

The Influence of Knowledge, Perception, Promotion and Religiosity of the Community on Interest in Becoming Sharia Bank Customers

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Abstract

Sharia banks are financial institutions that are operationally different from conventional banks. People understand conventional banks better than Sharia banks. This research aims to determine the influence of knowledge, perception, promotion and community religiosity on interest in becoming Sharia bank customers in the people of Purwokerto City, Banyumas Regency. This research uses a quantitative method by determining the sample using a simple random sampling technique with a total of 400 respondents. The data for this research is regarded as primary data. The data collection method was carried out using a questionnaire. The data was analyzed using multiple linear regression analysis. This research variable consists of independent variables which include knowledge, perception, promotion and religiosity, as well as a dependent variable regarding people's interest in becoming Sharia bank customers. Partially, the variables knowledge, perception, promotion and religiosity have a significant positive effect on people's interest in becoming Sharia bank customers. Then simultaneously the variables of knowledge, perception, promotion and religiosity influence the interest of the people of Purwokerto City to become Sharia bank customers.

Keywords: *sharia banks, customer interest, conventional banks, financial institutions*

INTRODUCTION

In this era of increasingly advanced globalization, public demand for fulfillment of needs regarding financial institution services is urgently needed. Basically, a financial institution is needed for savings, investment and financing for retail customers. Economic development among the community is increasingly advanced, which is characterized by the increasing number of financial institutions that make it easier for people to easily choose a financial institution (Akbar, 2021). Financial institutions can be defined as a business entity, the main assets are in the form of financial assets and claims which can be in the form of

stocks, bonds and loans, rather than in the form of real activities such as buildings, equipment and raw materials (Harahap & Saraswati, 2020).

According to Law Number 7 of 1992 concerning Banking as amended by Law Number 10 of 1998 the definition of bank is as follows, Bank is a business entity collecting funds from the public in the form of deposits and distributing them to the public in the form of credit and or other forms in order to improve the standard of living of many people. Hence banks can be regarded as financial intermediary for people. Sharia banks in Indonesia appeared for the first time in 1992, namely with the establishment of Bank Muamalat Indonesia (BMI). The establishment of this institution was initiated by the Indonesian Ulema Council (MUI) and the government. After the establishment of Bank Muamalat in Indonesia which was followed by the establishment of other BPRS and the proof that Islamic banking was not affected and the monetary crisis in 1998 was finally followed by the establishment of general banks to build sharia-based banking. The normative foundation that straightforwardly regulates Islamic banking is Law No. 21 of 2008 concerning Sharia Banking. This law is already an overall regulation containing the system and operations of Islamic banking independently, meaning that Islamic and conventional banking regulations are regulated in separate laws (Maesaroh, 2010).

The role of Islamic banks or Sharia banks as financial institutions is similar to ordinary banks, namely as financial intermediaries. Strategic steps that can be taken by Islamic banks in Indonesia to improve their performance in the global economy, one of which is by improving the financial performance of Islamic banks in the country. The improvement in financial performance has a significant impact on the bank's efforts to maintain the trust of depositors to continue using bank services. The ability of Islamic banks to manage their funds is the main principle that must be developed by Islamic banks in improving financial performance at Islamic banks (Rouetbi et al., 2023). The development of the Islamic banking system in Indonesia is carried out within the framework of the dual banking system or dual banking system within the framework of the Indonesian Banking Architecture (API), to present an increasingly complete alternative banking service to the Indonesian people. The characteristics of the Islamic banking system that operate based on the profit-sharing principle provide an alternative banking system that is mutually beneficial for the public and banks, as well as highlighting aspects of fairness in transactions, ethical investment, promoting the values of togetherness and brotherhood in production, and avoiding speculative activities in financial transactions. By providing a variety of banking products and services with more varied financial schemes, Islamic banking is a credible alternative banking system that can be enjoyed by all groups of Indonesian society without exception (Helliari et al., 2022).

As a country with the largest Muslim population, Indonesia should be a pioneer and mecca for the development of Islamic finance in the world. This is not an impossible dream because Indonesia's potential to become a global player in Islamic finance is very large (Jan et al., 2023). National Central Statistics Agency reported that the nominal growth percentage of national Islamic banking financing reached IDR 462.34 trillion by the end of the second quarter of 2022. The quarter-to-quarter (QTQ) growth reached 6.43% from Rp 434.39 trillion in the previous quarter. In addition, from assets, the growth of Islamic banks is also greater than the growth of the national banking industry or conventional banking. Banking in its role as a raiser and distributor of funds helps increase investment and economic growth. Of the position? of Rupiah and foreign currency loans provided by commercial banks and rural banks in Banyumas Regency amounting to 20,736 billion-rupiah, 67.87 percent (Rp 14,074

billion) is for business funding. Where the largest percentage of loan funds is used in the wholesale and retail trade sector, car and motorcycle repair (47.06%), and the processing industry (26.84%). There are 555 units of cooperatives in Banyumas Regency in 2022, while only 297 units are active. East Purwokerto District has the largest active cooperative existence rate of 18.86 percent (56 units). Information on inflation is a measure of economic stability. The annual inflation rate of Purwokerto City in 2022 is 6.49 percent, an increase compared to 2021 (2.18%).

As human life progresses and develops, economic demands also escalate. Islamic banks in Indonesia should have significant growth and development prospects, akin to conventional banks, given that the majority of Indonesia's population adheres to Islam. According to the National Central Bureau of Statistics, the population of Indonesia was 272.23 million people in the year 2022. Out of this total, 237.53 million people (86.9%) were Muslims. However, only a small portion of the Muslim population utilizes Islamic banks. In Indonesia, there are numerous conventional and Islamic banks, but the growth of conventional banks is more compelling than that of Islamic banks. This is attributed to the preference of the populace for conventional banks over Islamic banks. The public's understanding of Islamic banking products and systems in Indonesia remains quite limited. Limited public awareness of Islamic banking in Indonesia is a serious issue that requires attention. Despite the rapid development of Islamic banking, many individuals still do not comprehend its concepts and benefits. Key contributing factors include a lack of education, insufficient information, and a lack of transparency. Improving this understanding is crucial not only financially but also socially and culturally. Efforts such as education campaigns, seminars, and training programs are needed from the government, Islamic financial institutions, and the banking community to enhance Islamic financial literacy and support inclusive economic growth in Indonesia.

Purwokerto City has several Islamic banks, such as Bank Syariah Indonesia, Bank Mega Syariah, Bank Jateng Syariah, Bank Muamalat and Bank BTN Syariah. Bank Syariah Indonesia was established in Purwokerto since 2020, this sharia bank is a combination of Bank BNI Syariah, Bank Mandiri Syariah and Bank BRI Syariah. There is also Bank Mega Syariah, at the beginning of its establishment named Bank Tugu. Bank Mega Syariah operated in Purwokerto in 2014 until now. Furthermore, Bank Jateng Syariah has been in Purwokerto since 2008. Then Bank Muamalat which is the first Islamic Bank in Indonesia is operating in Purwokerto in 1991. Then Bank BTN Syariah which was opened in 2018 centered on KC Tegal. Indonesian.

Table 1.1 Customer Distribution based on Gender

Purwokerto City (within sub-district)	Gender		Sum
	Man	Woman	
South Purwokerto	36.198	36.410	72.608
West Purwokerto	26.263	26.761	53.024
East Purwokerto	27.022	27.793	54.815
North Purwokerto	24.492	25.296	49.788
Sum	113.975	116.260	230.235

There are four sub-districts in the Purwokerto region, namely East, South, North, and West Purwokerto Districts. In Purwokerto there are conventional banks and Islamic banks whose numbers have a comparison.

Table 1.2 Number of Conventional Bank Offices by Bank Group and Office Type in Banyumas Regency, 2021-2022

Conventional Banks	Head Office		Branch Office		Sub-Branch Office		Cash Office	
	2021	2022	2021	2022	2021	2022	2021	2022
Bank Persero	-	-	5	5	124	79	-	-
Regional Development Bank	-	-	1	1	21	5	-	-
Private Banks	-	-	17	17	8	5	-	-
Foreign Banks	-	-	-	-	-	-	-	-
Amount/Total	-	-	23	23	153	79	-	-

Source: Own Data Research (BPS Banyumas Regency 2023)

Table 1.3. Number of Sharia Commercial Bank Offices by Bank Group and Office Type in Banyumas Regency, 2021-2022

Sharia Commercial Bank	Head Office		Branch Office		Sub-Branch Office		Cash Office	
	2021	2022	2021	2022	2021	2022	2021	2022
Sharia Commercial Bank	-	-	6	4	3	5	-	-
BUS-BPD	-	-	1	1	-	-	1	1
Jumlah/Total	-	-	7	5	3	5	1	1

Source: Own Data Research (BPS Banyumas Regency 2023)

The number of bank offices in Banyumas Regency between conventional commercial banks and Islamic commercial banks is still much different. Conventional commercial banks have been established earlier than Islamic commercial banks. Competition occurs between banks in the form of fighting for productive resources such as sources of income; deposits, savings, and lending, competition can also take the form of new types of services and products supported by technological developments. The next competition between conventional banks is in determining prices, advertising, and product development. The differences known by the public who use bank services are still limited, namely about interest and profit sharing. Considering that Islamic banking has only been developed, the problem faced is that the ratio of operational costs must be greater than conventional banks that have already developed. In determining bank service rates, of course, Islamic banking cannot be separated from conventional bank rates, because depositors and debtors will increase the results or costs in using the services of the two banks.

Islamic banks in Purwokerto are still rarely found and there are still many people who do not know about Islamic banks. This can influence the public towards interest in becoming customers of Islamic banks in Purwokerto City. The first is public knowledge about Islamic banks, in this case, knowledge affects the interest in becoming customers of Islamic banks as because each individual has different knowledge so that the attractiveness possessed is different because of knowledge. Then the perception, this perception affects the public's interest in becoming Islamic bank customers because when the public has a more view of Islamic banks, it will be one of the factors that influence public interest in becoming Islamic bank customers. Then the promotion carried out by Islamic banks, how Islamic bank institutions promote the dissemination of Islamic banks through social media and direct

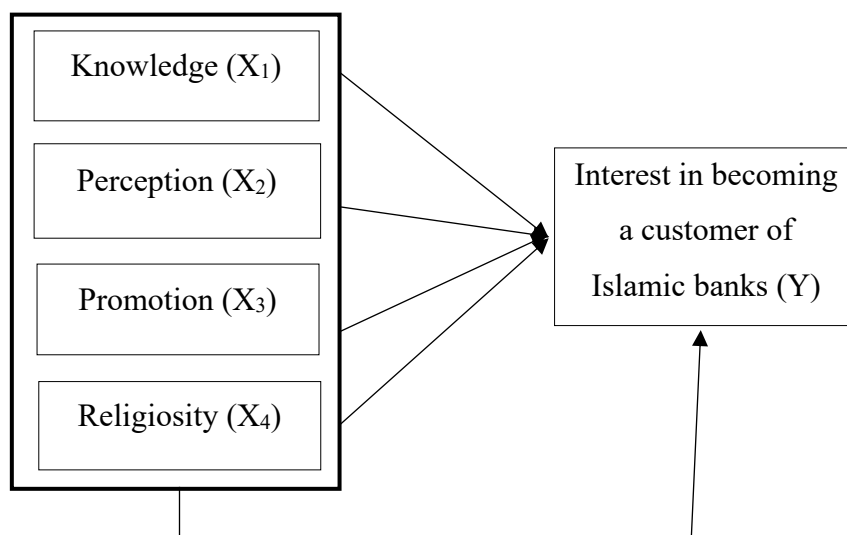
marketing. This can affect the public's interest in becoming Islamic bank customers, because the promotion will be the main attraction when they already know and understand what Islamic banks are. Community religiosity also affects interest in becoming customers of Islamic banks, when individuals have a high level of religiosity, when they know the existence of Islamic banks will be interested because Islamic banks have used a sharia system that is in accordance with Islamic teachings (Tegambwage & Kasoga, 2023). So that public interest in becoming customers of Islamic banks can be influenced by several factors above from knowledge, perception, promotion and religiosity of the community. The more religious people become, the more tendency of utilizing Islamic banks as Islamic banks avoid riba and gharar. Involving in any ribawi transactions is considered great sin in Islam.

As a business that attaches itself to religious laws, Islamic banks give a strong impression that they are entities that make religion the main motivator in running their business, therefore religious motives as a perception inherent in society can also be a trigger for whether someone will choose an Islamic bank or not. Islamic bank is a financial institution that is operationally different from conventional banks. In Purwokerto City, Islamic banks are banks that are still poorly known by the public because there are only a few Islamic banks in Purwokerto and then new Islamic banks were established and with a small number of Islamic banks than conventional banks. As a newcomer, the concept of Islamic banks is experiencing a difficult situation because people are familiar with conventional banks so that not many people understand about Islamic banks. Therefore, the research aims to find the influence of knowledge, perception, promotion and community religiosity on interest in becoming sharia bank customers in the people of Purwokerto City, Banyumas Regency.

METHOD

This study used quantitative method with multiple linear analysis. Sampling using random sampling is taking from the population randomly (Cresswell, 2012; Stephen Gorard, 2001). The number of samples in this study amounted to 400 respondents, the results of which were calculated from the calculation of the slovin formula. This research was conducted between May-June 2023 by distribution of the google form link through social media. There are four independent variables, namely the variables of knowledge, perception, promotion and religiosity and the dependent variable, namely the variable of public interest (Chernykh et al., 2023). Quantitative data analysis using multiple linear regression.

Research Framework



RESULTS AND DISCUSSION

Here are the results of a regression analysis on four dimensions, which include knowledge, perception, promotion, and religiosity. These results can offer valuable insights into the relationships among these variables within the context of this research.

Table 2.1 Multiple Linear Regression Analysis

Coefficients ^a						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.815	1.212		.672	.502
	Knowledge (X1)	.269	.056	.243	4.811	.000
	Perception (X2)	.332	.056	.298	5.926	.000
	Promotion (X3)	.117	.048	.108	2.418	.016
	Religiosity (X4)	.157	.048	.148	3.243	.001

a. Dependent Variable: Public Interest in Becoming Sharia Bank Customers (Y)

From Table 1.1 obtained the following regression values:

$$Y = 0.815 + 0.269X_1 + 0.332X_2 + 0.117X_3 + 0.157X_4$$

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$$Y = 0.815 + 0.269X_1 + 0.332X_2 + 0.117X_3 + 0.157X_4$$

Based on the regression equation above, the following explanation can be obtained: a = constant = 0.815 shows that if the variables of knowledge, perception, promotion and religiosity have a constant value, then the variable of interest in becoming a customer will be 0.815. $b_1 = 0.269$ means that knowledge has a positive influence on the interest of the people of Purwokerto City to become customers of Islamic banks. If public knowledge about Islamic banks is getting higher, public interest in becoming customers of Islamic banks will be even greater. $b_2 = 0.332$ means that perception has a positive influence on the interest of the people of Purwokerto City to become customers of Islamic banks. If the higher the promotion carried out by Islamic banks and advertising Islamic banks, the perception of Islamic banks will increase. $b_3 = 0.117$ means that the promotion has a positive influence on the interest of the people of Purwokerto City to become customers of Islamic banks. If the promotion carried out increasingly attracts the public, the public will be interested in Islamic banks and become customers of Islamic banks. $b_4 = 0.157$ means that religiosity has a positive influence on the interest of the people of Purwokerto City to become customers of Islamic banks. If the higher one's religious knowledge, one's religiosity will be attracted to Islamic banks and become customers of Islamic banks.

The t-test analysis results for the four dimensions—knowledge, perception, promotion, and religiosity—provide valuable insights into the interrelationships among these dimensions within the context of a specific research or study. Below is a detailed elaboration on the results of the t-test analysis for each dimension:

Table 2.2 Test T

Coefficients ^a						
Type		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.815	1.212		.672	.502
	Knowledge (X1)	.269	.056	.243	4.811	.000
	Perception (X2)	.332	.056	.298	5.926	.000
	Promotion (X3)	.117	.048	.108	2.418	.016
	Religiosity (X4)	.157	.048	.148	3.243	.001
a. Dependent Variable: Public Interest in Becoming Sharia Bank Customers (Y)						

The t test above is performed to partially examine the effect of the independent variable on the dependent variable. Based on Table 2.2 above, it can be seen that the variables of knowledge, perception, promotion and religiosity have a positive and significant effect on public interest in becoming customers of Islamic banks.

Table 2.3 Test F

ANOVA ^a						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1673.363	4	418.341	64.152	.000 ^b
	Residuals	2575.827	395	6.521		
	Total	4249.190	399			
a. Dependent Variable: Public Interest in Becoming Sharia Bank Customers (Y)						
b. Predictors: (Constant), Religiosity (X4), Promotion (X3), Perception (X2), Knowledge (X1)						

This table Indicates that the level of significance obtained is $0.000 < 0.05$ so that H_0 is rejected. So, it can be concluded that knowledge, perception, promotion and religiosity simultaneously affect the interest of the public to become customers of Islamic banks.

Table 2.4 Coefficient of Determination R²

Model Summary				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.628 ^a	.394	.388	2.55364
a. Predictors: (Constant), Religiosity (X4), Promotion (X3), Perception (X2), Knowledge (X1)				

This table Indicates that the Adjusted R square value is 0.388 or 38%. This shows that knowledge, perception, promotion, and religiosity affect public interest in becoming Islamic bank customers by 38%. Then the remaining 62% was influenced by other factors that were not studied in this study.

The results showed that knowledge (X_1) had a significant positive effect on public interest in becoming Islamic bank customers (Y). That is, with the knowledge of Islamic banks, interest in becoming customers of Islamic banks is increasing. From the results of the t test, namely $t_{\text{calculate}}$ the knowledge variable of 4.811 and t_{table} of 1.965. Therefore, $t_{\text{count}} > t_{\text{table}}$ (4,811 > 1,965) then H_0 is accepted, which means knowledge affects public interest in becoming Islamic bank customers. The knowledge variable (X_1) has $t_{\text{count}} = 4.811$ and a signification value of $0.000 < 0.05$ then H_0 is rejected and H_1 is accepted. This means that there is a significant influence between knowledge on public interest in becoming customers of Islamic banks. This is in line with the results of research conducted by (Adalessossi, 2023) showing that knowledge has a significant positive effect on public interest in becoming Islamic bank customers.

The results showed that perception (X_2) had a significant positive effect on public interest in becoming Islamic bank customers (Y). If the higher the promotion carried out by Sharia banks and advertising Islamic banks, the perception of Islamic banks is wider. The result of the perceptual t test had the highest result of 5.926. The result t_{count} the perception variable is 5.926 and t_{table} is 1.965. Therefore $t_{\text{count}} > t_{\text{table}}$ (5.926 > 1.965) then H_0 is accepted, which means that perception affects public interest in becoming Islamic bank customers. The perceptual variable (X_2) has $t_{\text{count}} = 5.926$ and a signification value of $0.000 < 0.05$ then H_0 is rejected and H_1 is accepted. If the higher the promotion carried out by Islamic banks and advertising Islamic banks, the perception of Islamic banks is wider. This is in line with research according to (Kontot et al., 2016) that presented the perception of a positive influence on the decision to choose a Sharia bank.

The results showed that promotion (X_3) had a significant positive effect on public interest in becoming Islamic bank customers (Y). That is, with the promotion of Islamic banks, interest in becoming customers of Islamic banks is increasing. From the results of the t test, namely $t_{\text{calculate}}$ the variable promosi of 2.418 and t_{table} of 1.965. Therefore $t_{\text{calculate}} > t_{\text{table}}$ (2.418 > 1.965) then H_0 is accepted, which means promosi affects public interest in becoming customers of Islamic banks. The variable promosi (X_3) has $t_{\text{count}} = 2.418$ and a signification value of $0.016 < 0.05$ then H_0 is rejected and H_1 is accepted. If the promotion carried out is more attractive to the community, the public will be interested in Islamic banks and become customers of Islamic banks. This is in line with research conducted by (Argimon et al., 2023) shows that promotion and knowledge together affect interest in using Bank Syariah Indonesia.

The results showed that religiosity (X_4) had a significant positive effect on public interest in becoming customers of Islamic banks (Y). If the higher one's religious knowledge, one's religiosity will be attracted to Islamic banks and become customers of Islamic banks. From the results of the t test, namely $t_{\text{calculate}}$ the variable of religiosity of 3.243 and t_{table} of 1.965. Therefore $t_{\text{count}} > t_{\text{table}}$ (3.243 > 1.965) then H_0 is accepted, which means religiosity affects public interest in becoming Islamic bank customers. The variable religiosity (X) has $t_{\text{count}} = 3.243$ and a signification value of $0.001 < 0.05$ then H_0 is rejected and H_1 is accepted. If the higher one's religious knowledge, one's religiosity will be attracted to Islamic banks and become customers of Islamic banks. This is in line with the previous research by (Aysan et al., 2018) provides significant positive results on customer interest.

In this study, the most influential on public interest in becoming Islamic bank customers is the perception variable where the test results of 5,926 are greater than other variables. Then from the results of the F test, the F value is calculated at 64.152 with a signification value of 0.000. This means that the probability value is less than 0.05 so that H_0 is rejected and

H1 is accepted. The results of this research show that knowledge, perception, promotion and religiosity towards public interest in becoming customers of Islamic banks. This is in line with the previous research by (Azmat et al., 2021) that provides significant influence of knowledge, perception, promotion and religiosity to be sharia bank customers.

CONCLUSION

Knowledge is a fundamental factor in increasing customer interest in Islamic banks, and extensive knowledge has a positive impact on the inclination to become a customer. Perception, in this research, has the highest results compared to other variables, indicating that when the public has a broader view of Islamic banks, it can stimulate an increased interest in becoming customers. Similarly, with promotions, if the promotions conducted by Islamic banks are widespread, the public will become more acquainted with Islamic banks, such as through social media platforms established by the Company. It is also noteworthy that the religiosity of the community influences the interest in becoming customers of Islamic banks, as higher levels of religiosity in the community correlate with a heightened interest in Islamic banking when coupled with a high level of knowledge.

In this context, the Company also plays a crucial role in how the public perceives Islamic banks and acquires information about them, thereby influencing their interest in Islamic banking. Therefore, Islamic banking institutions need to engage the public to enhance their understanding of Islamic banks, thereby increasing interest in them. The results of this analysis can provide valuable insights for Islamic banks in designing more effective marketing, education, and promotional strategies to attract new customers. Furthermore, they can use these findings to improve public understanding of Islamic banking and elucidate the benefits of Islamic financial products, such as justice, adherence to religious principles, and more.

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