

Factors Affecting Islamic Village Resident in PT BPRS BERKAH RAMADHAN Saving Tangerang, Banten Indonesia

Muklis¹, Dewi Reni² & Siti Nurmaolidah³

Abstract

Problem statement: The aim of this study was to determine the factors that may affect the interests of saving the citizens of Islamic Village in PT BPRS Berkah Ramadhan. In this study there were six factors that can affect the interest of saving, which is an understanding of Islamic banks, service, location, collateral, profit sharing rate, and promotion that further are being the variables into this research. **Approach:** The data obtained in this study is by filling a questionnaire by the customer as much as 50 respondents. A sampling technique using Non Probability Sampling with purposive sampling method was used in this study. Data analysis method used is descriptive analysis and factor analysis. **Results:** From the research indicate that understanding of Islamic Bank (X1), Services (X2), location (X3), Security (X4), Profit Sharing Rate (X5), and Promotion (X6) together can affect the interest of the citizens of Islamic Village to saving in PT. BPRS Berkah Ramadhan. In the factor analysis shows that the promotion is the most dominant factor influencing the interest of Islamic Village residents to save in PT BPRS Berkah Ramadhan. **Conclusion / Recommendation:** In the future needs further research to be done by increasing the number of respondents representing various regions around PT BPRS Berkah Ramadhan, in addition to Islamic Village residents to be able to know the wider public interest in saving in PT BPRS Berkah Ramadhan.

Keywords: Factor Analysis, Islamic Bank, Services, Location, Profit, Sharing Rate, Promotion, Interested.

1. Introduction

The global Islamic banking and finance industry is on a remarkable growth path. The worldwide assets with Shariah compliance continues to grow while the financial crisis left the western economic (S. Tambia, 2014). The process of globalization and liberalization together with digitalization has fueled the intensity of business competition today. The banks, instead of using a standard approach of promoting Islamic banking to both the urban and rural regions, it would be more effective and beneficial if they were to use different approaches (S. Thambiah, 2010). In developing countries such as Indonesia, rural banks are very important financial institutions that encourage the growth of the economy. The industry had distributed credit in the amount of Rp 49,818 billion in December 2012, an increase of more than 20% from the previous year and supports millions of small businesses in Indonesia. It is surprising to see that even though it is significant to the economy, the study of this industry is rarely conducted (Amin Wibowo, 2012),

¹ Program Studi Perbankan Syariah, Sekolah Tinggi Ekonomi Syariah (STES) Islamic Village, 15810, Kelapa Dua Tangerang Banten Indonesia. Tel: + 62.021.5464165 E-mail: muklis_stes@yahoo.co.id

² Program Studi Perbankan Syariah, Sekolah Tinggi Ekonomi Syariah (STES) Islamic Village, 15810, Kelapa Dua Tangerang Banten Indonesia. Tel: + 62.021.5464165 E-mail: dewireni_ief@yahoo.co.id

³ Program Studi Perbankan Syariah, Sekolah Tinggi Ekonomi Syariah (STES) Islamic Village, 15810, Kelapa Dua Tangerang Banten Indonesia. Tel: + 62.021.5464165 E-mail: maulendahkondel@gmail.com

PT BPRS Berkah Ramadhan is a rural bank located in a residential area which all citizens are Muslims. This bank is under the Islamic Village Foundation which also have Islamic Village residential houses. Besides, there is also an Islamic residential area of education ranging from pre-school up to higher education, hospitals, and other business units, Islamic Foundation in the social sphere Village to accommodate and nurture orphans. In PT BPRS Berkah Ramadhan funding more than 50% is come from the education of the school such as school fees, deposits from the public and the units within the Islamic Village Foundation. While deposits of residents around Islamic Village still relatively few. Interest in saving from Islamic Village neighborhood residents are still relatively little is apparently due not familiar with either of PT BPRS Berkah Ramadhan even if they pass through the Bank's offices at any time. Its probably they think that the bank is only intended for internal school because the location is within the school. PT BPRS Berkah Ramadhan additionally during more to promote them to a bank outside the Islamic Village. Whereas the presence of neighborhood residents as savers can increase third party funding source, because of neighborhood residents are catagorize as the middle and upper economic levels of society.

The growth of each bank is strongly influenced by the development of the ability to raise public funds, both small and large scale, with an adequate period of deposition. As a financial institution, the fund is a problem that most major banks. Without sufficient funds, the bank can not do anything, or in other words, the bank does not function at all. On the funding side, the savings are the most popular banking product in the community. First introduced to the public under the name Tabanas, savings now have various names depending on the issuing bank. According to Ali Hasan (2005: 56) empirical studies in general that motivation to push customers use the services of Islamic banks consist of two, namely internal motivation is determined by personal motivation, the demand for results to be honest, the sharing system (halal), the demands of running the Islamic law and willingness to help other people (helping). While external motivation that affect the Muslim community using Islamic banking products or Islamic financial institutions are others, transparancy, services, transactions and promotions. In this study the factors that affect the public interest in saving Islamic Village. PT BRPS Berkah Ramadhan is: an understanding of Islamic banks, service, location, collateral, the level of profit sharing and promotion.

Here is an explanation of the factors that affect the interest of saving, as follows: First, understanding of Islamic Banking, Mowen and Minor (1998: 106) defines consumer knowledge as a number of experiences and information that are persons know about the particular goods or services. While Engel, Blackwell and Miniard (1994: 337) describes knowledge as information stored in the memory of a person in his brain, most of this information serves for consumers to recognize the market, and it is referred to as the knowledge of consumers. According Adiwarmar Karim (2004: 5), although the presence of Islamic financial institutions, particularly Islamic banking, have become a community needs, facts on the ground show that there are still some groups of Muslim community who still do not understand and the limited knowledge that not infrequently arise misguided on banks Shariah. The challenges in improving the knowledge and understanding of the customers are: Large population and widely spread geographically with diverse backgrounds, efforts to educate the public in need of funds and other resources are large enough, fund promotion limited from stakeholders in the Islamic banking industry because it is still small scale of operations of the industry. *The second*; factor an activity undertaken for the purposes of others. Service is a performance appearance of intangible and quickly is disappear, it can be felt rather than owned, and customers can participate more actively in the process of consuming these services. Thus, service organizations should always be able to meet the needs and demands of those sophisticated customers effectively and efficiently in order to retain them, as loyal customers tend to spend more, purchase more and act as enthusiastic advocates for the organizations (Jusoff, 2009).

These have unleashed increased competition, diversification of financial services and wider capital markets enabled by regulation liberalization along with more stringert prudential regulation and better supervision (Bhavest, 2013). One of the most important things in a business is to provide maximum services so that consumers will be satisfied if the service provided is excellent. Meanwhile, according Usanti (2010), service is a form of administration provided by the manufacturer either to services produced goods and services being offered in order to gain consumer interest, thus the service affect the interests of consumers towards a product or service from the company that offers a product or service. Previous research conducted by *Third*; is the location. Location of August Losch's theory (2008), look at the issue from the demand side (market), Losch said that the seller's location is very influential on the number of consumers who may be working on.

The further from the seller's premises, consumers increasingly reluctant to buy because of the cost of transport to go to a more expensive seller. *Fourth*; guarantee, according to Ali Hasan (2010: 90) guarantee (assurance) is the ability to improve their skills and knowledge as well as properties that can be trusted in handling customer complaints, providing service with a friendly and courteous, quality of products sold in accordance with promoted, price / cost of maintenance products in accordance with the price being promoted. Banks should be able to maintain and ensure the management of funds of its customers so as to provide a sense of security for customers to provide full confidence for banks to store and manage their funds. Image the community bank in determining the quality of a bank itself. If the public trust in a bank decreases, then the customer will be withdraw their funds on a large scale (rush). *Fifth*; Rate is profit sharing. As the name implies, this scheme in the form of division on the results of operations are financed by credit / financing. Profit-sharing scheme can be applied either to the Islamic bank financing (in the form of financing and Musharaka).

The system is a system of revenue sharing agreements or bond together in conducting business agreement for sharing of benefits that will be between the two sides or more. For the results of the Shari'ah banking system is a special feature offered hello to the community, and in the Shari'ah rules relating to the distribution of the results of operations should be determined in advance at the beginning of the contract. Determining the magnitude of the portion of the profit sharing between the two sides are determined according to mutual agreement, and must occur with the willingness on each side without any element element of coercion. *Sixth*; Promotion, Promotional activity of banks as a means to introduce products that are owned by banks to customers so that customers know more about the products offered by banks. Promotion is an activity of the company, including banks in marketing their products. With the promotional activities are expected customers will learn more about the products offered by banks to customers. Various means are used to market its products to customers in order for customers interested in what the bank promoted so that the interest can increase customer confidence in the bank and this will have an impact on the interest of the customers to use the bank's products increases. The purpose of the promotion is to get attention, educate, remind and reassure consumers. A promotional activity if executed properly can affect consumers about where and how consumers spend their income. The advantage for the manufacturer is able to avoid the promotion of competition based on price, because consumers buy more goods due interested in the brand.

Material and Methods

Research design: The research is descriptive and inferential is research that describes the factors that affect the interests of the respondents save in PT BPRS Berkah Ramadhan. Factors that affect the interests of the research instrument is: an understanding of Islamic banks, service, location, collateral, the level of profit sharing and promotion. In the table 1 below are presented the research instrument.

Table 1: Research Instruments

| Dimensions | Statements |
|--------------------------------------|-------------------|
| Understanding Islamic Bank (X_1) | Statements 1- 4 |
| Services (X_2) | Statements 5 -11 |
| Location (X_3) | Statements 12 -14 |
| Guarantee (X_4) | Statements 15 -19 |
| Profit Sharing Rate (X_5) | Statements 20 -22 |
| Promotion (X_6) | Statements 23 -28 |

The analytical tool used is factor analysis and SPSS for data processing. Data were collected by distributing questionnaires to the Islamic Village neighborhood residents. Questionnaires were used in this study is a closed model because the answers have been provided, consisting of: 5 questions about the characteristics of respondents and 35 statements about the understanding of the Islamic Bank, the service, the location, the guarantee, the level of profit sharing and promotion that affect the interest of saving money on PT BPRS Berkah Ramadhan. Analysis of these factors using a Likert scale, where every question answered by reposnden weighted by five categories, namely SS (Strongly Agree), S (Agree), R (Undecided), TS (Disagree), STS (Strongly Disagree),

Results

Test Assumptions Factor Analysis, factor analysis requires the fulfillment of a series of assumptions. Researchers will test the assumption of the analysis of the factors one by one before the test conducted factor analysis. Correlation between the variables independently, the factor analysis, must be > 0.5 with significance < 0.05 . Testing was performed using SPSS 21. The serial correlation is test between the independent variables exist at the output of KMO and Bartlets Test, as follows:

Table 2: KMO and Bartlett's Test

| | |
|---|--------|
| Kaiser-Meiyer-Olkin Measure of Sampling | 0.722 |
| Bartlett's Test of Sphericity | |
| Approx, Chi-Square | 78.991 |
| df | 15 |
| Sig | 0.000 |

Source: Data was processed using SPSS series 21 (2015).

Value KMO and Bartlett's Test for the desired correlation between variables is > 0.5 . Significant research is 0.05. From the above results obtained KMO value of 0.722, which means greater than 0.5. Meanwhile the resulting significance is Bartlett's Test of Sphericity of 0.000, which means a significant (Santoso, 2006: 22). Based on the results obtained it can be concluded that the samples used variables and allows for further analysis. Furthermore, in order to see the correlation between the independent variables can be considered tables Anti-Image Matrices, The value of the note is MSA (Measrue of Sampling Adequacy), MSA value ranges from 0 to 1 with the following provisions: (Santoso, 2006: 20).

1. $MSA = 1$, the variable can be predicted without error by the other variables
 2. $MSA > 0.5$, variables can still be predicted and can be analyzed further
 3. $MSA < 0.5$, variables can not be predicted and could not be analyzed further, or removed from the other variables.
- The test results using SPSS on anti-image matrices are as follows:

Table 3: Anti-Image Matrices

| | X1 | X2 | X3 | X4 | X5 | X6 |
|------------------------------|--------|--------|--------|--------|--------|--------|
| Anti- Image Covariance | | | | | | |
| Understand Islamic Bank (X1) | 0.600 | -0.062 | -0.007 | 0.012 | -0.269 | 0.016 |
| Services (X2) | -0.062 | 0.543 | -0.070 | -0.299 | -0.040 | -0.059 |
| Location (X3) | -0.007 | -0.070 | 0.940 | 0.036 | -0.105 | 0.086 |
| Assurance (X4) | 0.012 | -0.299 | 0.036 | 0.560 | -0.071 | -0.061 |
| Profit Sharing Rate (X5) | -0.269 | -0.040 | -0.105 | -0.071 | 0.452 | -0.210 |
| Promotion (X6) | 0.016 | -0,059 | 0.086 | -0.061 | -0.210 | 0.689 |
| Anti -Image Correlation | | | | | | |
| Understand Islamic Bank (X1) | 0.722a | -0.108 | -0.009 | 0.021 | -0.517 | 0.025 |
| Services (X2) | -0,108 | 0.725a | -0.097 | -0.542 | -0.080 | -0.096 |
| Location (X3) | -0.009 | -0.097 | 0.642a | 0.050 | -0.161 | 0.107 |
| Assurance (X4) | 0.021 | -0.542 | 0.050 | 0.712a | -0.141 | -0.098 |
| Profit Sharing Rate (X5) | -0.517 | -0.080 | -0.161 | -0.141 | 0.700a | -0.376 |
| Promotion (X6) | 0.025 | -0.096 | 0.107 | -0.098 | -0.376 | 0.786a |

In the table above, the value of MSA is marked with the letter a, details of the results are as follows:

1. Understanding of Islamic Bank (X1): $0.722 > 0.5$
2. Services (X2): $0.725 > 0.5$
3. Location (X3): $0.642 > 0.5$
4. Assurance (X4): $0.712 > 0.5$
5. Profit Sharing Rate (X5): $0.700 > 0.5$
6. Promotion (X6): $0.786 > 0.5$

Based on the results of MSA then all the independent variables can be analyzed further as each value > 0.5 the table above, the value of MSA is marked with the letter a, details of the results are as follows:

- 1, Understanding of Islamic Bank (X1): 0.722 > 0.5
- 2, Services (X2): 0.725 > 0.5
- 3, Location (X3): 0.642 > 0.5
- 4, Assurance (X4): 0.712 > 0.5
- 5, Profit Sharing Rate (X5): 0.700 > 0.5
- 6, Promotion (X6): 0.786 > 0.5

Based on the results of MSA then all the independent variables can be analyzed further as each value > 0.5.

Table 4: Communalities

| Articles | Value | Extraction |
|------------------------------|-------|------------|
| Understand Islamic Bank (X1) | 1.000 | 0.526 |
| Services (X2) | 1.000 | 0.592 |
| Location (X3) | 1.000 | 0.871 |
| Guarantee (X4) | 1.000 | 0.600 |
| Profit Sharing Rate (X5) | 1.000 | 0.700 |
| Promotion (X6) | 1.000 | 0.504 |

In the table above. factors able to explain the variable understanding of Islamic Banking by 0.526 or 52.6%, services by 0.592 or 59.2%, the location of 0.871 or 87.1%, bail of 0.600 or 60%, the rate for a yield of 0.700 or 70% and the promotion of 0.504 or 50, 4%, To determine how many factors which may have formed can be seen in Table Total Variance Explained as follows:

Table 5: Total Variance Explained Extraction Method: Pricipal Component Analysis

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 2.786 | 46.434 | 46.434 | 2.786 | 46.434 | 46.434 |
| 2 | 1.007 | 16.783 | 63.217 | 1.007 | 16.783 | 63.217 |
| 3 | 0.885 | 14.757 | 77.974 | | | |
| 4 | 0.650 | 10.841 | 88.815 | | | |
| 5 | 0.363 | 6.055 | 94.870 | | | |
| 6 | 0.308 | 5.130 | 100.000 | | | |

In the table above, component ranges between 1 to 6, which represents are the independent variable. In the initial column eigenvalues we determine the value 1. From the six components, only the first component (the understanding of the Islamic bank) which has a total of 2.786 and the second component (service) which has a total of 1.007. Both components have a total value of more than one. Thus, since the value of the specified eigenvalue 1, the total value taken is > 1, namely parts 1 and 2. Based on testing with SPSS on testing using factor analysis, in this test MSA (Measure of Sampling Adequacy) each independent factor that is understanding of Islamic Bank (X1), Services (X2), Location (X3), Security (X4), Profit Sharing Rate (X5), Promotion (X6) each have a value > 0.5 so that all factors can be analyzed further. Thus, factors X1, X2, X3, X4, X5, and X6 are all factors that can affect the interest of the citizens of Islamic Village saving in PT BPRS Berkah Ramadhan (Y). The results of the factor analysis can also be seen in the table Anti-image Matrices that of the six factors that can affect the interest of the citizens of Islamic Village saving in BPRS BR, the most dominant factor is promotion (X6) has the highest MSA value is 0.786 so the promotion are the factors that most influence the interest of citizens Islamic Village saving in PT BPRS Berkah Ramadhan compared with other factors.

Discussion

Understanding of the influence of Islamic Bank citizens against Islamic Village Savings are interest in PT BPRS Berkah Ramadhan. Based on testing with SPSS is testing using factor analysis. In this test the MSA (Measure of Sampling Adequacy). Understanding of Bank Syariah factor (X1) has a value of 0.722 MSA, If the MSA value is greater than 0.5, then the variable is unpredictable and can be analyzed further. Because the value of MSA $0.722 > 0.5$ it can be concluded that the factors understanding of Islamic Bank can influence interest Islamic Village residents save in PT BPRS Berkah Ramadhan, One aspect that led to the interest in Islamic Banking is the dissemination of knowledge of Islamic Banking. To foster interest and customer confidence in Islamic Banking are needs to be disseminated about Bank Syariah ranging from understanding, products and differences of Islamic banks with conventional banks. So that prospective customers know that Islamic banks differ from conventional banks and in accordance with Islamic law. Customer knowledge of the products offered will be certainly useful for prospective customers to find out the kinds of products as well as the usefulness of each product. By knowing potential customers will find it easy to choose products that will be used,

Influence Services Citizens Against Islamic Village Savings interest in PT BPRS Berkah Ramadhan test with SPSS Based on testing using factor analysis. In this test, the MSA (Measure of Sampling Adequacy) Service factor (X2) has a value of 0.725 MSA. If the MSA value is greater than 0.5, then the variable is unpredictable and can be analyzed further. Because the value of MSA $0.725 > 0.5$ it can be concluded that the service factor can influence the interest of citizens Islamic Village saving in PT BPRS Berkah Ramadhan. Customer service becomes important for banks in an effort to give satisfaction to customers that continue to believe in the bank and do not switch to another bank. Many banks are competing to provide the best services to its customers. Customers will be pleased with the bank that is sensitive to the needs of its customers. The sensitivity is shown by the bank to the customer good service quality to its customers. The better the quality of services provided by the bank will increase the interest of the customer to save money in the bank. Influence area citizens against Islamic Village Savings interest in PT BPRS Berkah Ramadhan. Based on testing with SPSS is testing using factor analysis.

In this test, the MSA (Measure of Sampling Adequacy) Location factor (X3) has a value of 0.642 MSA. If the MSA value is greater than 0.5, then the variable is unpredictable and can be analyzed further. Because the value of MSA $0.642 > 0.5$ it can be concluded that the location factor may affect the interest of saving Islamic Village residents in PT BPRS Berkah Ramadhan. The location is a place of business that greatly affected a person's desire of consumers to come and shop. The location the seller is very influential on the number of consumers who may be working on. The further from the seller's premises, consumers increasingly reluctant to buy because of the cost of transport to go to a more expensive seller. Influence Guarantee citizens against Islamic Village Savings interest in PT BPRS Berkah Ramadhan, based on testing with SPSS on testing using factor analysis. In this test, the MSA (Measure of Sampling Adequacy) Security factor (X4), has a value of 0.712 MSA. If the MSA value is greater than 0.5, then the variable is unpredictable and can be analyzed further. Because the value of MSA $0.712 > 0.5$ it can be concluded that the assurance of factors can affect the interest of the citizens of Islamic Village saving in PT BPRS Berkah Ramadhan. When customers feel safe and comfortable dealing with the bank will increase the interest of saving. Basically the customer wanted his money safe in the bank compared with stored own. There is a tendency for customers to avoid risks in pengambalan decision to save money in a bank. The risk of such savings the customer will lose the funds deposited in the bank. So that when security funds ditabungkan lower then the customer tends to refuse to use the services of a savings bank.

Effect of Sharing Interests citizens against Islamic Village Savings in PT BPRS Berkah Ramadhan, based on testing with SPSS on testing using factor analysis, in this test, the MSA (Measure of Sampling Adequacy) factors Level Sharing (X5) has a value of 0.700 MSA. If the MSA value is greater than 0.5, then the variable is unpredictable and can be analyzed further. Because the value of MSA $0.700 > 0.5$ it can be concluded that the factors Level Sharing (X5) may affect the interest of the citizens of Islamic Village saving in PT BPRS Berkah Ramadhan. For the results given by the bank to customers is an attraction for people to deposit money in the bank. With this level of profit sharing that high savings will encourage customers to keep their funds in banks in the hope of return that would be obtained also getting bigger. But on the contrary when the level is low, the profit sharing interest of customers to save also be reduced.

Influence Campaign the Citizens Islamic Village Savings interest in PT BPRS Berkah Ramadhan. Based on testing with SPSS on testing using factor analysis, In this test, the MSA (Measure of Sampling Adequacy) Promotion factors (X6) has a value of 0.786 MSA, If the MSA value is greater than 0.5, then the variable is unpredictable and can be analyzed further, Because the value of MSA $0.786 > 0.5$ it can be concluded that factors can affect the interest of the citizens promotion Islamic Village saving in PT BPRS Berkah Ramadhan. Promotion is an activity of the company, including banks in marketing their products. With the promotional activities is expected customers will learn more about the products offered by banks to customers, various means are used to market its products to customers in order for customers interested in what the bank promoted so that the interest can increase customer confidence in the bank and this will have an impact on the interest of the customers to use the bank's products increases,

Conclusion

Based on the analysis and discussion of the research, it can be concluded as follows: Based on the analysis, the factors research is the understanding of the Islamic Bank, the service, the location, the guarantee, the level of profit sharing, research and promotion of the entire variable has a value of $MSA > 0.50$. It can be concluded that the overall variable understanding of Islamic Bank (X1), Services (X2), location (X3), Security (X4), Level Bagi Hasil (X5), dan Promosi (X6) can affect the interest of the citizens of Islamic Village saving in PT BPRS Berkah Ramadhan. While the highest value of the MSA is owned by yaitu 0.786 promotion factor, so it can be concluded that the promotion factor is the most dominant factor influencing interest Islamic Village residents save in PT BPRS Berkah Ramadhan compared with other factors.

References

- Amin, Wibowo. *International Journal Management Reviews*, Bank of Indonesia, 2012, December
- Antonio, Syafi'i. *Bank Syariah: Dari Teori Ke Praktek*, Jakarta: Gema Insani Press, 2001.
- A, Karim, Adiwarman. *Journal "Prospek dan Tantangan Ekonomi Syariah di Indonesia"*, *Perbankan Syariah: Sebuah Solusi* Vol 2, No, 2 (Mei-Agustus2004): h, 5.
- Arifin, Zainul. *Dasar-dasar Manajemen Bank Syariah*. Jakarta: Pustaka Alvabet, 2005, Cet, Ke-3
- Arikunto, Suharsimi. *"Prosedur Penelitian Suatu Pendekatan Praktik"*, Jakarta: 2006
- Bhavesv J. Palmer. *Asian Journal Management Research*, vol 3 issue 2, 2013.
- Engel, F, James; Roger D, Blackwell, Paul W, Miniard, 1994, *Perilaku Konsumen*, Jakarta: Binarupa Aksara.
- Harisadono, Sutrisno, *"Statistik Ekonomi II"*, Serang: CV Cahaya Minolta, 2012,
- Kamaruzaman Jusoff, Ismah Osman, Husniyati Ali, Anizah Zainuddin, Wan Edura Wan Rashid, *International Journal Islamic Economic and Finance*, "Consumers Satisfaction in Malaysian Islamic Banking" vol, 1 no, 1, 2009 February,
- Moh, Yaziz, *International Journl of Economic Management and Social Science*, vol 3 no 12, December 2014, Pp 827-829,
- Hasan, Ali, *Marketing bank Syariah*, Bogor: Ghalia Indonesia, 2010
- Huda, Nurul dan Mohamad Heykal, *Lembaga Keuangan Islam Tinjauan Praktis dan Teoritis*, Jakarta: Kencana Prenada Media Group, 2010,
- Iska, Syukri, *"Perbankan Syariah di Indonesia dalam Perspektif Fikih Ekonomi"*, Cetakan Kedua, Yogyakarta: Fajar Media Press, 2014,
- Kasmir, *"Manajemen Perbankan"*, Jakarta: PT, Raja grafindo Persada, 2002, no 3
- Mowen, John C; Michael Minor, 1998, *Consumer Behavior 6ed*, New Jersey: Prentice-Hall, Inc,
- Muhamad, *"Manajemen Dana Bank Syariah"*, Jakarta: PT Raja grafindo Persada, 2014,
- Kamus Bahasa Indonesia*, Jakarta: Departemen Pendidikan Nasional, 2008
- S, Tambiah, *International Journal Business and Management*, Vol 6 No 1, 2011, January,
- Sugiyono, *"Metode Penelitian Kuantitatif Kualitatif dan R&D"*, Bandung: Alfabeta, 2014
- Santoso, Singgih, *Menggunakan SPSS untuk Statistik Non Parametrik*, PT, Elex Media Komputindo, Jakarta, 2006,
- Tarsidin, 2010, *Bagi-Hasil: Konsep dan Analisis*, (Jakarta, Lemibaga Penerbit FEUI)
- Tim Penulis Dewan Syariah Nasional Majelis Ulama Indonesia, *Himpunan Fatwa Dewan Syariah Nasional*, Jakarta, PT, Intermedia, 2003,
- Usanti, Trisadini P, *"Transaksi Bank Syariah"*, Jakarta: PT Bumi Aksara, 2013,
- Wiroso, *Penghimpunan Dana dan Distribusi Hasil Usaha Bank Syariah*, Jakarta: PT, Grasindo, 2005
- Zulkifli, Sunarto, *"Paduan Praktis Transaksi Perbankan Syariah"*, Jakarta: Zikrul Hakim, 2003,