking sharia financing at Bank Aceh. Therefore, Bank Aceh needs to continuously improve the quality of its services and ensure that customers have a good understanding of sharia regulations to strengthen its position as a sharia financial institution that is trusted and chosen by the public.

4. CONCLUSION

From the analysis that has been done, it can be concluded that service quality and regulatory understanding have a very important role in shaping customer decisions to take sharia financing at Bank Aceh. Good service quality, which includes speed, courtesy, and responsiveness to customer needs, is a key factor in increasing customer trust and engagement. The better the quality of services provided by Bank Aceh, the more likely customers are to choose sharia financing products from the bank.

Understanding sharia regulations has also proven to be an important element in the customer decision-making process. A good understanding of sharia principles, financing structures, and profit mechanisms can provide clarity and confidence to customers. Customers who have a deep understanding of sharia regulations tend to prefer sharia financing as their financial choice. In addition, there is a close relationship between service quality and regulatory understanding. Good service quality can improve customer understanding of sharia regulations, while a good understanding of sharia regulations can strengthen customer perceptions of Bank Aceh's service quality. The positive combination of these two variables creates an environment that supports customer decision making to choose sharia financing from Bank Aceh.

Thus, Bank Aceh needs to continue to maintain and improve the quality of its services and actively educate its customers about sharia regulations. These measures will

help strengthen Bank Aceh's position as a trusted Islamic financial institution, provide satisfaction to customers, and expand market share in the Islamic banking industry.

5. RECOMMENDATIONS

Based on the conclusions above, this research recommends:

- a. **Improved Employee Training and Development:** Bank Aceh needs to focus on training and developing employees in terms of providing high-quality services. This includes improving interpersonal skills, knowledge of Islamic financing products, and the ability to explain aspects of Islamic regulations to customers. Thus, employees will become more effective agents in building positive relationships with customers.
- b. **Strengthening Information Systems and Customer Education:** Bank Aceh can optimize the use of information technology to provide clear and easy-to-understand information about Islamic financing products. A good information system can help customers understand the sharia regulations underlying the product. In addition, intensive education campaigns can be conducted to increase customer understanding of sharia principles, benefits of sharia financing, and policies implemented by Bank Aceh.
- c. **Increased Transparency and Communication:** Bank Aceh needs to ensure transparency in providing information related to sharia financing. Transparent explanations of sharia regulations, financing structures, and bank policies will strengthen customer confidence. In addition, effective communication between banks and customers can provide the clarity needed to understand the Islamic products and services offered.
- d. **Development of Partnership Programs with Educational and Religious Institutions:** Bank Aceh can establish partnerships with educational and religious institutions to integrate sharia understanding from an early age. These programs may involve seminars, training, and other educational activities to increase public understanding of sharia principles. This kind of partnership can also provide benefits in building a positive image of Bank Aceh in the eyes of the public.
- e. **Periodic Monitoring and Evaluation:** Bank Aceh needs to conduct regular monitoring and evaluation of the quality of services provided and the level of customer understanding of sharia regulations. The results of this evaluation can be the basis for continuous improvement in improving the service and education strategies that have been implemented.

By implementing the above suggestions, Bank Aceh can increase the attractiveness of its sharia financing products, strengthen customer relations, and make a positive contribution to the development of the Islamic banking industry as a whole.

REFERENCES

- [1] Abdul, A. R., Mandiri, D. P., Astuti, W., & Arkoyah, S. (2022). Tantangan Perkembangan Perbankan Syariah Di Indonesia. *Jurnal Tabarru': Islamic Banking and Finance*, 5(2), 352-365.
- [2] Abdurrohman, D., Putra, H. M., & Ahyani, H. (2022). Sumber Dan Norma Ekonomi Syariah Dalam Lembaga Keuangan Syariah (LKS) Perbankan Syariah Dan Koperasi Syariah. *Ecobankers: Journal of Economy and Banking*, 3(1), 22-29.
- [3] Ahmed, S., Mohiuddin, M., Rahman, M., Tarique, K. M., & Azim, M. (2022). The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking

- services: mediating role of service quality. *Journal of Islamic Marketing*, 13(9), 1829-1842.
- [4] Al-Harrasi, A. S., Al-Hajri, M., & Al-Saidi, M. (2019). Determinants of the decision to adopt Islamic finance: evidence from Oman. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(2), 214-231.
- [5] Aziz, N., & Hendrastyo, V. S. (2020). Pengaruh kualitas layanan, kepercayaan dan promosi terhadap minat nasabah menabung pada bank syariah cabang Ulak Karang kota Padang. *Jurnal Pundi*, 3(3), 227-234.
- [6] Databoks. (2023). Peningkatan Pembiayaan Syariah April 2022-Januari 2023. <https://databoks.katadata.co.id/search/cse?search=pembiayaan+syariah>.
- [7] International Monetary Fund. (2018). The Core Principles for Islamic Finance Regulations and Assessment Methodology. International Monetary Fund.
- [8] Kurniawan, A., & Sari, D. P. (2022). Factors affecting the decision-making of Indonesian Sharia Banking customers. *Al-Iqtishad: Journal of Islamic Economics*, 14(1), 1-16.
- [9] Lubis, N., & Harahap, A. Y. (2023). Implementasi Akuntansi Murabahah terhadap Pembiayaan Kepemilikan Rumah pada Perbankan Syariah. *Jurnal Penelitian Ekonomi Akuntansi (JENSI)*, 7(2), 348-358.
- [10] Nasfi, N., Rahmad, R., & Sabri, S. (2020). Pengaruh kualitas pelayanan terhadap kepuasan nasabah perbankan syariah. *Ekonomika Syariah: Journal of Economic Studies*, 4(1), 19-38.
- [11] Otoritas Jasa Keuangan. (2022). Statistik Perbankan Syariah 2022 Desember, Jakarta.
- [12] Risal, T., & Alexander, A. (2019). Pengaruh persepsi bagi hasil, promosi dan kualitas pelayanan terhadap minat penggunaan jasa perbankan syariah tabungan mudharabah pada mahasiswa universitas potensi utama. *Jurnal Samudra Ekonomika*, 3(2), 118-130.
- [13] Soumena, F. Y., Anwar, A. I., Arsyad, R., Laming, R. F., & Bahasoan, A. N. (2023). Institutional framework and regulatory challenges in the development of the sharia financial sector in Indonesia: a political economy perspective. *Jurnal Ar-Ribh*, 6(2).
- [14] Zulfikar, Z., Bawono, A. D. B., Mujiyati, M., & Wahyuni, S. (2020). Sharia corporate governance and financial reporting timeliness: Evidence of the implementation of banking regulations in Indonesia. *Banks and Bank Systems*, 15(4), 179.
- [15] Zulkarnain, R., Taufik, H. E. R., & Ramdanyah, A. D. (2020). Pengaruh Kualitas Pelayanan dan Kualitas Produk Terhadap Loyalitas Nasabah dengan Kepuasan Nasabah sebagai Variabel Intervening (Studi Kasus Pada Pt Bank Syariah Mu'amalah Cilegon). *Jurnal Manajemen Dan Bisnis*, 2(01), 87-110.