

## Empirical Determinants of Saving in Islamic Banks at Tasikmalaya City

Ayif Fathurrahman,<sup>1, a, \*</sup> Fahmi Zulfikar<sup>2, b</sup>

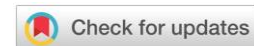
<sup>1, 2</sup> Department of Islamic Economic, Faculty of Economics and Business,  
Universitas Muhammadiyah Yogyakarta

Jl. Brawijaya, Geblagan, Tamantirto, Kasihan, Bantul, Daerah Istimewa Yogyakarta (55183)

<sup>a</sup> Ayief\_ospp@yahoo.com, <sup>b</sup> fahmizlfr5@gmail.com

\*Corresponding Author

DOI: <https://doi.org/10.22219/jes.v5i2.13303>



### ABSTRACT

**Keywords:**

*Islamic bank;  
Public interest;  
Knowledge;  
Location;  
Facilities;  
Promotion.*

This study aims to analyze several factors that influence public interest in saving in Islamic banks in the City of Tasikmalaya. These factors are location, knowledge, facilities, and promotions. This study uses primary data by giving questionnaires to the people of Tasikmalaya City, with a total sample 100 respondents. The method used was Multiple Linear Regression. Based on the analysis that has been done. The results found that the variable of location, knowledge, and promotion have a significant and positive effect on the community's interest of saving in Islamic banks at Tasikmalaya, but the facility variable have not significant effect on the community's interest in saving.

**Article Info:**

*Submitted:*  
30/05/2020  
*Revised:*  
21/06/2020  
*Published:*  
20/08/2020



This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International \(CC BY-SA 4.0\)](https://creativecommons.org/licenses/by-sa/4.0/)

**How to cite:** Fathurrahman, A., & Zulfikar, F. (2020). Empirical Determinants of Saving in Islamic Banks at Tasikmalaya City. *Falah: Jurnal Ekonomi Syariah*, 5(2), 58-69. <https://doi.org/10.22219/jes.v5i2.13303>

## INTRODUCTION

The existence of Islamic banks in addition to conventional banks indicates the start of a new era in the national banking legal system (Kasri, & Kassim, 2009; Ahmad, & Luo, 2010; Farook, Hassan, & Lanis, 2011; Abdullah, Percy & Stewart, 2015), namely the era of the dual banking system. Furthermore, the government has also issued a new regulation specifically regulating sharia banking (Ahmad, & Hassan, (2007; Nicholls, 2010; Alam, Zainuddin, & Rizvi, 2019; Mahdi, 2019; Aprilianto, 2020), namely through the Law of the Republic of Indonesia Number 21 of 2008 concerning Sharia Banking. The existence of support for Islamic banking both from the Muslim community, religious institutions and the government, triggered the development of Islamic banking which was quite rapid (Venardos, 2012; Hanif, 2014; Kammer, et. al., 2015; Alamsyah, 2015; Abedifar, et.al., 2015; Hassan, & Aliyu, 2018).

The rapid growth of Islamic financial institutions is inseparable from the role of the community itself (Iqbal, & Mirakhor, 2011; Dewa, & Zakaria, 2012; Hassan, & Cebeci, 2012; Aris, Othman, & Azli, 2013; Abdullayeva, et, al., 2019). Islamic banks do not specialize in the use of only the Muslim community, but the whole community can use it (Awan, & Bukhari, 2011; Amin, , Isa & Fontaine, 2013; Rammal, & Zurbruegg, 2016; Nugroho, et. al., 2017; (Jaiyeoba, et. al., 2018; Mergaliyev, et. al., 2019; Khan, et. al., 2019; Nugraheni, & Widayani, 2020). However, there are still many people in Tasikmalaya City who have not yet decided to become customers in Islamic banks (Erwin, Abubakar & Muda, 2018; Firmansyah & Gunardi, 2018; Diawati & Loupias, 2019; Marlina, Nasrullah & Ginanjar, 2020). Dissemination of information about sharia banking has not been evenly spread resulting in misunderstanding of sharia financial institutions and sharia banking (Zainurahman & Mardani, 2020; Mawardi, Widiastuti, Al Mustofa & Prasetyo, 2020; Ceha, et. al., 2020). Many people do not understand correctly what is Islamic financial institutions, how the system works, what are the products offered in Islamic banking and what are the advantages of Islamic financial institutions when compared to conventional banking (Albaity & Rahman, 2019; Rahmi, et. al., 2020; Utami, & De Guzman, 2020). This should be a challenge for Islamic banking to increase promotion of product introduction, at least in line with conventional banks so that Islamic banking has many interested people, especially the people of Tasikmalaya City.

Several research was conducted related to this research, such as conducted by Abdallah & Lubis (2013) found that the customer's decision to choose to save at an Islamic bank is due to location factors. This location factor becomes one important thing when building a business or business. Research conducted by Abhimantra, Maulina, & Agustianingsih (2013); Sari (2017); Mariadas & Murthy (2017) found that the fact of knowledge has a positive effect on the decision of customers (students) to

choose to save at Islamic banks. Research conducted by [Yupitri & Sari, \(2012\)](#), [Fathurrahman & Azizah \(2018\)](#) found that the customer's decision to save at an Islamic bank is due to facility factors, where the public is more concerned with complete and easy-to-use facilities that will make customers willing to use Islamic bank services. The facility was a convenience felt by customers in saving and withdrawing funds from the bank. [Sunardi & Aniarsih \(2013\)](#); [Muklis, Reni, & Nurmaolidah \(2015\)](#) found that promotion had a significant effect on the interest of Islamic Village residents to save BPRS. this is because the promotion has the aim to influence prospective customers to become curious about the offered sharia banking products and become interested in conducting transactions on sharia banking

However, those research was limited to a particular region and different object of research, therefore this study aims to discuss the factors that influence Tasikmalaya's community to choose Islamic banks.

## RESEARCH METHOD

Uses data obtained by field surveys to the community in the City of Tasikmalaya. The type of data used in this study is primary data. This data was obtained from people in the City of Tasikmalaya who use Islamic banks. This data was obtained by distributing questionnaires to selected respondents. The samples in this study were 100 respondents.

Then the instrument quality test is carried out and the data consist of validity and reliability. The purpose of holding the validity and reliability of the instrument is to obtain information about the quality of the instrument used, namely information about whether or not the requirements have been met, namely whether the tools that have been made to collect data are valid or reliable ([Sugiyono, 2008](#)). To be able to find out whether the regression model used has fulfilled the requirements or criteria, normality test, autokerrelation test, multicollinearity test, and the last test is heteroscedasticity. The data analysis tool used is multiple linear regression analysis with the aim of testing whether the independent variable has an influence on the dependent variable simultaneously or partially ([Ghozali, 2006](#)). Can be formulated as follows:

$$Y = bo + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e \dots \dots$$

Where:

Y : Community Interest in Savings in Islamic Banks

bo : Constants

$\beta_1, \dots, \beta_4$  : The coefficients of each Independent Variable

X1 : Location

X2 : Knowledge

X3 : Facility

X4 : Promotion  
 e : Epsilon (influence of other factors)

The respondents consisted of 51% male and 49% female. Majority of respondent were student of Student of Senior High School with a percentage of about 71%, followed by Student of Undergraduate School about 15%, Student of Junior High School about 9%. On the othe hand, the age of most respondents was at 21-25 years with the number of 64% and the lowest age of respondents is 45-50 years with the number of 1%. It can be interpreted that those who fill the dominant questionnaire who was at age between 21-25 years old.

**Table 1.** Respondent’s Profile

No	Content	Frequency	Percentage
<b>1</b>	<b>Gender</b>		
	Male	51	51%
	Female	49	49%
	<b>Total Respondent</b>	100	100%
<b>2</b>	<b>Background of Education</b>		
	Student of Elementary School	1	1.0%
	Student of Junior High School	9	9.0%
	Student of Senior High School	71	71%
	Student of Vocational Undergraduate School	3	3.0%
	Student of Undergraduate School	15	15%
	Student of Postgraduate School	1	1.0%
	<b>Total Respondent</b>	100	100%
<b>3</b>	<b>Age of customer</b>		
	16-20	15	15%
	21-25	64	64%
	26-30	5	5%
	31-40	6	6%
	Above 40	10	10%
	<b>Total Respondent</b>	100	100%

In this study, there are four indicators to determine the determinant of savings, which are: location, knowledge, facilities, and promotion.

Based on the results of validity with a lot of 100 respondents it can be seen that the whole statement regarding the location, knowledge, facilities and proposals submitted for respondents to the people of the City of Tasikmalaya is valid, because it can be seen from a significant level of <0.05 so that it can be concluded that the whole statement that exists in the questionnaire can be said to be an instrument to measure research data.

Based on the reliability test results obtained by calculating the Cronbach alpha coefficient of the five variables above > 0.06 thus it can be concluded that all questions from both the independent variable and the dependent variable are reliable.

In this study the location variable the value of VIF <10 is 2,184 <10. On the knowledge variable the value of VIF <10 is 2,452 <10, on the facility variable the value of VIF <10 is 2,395 <10. And the promotion variable is the value of VIF < 10 is 2,162 <10. Therefore it can be said that it does not have multicollinearity.

This study shows that the results of heteroscedasticity test from location (0.420), knowledge (0.163), facilities (0.786), and promotion (0.681). Of the four variables, heteroscedasticity did not occur because the significant value of each variable > 0.05.

## RESULT AND DISCUSSION

The results in the table 2, shows that the amount of Adjusted R Square is 0.531 or 53.1%. So it can be concluded that the interest in saving at Syariah Bank (Y) is influenced by location, knowledge, facilities and promotion variables, amounting to 0.531 or 53.1% and the rest is explained by other variables that is equal to 0.469 or 46.9% outside the model.

Based on the Summary model shows that the amount of Adjusted R Square is 0.531 or 53.1%. So it can be concluded that the interest in saving at Syariah Bank (Y) is influenced by location, knowledge, facilities and promotion variables, amounting to 0.531 or 53.1% and the rest is explained by other variables that is equal to 0.469 or 46.9% outside the model.

**Tabel 2.** Result of R-Square, F-test dan T-Test

Determination Coefficient Test					
Model Summary					
Model	R	R-Square	Adjusted R Square	Std. Error of the Estimate	
1	.742a	.550	.531	1.93521	
Simultaneous Test F					
ANOVA <sup>a</sup>					
Model 1	Sum of Squares	Df	Mean Square	F	Sig.
Regression	435.211	4	108.803	29.052	.000b
Residual	355.779	95	3.745		
Total	790.990	99			
Result of T-test					
Model 1	Standardized Coefficients	Sig.	Interpretation		
Location	.205	.013	Significant		
Knowledge	.284	.009	Significant		
Facility	.063	.562	Not Significant		
Promotion	.263	.010	Significant		

Based on the table above shows that an F value of 29,052 with a significant level of 0,000 compared with a significant level ( $\alpha = 5\%$ ) or 0.05, then the value of sig < $\alpha =$

0,000 <0.05 because  $\text{sig} < \alpha$  then it is concluded that  $H_0$  is rejected and means that the independent variables together have a significant effect on the dependent variable.

Based on the table above, it was concluded that the location variable obtained a significance value of 0.013. Thus the significance value obtained <0.05. Then it can be concluded that the location variable has a significant and positive influence on people's interest in saving at Islamic banks. Research on location is strengthened by [Abdallah & Lubis, \(2013\)](#) concluded that location has a significant positive effect on people's decisions to save at Islamic banks. Location becomes an important thing when building a business or business. Having a strategic location and easily accessible is often the first choice because it facilitates consumer mobility. Furthermore, it is also necessary, if a bank has a strategic location, many branches and easy to find this will increase the interest of the public to save in Islamic banks.

The knowledge variable gained a significance value of 0.009. Thus the significance value obtained <0.05. So it can be concluded that the variable of knowledge has an influence on the significant and positive public interest in saving in Islamic banks. This research was strengthened by [Abhimantra, Maulina, & Agustianingsih, \(2013\)](#); [Mariadas & Murthy, \(2017\)](#); [Fathurrahman & Azizah, \(2018\)](#) which stated that knowledge influences customers' interest to save at Islamic banks. One's knowledge of an object is not the same between one person and another person. Depending on several factors such as education, media, information and scientific knowledge that a person has. Someone who has an understanding and knowledge of the Islamic economic and financial system will tend to choose Islamic banks, because Islamic economics and finance are based on fairness in the economy, not exploitation.

Facilities variable obtained a significance value of 0.562. Thus the significance value obtained > 0.05. Then it can be concluded that the facility variable does not have an influence on people's interest in saving at Islamic banks. This result is reinforced by [Syafriana & Manik \(2018\)](#) which concluded that facility variables were not significant and positive for factors that influence the interest of Non-Muslim communities saving at Bank Syariah Mandiri, because according to the non-Muslim community it does not matter the facilities and infrastructure of the Islamic bank. They are more concerned with the products offered by Islamic banks. Indeed the facility factor is one of the important factors that is able to attract prospective customers to use banking services. Complete and easy to use facilities will make customers willing to use the services provided by the bank. However, the facility factor is not a determining factor for customer decisions, especially for customers who are driven by an understanding of Islamic banks that are fair, low risk and profitable.

The promotion variable obtained a significance value of 0.010. Thus the significance value obtained <0.05. Then it can be concluded that the promotion variable

has an influence on people's interest in saving in Islamic banks significantly. This research is strengthened by previous studies, such as [Yupitri & Sari \(2012\)](#); [Sunardi & Aniansih, \(2013\)](#); ([Muklis et al., 2015](#)) which found that the promotion variable has a strong influence on customers' interest to save at Islamic Banks. Promotion had the objective to influence prospective customers to become curious about Islamic banking products offered and become interested in conducting transactions in Islamic banking. The more promotions conducted by Islamic banking, the more potential customers will attract the attention.

## CONCLUSION

Results from this study indicates that the location variables, knowledge variables, and promotion variables have a significant and positive effect on the interests of the people of Tasikmalaya City saving in Islamic banks. significant and positive effect on the interests of the people of the City of Tasikmalaya to save in Islamic banks. While the facility variable does not have a significant and positive effect on the interests of the people of the City of Tasikmalaya saving at an Islamic bank.

However, future research may add wider population and sample of the study to find the more ideal model of the research and more valid result. The questionnaire used by researchers was also still relatively insufficient in exploring respondents' information.

## REFERENCES

- Abdullah, W. A. W., Percy, M., & Stewart, J. (2015). Determinants of voluntary corporate governance disclosure: Evidence from Islamic banks in the Southeast Asian and the Gulf Cooperation Council regions. *Journal of Contemporary Accounting & Economics*, 11(3), 262-279. <https://doi.org/10.1016/j.jcae.2015.10.001>
- Abdallah, M., & Lubis, I. (2013). Analisis minat menabung pada bank syariah di kalangan siswa SMA di Kota Medan (Studi Kasus Siswa Madrasah Aliyah Negeri). *Journal of Chemical Information and Modeling*, 53(9). <https://doi.org/10.1017/CBO9781107415324.004>
- Abhimantra, A., Maulina, A. R., & Agustianingsih, E. (2013). Analisis Faktor-Faktor yang Mempengaruhi Nasabah (Mahasiswa) Dalam Memilih Menabung Pada Bank Syariah. *Stomatologiia*, 46(3), 27-39. Retrieved from <http://www.ncbi.nlm.nih.gov/pubmed/5229465>
- Abdullayeva, M., Rasulev, A., Yakhshieva, M., Yusupov, R., & Otabouev, F. (2019). The role of islamic banking in the transformation of international corporations as a reflection of modern globalization and migration. *Архив научных исследований*. Retrieved from <https://journal.tsue.uz/index.php/archive/article/view/369>

- Abedifar, P., Ebrahim, S. M., Molyneux, P., & Tarazi, A. (2015). Islamic banking and finance: Recent empirical literature and directions for future research. *Journal of Economic Surveys*, 29(4), 637-670. <https://doi.org/10.1111/joes.12113>
- Ahmad, A. U. F., & Hassan, M. K. (2007). Regulation and performance of Islamic banking in Bangladesh. *Thunderbird International Business Review*, 49(2), 251-277. <https://doi.org/10.1002/tie.20142>
- Ahmad, W., & Luo, R. H. (2010). Comparison of banking efficiency in Europe: Islamic versus conventional banks. In *International Banking in the New Era: Post-Crisis Challenges and Opportunities*. Emerald Group Publishing Limited. 11(1),361-389. [https://doi.org/10.1108/S1569-3767\(2010\)0000011016](https://doi.org/10.1108/S1569-3767(2010)0000011016)
- Alam, N., Zainuddin, S. S. B., & Rizvi, S. A. R. (2019). Ramifications of varying banking regulations on performance of Islamic Banks. *Borsa Istanbul Review*, 19(1), 49-64. <https://doi.org/10.1016/j.bir.2018.05.005>
- Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing*. 31(2), 79-97. <https://doi.org/10.1108/02652321311298627>
- Albaity, M., & Rahman, M. (2019). The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy. *International Journal of Emerging Markets*, 14(5), 988-1012. <https://doi.org/10.1108/IJOEM-05-2018-0218>
- Andespa, R. (2017). Faktor-Faktor yang Mempengaruhi Minat Nasabah dalam Menabung di Bank Syariah. *Al-Masraf: Jurnal Lembaga Keuangan dan Perbankan*, 2(1), 43-57. <https://dx.doi.org/10.15548/al-masraf.v2i1.90>
- Aprilianto, F. (2020). An Analysis of Financing Scheme Effect on Non-Performing Financing Asset at Islamic Banks In Indonesia. *Falah: Jurnal Ekonomi Syariah*, 5(1), 25-32. <https://doi.org/10.22219/jes.v5i1.11400>
- Aris, N. A., Othman, R., & Azli, R. M. (2013). Pyramid of Maslahah for social and economic welfare: the case of Bank Islam Malaysia Berhad. *Journal of Energy Technologies and Policy*, 3(11), 457-470. Retrieved from [https://dlwqtxts1xzle7.cloudfront.net/32447494/Pyramid of Maslahah for Social and Economic Welfare.pdf?1385825611=&response-content-disposition=inline%3B+filename%3DIISTE\\_Journals\\_November\\_Edition\\_Public\\_at.pdf](https://dlwqtxts1xzle7.cloudfront.net/32447494/Pyramid%20of%20Maslahah%20for%20Social%20and%20Economic%20Welfare.pdf?1385825611=&response-content-disposition=inline%3B+filename%3DIISTE_Journals_November_Edition_Public_at.pdf)
- Awan, H. M., & Bukhari, K. S. (2011). Customer's criteria for selecting an Islamic bank: evidence from Pakistan. *Journal of Islamic marketing*. 2(1), 14-27. <https://doi.org/10.1108/17590831111115213>
- Banowati, M. M., & Sholeh, M. (2018). Faktor-Faktor Yang Mempengaruhi Niat Menabung Di Bank Syariah. *Jurnal Ekonomi Dan Pendidikan*, 15(1), 20–26. <https://doi.org/10.21831/jep.v15i1.20299>
- Ceha, R., Dzikron, M., Muhamad, C. R., Farash, M., & Riyanto, S. (2020). The model for determining location of export coffee's warehouse distribution in West Java. *JPhCS*, 1469(1), 012135. Retrieved from <https://iopscience.iop.org/article/10.1088/1742-6596/1469/1/012135/meta>
- Dewa, N., & Zakaria, S. (2012). Training and development of human capital in Islamic banking industry. *Journal of Islamic Economics, Banking and Finance*, 8(1), 95-108. Retrieved from <https://platform.almanhal.com/Files/2/22310>



- Damayanti, S. (2017). Pengaruh Pandangan Islam, Pelayanan Dan Keamanan Terhadap Minat Nasabah Untuk Menabung Di Bank Syariah Mandiri Cabang X. *Jurnal Manajemen dan Pemasaran Jasa*, 9(1), 17-34. Retrieved from <https://trijurnal.temlit.trisakti.ac.id>
- Darmawan, A., Indahsari, N. D., Rejeki, S., Aris, M. R., & Yasin, R. (2019). Analisis Faktor-Faktor yang Mempengaruhi Minat Nasabah Menabung di Bank Jateng Syariah. *Fokus Bisnis: Media Pengkajian Manajemen dan Akuntansi*, 18(1), 43-52. <https://doi.org/10.32639/fokusbisnis.v18i1.296>
- Diawati, P., & Loupias, H. H. (2019, July). The Role Of Low-End Disruptive Innovation In The Face Of Small Medium Industries Market Competition. A Case Study Of Tasikmalaya Embroidery Product. In *1st International Conference on Life, Innovation, Change and Knowledge (ICLICK 2018)*. Atlantis Press. <https://doi.org/10.2991/iclick-18.2019.30>
- Erwin, K., Abubakar, E., & Muda, I. (2018). The Relationship of Lending, Funding, Capital, Human Resource, Asset Liability Management to Non-Financial Sustainability of Rural Banks (BPRs) in Indonesia. *Journal of Applied Economic Sciences*, 13(2), 520-542. Retrieved from <https://web.b.ebscohost.com/abstract?direct=true&profile=ehost&scope=site&authtype=crawler>
- Farook, S., Hassan, M. K., & Lanis, R. (2011). Determinants of corporate social responsibility disclosure: the case of Islamic banks. *Journal of Islamic Accounting and Business Research*, 2(2), 114-141. <https://doi.org/10.1108/17590811111170539>
- Fathurrahman, A., & Azizah, U. (2018). Analisis Faktor-Faktor Preferensi Mahasiswa terhadap Perbankan Syariah. *Journal of Islamic Economics, Finance and Banking*, 1(2), 99-122. <https://doi.org/10.12928/ijiefb.v1i1.273>
- Firmansyah, E. A., & Gunardi, A. (2018). A New Paradigm in Islamic Housing: Non-Bank Islamic Mortgage. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 10(2), 313-324. Retrieved from <http://journal.uinjkt.ac.id/index.php/iqtishad/article/view/7274>
- Ghozali, I. (2006). *Aplikasi Analisis Multivariate Dengan Spss*. Semarang: Universitas Diponegoro.
- Hanif, M. (2014). Differences and similarities in Islamic and conventional banking. *International Journal of Business and Social Sciences*, 2(2), 1-25. Retrieved from <https://ssrn.com/abstract=1712184>
- Hassan, K., & Cebeci, I. (2012). Integrating the social maslaha into Islamic finance. *Accounting Research Journal*, 25(3), 166-184. <https://doi.org/10.1108/10309611211290158>
- Hassan, M. K., & Aliyu, S. (2018). A contemporary survey of Islamic banking literature. *Journal of Financial Stability*, 34, 12-43. <https://doi.org/10.1016/j.jfs.2017.11.006>
- Imam, P., & Kpodar, K. (2016). Islamic banking: Good for growth?. *Economic Modelling*, 59, 387-401. <https://doi.org/10.1016/j.econmod.2016.08.004>
- Imran, I., & Hendrawan, B. (2017). Pengaruh Persepsi Masyarakat Batam Tentang Bank Syariah Terhadap Minat Menggunakan Produk Bank Syariah. *Journal of Applied Business Administration*, 1(2), 209-218.

- <https://doi.org/10.30871/jaba.v1i2.621>
- Inayah., N., & Sri Sudiarti, (2017). Analisis Keputusan Nasabah Menabung Di Bank Syariah (Studi Kasus di PT. BPRS Puduarta Insani), *At-Tawassuth*, 2(1), 191-214. <http://dx.doi.org/10.30821/ajei.v2i1.780>
- Iqbal, M., & Molyneux, P. (2016). *Thirty years of Islamic banking: History, performance and prospects*. Springer.
- Iqbal, Z., & Mirakhor, A. (2011). *An introduction to Islamic finance: Theory and practice*. John Wiley & Sons.
- Jaiyeoba, H. B., Adewale, A. A., & Quadry, M. O. (2018). Are Malaysian Islamic banks' corporate social responsibilities effective? A stakeholders' view. *International Journal of Bank Marketing*, 36(1), 111-125. <https://doi.org/10.1108/IJBM-10-2016-0146>
- Kammer, M. A., Norat, M. M., Pinon, M. M., Prasad, A., Towe, M. C. M., & Zeidane, M. Z. (2015). *Islamic finance: Opportunities, challenges, and policy options* (No. 15). International Monetary Fund.
- Kasri, R., & Kassim, S. H. (2009). Empirical determinants of saving in the Islamic banks: Evidence from Indonesia. *Journal of King Abdulaziz University: Islamic Economics*, 22(2), 181-201. Retrieved from <https://ssrn.com/abstract=3070122>
- Khan, M., Choi, S. B., Han, N. H., & Bae, J. H. (2019). Good faith principle of contract law for the islamic banking system. *Utopia y Praxis Latinoamericana*, 24(5), 239-251. Retrieved from [https://d1wqtxts1xzle7.cloudfront.net/61594154/Good\\_Faith\\_Principle\\_in\\_Islamic\\_Contract\\_Law\\_for\\_the\\_Islamic\\_Banking\\_System20191223-11019-1rr9vw3.pdf?1577162222=&response-content-disposition=inline%3B+filename%3DGood\\_faith\\_principle\\_of\\_contract\\_law\\_for.pdf](https://d1wqtxts1xzle7.cloudfront.net/61594154/Good_Faith_Principle_in_Islamic_Contract_Law_for_the_Islamic_Banking_System20191223-11019-1rr9vw3.pdf?1577162222=&response-content-disposition=inline%3B+filename%3DGood_faith_principle_of_contract_law_for.pdf)
- Mahdi, F. M. (2019). Pengaruh Instabilitas Makroekonomi Terhadap Non-Performing Financing Perbankan Syariah di Indonesia. *Falah: Jurnal Ekonomi Syariah*, 4(2), 214-226. <https://doi.org/10.22219/jes.v4i2.11190>
- Mariadas, P.A., & Murthy, U. (2017). Factors Influencing the Adoption of Islamic Banking in Malaysia. *International Journal of Business and Management*, 12(11), 187-197. <https://doi.org/10.5539/ijbm.v12n11p187>
- Marlina, L., Nasrullah, A. A., & Ginanjar, A. W. (2020). The Effect of Marketing Mix Toward Decisions Become to A Customer BSM Gold Installment Financing Product at Bank Syariah Mandiri Branch Office of Singaparna Tasikmalaya. *Review of Islamic Economics and Finance (RIEF)*, 3(1), 29-37. <https://doi.org/10.17509/rief.v3i1.25691>
- Mawardi, I., Widiastuti, T., Al Mustofa, M. U., & Prasetyo, A. (2020). Do Indonesian Islamic Microfinance Institutions Need Lender of the Last Resort?. *al-Uqud: Journal of Islamic Economics*, 4(2), 235-249. <https://dx.doi.org/10.26740/al-uqud.v4n2.p235-249>
- Mergaliyev, A., Asutay, M., Avdukic, A., & Karbhari, Y. (2019). Higher ethical objective (Maqasid al-Shari'ah) augmented framework for Islamic banks: Assessing ethical performance and exploring its determinants. *Journal of Business Ethics*, 1-38, <https://doi.org/10.1007/s10551-019-04331-4>. Retrieved from <https://link.springer.com/content/pdf/10.1007/s10551-019-04331-4.pdf>
- Muklis, M., Reni, D., & Nurmaolidah, S. (2015). Factors Affecting Islamic Village

- Resident in PT BPRS Berkah Ramadhan Saving Tangerang, Banten Indonesia. *Journal of Islamic Banking and Finance*, 3(2), 67-74. <https://doi.org/10.15640/jibf.v3n2a7>
- Nicholls, A. (2010). Institutionalizing social entrepreneurship in regulatory space: Reporting and disclosure by community interest companies. *Accounting, Organizations and Society*, 35(4), 394-415. <https://doi.org/10.1016/j.aos.2009.08.001>
- Nugraheni, P., & Widayani, F. N. (2020). A study of intention to save in Islamic banks: the perspective of Muslim students. *Journal of Islamic Marketing*, 1(1), 20-27. <https://doi.org/10.1108/JIMA-11-2019-0233>
- Nugroho, L., Utami, W., Sukmadilaga, C., & Fitrijanti, T. (2017). The Urgency of Alignment Islamic Bank to Increasing the Outreach (Indonesia Evidence). *International Journal of Economics and Financial Issues*, 7(4), 283-291. Retrieved from <https://d1wqtxts1xzle7.cloudfront.net/54026340/4493-13273-1-PB.pdf?1501558959=&response-content->
- Putri, Y., Solihat, A., Rahmayani, R., Iskandar, I., & Trijumansyah, A. (2019). Strategi meningkatkan Minat Menabung di Bank Syariah melalui Penerapan Religiusitas. *Jurnal Manajemen dan Bisnis (Performa)*, 16(1), 77-88. <https://doi.org/10.29313/performa.v16i1.4532>
- Rahmi, M., Azma, N., Obad, F. M., Zaim, M., & Rahman, M. (2020). Perceptions of Islamic banking products: Evidence from Malaysia. *The Journal of Business Economics and Environmental Studies*, 10(3), 35-42. <https://doi.org/10.13106/jbees.2020.vol10.no3.35>
- Rammal, H. G., & Zurbruegg, R. (2016). Awareness of Islamic banking products among Muslims: The case of Australia. In *Islamic Finance* (pp. 141-156). Palgrave Macmillan, Cham. Retrieved from [https://link.springer.com/chapter/10.1007/978-3-319-30918-7\\_9](https://link.springer.com/chapter/10.1007/978-3-319-30918-7_9)
- Syafrina, N., & Manik, S. (2018). Faktor-Faktor Yang Mempengaruhi Masyarakat Non Muslim Menabung Di PT. Bank Syariah Mandiri Nova Syafrina Sudarmin Manik. *JEBI (Jurnal Ekonomi Dan Bisnis Islam)*, 3(1), 59-70. <http://dx.doi.org/10.15548/jebi.v3i1.145>
- Utami, P., & De Guzman, M. J. J. (2020). Innovation of Technology-Based Strategies Based on Environmental Examination Organizations in Islamic Banking and Finance. *Asian Journal of Multidisciplinary Studies*, 3(1), 117-126. Retrieved from <https://asianjournal.org/online/index.php/ajms/article/view/264>
- Venardos, A. M. (2012). *Islamic banking & finance in South-East Asia: Its development & future*. World Scientific.
- Wijayani, D. R. (2017). Kepercayaan Masyarakat Menabung pada Bank Umum Syariah. *Muqtasid: Jurnal Ekonomi dan Perbankan Syariah*, 8(1), 1-12. <https://doi.org/10.18326/muqtasid.v8i1.1-12>
- Wahab, W. (2016). Pengaruh tingkat bagi hasil terhadap minat menabung di bank syariah. *JEBI (Jurnal Ekonomi dan Bisnis Islam)*, 1(2), 167-184. Retrieved from <http://journal.febi.uinib.ac.id/index.php/jebi/article/view/33>
- Yupitri, E., & Sari, R. (2012). Analisis Faktor-Faktor Yang Mempengaruhi Non Muslim Menjadi Nasabah Bank Syariah Mandiri Di Medan. *Ekonomi Dan Keuangan*, 1(1), 46-60. Retrieved from

<https://media.neliti.com/media/publications/14867-ID-analisis-faktor-faktor-yang-mempengaruhi-non-muslim-menjadi-nasabah-bank-syariah.pdf>

Zainurahman, A., & Mardani, D. A. (2020, June). Analysis of Community Preferences of Sharia Banks. In *1st Annual Conference of Ihtifaz: Islamic Economics, Finance, and Banking* (pp. 57-70). Retrieved from <http://seminar.uad.ac.id/index.php/ihtifaz/article/view/3620>



