

## Religiosity and Literacy of Islamic Banks: Analysis Islamic Banks Customers in Jakarta

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### Abstract

The Islamic banking industry began in 1992 since then, the industry has continued to grow and develop. Despite the potential value of Islamic banks, research has yet to identify the decision factors of the customers to choose them. Some of the factors have been investigated includes social factors as one of the variables sought to influence the decision using Islamic banks, and the past study revealed that factor social has an influence on customers' decisions to use Islamic banks. Nevertheless, the social factors are still very broad and based on the data and previous research, there are conflicting results and differences in the results of each previous study that the author has reviewed. Thus, the current study is interested in researching whether factors such as religiosity, reference groups and knowledge about Islamic banks have influence to the customer's decision to use Islamic banking.

**Keywords: Islamic Banking, Reference Group, Religiosity, Knowledge**

### Abstrak

*Keberadaan industri perbankan syariah dimulai pada tahun 1992. Sejak saat itu, industri perbankan syariah terus tumbuh dan berkembang. Meskipun bank syariah memiliki nilai potensial, belum ada penelitian yang mengidentifikasi faktor keputusan pelanggan untuk memilih mereka. Beberapa faktor telah diselidiki termasuk faktor sosial sebagai salah satu variabel untuk mempengaruhi keputusan menggunakan bank syariah, dan studi sebelumnya mengungkapkan bahwa faktor sosial memiliki pengaruh pada keputusan pelanggan untuk menggunakan bank syariah. Namun demikian, faktor sosial masih sangat luas dan berdasarkan data dan penelitian sebelumnya, ada hasil yang bertentangan dan perbedaan dalam hasil setiap studi. Dengan demikian, penelitian ini tertarik untuk meneliti apakah faktor-faktor seperti religiusitas, kelompok referensi dan pengetahuan tentang bank syariah memiliki pengaruh terhadap keputusan pelanggan untuk menggunakan perbankan syariah.*

**Kata Kunci: Bank Syariah, Kelompok Referensi, Religiusitas, Pengetahuan**

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### 1. Introduction

The Islamic banking industry began in 1992 when Bank Muamalat Indonesia was established. Since then, the industry has continued to grow and develop. Total assets recorded in 2017 is Rp. 288,027, Third Party Fund Rp. 238,235, Financing Disbursed amounting to Rp.189,790 (data presented in billions of Rp). Islamic banking market share of national banking currently reaches 5.78% (OJK, 2017). DKI Jakarta has the potential for the development of Islamic banking, considering the total population of DKI Jakarta consists of 10,374,200 inhabitants and 83% of DKI Jakarta residents are Muslim.

The current study is interested in researching whether factors such as religiosity, reference groups and knowledge about Islamic banks influence the customer's decision to use Islamic banking. This research can be used in the future for development Islamic banks going forward.

There have been many empirical studies on this subject by researchers-previous researchers. (Utami, Sangen, and Rachman, 2015; Usman et al., 2017; Syafril, Huda, 2015; Yulianti, 2015, Al-

Hadrami, Hidayat, Al-Sharbiti, 2017) Found that religiosity affects consumer behaviour in using Islamic banks, but several other studies (Amin et al., 2011; Lajuni et al., 2017) found that religiosity did not affect consumer behaviour in using Islamic banks. The discovery indicates insufficient religious factors in explaining behaviour consumers in using Islamic banks (Heiman et al., 2004 in Usman et al., 2017) Research (Amin et al., 2011; Lajuni et al., 2017) includes social factors as one of the variables sought to influence the decision using Islamic banks, and the study revealed that factor social influences customers' decisions to use Islamic banks. The author decided to narrow the variables into groups reference because family and friends are consumer purchasing organizations most important in society (Kotler, 2008 in Saputra and Ghani, 2016). In addition to the researchers above, there are several researchers (Utami, Sangen, and Rachman, 2015; Nisak, Suryadi, and Suryoko, 2012; Mauliddini, 2017) which has results which is the same as (Amin et al., 2011; Lajuni et al., 2017) that is, groups, reference influences the customer's decision to use the

Islamic bank.

Reviewing several related studies, namely (Nasir, Muhklis, Miskarina, 2016; Usman et al., 2016; Islam, Rahman, 2016) from previous research, it was concluded that knowledge of Islamic banks is a determining factor intention to use Islamic banks. (Usman, et al., 2016; Islam, Rahman, 2016) has additional notes that are, if the respondent was given information about the Islamic bank and get the opportunity to use Islamic banks, intentions to use the Islamic banks of their respondents will increase.

Based on the data and previous research, there are differences in the results of each previous study that the author has reviewed. Thus, the study is interested in research on "The Effects of Religiosity, Reference Groups, and knowledge of Islamic Banks regarding the Intention to Use Banks Sharia (Case Study on Muslim Sharia Bank Customers in DKI Jakarta).

## 2. Theoretical Framework and Hypothesis Development

### Consumer Behaviour in Islam

Consumer behaviour in Islam is closely related to ethics, and as a Muslim should have good character. Everyone has their level of fulfilling their desires. For ensuring that every human action does not cross the line, Islam provide a guide and indicator so that humans do not get out of the law Islam (Sharia) (Mustafar and Borhan, 2013). Research on consumer behaviour in Islam has been widely carried out by prior research. In brief, consumerism ethics in Islam is divided into 6 (six) parts, including looking at the priority scale needs, maintain maqasid al-shari'a, obey the halal principles and haram, and Maslahah (Mustafar and Borhan, 2017)

### Islamic Banking Principles

In carrying out its operational activities, Islamic banks are based on Al-Qur'an and Hadith. It has also been explained in the previous discussion that Islamic banks do not use the interest system because the interest determined by the bank is the same as usury nasi'ah, and usury is evident in the Qur'an haram.

Article 2 PBI No.10 / 16 / PBI / 2008 concerning changes to PBI No.9/19 / PBI / 2007 concerning the implementation of sharia principles in the collection activities funds and distribution of funds and Islamic bank services which confirm that:

1. Business activities of raising funds, channelling funds, and services bank services based on sharia principles performed by banks is a banking service.
2. In carrying out banking services through collection activities funds, channelling of

funds, and bank services, banks are required meet the principles of sharia.

3. Fulfillment of sharia principles as referred to in paragraph (2) implemented by fulfilling the necessary provisions of Islamic law between another principle of justice and balance ('*adl wa tawazun*'), benefit (*maslahah*), and universalism (*alamiyah*) and not containing *gharar*, *maysir*, usury, *zalim* and *haram* objects.

### Religiosity

Religiosity is a relationship that belongs to humans (creature) with its creator through the teachings of the religion that has been embedded or internalized in someone and reflected in the attitude and their daily behaviour (Thontowi, 2005). The conclusion from the above theory that religiosity is the internalization of religious teachings. These religious teachings are reflected in daily life and will have an impact on social behaviour that is carried out by that individual. Religiosity or religious value functions to give orientation, motivation, and help humans to know, know, and understand something sacred

### Reference Group

According to Kotler and Armstrong (2011), reference groups are groups that exert influence directly or indirectly to someone's attitude or behaviour. Reference groups can affect new behaviours, and lifestyles confront a person's attitude or behaviour in at least three ways: (1) someone by the group reference; (2) reference groups also influence personal behaviour and concepts someone; and (3) the reference group creates a pressure for follow the habits carried out by the group influences a person's choice of products and brands. It can be concluded that the reference group is the closest people who have a hand in changing one's mindset in addressing a product and ultimately buying or using the product. The mindset changes because a person is faced with a new lifestyle, changes in one's personal concept, and pressure from the group that affects the individual. It was stated that the family had the strongest influence in the reference group, followed by peers. In other words, the family is the most important group in changing an individual's buying mindset. This can be used by sellers to get more markets.

### Knowledge about Islamic banks

The difference between Islamic banks and conventional banks is Islamic bank is not only based on positive law but is based on the Qur'an And Hadith. Islamic bank products are also based on the contracts tailored to the needs of its customers. While knowledge, according to

Notoatmodjo (2010), knowledge is the result of sensing ones someone does to a particular object. Sensing is processed through five human senses which consist of the sense of sight in the form of eyes, hearing in the form of ears, the smell of the nose, taste and touch. Notoatmodjo too argues that the eyes and ears are the most significant contributors' in human knowledge.

In this study, what is meant by knowledge is knowledge about the Islamic Bank. Therefore, if harmonized with the above theory, knowledge about Islamic banks starting from the law, principles, products, etc. is information that individuals get about Islamic banks and use them for interested individuals in choosing Islamic banking services.

### **Prior Research**

This study takes three variables, namely, religiosity, group references, and knowledge about Islamic banks. These variables are the modification of what researchers have read from previous studies. Researchers Take two variables from reasoned action theory, namely religiosity and group reference, and add one variable, namely knowledge about Islamic banks because the authors read several studies that raised knowledge various layers of society towards Islamic banks.

The variable of religiosity is the most discussed in research on Islamic banking because Islamic banking is closely related to usage law derived from the Qur'an and Hadith (Souiden and Rani, 2015) discuss specifically the influence of religiosity represented by the Fear variable, Beliefs, and Religious Involvement. The study concluded that the more someone has a fear of punishment Allah gives, the higher their intention to use Islamic banks is because they know that Islamic banks are free from usury which is where the usury act sinned.

There are several other studies which have the alignment of results with (Souiden and Rani, 2015) namely religiosity is a factor significant towards the intention to use Islamic banks, such as (Utami, Sangen, Rachman, 2015; Usman et al., 2016; Al-Hadrami, Hidayat, Al-Sharbiti, 2017; Reni, Ahmad, 2016). Some researchers concluded that religiosity is not a factor that influences the intention to use Islamic banks such as Amin, et al., (2011); Lajuni et al., (2017); Mbawuni, Nimako, (2017). Mbawuni, Nimako (2017) has special reasons why religiosity does not affect the intention to use Islamic banks, that because they research Ghana Muslim population, there is a minority. Amin et al. (2011) and Lajuni et al. (2017) too, they did research in Malaysia and from the results of their research, religiosity is not a consideration of respondents in using Islamic banks. The author takes the variable religiosity because there are

different conclusions from each study that the author reviewed. Reference groups are also a variable in this study.

Reference groups are also a variable in this study. Author took several previous studies using social influence variables, namely Amin, et al, (2011), Lajuni, et al, (2017), Utami, Sangen, Rachman, (2015), Al-Hadrami, Hidayat, Al-Sharbiti, (2017). All previous studies have the same conclusion that social influence or reference groups have an influence on the intention to use Islamic banks. Author take the social influence variable that the author specifies as a reference group because there is a significant influence in each study that the author reviewed.

The third variable is knowledge about Islamic banks. The authors take these variables are due to the author's knowledge of Islamic banks is essential. Because remembering the different ways of working, the legal basis, return of profits of Islamic banks and conventional banks so it must be known whether the level of knowledge about Islamic banks influences intention using Islamic banks. Reviewing some related research, namely (Nasir, Muhklis, Miskarina, 2016; Usman et al., 2016; Islam, Rahman, 2016) from previous research can be concluded that knowledge of Islamic banks is a determining factor of intention to use Islamic banks. (Usman, et al.,2016; Islam, Rahman, 2016) has an additional note that is, if the respondent has given information about Islamic banks and get the opportunity to using Islamic banks, the intention to use respondents' Islamic banks they will increase.

### **Research Hypothesis**

Based on the above framework, the authors propose a hypothesis which was the initial suspicion of this research. The hypothesis is a conjecture that can be true or false, so the hypothesis can be concluded while, the temporary conclusion will be proven right or wrong depends on the results of research on the factors collected last made conclusions (Sugiyono, 2017).

### **Religiosity Towards Customer Intentions Using Islamic Banks**

Research conducted by (Souiden, Rani, 2015; Utami, Sangen, Rachman, 2015; Usman et al., 2016; Al-Hadrami, Hidayat, Al-Sharbiti, 2017; Reni, Ahmad, 2016) has the conclusion that religiosity is influential significantly to the intention of using Islamic banks. Research (Amin et al.,2011; Lajuni et al., 2017; Mbawuni, Nimako, 2017) has a conclusion that religiosity does not affect the intention to use Islamic banks. The difference in the results of these studies makes the writer want to measure the variable of religiosity towards customer intentions using Islamic banks in

**Table 1. R<sup>2</sup> Test  
Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,714 <sup>a</sup>	,510	,495	2,354

a. Predictors: (Constant), Pengetahuan Tentang Bank syariah, Kelompok Referensi, Religiusitas

DKI Jakarta, Indonesia. Therefore, the authors formulate the first hypothesis viz

H1: Religiosity Factors Have a Positive and Significant Effect on Customer Intentions Using Islamic Banks.

### Reference Group Against Customer Intention Using Islamic Banks

Some previous studies are (Amin et al., 2011; Lajuni et al., 2017; Utami, Sangen, Rachman, 2015; Al-Hadrami, Hidayat, Al-Sharbiti, 2017) have the same conclusion that is social influence or reference groups had a significant influence on the intention to use Islamic banks. Then from that, the authors compile the second hypothesis viz

H2: Reference Group Factors Influence Positive and Significant tTowards Customer Intention Using Islamic banks.

### Knowledge of Islamic banks Against Customer Intention Using Islamic Banks

Based on research Nasir, Muhklis, Miskarina (2016), Usman et al., (2016), Islam, Rahman, (2016) knowledge of Islamic banks is decisive customer intentions to use Islamic banks, given there are different ways employment, legal basis, return of profits of Islamic banks and banks conventional. Therefore, the authors arrange the third hypothesis, viz

H3: Knowledge Factors About Islamic Banks Have Positive Impact Significant Towards Customer Intention Using Islamic banks

### 3. Research Method

This research is a quantitative study with a design cross-sectional. Cross-sectional is a study conducted with collecting data once. The data collection can take periods of several days, weeks, or months aims to answer questions in research (Sekaran and Bougie, 2013).

This research examines the people of DKI Jakarta who have become customers Islamic Bank. The scope of the research itself is limited to the DKI Jakarta area. Available several criteria for respondents in this study include: (1) Muslim; (2) Ages over 17 years; (3) Islamic Bank Customers; and (4) domiciled and/or work and/or study in DKI

Jakarta. This research was conducted in DKI Jakarta and conducted from February 2018 to August 2018. Time Data collection was conducted in July 2018 until August 2018.

Determination of the number of samples in this study using the theory of Roscoe that is, a minimum sample size of 10 times the number of variables studied. Then the number of samples in this study were 40 respondents. Data order researched can be generalized, the researchers set the number of samples added to 150 people with criteria (1) Muslim; (2) Aged over 17 years; (3) Islamic Bank Customers; and (4) domicile and/or work in DKI Jakarta

### 4. The Result, Discussion, and Managerial Implication

#### Hypothesis test

#### R<sup>2</sup> Test (Coefficient of Determination)

The coefficient of determination (R<sup>2</sup>) to measure how far the model's ability to explain the variation of the dependent variable. Alternatively, in other words, show so far where is the relationship between the dependent variable (Y) and the independent variable (X<sub>1,2,3, ...</sub>), or the extent to which the independent variable (X<sub>1,2,3,...</sub>) affects the variable dependent (Y) (Ghozali, 2017). The higher the R<sup>2</sup> higher the level of the relationship of the independent variable to the dependent. The test results R<sup>2</sup> are presented in the table 1.

Based on table 1, we can find out the correlation coefficient (R) of 0.714 which means there is a strong relationship between the independent variables' independent variable because the value of R approaches 1. It shows that the higher the value of the independent variable, the higher the value of the dependent variable. R<sup>2</sup> value equal to 0.510 which means that 51% of the customer intention variable uses the Islamic bank is influenced by variables of religiosity, reference groups, and knowledge concerning Islamic banks, other variables outside regression model influence the remaining 49%. Value adjusted R<sup>2</sup> is how well the independent variable describes the dependent variable, the value of adjusted R<sup>2</sup> by the above table is 0.495. Then it can be concluded that the variables of religiosity, reference groups, and

**Table 2. F-Test ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	553,681	3	184,560	33,302	,000 <sup>b</sup>
	Residual	532,029	96	5,542		
	Total	1085,710	99			

a. Dependent Variable: Intensi Menggunakan Bank Syariah

b. Predictors: (Constant), Pengetahuan Tentang Bank syariah, Kelompok Referensi, Religiusitas

knowledge of Islamic banks can describe the intention variable for using Islamic banks 49.5% and the remaining 50.5% explained or described by other variables outside the regression model.

### F-Test

F test is done to test how far the influence of independent variables ( $X_{1,2,3, \dots}$ ) of the dependent variable (Y) together or simultaneously (Ghozali, 2017). The results of the F test are explained in the table 2.

Table 2 is the result of regression data, it can be seen that the variable independently together or simultaneously have a significant influence on the dependent variable that is marked by a significance level of 0,000 and fulfil the requirement that the value of the F (Significance) test result is smaller than  $\alpha$ , i.e. smaller than 0.05. So, it can be concluded that the variable of religiosity, reference groups, and knowledge about Islamic banks simultaneously significant effect on customer intentions using Islamic banks.

### T-Test

T test results are explained in the following table 3. Based on the results of the partial test processing in table 3, it can be concluded that:

#### 1. The Effect of Religiosity on Customer Intention Using Islamic Banks

Based on the results of partial tests, the variable of religiosity ( $X_r$ ) has a positive effect significant to customer intention variables using Islamic banks (Y) as evidenced by the significance value of 0.000 smaller than  $\alpha$  (0.05), and t-test value indicates the number 0.337. Then it can be concluded that **H1 not rejected** because it is following H1, namely the influential religiosity factor positive and significant towards customer intentions using Islamic banks.

#### 2. The Influence of Reference Groups on Customer Intention Using Islamic Banks

Based on the partial test results, the reference group variable ( $X_{kr}$ ) is a substantial significant positive effect on customer intention variables using Islamic banks (Y) as evidenced by the significance value of 0.019 smaller than  $\alpha$  (0.05), and the test value indicates the number 0.275. Then it can be concluded that **H2 not Rejected** because it corresponds to H2, which is the reference group factors positive and significant effect on customer intentions using the Islamic bank.

#### 3. The Influence of Knowledge About Islamic Banks Against Customer Intention Using Islamic banks

**Table 3. T-Test Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2,842	1,930		1,472	,144
Religiusitas	,337	,091	,307	3,688	,000
<sup>1</sup> Kelompok Referensi	,275	,115	,181	2,384	,019
Pengetahuan Tentang Bank syariah	,578	,102	,448	5,657	,000

a. Dependent Variable: Intensi Menggunakan Bank Syariah

Based on the results of partial tests, knowledge variables about Islamic banks ( $X_p$ ) significantly positive effect on the variable of intentions the customer uses Islamic banks ( $Y$ ) as evidenced by the significance value of 0,000 smaller of  $\alpha$  (0.05) and the t-test value shows the number 0.578. Then it can be withdrawn the conclusion that **H3 is not rejected** because it is following H3, namely Factors Knowledge about Islamic banks has a positive and significant effect on customer intentions to use Islamic banks.

#### 4. Results of Multiple Regression Analysis

From the results of the table above shows the values of each independent variable  $Y$ , so are the constants of the regression equation. Based on the results the table can be arranged in a multiple regression equation in this study:

$$\text{Intention} = 2,842 + 0,337 \text{ religiosity} + 0.275 \text{ reference group} + 0.578 \text{ knowledge about Islamic bank}$$

Based on the function above, it can be interpreted that:

A. Constants: 2,842

If the variables of religiosity, reference groups, and knowledge about Islamic banks have no influence or constant or the same. With 0, the customer's intention to use Islamic banks is experiencing an increase of 2,842 assuming *ceteris paribus*.

B. Religiosity: 0.337

When there is an increase in the variable religiosity by 1 unit, and an increase in the reference group variables and knowledge about Islamic banks, the intention to use Islamic banks will be an increase of 0.337 assuming *ceteris paribus*.

C. Reference Group: 0.275

When there is an increase in the reference group variable by 1 unit, and there was no increase in the variables of religiosity and knowledge about Islamic banks, the intention to use Islamic banks will be an increase of 0.275 assuming *ceteris paribus*.

D. Knowledge about Islamic banks: 0.578

When there is an increase in the variable knowledge about Islamic banks by 1 unit, and there was no increase in the variable religiosity and reference group, then the intention to use Islamic banks will be an increase of 0.578 assuming *ceteris paribus*

#### 5. Conclusion, Suggestion, and Limitations

Based on the research results that have been described, the following are the implications managerial that can be applied to the Islamic banking industry, especially in the regions DKI Jakarta:

1. In this study, it was found that religiosity had a positive effect on customer intentions to use Islamic banks; there are several managerial implications found in the context of religiosity. This research takes respondents from the DKI Jakarta community who are already customers with the aim to find out what are the reasons they use Islamic banks so that the Islamic banking industry knows more about the approach that must be taken. The results of this study indicate that the higher the level of religiosity someone, the intention to use Islamic banks will be higher, accordingly with research (Souiden and Rani, 2015). Someone who has high religiosity, the intention to use the Islamic bank will be too high. When someone is afraid of something haram (interest rate), it will tend to choose the halal (Profit Sharing). This matter impact on the Islamic banking industry, especially the marketing department develop approaches so that the potential of Muslim communities in DKI Jakarta is increasingly many use Islamic banks. The Islamic banking industry can take advantage of the halal side of Islamic banks and use social platform media and emphasize the importance of choosing a free Islamic bank product from the element of interest, according to the normative teachings of Islam (Utami, Sangen, Rachman, 2015)
2. In this study resulted that the reference group is influential positive on the intention of customers to use Islamic banks, especially on their indicator of using Islamic banks as a result of family recommendations. This result is in line with the reference group theory from Kotler (2008) namely, the family is the biggest giver of influence in the organization consumer purchases in the community, and family members represent the main reference group that is the most important in society. Therefore, there are several managerial implications found in the context reference group. From the results of this study indicate that intention someone using an Islamic bank is influenced by people around these individuals (family and friends), this study concludes that the order of the reference group that has the most influence is family, after this are friends and the last relatives who work at Islamic Bank. Therefore, the Islamic banking industry can take advantage of this research provides a reward mechanism for frequent customers conduct transactions, so that the customer can recommend the Islamic bank to its relatives (Utami, Sangen, Rachman, 2015).
3. In this study, it produces that knowledge about Islamic banks positive effect on customer intentions to use Islamic banks, then there are several managerial implications

found in the context knowledge of Islamic banks. The results of the study mentioned that the higher One's knowledge of Islamic banks, the higher the intention customers use Islamic banks. From the results of descriptive analysis of variables knowledge of Islamic banks, it can be concluded that bank customers sharia understands the difference between Islamic banks and conventional banks, differences in interest and profit sharing, and the contracts contained in Islamic banks. Therefore, to attract potential customers in DKI Jakarta, it is necessary held an increase in educational programs or socialization of importance use of sharia principles in the practice of daily life in form seminars, expos, or direct education to the public. Apart from that, it can socialization was carried out in the form of competitions or islamic banking research forums for students or academics to attract potential young customers (Utami, Sangen, Rachman, 2015)

As for the suggestion that can be given to the Islamic banking industry, specifically the DKI Jakarta area and the following researchers are as follows:

#### 1. For the Islamic Banking Industry

Based on the results of the study noted that all variables significant positive effect, and the most influential variable Significant is religiosity and knowledge about Islamic banks. Things It can be a reference that Islamic bank customers use Islamic banks based on halal Islamic banks free from bank interest and customers know the difference between conventional banks and Islamic banks, and the difference between bank interest and profit-sharing. The Islamic banking industry can optimize its potential customers by utilizing social media and advertising on television by emphasizing the halal side of sharia-free banks from bank interest. Islamic banks can also organize education or socialization in the form of seminars, expos, or exhibitions, or inform of corporate social responsibility so that people are more aware of the existence of Islamic banks.

#### 2. For Future researchers

It is recommended to conduct research related to customer intentions to use Islamic banks with different types or designs of research. Do different research using or add other variables related to customer intentions using Islamic banks because this research is only capable describe the intentions of customers using Islamic banks for 49.5% with the existing variables, there are still 50.1% affected by other variables. Enlarge the research sample so that it can produce results that are more specific to the object of research.

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