



Behavioral Model of Gold Pawn Usage in Bank Syariah Indonesia: The Role of Islamic Service Quality

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Abstract

This research aims to determine the influence of Islamic Service Quality on Attitude, Social Influence on Attitude, Trust on Attitude, Promotion on Attitude and Attitude on Intention To Use at Bank Syariah Indonesia Kudus. This research begins with the increasingly rapid development of sharia banking in Indonesia, which is balanced with the strategies and strengths of these banks. One strategy is to maintain and continue to develop the quality of sharia banking services. This type of research is field research with 275 BSI Kudus customer respondents. The data was analysed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method. The results of this research indicate that Islamic Service Quality has a positive effect on Attitude. Social Influence has no effect on Attitude. Trust influences Attitude. Promotion has no effect on Attitude. Attitude has a positive effect on Intention To Use.

Keywords: Behavioral Model; Gold Pawn; Islamic Service Quality.

Abstrak

Model Perilaku Penggunaan Gadai Emas di Bank Syariah Indonesia: Peran Kualitas Layanan Islami. Penelitian ini bertujuan untuk mengetahui pengaruh Islamic Service Quality terhadap Attitude, Social Influence terhadap Attitude,

Trust terhadap Attitude, Promotion terhadap Attitude dan Attitude terhadap Intention to Use pada Bank Syariah Indonesia Kudus. Penelitian ini berawal dari perkembangan perbankan syariah di Indonesia yang semakin pesat, perkembangan ini diimbangi dengan strategi dan kekuatan dari perbankan tersebut. Salah satu strategi adalah mempertahankan dan terus mengembangkan kualitas pelayanan perbankan syariah. Jenis penelitian ini field research dengan 275 responden nasabah BSI Kudus. Data penelitian ini dianalisis menggunakan metode Partial Least Square-Structural Equation Modelling (PLS-SEM). Hasil dalam penelitian ini adalah Islamic Service Quality berpengaruh positif terhadap Attitude. Social Influence tidak berpengaruh terhadap Attitude. Trust berpengaruh terhadap Attitude. Promotion tidak berpengaruh terhadap Attitude. Attitude berpengaruh positif terhadap Intention to Use.

Kata kunci: Gadai Emas; Model Perilaku; Kualitas Pelayanan Islami.

A. Introduction

The progress of Islamic banking in Indonesia faces very rapid development. this progress is shown by the number of Islamic financial institutions in Indonesia, such as Islamic banking, Islamic pawnshops, Islamic insurance and others. The rapid development of Islamic banking has a major impact on the economy of the community at large, where Islamic banking is present to help the economic welfare of the community become better, more productive and value-added (Apriyanti 2019, 16). The existence of Islamic banking among the many conventional banks in Indonesia is an option for the people of Indonesia, especially for Muslims who expect Islamic banking to run based on sharia principles by avoiding the prohibition of usury (Rahmawaty 2014, 2). Muslims are prohibited from engaging in interest or usury transactions. Banking services are essential in everyday life but there are banks today experiencing operational difficulties due to technological changes and changes in their customers' demands. As a result banks have to adjust their strategies to meet the current economic conditions and manage risks efficiently (Namahoot & Laohavichien, 2018).

In Indonesia today, Islamic banking cannot be said to be the representation and development of Islamic economics, but Islamic banking is proof of the existence of Islamic economics. by working together the Islamic banking system and conventional banking in a synergistic way supports the activation of public costs in a greater way to increase the financing expertise of the economic area (https://www.ojk.go.id/Id/Kanal4/Syariah7/Pages5/Perbankan8-Syariah9.aspx, 2022). Pew Research Center revealed that the population of Muslims is predicted to face an increase by

way of a percentage of the 2010-2050 population of 73 percent. these data prove Indonesia's position not only as a showcase of Muslims, but more than that as the paras of religious adherents in the world (Intan 2022, 12). The number of Islamic banking today is becoming increasingly fierce competition in the banking world. Therefore, to win this market competition banks offer competitive products and attractive services. One of the Islamic banking products is gold pawn, where gold pawn is a financing product with collateral in the form of gold as an alternative to getting cash quickly. BSI is one of the Islamic banks that continues to provide innovations to survive and develop. One strategy to continue to be able to compete is to provide the best service because banking is a financial institution engaged in services.

The majority of Indonesian Muslims already know the existence of Islamic banking, but the intention to use Islamic banks is still lacking. this can be caused by several factors such as a lack of understanding of Islamic banking, the quality of services provided by Islamic banking is lacking, thus causing public disinterest in using Islamic banking products (Susianto 2020, 10). Some factors that can influence interest are social influence where social influence is carried out by the closest people from family, friends or the environment on attitudes (Diana 2018, 5). In addition to social influences that can influence a person's attitude is trust, referring to individual trust in the integrity, reliability of the institution (Annisa Nurul 2022, 7). Promotion is also thought to be a factor that can influence customer interest (Sari 2020, 10). Another factor is service quality, where service quality is one of the factors that can influence attitudes and Intention to Use. The quality of service provided to Islamic bank customers can be measured through the Servqual dimension, service quality can be explained as the customer's opinion of the performance of the service he receives. presents a theory that affects the quality of service in which there are five 5 dimensions called SERVQUAL (tangibles, reliability, responsiveness, assurance, empathy, and put the element of compliance, namely compliance with Islamic law.

The additional dimension of compliance in SERVQUAL is abbreviated as CARTER. Otman and Owen argue that the application of a service is given every aktoivitas a person based on sharia principles (Othman, 2020). Based on research (Faqih, n.d., 15) Islamic service quality with the CARTER dimension approach (Compliance, Assurance, tangibles, Empathy, Responsiveness) has a significant effect on the attitude of intention to use Islamic banking. Different research conducted by Romdhoni (2018, 19) which concluded that service quality has no significant effect on the attitude of intention to use Islamic financial institutions. According to research Hardika (2022, 20) explains that promotion affects people's behavioral attitudes. Research Atarwaman (2022, 20) stated that trust has a significant effect on the attitude of using customers. In research Atal (2020, 10) states that social influence or social influence has a

positive effect on attitudes, and then attitudes have a positive effect on the intention to use the product.

This research is a development of previous research on attitudes in the intention to use sharia products by adding modifications to several variables. this research is based on the TRA (Theory of Reasoned Action) theory developed by Fishbein and Ajzen which this theory is to explain consumer purchase intentions. according to this theory if people evaluate the recommended attitude as positive action, and if they think that others want them to carry out that attitude, they will have a greater desire and they are more likely to carry out that attitude. for TRA, behavioral interest is the use of action or attitude and subjective norms. This research also uses Structural Equation Modeling (SEM) procedures based on the Partial Least Square (PLS) form. This type of research is field research using primary data, quantitative approach. Based on the case that has been described, the researcher is interested in conducting research to obtain clarity about Islamic service quality, attitude, trust, promotion, attitude, and intention to use in using Islamic banking products.

B. Discussion

1. Literature Review

a. Theory of Reasoned Action (TRA)

Fishbein and Ajzen developed the TRA to model customer purchase intentions. After that Fishbein and Ajzen calculated that intention is a predictor of people's attitudes to quote reasonable purchase conditions through the use of existing data in an analytical way. The Theory of Reasoned Action (TRA) intends to describe the bond between actions and attitudes in audience activities (Nurfadilah dan Samidi 2019, 9). Schematically the TRA model can be described as follows:

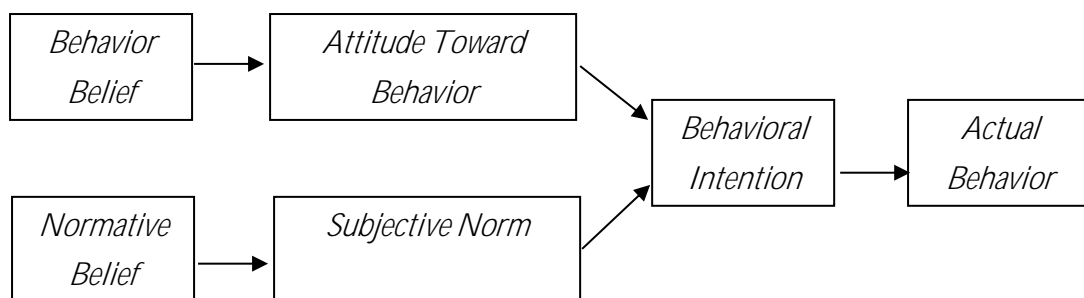


Figure 1. Theory Of Reasoned Action (TRA)

b. *Islamic Service Quality*

Islamic service quality is a cognitive form of customers for the presentation of service patterns of products or services that make every activity aware of moral values and in accordance with the observance that has been described by Islamic sharia (Haris & Lasika 2019, 45). The indicators in ISO are Compliance, Assurance, Reliability, Tangibles, Emphaty, Responsiveness (Othman 2020, 12).

c. *Social Influence*

Social Influence is the opinion of a product user friend, relative or boss to use the product (Diana 2018, 10). Indicators of social influence are family influence, influence of social groups / friends, social roles and status, other consumer behavior (Farzin 2021, 10).

d. *Trust*

Trust is the willingness of a particular party to another party in carrying out transactional ties based on religion if the party believed to be acting in accordance with what is expected. Rahmawaty & Rakhwawati (2022, 7) Trust indicators are integrity, keeping promises, prioritizing customers (Farah et al 2020, 15)

e. *Promotion*

Promotion or promotion is the act of informing about the product, especially informing about the quality and advantages of the products offered from competitors in the delivery of promotions using the rules (Sari 2020, 25). Promotion indicators are frequency of promotion, quality of promotion, quantity of promotion, promotion period, accuracy of promotion objectives (Arifin Sitio, 2020, 5).

f. *Attitude*

Attitude is a feeling of pleasure or displeasure associated with a person's role in responding to a subject (Sari, et.al 2019, 142). Attitude indicators are approval of a good idea, usefulness, usefulness, pleasant experience, a sense of benefit (Atal 2020, 13).

g. *Intention to Use*

Intention is a concept or meaning of a person to the attitude that he wants to do in certain situations in special ways (Jogiyanto 2002, 30). Indicators of intention to use are transactional value, refrential value, exploratory value (Atal 2020, 13).

h. Gold Pawn

Gold pawning is one of the gold products of Islamic banks as financing by providing loans (Qardh) to customers with gold collateral suitable for a pawn contract (Rahn). The Islamic bank will then provide the service of storing or keeping the gold from the service contract (Ijarah). The legal basis for gold pawning is QS. Al Baqarah verse 28, and fatwa DSN MUI No: 25/DSNI-MUI/III/2002 dan DSN MUI No: 26/DSN-MUI/III/2002.

The pillars of Gadai are 1) The person in debt 2) The person giving the debt 3) contract 4) Collateral 5) Loan. The conditions of pawn are 1) The contract does not contain unlawful conditions, 2) Loans can be repaid with pawned goods, 3) The collateral can be sold and is valid.

2. Research Methods

The population in this study were gold pawning customers at Bank Syariah Indonesia Kudus. The sample was determined using a formula of at least 5-10 times the number of variable indicators used to obtain a sample of 275 respondents from BSI gold pawn customers.

Data collection techniques used questionnaires and Google forms which were distributed to respondents. The data analysis technique is PLS-SEM with SmartPLS software using two models, namely a structural model (Inner Model) and a measurement model (Outer Model).

3. Result and Discussion

a. Characteristic Respondents

The respondents in this study were 275 customers who utilized the Gold Pawn products at BSI Kudus. Based on the results of distributing the questionnaires, the researcher grouped the respondents based on the following criteria.

Table 1. Respondent Characteristics

No	Respondent Characteristics		Total	
			Frequency	Presentation (%)
1.	Age	18-24 years	30	11%

		25-30 years	70	25%
		>30 years	175	64%
2.	Gender	Male	100	36%
		Female	175	65%
3.	Education Degree	Elementary School	10	3.6%
		Junior High School	12	4.4%
		Senior High School	34	12.4%
		Bachelor (S1)	187	68%
		Master (S2)	32	11.6%
4.	Job	Student	15	5.5%
		Self-Employed	100	36%
		Teachers/Lecturers	90	33%
		Bank Workers	35	12.7%
		Housewives	35	12.7%

Source: processed data, 2024

b. Data Analysis Results

This research uses the PLS-SEM test using SmartPLS software. Outer model test results show that the loading of items X1.1, X1.2, X1.3, X1.4, X1.5, X1.20, X1.21, X1.22, X1.23, X1.26 and X1.33 did not fulfill the accepted condition because the loading factor value is below than 0.70. Therefore, we removed this item from our analysis. The figure below presents the results of testing the outer model:

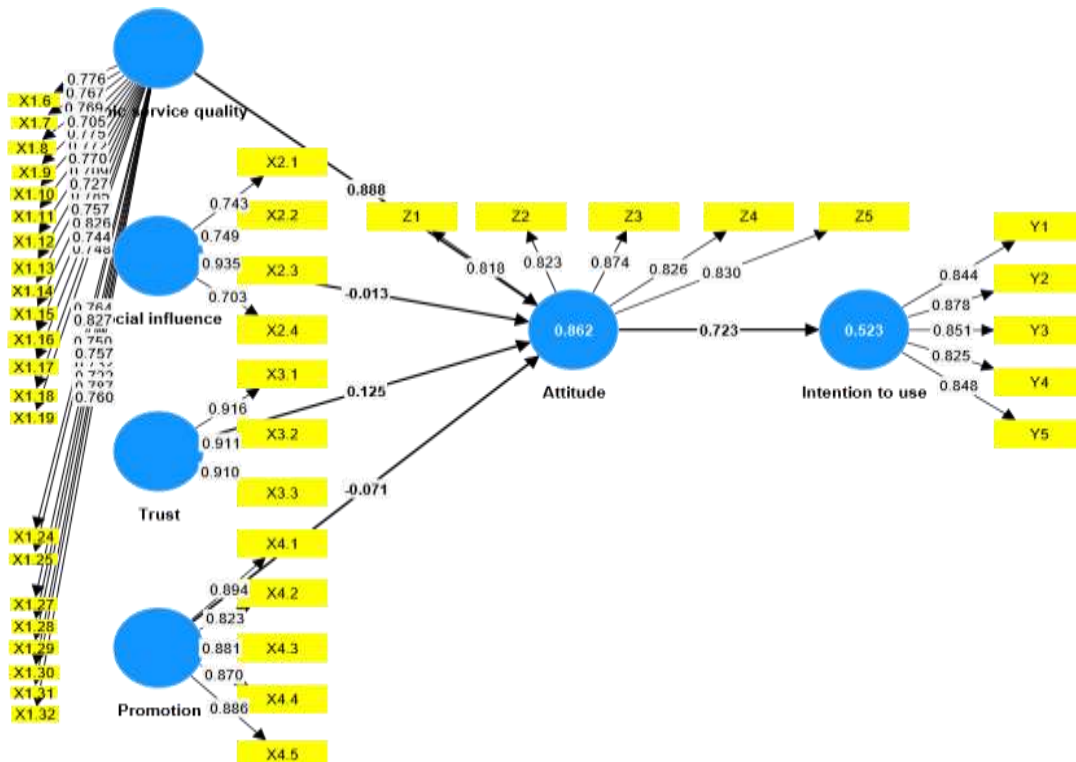


Figure 2. Results of Outer Model Testing

The results of re-measuring the Outer Model using PLS in SmartPLS software can be seen in the figure, the Loading Factor value of each indicator that measures dimensions above 0.70 is said to be valid and can be further tested.

c. Convergent Validity

A reflection measure is said to have good or valid Convergent Validity if it is correlated more than 0.70.

Table 2. Convergent Validity (Outer Loading)

Variabel	Indikator	Outer Loading	Keterangan
<i>Islamic Service Quality</i>	X1.6	0.776	Valid
	X1.7	0.767	Valid
	X1.8	0.769	Valid
	X1.9	0.705	Valid
	X1.10	0.775	Valid
	X1.11	0.772	Valid
	X1.12	0.77	Valid
	X1.13	0.709	Valid
	X1.14	0.727	Valid
	X1.15	0.785	Valid
	X1.16	0.757	Valid
	X1.17	0.826	Valid
	X1.18	0.744	Valid
	X1.19	0.748	Valid
	X1.24	0.764	Valid
	X1.25	0.827	Valid
	X1.27	0.75	Valid
	X1.28	0.757	Valid
	X1.29	0.732	Valid
<i>Social Influence</i>	X1.30	0.722	Valid
	X1.31	0.787	Valid
	X1.32	0.76	Valid
	X2.1	0.743	Valid
<i>Trust</i>	X2.2	0.749	Valid
	X2.3	0.935	Valid
	X2.4	0.703	Valid
<i>Promotion</i>	X3.1	0.916	Valid
	X3.2	0.911	Valid
	X3.3	0.91	Valid
	X4.1	0.894	Valid
	X4.2	0.823	Valid

Attitude	X4.3	0.881	Valid
	X4.4	0.87	Valid
	X4.5	0.886	Valid
	Z.1	0.818	Valid
	Z.2	0.823	Valid
Intention To Use	Z.3	0.874	Valid
	Z.4	0.826	Valid
	Z.5	0.83	Valid
	Y1	0.844	Valid
	Y2	0.878	Valid
	Y3	0.851	Valid
	Y4	0.825	Valid
	Y5	0.848	Valid

Source: processed data, 2024

Based on the data in Table 2, the resulting Loading Factor value shows that all indicators in measuring the six dimensions have a Loading Factor value greater than 0.70. Then each dimension can be accepted as good Convergent Validity.

Convergent validity is also seen from the AVE (Average Variance Extracted) value with the criterion that the AVE value is more than 0.50.

Table 3. Covergent Validity (Average Variance Extracted)

Variabel	Indikator	Outer Loading
Islamic Service Quality	Care (BSI management can be trusted)	0.827
Social Influence	Social roles and status	0.935
Trust	Integrity	0.916
Promotion	Promotion Frequency	0.894
Attitude	Usability	0.878
Intention To Use	Propensity to use the product	0.874

Source: processed data, 2024

Based on the data in the table above, it can be seen that the AVE value is more than 0.50. Thus, each dimension can be accepted as good Convergent Validity.

d. Discriminant Validity

Table 4. Discriminant Validity

Variabel	<i>Average Variance Extraced (AVE)</i>
<i>Islamic Service Quality</i>	0.579
<i>Social Influence</i>	0.620
<i>Trust</i>	0.832
<i>Promotion</i>	0.759
<i>Attitude</i>	0.696
<i>Intention To Use</i>	0.721

Source: processed data, 2024

Based on the data in the table above, it can be seen that the AVE value is more than 0.50. Thus, each dimension can be accepted as good Convergent Validity.

Table 5. Fornell Larcker

	<i>Islamic Service Quality</i>	<i>Social Influence</i>	<i>Trust</i>	<i>Promotion</i>	<i>Attitude</i>	<i>Intention To Use</i>
<i>Islamic Service Quality</i>	0.761					
<i>Social Influence</i>	0.130	0.788				
<i>Trust</i>	0.817	0.049	0.912			
<i>Promotion</i>	0.871	0.062	0.792	0.881		
<i>Attitude</i>	0.849	0.139	0.668	0.659	0.885	
<i>Intention To Use</i>	0.834	0.105	0.793	0.810	0.723	0.926

Table 6. Cross Loading

	<i>Islamic Service Quality</i>	<i>Social Influence</i>	<i>Trust</i>	<i>Promotion</i>	<i>Attitude</i>	<i>Intention To Use</i>
X1.6	0.776	0.104	0.104	0.555	0.555	0.668
X1.7	0.767	0.103	0.578	0.556	0.856	0.62
X1.8	0.769	0.207	0.6	0.599	0.841	0.629
X1.9	0.705	0.116	0.495	0.523	0.808	0.551
X1.10	0.775	0.1	0.621	0.554	0.844	0.666
X1.11	0.772	0.092	0.571	0.557	0.878	0.621
X1.12	0.77	0.199	0.591	0.598	0.851	0.628
X1.13	0.709	0.1	0.49	0.524	0.825	0.555
X1.14	0.727	0.099	0.551	0.563	0.848	0.592
X1.15	0.785	0.099	0.695	0.733	0.574	0.818
X1.16	0.757	0.066	0.681	0.641	0.548	0.823
X1.17	0.826	0.12	0.683	0.698	0.682	0.874
X1.18	0.744	0.051	0.619	0.649	0.595	0.826
X1.19	0.748	0.097	0.631	0.657	0.613	0.83
X1.24	0.764	0.036	0.638	0.881	0.581	0.665
X1.25	0.827	0.119	0.701	0.886	0.643	0.736
X1.27	0.75	0.059	0.671	0.87	0.508	0.679
X1.28	0.757	0.066	0.681	0.641	0.548	0.823
X1.29	0.732	0.062	0.571	0.79	0.547	0.596
X1.30	0.722	0.071	0.614	0.783	0.474	0.627
X1.31	0.787	0.156	0.623	0.779	0.602	0.664
X1.32	0.76	0.096	0.63	0.656	0.565	0.738
X2.1	0.083	0.743	0.042	0.029	0.09	0.052
X2.2	0.083	0.749	0.021	0.034	0.105	0.04
X2.3	0.144	0.935	0.043	0.076	0.146	0.13

X2.4	0.043	0.703	0.055	0.012	0.055	0.032
X3.1	0.752	0.009	0.916	0.729	0.618	0.739
X3.2	0.709	0.054	0.911	0.706	0.547	0.715
X3.3	0.774	0.071	0.91	0.733	0.663	0.716
X4.1	0.785	0.046	0.735	0.894	0.591	0.736
X4.2	0.711	0.006	0.701	0.823	0.543	0.706
X4.3	0.764	0.036	0.638	0.881	0.581	0.665
X4.4	0.75	0.059	0.671	0.87	0.508	0.679
X4.5	0.827	0.119	0.701	0.886	0.643	0.736
Y1	0.775	0.1	0.621	0.554	0.844	0.666
Y2	0.772	0.092	0.571	0.557	0.878	0.621
Y3	0.77	0.199	0.591	0.598	0.851	0.628
Y4	0.709	0.1	0.49	0.524	0.825	0.555
Y5	0.727	0.099	0.551	0.563	0.848	0.592
Z1	0.785	0.099	0.695	0.733	0.574	0.818
Z2	0.757	0.066	0.681	0.641	0.548	0.823
Z3	0.826	0.12	0.683	0.698	0.682	0.874
Z4	0.744	0.051	0.619	0.649	0.595	0.826
Z5	0.748	0.097	0.631	0.657	0.613	0.83

Source: processed data, 2024

The results of the Fornell Lacker Criterion and Cross Loading that have been shown in the chart above that the value of a marker is greater in dividing variables from other constructs. Based on these results, it can be claimed that each indicator used already has good Discriminant validity for making their respective variables. This means that hidden variables have good Discriminant Validity.

e. Reliability Testing

Table 7. Reliability Test

Variabel	Cronbach's alpha	Composite reliability	Rule Of Thumb	Evaluasi Model
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Islamic Service Quality	0.965	0.968	> 0.7	Reliabel
Social Influence	0.819	0.866		Reliabel
Trust	0.899	0.937		Reliabel
Promotion	0.921	0.94		Reliabel
Intention To Use	0.903	0.928		Reliabel
Attitude	0.891	0.92		Reliabel

Source : processed data, 2024

Based on the chart above, it can be concluded that the constructs for all variables meet the reliability benchmark. This matter is indicated by Cronbach's Alpha points and composite reliability obtained from the SmartPLS estimated results. the resulting point is 0.70 as well as the recommended standard.

f. Inner Model

Table 8. Inner Model

Variabel	R-square	Q-square
Intention To Use	0.523	0.522
Attitude	0.862	0.86

Source: processed data, 2024

In principle, this research uses 1 variable that is influenced by other variables. The result of the R Square point of the Attitude variable is 0.862 or 86, 2%, which means that the Islamic Service Quality, Social Influence, Trust, Promotion variables can substantially nest the Attitude variable with a level of 86, 2%, while the rest is influenced by other aspects that are not included in this research variable. And the result of the R Square point of the Intention To Use variable is 0.523 or 52, 3%, which means that Attitude can nest the Intention To

Use variable with a level of 52, 3%. On the other hand, more is influenced by other aspects that are not listed in this research variable.

Then the Q Square value of the Attitude variable is 0.86 and the Intention to Use variable is 0.522, which is greater than 0, indicating that the model has relevance.

g. Hypothesis Testing

Table 9. Hypotesis Testing

	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standar d deviatio n (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
<i>Islamic Service Quality -> Attitude</i>	0.888	0.89	0.052	17.174	0.000
<i>Social Influence - > Attitude</i>	0.013	0.009	0.025	0.513	0.608
<i>Trust -> Attitude</i>	0.125	0.125	0.042	2.944	0.003
<i>Promotion -> Attitude</i>	0.071	0.073	0.053	1.334	0.182
<i>Attitude -> Intention To Use</i>	0.723	0.724	0.042	17.254	0.000

Source: processed data, 2024

1) Hypothesis Testing 1

The results of testing hypothesis 1 is the bonding of the Islamic Service Quality variable to Attitude proves the coefficient point or Original Sample of 0. 888 and the p-value point of 0. 000 is smaller than 0. 05. It can be concluded that Islamic Service Quality has a positive and important effect on Attitude, which means that the hypothesis is obtained.

2) Hypothesis Testing 2

The results of testing hypothesis 2 is the bond of the Social Influence variable to Attitude proves the coefficient point or Original Sample of -0. 013 and the p-value point of 0. 608 is greater than 0. 05. It can be

concluded that Social Influence has no effect on Attitude, meaning that the hypothesis is rejected.

3) Hypothesis Testing 3

The result of testing hypothesis 3 is that the bond of the Trust variable to Attitude proves the coefficient point or Original Sample of 0.125 and the p-value point of 0.003 is smaller than 0.05. As a result it can be concluded that Trust has a positive and important effect on Attitude, which means that the hypothesis is obtained.

4) Hypothesis Testing 4

The results of testing hypothesis 4, namely the relationship between the Promotion variable and Attitude, show a coefficient / Original Sample value of -0.071 and a p-value of 0.182 greater than 0.05. So it can be concluded that Promotion has no effect on Attitude, meaning that the hypothesis is rejected.

5) Hypothesis Testing 5

The result of testing hypothesis 5 is the bond of the Attitude variable to Intention To Use proving the coefficient point or Original Sample of 0.723 and the p-value point of 0.000 is smaller than 0.05. As a result it can be concluded that Attitude has a positive and important effect on Intention to Use, which means that the hypothesis is accepted.

C. Conclusion

The conclusion in this study is that the Islamic service quality has a positive effect on attitude of customers using Islamic banking products. The results of research on social influence have no effect on customer attitudes using Islamic banking products. Trust has a positive effect on customer attitudes using Islamic banking products. Promotion variables have no effect on customer attitudes towards using Islamic banking products. Attitude have a positive effect on intention to use Islamic banking products. The suggestion in this study is that for further research that will examine the attitude of intention to use Islamic banking products. It is hoped that it can add new factor variables and use other analysis tool models.

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