

## The Influence of Religiosity and Profit Margin on Increasing the Quantity of Customers in Sharia Bank

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### ABSTRACT

This study aims to determine the impact of religiosity and profit margin on the increase in customer quantity in private banks, individually and simultaneously. The research methodology was quantitative, utilizing a sample size of 183 respondents. The research findings, processed using the SPSS program, indicate that customer quantity is indeed influenced by both religiosity and profit margin. The first hypothesis, which aimed to investigate religiosity's impact on customer quantity growth, yielded an R-value of 0.169, indicating a significant result. The second hypothesis, which aimed to examine the effect of profit margin on customer quantity growth, yielded an R-value of 0.184, indicating a significant result. Lastly, the third hypothesis, which aimed to explore the combined influence of religiosity and profit margin on the level of customer quantity growth, yielded an R-value of 0.193, again indicating a significant result.

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## 1. INTRODUCTION

Sharia Bank customers in Indonesia can be divided into two categories. First, customers tend to use Sharia product symbols. This means that religious factors are dominant in influencing attitudes and behavior, these customers are called Religiosity Customers. Second, customers whose consideration is more due to substance, such as service, profit sharing, or other things that are deemed beneficial to the customer. These customers are called profit margin customers. People's decisions to use sharia banking are assumed to be motivated by religious beliefs. The foundation of justice gave birth to the theoretical basis of profit and loss sharing (PLS) with the attribute of profit sharing policy (*mudharabah*). Each party carrying out

economic transactions through Sharia banking accepts the possibility of profit and the risk of loss proportionally. The *falah* orientation moves the direction of sharia business which is not merely profit-oriented, but which benefits society at large. Some Islamic bankers argue that the Islamic banking system may even have a role in maintaining international economic stability (Nigel, 1998).

Until now, classic Islamic banking problems seem to have reached a dead end in solving them, because the impact of the solutions that have been offered cannot yet be felt. Achievements are only limited to providing knowledge but cannot create an objective desire to look at Islamic banks as a medium for intermediating money, therefore a gap arises between desire and understanding. On the other hand, the human resource competency of Sharia banking cannot be said to be sufficient to carry out investments in the expected profit-sharing pattern. The birth of the Sharia economic framework encouraged the emergence of a new mainstream in economic literature, namely the Sharia economic mainstream with the support of Sharia banking institutions. To understand mainstream Islamic economics within the framework of scientific construction and scientific institutions based on academic references, it needs to be developed through various scientific research activities. This thesis research is part of this effort and does not stand on the literature of trust and/or belief.

There are many challenges and problems faced in the development of Sharia banking, especially in Indonesia. The problems that arise include the public's low knowledge of Sharia banking, especially due to the dominance of conventional banking. One of the important factors in studying the development of sharia banks is public knowledge of the existence of sharia banks. Inappropriate public understanding of Sharia bank operational activities. 1) The applicable banking regulations do not fully accommodate Sharia bank operations. 2) The Sharia bank office network is not yet extensive. 3) Human resources who have expertise in Sharia banking are still few.

Islamic banking must face 3 challenges. 1) The first challenge that is before our eyes is whether Islamic banking can play its intermediation function well so that it can immediately move the real sector. 2) The second challenge is whether Sharia banking can develop in its "fertile habitat" (the country with the largest Muslim population in the world) and become a successful example for other countries in developing Sharia banking. 3) The third challenge, in the future sharia banking must be able to become *rahmatan lil alamin*. This means that it is not only beneficial for Muslims but also for all mankind.

The Islamic banking system began in Egypt in the 1960s (Chapra (2000); Humayon & Presley (2001); Gait & Worthington (2003); Qihak & Hesse (2008) as a new offering outside the conventional banking model which had long operated on an interest basis. In Indonesia, its development began in 1992 when Bank Muamalat was founded (UU No.7 of 1992, refined by Law No.10 of 1998, and clarified by Law No.21 of 2008 concerning "Sharia Banking"). Karim (2004) stated that four categories are differentiated based on their intended use, namely: financing using the sale and purchase principle, financing using the rental principle, financing using the profit sharing principle, and financing using the complementary contract principle. Islamic Banks hereinafter referred to as Sharia Banks, are banks that operate without relying on interest. This bank's main business is providing financing and other services in payment traffic and money circulation whose operations are adjusted to the principles of Islamic law

(Antonio, 2007). Islamic banks reject interest as a fee for using money and loans as investment tools (Karim, 2004). Sudarsono explained that a Sharia bank is a financial institution whose main business is providing credit and other services in payment traffic and money circulation which operates by sharia principles (Sudarsono, 2004).

The term Islamic bank is unique to Indonesia and is not found in other countries. In other places, this institution is called "Islamic Bank" (Islamic Bank). In Indonesia, the term Islamic Bank has undergone contextualization so that the name Islamic bank has emerged (Hakim, 2011). This is related to the tradition of upholding sharia as stated in the text of the Jakarta Charter (Karim, 2004). Viewed from the dimensions of statutory regulations, the naming of a Sharia bank is a manifestation of an attitude of adherence to principles, namely that technically, juridically, the law calls banks whose operations are based on Sharia principles, "banks based on the principle of profit sharing (loss and profit sharing). This term was later revised to become "Bank based on Sharia principles". Later this bank was called "Sharia Bank" because it was guided by the provisions of Islamic Sharia (Sjahdeini, 2005).

Sharia banks are profit-sharing banks, so the development of Sharia banks must be dominated by the contribution of profit-sharing products. For this reason, it is necessary to implement an Islamic *mua'malah* approach regarding what pattern of profit-sharing contract is under the culture of the Indonesian people without having to depart from religious texts, so that it will produce new Sharia banking products that are truly under the culture of the Indonesian people (Antonio, 2007). Because based on historical data the Sharia banking system adopted by Indonesia today is the result of the adoption of Sharia banking in Malaysia, it is natural that there is a cultural mismatch, therefore the problem of product development needs to be returned to the universal Islamic *muamalah* concept. Islamic banking has become an alternative financing among banks with conventional systems at the global level (Mansoor & Ishaq, 2008).

Sahlan interprets religiosity as an attitude based on belief in religion (Sahlan, 2012). Religious attitude is a person's condition that encourages them to behave according to their level of religious observance (Jalaluddin, 2010). A person who follows religious orders to carry out God's commands does not expect anything except His pleasure (Iranati, 2017). Furthermore, the better a person's level of religiosity will encourage that person's interest in saving at a Sharia bank, as research results from Herawati, Evinovita, & Sukarna S (2021); Mukti & Octaviani (2019) and Revonnarta & Indrarini (2021).

Departing from the underlying religiosity factor, it cannot be denied that there are Sharia banking customers whose transaction goals are based on the rational side of themselves who think that transacting with Sharia banking in business terms is more profitable and carries less risk than transacting with conventional banking. Moreover, starting from the profit margin of Sharia banking, there are no regulations that limit customers, both Muslim and non-Muslim, from making transactions in Sharia banking.

Several studies that have been carried out include Erol & El-Badour in 1989, as the first researchers on Islamic banking, conducting research in Jordan, that religion is not the main motivation for customers who use Islamic banks (Erol & El-Bdour, 1990). Relatives and neighbors play an important role in customer awareness with Islamic banking knowledge. Erol, Kaynak, and El-Bdour in, that the important factors for customers who choose an Islamic bank

are fast and efficient service, the bank's reputation and image, and confidentiality. According to him, there is no impact of religion on bank selection criteria (Erol & El-Bdour, 1990). In Malaysia, Haron, et al. in 1994 conducted research on 301 Muslims and non-Muslims. According to him, religious motivation is not the main factor for Muslims in choosing an Islamic bank. Both groups see the importance of providing quality services (Haron, 1994).

Omer's research in 1992 on 300 Muslims living in England showed that religious reasons were the main motivation for Muslims in England to choose Islamic financial institutions (Omer, 1992). Meanwhile, Metwally in 1996 researched 385 customers in Kuwait, Saudi Arabia, and Egypt. According to him, the most important factors in determining customers' attitudes toward Islamic banks are religion, comfort, and satisfactory service (Metwally, 1996). Al-Sultan's research in 1999 on 385 respondents in Kuwait showed that adherence to the Islamic religion was the main motivation for making transactions with Islamic banks, even though 52% of respondents preferred to make transactions with conventional banks because of better service (Al-Sultan, 1999). Research in Turkey conducted by Okumus in 2005 saw some respondents agree that religion was the main reason for using Islamic banking products. More than 90% of respondents were satisfied with the services and products offered by Islamic banks (Okumus, 2005). Thus, consideration of religiosity/religious beliefs is the main factor for people to use sharia banking. Observing the two different finding statements between the conclusion that religion is not a determining factor and religion is a determining factor in perceptions and motivations for using Islamic banks, it would be appropriate to carry out further research with a focus on how religiosity influences saving behavior in Islamic banking.

On the other hand, Gerrard and Cunningham 1997 conducted research in Singapore with results showing that religiosity and profitability motivations together were the basis for the Muslim community's attitude towards Islamic banks (Gerrard & Cunningham, 1997). Then, in 2007, Mehboob ul Hassan conducted research with the finding that the strength of the Islamic vision (religiosity) encouraged the public perception that the interest rate on savings was not a problem for the majority of Muslims. They prefer investment returns that are legal or permitted, it doesn't matter how high or low this return is compared to the interest rate or inflation from conventional banks (Mehboob, 2007). Gerrard's research conclusions were also found by Metawa and Almosawi in 1998 who conducted research in Bahrain. The difference lies in that the two motivations do not work together, but religious considerations are the motivation first (Metawa & Almosawi, 1998).

Ismoyo Sejati's research in 2006 showed that the public's view that bank interest is haram or syubhat has a positive and significant effect on the probability of people saving at sharia banks (Sejati, 2006). Hamid and Nordin in 2001, customers' expectations of profits arising from financial transactions are justified by religious norms. Profits that are justified by religious norms are transactions based on a profit sharing ratio (Hamid & Nordin, 2001). Jalaluddin and Metwally's research in 1999 on 385 small companies in Sydney, Australia found that NBH was chosen not for religious reasons, but because of the high loan interest. The case on the island of Java is quite interesting (Jalaluddin & Metwally, 1999). The people of West Java and East Java are classified as Muslim-based areas with a modern and traditional character: religion (religiosity) is not the main motivator for the use of sharia banks (Nakamura, 1982). This phenomenon is at least demonstrated by the research results of Anny Ratnawati, et al, in 2000

and Jazim Hamidi, et al, in 2000 as well. Research by Anny Ratnawati, et al, regarding the potential, preferences & behavior of people in the West Java region concluded that religious considerations (proxied by halal/haram regarding interest) are not an important factor in influencing the tendency to use sharia banking services (Anny, 2000).

Departing from the religiosity and profit margin factors mentioned above, a temporary assumption can be drawn regarding whether these two factors or variables influence the level of development of customer quantity at Sharia Banks.

## 2. METHODS

This research uses quantitative research methods, namely by examining the elements of empirical facts that occur in society based on factual conditions in an objective, value-free manner and the relationships between phenomena that occur in society which are used as material for this research. This method is used based on characteristics adapted to the problem, objectives, and framework of this research, which focuses on a case study in sharia banking associated with good behavior in terms of religiosity customer profit margins, and excellent service which will support the effectiveness of the role of sharia banking (Sugiyono, 2013).

Determining the data source in this research uses two main data sources, namely (Sunyoto, 2011): 1) The primary data source is in the form of case studies both from personal delegations from Sharia banking institutions and from customers regarding their preferences for Sharia banking products. 2) Secondary sources come from two elements, namely elements originating from online references on the internet and elements from books and literature related to the subject matter or core problems in this research.

The types of data used are primary data and secondary data. Primary data collection was carried out through interview techniques with questionnaires, Focus Group Discussions (FGD), and in-depth interviews, especially for economic actors. Meanwhile, secondary data was obtained from various technical services/agencies, banking, BPS, Regional Government, and other institutions to identify potential in terms of economic activities.

Concerning the explanation above, data collection was carried out systematically as follows: a) Objectivity of case studies in the field. B) Positivistic and value-free, namely that there is no biased interest in the results of this research other than scientific research objectives. C) Studying the values of Sharia economic products, especially Sharia banking products, from the arguments and interpretations put forward by delegates from Sharia banking institutions and delegations from some Muslim entrepreneurs. D) Connect these arguments and interpretations with facts in the field. E) Conduct questionnaires with related parties.

This research was conducted involving 183 respondents. Statistical analysis is used to process data which is quantitative data. Therefore, data analysis was carried out by objectively calculating factual data that occurred in the field, namely case studies of customer preferences for Sharia banking products. The data analysis tool used is simple regression.

### 3. FINDINGS AND DISCUSSION

#### FINDINGS

##### Analysis of the Effect of Religiosity on Customer Development Level

The results obtained from the research have to be supported by sufficient data. The research results and the discovery must be the answers, or the research hypothesis stated previously in the introduction part.

The results of data processing using SPSS are as follows:

**Table 1.**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.154 <sup>a</sup>	.024	.018	3.88170

a. Predictors: (Constant), pengaruh profit margin

From the SPSS calculation results, it is known that the influence of the religiosity variable (X1) on the variable level of development of the number of customers (Y) is 0.169, in other words, the contribution of the variable religiosity (X1) to the variable level of development of the number of customers (Y) is 16.9%.

**Table 2.**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.439	1.409		11.671	.000
	pengaruh religiusitas	.170	.074	.169	2.300	.023

a. Dependent Variable: tingkat perkembangan jumlah nasabah

This shows that the contribution of the religiosity variable (X1) to the variable level of development of the number of customers (Y) is low.

##### Analysis of the Effect of Profit Margin on the Development Level of the Number of Customers

The results of data processing using SPSS are as follows:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.518	1.039		16.857	.000
	pengaruh profit margin	.086	.041	.154	2.096	.037

a. Dependent Variable: tingkat perkembangan jumlah nasabah

From the SPSS calculation results, it is known that the influence of the profit margin variable (X2) on the variable level of development of the number of customers (Y) is 0.154, in other words the contribution of the variable profit margin (X2) to the variable level of development of the number of customers (Y) is 15.4 %.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.821	1.486		10.646	.000
	pengaruh religiusitas	.128	.080	.127	1.592	.113
	pengaruh profit margin	.057	.044	.103	1.286	.200

a. Dependent Variable: tingkat perkembangan jumlah nasabah

This shows that the contribution of the profit margin variable to the variable level of development of the number of customers is low.

### The Influence of Religiosity and Profit Margin on the Development Level Variable in the Number of Customers

The results obtained from the research have to be supported by sufficient data. The research results and the discovery must be the answers, or the research hypothesis stated previously in the introduction part.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.821	1.486		10.646	.000
	pengaruh religiusitas	.128	.080	.127	1.592	.113
	pengaruh profit margin	.057	.044	.103	1.286	.200

a. Dependent Variable: tingkat perkembangan jumlah nasabah

From the SPSS calculation results, it is known that the influence of the religiosity variable (X1) and the profit margin variable (X2) on the variable level of development of the number of customers (Y) is 0.193, in other words the contribution of the religiosity variable (X1) and the profit margin variable (X2) to the variable the growth rate of the number of customers (Y) is 19.3%,

The quality test is a test carried out on the quality hypothesis developed in the regression equation. This test is carried out on the regression coefficient which is actually a reference for the quality coefficient being tested. This is done to determine the magnitude of the influence of each independent (partial) variable on the dependent variable. This test can be seen in the Coefficient table.

**Table 6.**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.169 <sup>a</sup>	.028	.023	3.87235

a. Predictors: (Constant), pengaruh religiusitas

Based on this description, the variable influence of religiosity and the influence of profit margin have an influence on poverty alleviation. In the table above the significance value is 0.000. Because the significance value is <0.05, it can be concluded that all independent variables (the influence of religiosity and the influence of profit margin) each have a positive influence on the level of development of the number of customers.

The Anova test is useful for seeing the actual variance caused by regression and the variance caused by residuals. This can be analyzed using the Anova F test. The results of the F Anova test are presented in the table below:

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.193 <sup>a</sup>	.037	.027	3.86536

a. Predictors: (Constant), pengaruh profit margin, pengaruh religiusitas

In the table above, it can be seen that the calculated F value obtained is 3.483 with a significant value of 0.033. Because the significance value is <0.05, it can be concluded that all independent variables (the influence of religiosity and the influence of profit margin) together have a positive influence on the level of development of the number of customers.

Based on the description above, do religiosity and profit margins have an influence on increasing the number of customers.

Based on feasibility testing with the F test, it shows that all independent variables, namely religiosity and profit margin, are suitable to explain the dependent variable, namely the level of development of the number of customers. Meanwhile, the goodness of fit test observed through the Adjusted R Square value obtained a value of 0.027, meaning that the two independent variables (the influence of religiosity and the influence of profit margin) were able to explain 2.7% of the variation that occurred in the level of development of the number of customers. Meanwhile, other variations are explained by other variables not included in this research model. The causality hypothesis developed in this research has been tested using significance values where the test results show that the three hypotheses tested in this research can be accepted statistically.

## DISCUSSION

### The Influence of Religiosity on the Development of the Number of Customers

The first hypothesis was carried out to test the influence of religiosity on the level of development of the number of customers. The results of hypothesis testing on the variable influence of religiosity on the level of development of the number of customers show that religiosity has a positive and significant effect on the development of the number of customers. This means that the higher the level of religiosity, the higher the increase in the number of customers. The level of religiosity, is measured using 6 indicators, while the increase in the number of customers is measured using 6 indicators, each of which is an important indicator that supports the other.



Based on the results of causality testing between the religiosity variable and the level of development of the number of customers, a significance value of 0.000 was obtained. Because the resulting significance value is less than  $<0.05$ , the first hypothesis testing states that "the higher the level of religiosity, the higher the increase in the number of customers". Meanwhile, the influence of religiosity on the level of development of the number of customers can be seen from the calculated R of 0.169. In other words, the contribution of the influence of religiosity to the increase in the number of customers is 16.9%. This shows that the contribution of religiosity to increasing the development of the number of customers is quite significant.

### **The Influence of Profit Margin on the Development of the Number of Customers**

The second hypothesis was carried out to test the effect of profit margin on increasing the development of the number of customers. The results of hypothesis testing on the variable profit margin and growth in the number of customers show that profit margin has a positive and significant effect on the development of the number of customers. This means that the higher the profit margin, the higher the increase in the number of customers. The profit margin, is measured using 8 indicators, while the development of the number of customers is measured using 6 indicators, each of which is an important indicator in supporting the other.

Based on the results of causality testing between the profit margin variable and the development of the number of customers, a significance value of 0.000 was obtained. Because the resulting significance value is less than  $<0.05$ , the first hypothesis testing states that "The higher the profit margin, the higher the growth in the number of customers". Meanwhile, the influence of profit margin on the development of the number of customers can be seen from the calculated R of 0.154. In other words, the profit margin contribution to the development of the number of customers is 15.4%. This shows that the contribution of profit margin to the development of the number of customers is quite significant.

### **The Influence of Religiosity and Profit Margin on the Development of the Number of Customers**

The third hypothesis was carried out to test the influence of religiosity and the influence of profit margin on the level of development of the number of customers. The results of hypothesis testing on the variable level of development of the number of customers, level of religiosity and profit margin show that the influence of religiosity and the influence of profit margin have a positive and significant effect on the level of development of the number of customers. This means that the higher the level of religiosity and profit margin, the higher the level of growth in the number of customers.

Based on the results of causality testing between the influence of religiosity and the influence of profit margin on the level of development of the number of customers, a significance value of 0.000 was obtained. Because the resulting significance value is less than  $<0.05$ , the first hypothesis testing states that "the level of religiosity and profit margin is the higher the growth in the number of customers". Meanwhile, the influence of religiosity and profit margin on the development of the number of customers can be seen from the calculated R of 0.193. In other words, the contribution of religiosity and profit margin to the development of the number of customers is 19.3%. This shows that the contribution of religiosity and profit margin to the development of the number of customers is quite significant.

#### 4. CONCLUSION

This research departs from the formulated research problem, namely regarding the level of development of the number of customers using the religiosity variable and the profit margin variable. Therefore, conclusions are presented to answer the proposed research problem. First, the influence of religiosity has a low effect of 0.169 or an effect of 16.9% on the level of development of the number of customers, so that the level of development of the number of customers does not only depend on the religiosity variable alone, but there are many other variables that can influence the level of development of the number of customers. Second, the influence of profit margin has a low effect of 0.154 or an effect of 15.4% on the level of development of the number of customers, so that the level of development of the number of customers does not only depend on this variable, but there are many other variables that can influence the level of development of the number of customers. Third, the influence of religiosity and the influence of profit margin together have a positive and significant effect. Because the significant value is smaller than 0.005, the following regression equation is obtained:  $Y = 15.821 + 0.128 X_1 + 0.057 X_2$ . This equation can be stated that the influence of religiosity and the influence of profit margin are one point, then these changes will be related to the level of development of the number of customers, namely 0.128 and 0.128 from the initial position of 15,821, so that the level of development of the number of customers can be done with the influence of religiosity and optimizing the influence of profit margin together.

Meanwhile, the goodness of fit test observed through the Adjusted R Square value obtained a value of 0.027, which means that the two independent variables (the influence of religiosity and the influence of profit margin) were able to explain 2.7% of the variation that occurred in the level of development of the number of customers. Meanwhile, other variations are explained by other variables not included in this model. This means that the religiosity variable is not the only approach to the level of development of the number of customers. In order to achieve effective and sustainable results, this strategy needs to be combined with other approaches, namely by optimizing the influence of profit margins and other approaches that can influence the level of development of the number of customers. Based on the influence and relationship that exists between the influence of religiosity and the influence of profit margin on the level of development of the number of customers which is quite significant, the level of development of the number of customers can be done by emphasizing the religiosity factor and optimizing the profit margin factor. The increasing emphasis on the religiosity factor and the optimization of the profit margin factor will be interrelated and influence each other and the level of growth in the number of customers can be increased. And based on the data obtained, the influence of religiosity and the influence of profit margin on the level of development of the number of customers is quite significant. The level of development of the number of customers also influences other factors that cannot be ignored.

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