

Determinant of Consumer's Decision to Use Islamic Saving Account in Bank Syariah Indonesia Post Merger in 2021 Period

Aprilianan Ika Kusumanisita

Department of Management, Faculty of Economics and Management,
University of Darussalam Gontor, Jl. Raya Siman Km 6, Siman, Ponorogo, Indonesia
Email: aprilianaikakusumanisita@unida.gontor.ac.id

Raditya Iqbal Anugrah

Department of Management, Faculty of Economics and Management,
University of Darussalam Gontor, Jl. Raya Siman Km 6, Siman, Ponorogo, Indonesia
Email: raditya@mhs.unida.gontor.ac.id

Muchammad Taufiq Affandi

Department of Finance, Durham University, Durham, United Kingdom

Abstract

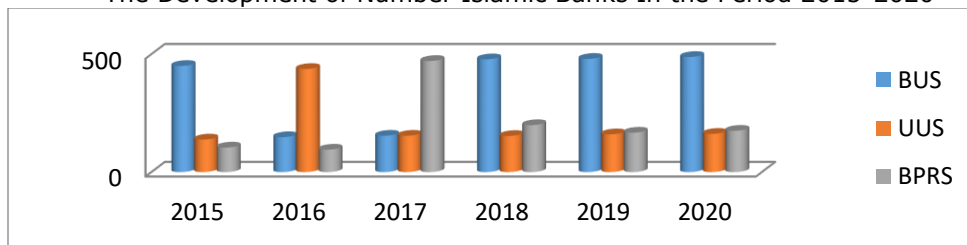
Increasing awareness about halal products in the Islamic finance industry sector can encourage the development of Islamic economy and finance in Indonesia. The financial industry is a pillar of the national economy that is expected to advance the general welfare and global competitiveness, especially in Islamic banking which has contributed to economic growth in Indonesia. Theory of Planned Behaviour (TPB) is used to measure customers decision to keep saving in Bank Syariah Indonesia. The independent variables used in the study were trust, quality of service, religiosity, and Revenue Sharing, while the dependent variables used in the study were customer decisions to keep saving. The sample of this study was 120 respondents from Customers of Bank Syariah Indonesia located throughout Java Island. The results showed that Trust, Quality of Service, and Religiosity had no significant effect on the customer's decision to keep saving in Bank Syariah Indonesia, meanwhile revenue sharing has a significant influence on the decision of customers to keep saving in Bank Syariah Indonesia.

Keywords: *Bank Syariah Indonesia, Quality of Service, Religiosity, Revenue Sharing, Saving Decisions, Trust.*

A. INTRODUCTION

Increasing awareness about halal products in the Islamic finance industry sector can encourage the development of Islamic economy and finance in Indonesia. The financial industry is a pillar of the national economy that is expected to advance the general welfare and global competitiveness, especially in Islamic banking which has contributed to economic growth in Indonesia. According to data from the Financial Services Authority, positive developments in assets, channeled financing (PYD), and third-party funds (DPK) of Islamic banking continue to grow. This is indicated by the development of assets in Islamic banking by 20% in 2020 (Otoritas Jasa Keuangan, 2020). Research conducted by Indri Supriani et al showed that the increase in public confidence in Islamic banking became the best alternative in overcoming the financial crisis (Indri Supriani dkk). In addition, according to the Financial Services Authority, the growth of Islamic banking showed a positive trend with asset growth reaching its highest point in 2020 of 8.98% ([Otoritas Jasa Keuangan, 2020](#)).

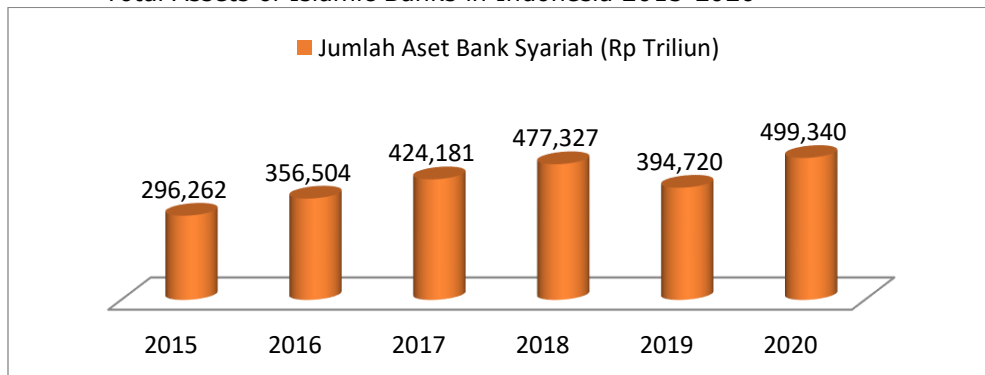
The Development of Number Islamic Banks In the Period 2015-2020



Source : Otoritas Jasa Keuangan 2015-2020

Bank Syariah as one of the Islamic financial institutions that are quite in demand and its existence is recognized by most Indonesian people has provided a change in the economic system in the era of digital globalization. As of December 2020 Total Islamic financial assets in Indonesia reached Rp1,802.86 trillion ([Otoritas Jasa Keuangan, 2020](#)). According to data from the Financial Services Authority in 2020 Islamic banking in Indonesia has total assets of 5.99%.

Total Assets of Islamic Banks in Indonesia 2015-2020



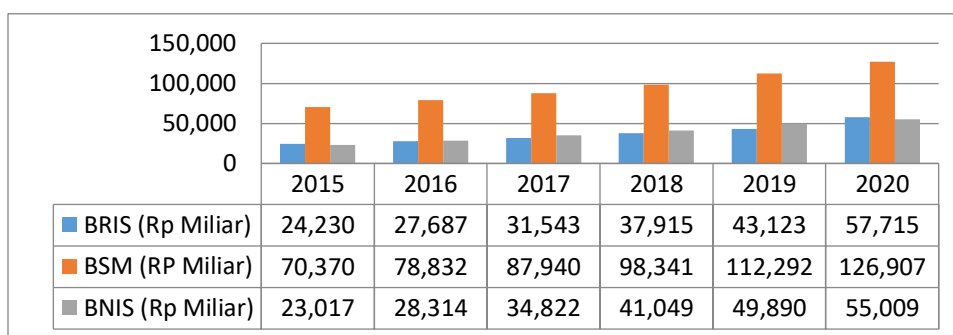
Source : Financial Services Authority 2015-2020

The percentage of muslim population in Indonesia 2020 reaches 87% and becomes a country with the largest number of Muslims in the world and is expected to contribute significantly to economic Indonesia. Bank Indonesia is developing several strategies, namely increasing the competitiveness of Islamic banks in the wheels of national economy that can improve the ranking of Islamic finance globally.

Bank Syariah Indonesia is the merger's result of three Islamic banks from the Association of State-Owned Banks (Himbara), namely PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS) (Achmad, Sani Alhusain, 2021). Total assets owned by BRI Syariah were recorded at Rp57.2 trillion in 2020, an increase of 33.84% compared to 2019 (Annual Report BRI Syariah (BRIS), 2020), while the total assets owned by PT Bank Syariah Mandiri (BSM) were

Rp112,292 billion in 2019 and increased by Rp126,907 billion in 2020 (Annual Report BNI Syariah (BNIS), 2020), and the total assets owned by PT BNI Syariah (BNIS) grew by 10.06% which is Rp55.01 trillion from the previous year of Rp49.98 trillion (Annual Report BNI Syariah (BNIS), 2020). The breakthrough of the government's policy to merge three Islamic banks is expected to have a positive impact on the Indonesian economy according to Islamic perspective.

The Development of The Amount of Assets in Bank BRI Syariah, BNI Syariah, and Mandiri Syariah
Period 2015-2020



Source : Annual Report BRIS, BNIS, BSM 2021

The table above shows that BSM has the largest percentage of assets compared to BNIS and BRIS, it was expected by the merger to strengthen up the structure of the Islamic banking industry, contributing to economic stability and growth and social development ([Laporan perkembangan Keuangan Syariah Indonesia, 2020](#)). The Merger of Islamic Banks is an important consolidation momentum for Islamic banking to be able to present a strong Islamic bank in capital and able to compete with the national Islamic banking industry.

The issue that will be raised in this study is the decision of customers to keep saving at Bank Syariah Indonesia after the merger in the 2021 period. The development of Bank Syariah Indonesia after the merger showed good development ([Laporan perkembangan Keuangan Syariah Indonesia, 2020](#)). As of September 2021, BSI's wadiah savings grew significantly by 16.22% yoy or reached Rp30.35 trillion. As for total savings, BSI posted growth of 11.57% yoy with a figure reaching Rp91.43 trillion in the same period.

B. LITERATURE REVIEW

Previous research that is related to customer decisions to save at Islamic Bank included, which showed that customer decisions in choosing Islamic banks or non Islamic Banks in saving are influenced by the characteristics of Islamic banks, services, and trust. In addition, Maski's research showed that service and trust have a dominant influence on customer decisions in saving money ([Maski, 2010](#)).

Research conducted with the title Of Effect of Revenue Sharing Principles, Income Level, Religiosity and Quality of Service to Customer Saving Decisions at Sharia Banks in Banda Aceh. The results of hypothesis testing can be concluded that The principles of revenue sharing, income level, religiosity, and quality of service jointly affect the decision to save customers at Islamic banks in the city of Banda Aceh. The principle of revenue sharing has a significant influence on the decision to save customers in Islamic banks. Income levels have a significant influence on customers' saving decisions at Islamic banks. Religiosity has a significant influence on the decision to save customers in Islamic banks. The quality of service does not have a significant influence on the customer decision in saving at Islamic banks in the city of Banda Aceh. The variables of revenue sharing, income level, and religiosity in the study had a dominant influence on customer decisions in saving. Differences with previous research are variables used, namely trust, quality of service, religiosity, and revenue sharing ([Maisur, 2015](#)).

Research conducted with the title Of Customer Perception of Sharia Principles and Application of Revenue Sharing to Saving Decisions at Bank Muamalat Madiun Branch Office, shows that the three

variables used, namely customer perception of sharia principles, revenue sharing, and saving decisions that the third variable has a simultaneous influence on the customer's decision to save at an Islamic bank. Differences with previous research are the variables used amount to four, namely trust, quality of service, religiosity, and revenue sharing ([Novitasari, 2017](#)).

Research conducted with the title Of The Effect of Quality of Service and Advertising on Customer Decisions in Saving at Islamic Banks is to use service quality variables and advertising influences as independent variables, as well as the decision to save customers as dependent variables. The results showed that the quality of service and advertising influences the decision to save in Islamic banks ([Helmi, 2012](#)).

Research conducted with the title Of Effect of Promotion and Quality of Service on Saving Decisions on BSM Pabugan Products PT. Bank Syariah Mandiri Branch Office Simpang Patal Palembang uses promotional variables and quality of service. Variables in service quality and promotion have a significant positive effect on savings decisions ([Putri, 2016](#)).

1. Islamic Bank

According to Law No. 21 of 2008, Islamic banks are banks that carry out their business activities based on Sharia principles. Sharia Bank based on its type consists of Sharia Commercial Bank and Sharia People's Financing Bank. Ascarya defines Islamic banks as financial institutions that serve to facilitate economic mechanisms in the real sector through investment or buying and selling activities, as well as providing deposit services or other banking services to customers (Ascarya. 2012). The differences between Islamic and conventional banks in general are as follows:

Difference between Islamic and Conventional Banks

Islamic Bank	Conventional banks
Halal investment only	Halal and haram investments
Principle of revenue sharing	Flower principle
Profit dan falah oriented	Profit oriented
Relationship with customer in the form of partnership	Relationship with customer in the form of creditor-debtor

Source: (M.Thamrin, Liviawati & Rita Wiyati, 2011)

2. Akad in Islamic Bank

According to Anshori, the agreements in Islamic banks are as follows:

1. Akad wadiah is a pure deposit from one party to another, both individuals and legal entities, which must be maintained and returned whenever desired by the owner.
2. Akad murabahah is a buying and selling agreement of goods by stating the price of acquisition and profit (margin) agreed by sellers and buyers. Murabahah simply means a sale of goods worth the goods plus agreed profits.
3. Akad istishna' is a buying and selling agreement in the form of ordering the manufacture of certain goods with certain criteria and conditions agreed upon by buyers and sellers (makers). Unlike the sale and purchase of murabahah, where goods are handed over in advance while the money is paid in installments, buying and selling istishna' is done by giving goods in the back, although the money is also equally paid in installments.
4. Akad ijarah is the right to utilize goods or services in certain rewards or also called rent. According to the Fatwa of the National Sharia Council (DSN), ijarah is the agreement of transferring the right of use (benefit) to a goods or services within a certain time through the payment of rent or wages, without being followed by the transfer of ownership of the goods themselves. Akad ijarah has no change to its ownership but only the transfer of the right of use from the renter to the tenant.
5. Akad mudharabah is a business cooperation agreement between the first party (Islamic bank) that provides all capital and the second party (customer) who acts as a fund manager by dividing business profits according to a certain percentage agreed in the agreement, while losses are borne entirely by Islamic banks unless the second party makes a deliberate mistake, negligent or violates the agreement.

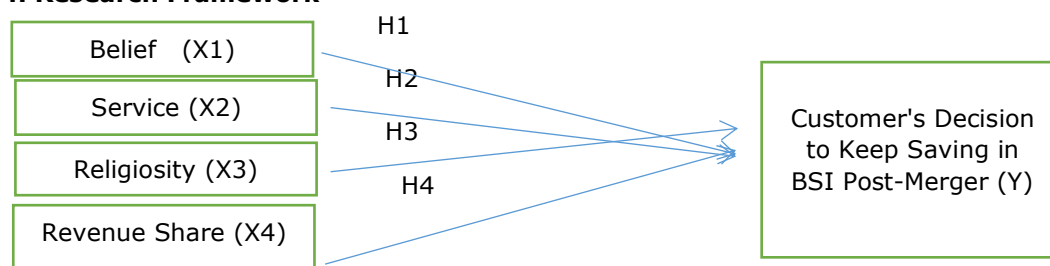
6. Musyarakah agreement is a cooperation agreement between two or more parties for a particular business where each party provides a portion of funds with the provision that the profits will be divided according to the agreed percentage, while losses will be born in accordance with the portion of each fund ([Anshori, Abdul Ghofur. 2008](#))

3. Saving Decision

Decision making is the selection of behavioral alternatives from both or more existing alternatives. A decision this definition has three meanings, namely there is a choice on the basis of logic or consideration, there are several alternatives that must be chosen one of the best, and there are goals to be achieved and the decision is getting closer to that goal ([A.F. Stoner. 2006](#)) This definition contains three meanings, namely:

1. There are choices on the basis of logic or consideration
2. There are several alternatives that should be chosen one of the best
3. There are goals to be achieved and the decision brings them closer to them

4. Research Framework



5. Hypotheses

- H₁: Influence of trust in customer's decision to keep saving at Bank Syariah Indonesia
- H₂: The effect of service on customer decisions to keep saving at Bank Syariah Indonesia
- H₃: The influence of religiosity on customers' decisions to keep saving at Bank Syariah Indonesia
- H₄: Impact of revenue sharing on customers' decisions to keep saving at Bank Syariah Indonesia

C. RESEARCH METHOD

1. Reserch Timeline

This research is focused at customers of Bank Syariah Indonesia in Java Island. The place is chosen with the consideration that Bank Syariah Indonesia customers located on the island of Java can represent the entire existing population in determining the decision to keep saving at Bank Syariah Indonesia after the merger conducted on February 1, 2021.

2. Type Research

This type of research is quantitative research where data obtained in the form of quantifiable numbers, relating to the problem being examined to obtain a clear and detailed picture. According to Sugiyono, quantitative research can be interpreted as research based on the philosophy of positivism, used to examine a particular population or sample, data collection using research instruments, quantitative or statistical data analysis with the aims of describing and testing established hypotheses ([Sugiyono, 2017](#)).

3. Type and Source of Data

The type of research used in this research is field research. Field research, or can also be referred as empirical research, which is research whose data and information are obtained from activities in the research field. The study used primary data and data sources obtained or collected by researchers directly from the primary data source. Primary data is in the form of data collected through distributed questionnaires to respondents.

4. Population and Sample

According to Sugiyono, population is a generalization region consisting of objects and subjects that become certain quantities and characteristics that researchers apply to study, then draw

conclusions ([Sugiyono, 2017](#)). The population taken is a customer of Bank Syariah Indonesia who uses savings products at the bank.

According to Sugiyono, the sample is part of the number and characteristics that population, If the population is large and researchers are unlikely to study everything in the population, for example due to limited funds, energy and time, then the researcher can use samples taken from that population. This study uses non probability sampling techniques with convenience sampling. According to Sugiyono, non probability sampling is a sampling technique that does not provide the same opportunity or opportunity for each element or member of the population to be selected into a sample ([Sugiyono, 2017](#)). The technique of taking sample is convenience sampling which is a sampling technique based on convenience, namely who is a customer who saves at an Bank Syariah Indonesia that is easiest to reach or get by researchers and can be used as a sample.

D. RESULT AND DISCUSSION

1. Determination Coefficient Test (R^2)

Determination Coefficient Test (R^2)	
R Square	0.783

Source: Data Processed December 2021

The results obtained based on the table above in this study obtained the value R Square 0.783. This shows that the customer decision is affected by independent variables of 78.3%, while the remaining 21.7% is affected by other variables that are not described in this study.

2. T TEST

The t test is a test to show its effect of independent variables to the dependent variable model. This is intended to know how far the effect of a independent variable describes the variation of the dependent variable.

T Test

T Test			
Variables	T calculates	T table	Sig
Trust	1.731	2,359	.086
Quality of Service	1.413	2,359	.160
Religiosity	-.204	2,359	.839
Revenue Sharing	13.996	2,359	.000

Source: Data Processed December 2021

Hypothesis concluded before receipt have table-related explanations with significant levels of 5%: $2 = 2.5\%$ (2-sided test) and freedom (df) $n-k$ or $120-5 = 115$. Explanation for each of the free variables as follows table $T = t(a / 2 : n-k-1)$ $a = 5\% = t(0.05 / 2 : 120-4-1) = 0.025 : 115$, the presentation point of distribution t 5% 2,359.

1) Trust

The first hypothesis about the effect of customer trust on saving decisions in Bank Syariah Indonesia has a statistical result of t test for the trust variable obtained t calculated 1,731 and table t 2,359 (df=115) with a significant rate of 0.086, because t calculates the $< t$ table ($1,731 < 2,359$) and regression coefficient has a positive value of 0.117 then the hypothesis that variable trust significantly effect the customer decisions in BSI is rejected.

2) Quality Service

The second hypothesis about the effect of customer service quality on saving decisions in Bank Syariah Indonesia has a statistical result of t test for the trust variable obtained t calculated 1,431 and table t 2,359 (df =115) with a significant rate of 0.086, because t calculates the $< t$ table ($1,431 < 2,359$) and regression coefficient has a positive value of 0.117 then the hypothesis that the variable Quality Service significantly effect the customer decisions in BSI is rejected.

3) Religiosity

The third hypothesis about the influence of customer religiosity on saving decisions in Bank Syariah Indonesia has a statistical result of t test for the trust variable obtained t calculated - 0.204 and table t 2,359 (df =115) with a significant rate of 0.086, because t calculates the $t < t_{table}$ (-0.204 < 2,359) and regression coefficient has a positive value of 0.117 then the hypothesis that the variable religiosity significantly effect the customer decisions in BSI is rejected.

4) Revenue Sharing

The fourth hypothesis about the effect of customer revenue sharing on saving decisions in Bank Syariah Indonesia has Statistical results of t test for revenue sharing variables obtained t calculated 13,996 and t table 2,356 (df =115) with significant level of 0.000, because t calculate $t > t_{table}$ (13,996 > 2,359) and the regression coefficient has a positive value of 0,000 then the hypothesis states that the variable share of the result significantly effect the customer decisions in BSI received.

3. F TEST

F Test

F Test	
F Test Value	103.811
Sig.	.000 ^b

Source: Data Processed December 2021

The results obtained based on the table above the value f are calculated to get the value of 103.811. Table F shows a value of 2.68, to obtain a value of df 1 (variable number-1) or 4-1 = 3 and df 2 (sample number of variables or n-k) or 120-2 = 118, at f the table produces a value of 2.68 values that explain that the value f calculates greater than the table above shows that table f = 103,811 > 2.68. It is concluded that variables of trust, quality of service, religiosity, and revenue sharing have a simultaneous effect on customer decisions.

DISCUSSIONS

1. Influence of trust in customer's decision to keep saving at Bank Syariah Indonesia

The results of this study show that trust does not have a significant effect on customer decisions. This research supported by Dita and Haroni who showed that belief or religiosity had no effect on the customer's decision to transact at Bank Syariah ([Pertiwi, D., & Ritonga, H. D., 2012](#)). The results of the above research can conclude that the variable trust has no significant effect on the decision of customers to save in Islamic Bank of Indonesia. The results of Harahap's research showed that trust had no effect on the decision of customers to save at BMT Maslahah Kebon Agung Pasuruan Branch ([Harahap, J., 2019](#)).

2. The effect of service on customer decisions to keep saving at Bank Syariah Indonesia

The results of this study show that service on customer does not have a significant effect on customer decisions. This research supported by Lestari et al. showed that the service had no effect on customer decisions in transacting at Bank Syariah. In addition, fast and accurate service, as well as good employee courtesy behavior did not affect the increase in customer numbers ([Lestari, A., 2015](#)). The results of the above research can conclude that the variable quality service has no significant effect on the decision of customers to save in Islamic Bank of Indonesia.

3. The influence of religiosity on customers' decisions to keep saving at Bank Syariah Indonesia

The results of this study show that trust does not have a significant effect on customer decisions. This research supported by Dita and Haroni which showed that belief or religiosity

had no effect on customers' decisions to transact at Islamic Banks ([Pertiwi, D., & Ritonga, H. D., 2012](#)). Firdaus' research results showed that religiosity did not significantly affect due to lack of understanding more about the concept of religiosity in Islamic banking and more thinking about getting just profit ([Firdaus, S. R., 2013](#)).

4. Impact of revenue sharing on customers' decisions to keep saving at Bank Syariah Indonesia

Based on the results of the fourth hypothesis about the effect of customer revenue sharing on savings decisions in Bank Syariah Indonesia has a statistical result of t test for variable revenues obtained t calculated 13,996 and t table 2,356 (df = 115) with a significant rate of 0.000, because t calculates the > table t (13,996 > 2,359) and regression coefficient has a positive value of 0,000 then the hypothesis states that the variable part of the result significantly affects the decision of the BSI customer received. These results can have a significant effect that customers decide to still choose Bank Syariah Indonesia as a place to transact because of competitive and fair profit sharing factors and customer learning about existing information.

The results is in line with research conducted by Novita et al. showed that the application of revenue sharing had an effect on saving decisions at Muamalat bank Madiun branch office, as well as customer perception of sharia principles and the application of revenue sharing simultaneously affect the decision to save at Bank Muamalat Madiun branch office. The results of the two independent variables, the dominant revenue sharing application variables affect the customer's decision to save at bank Muamalat Madiun branch office ([Novitasari, S., 2019](#)).

E. CONCLUSION

1. Summary

The research results and discussions in the previous chapter on the factors that influence the decision of customer to keep saving to Bank Syariah Indonesia after the merger in the period of 2021 can be concluded as follows:

- 1) The results of the trust variable analysis stated it trust has an insignificant effect on the customer's decision to keep saving in BSI. The results do not have a significant effect because trust not an islamic bank advantage that customers consider when deciding to keep saving at Bank Syariah Indonesia.
- 2) The results of the religiosity variable analysis stated that it does did not have a significant effect on the customer's decision to keep saving in BSI. It is because by customer decision to keep saving in Islamic banks do not pay too much attention to sharia elements in transacting.
- 3) The results of service quality variables state that it does not have a significant effect on the customer's decision to keep saving in BSI. The results do not have a significant effect because quality of service is not the profit of Islamic banks that customers consider when deciding to keep saving at Bank Syariah Indonesia.
- 4) The results of revenue share variables state that it share has a significant effect on customer's decision in BSI is received. These results can have a significant effect that customers decide to still choose Bank Syariah Indonesia as a place to transact because of competitive and fair profit sharing factors and customer learning about existing information.

2. Suggestions

The research results that has been done by author, there are several suggestions for future research and related institutions:

- 1) Suggestions and inputs in this study, researchers only used questionnaires in collecting data as many as 120 respondents and used 4 research variables, namely trust, quality of service, religiosity, and revenue sharing. It would be better if in future research added other variables and sample such as social, personal, cultural, product or promotion.

- 2) Data collection techniques can be done using interviews, increasing the number of respondents, and expanding the existing customer population such as conducting interviews with Bank Syariah Indonesia as a service provider and increasing the number of respondents as a means of measuring influence decision. Data processing in this study used SPSS, futuremore the research could use SEM (Structural Equation Modeling) for data analysis techniques.

F. REFERENCES

- A.F. Stoner. 2006. *Manajemen Sumber Daya Manusia*. Jakarta: Bumi Aksara.
- Abhimantra, A., Maulina, A. R., dkk, 2013. "Analisis Faktor-Faktor Yang Mempengaruhi Nasabah (Mahasiswa) Dalam Memilih Menabung Pada Bank Syariah". Prosiding Pesat, 5.
- Achmad, Sani Alhusain. 2021. "Bank Syariah Indonesia: Tantangan dan Strategi dalam Mendorong Perekonomian Nasional", Jurnal Bidang Ekonomi Dan Kebijakan Publik Info Singkat Vol. Xiii, No.3 I.
- Agung, Imron dan Dhika Amalia. 2017. "Pengaruh Citra Perguruan Tinggi Pesantren dan Kualitas Pendidikan terhadap Pengambilan Keputusan Mahasiswa Reguler Memilih Studi Strata 1" dalam Widya Warta No. 02 Tahun XLIII/Juli 2019 ISSN 0854-1981.
- Ahmad, Rusdan Miraza. 2011. "Analisis Pengaruh Bagi Hasil dan Kualitas Produk terhadap Keputusan Nasabah Menabung pada Bank Syariah Mandiri Kantor Cabang Pembantu Tanjung Balai", Universitas Sumatera Utara Medan.
- Ajzen, I. 2005. *Attitudes, Personality and Behavior, 2nd edition*, UK: Open University Press-McGraw Hill Education.
- Ali Rama. 2013. "Perbankan Syariah Dan Pertumbuhan Ekonomi Indonesia" dalam Jurnal Perbankan Syariah dan Pertumbuhan Ekonomi Indonesia Signifikan Vol. 2 No.1.
- Aminatuz, Zahro. 2019. "Pengaruh Bagi Hasil Dan Kualitas Pelayanan Terhadap Keputusan Menabung Pada Bank Syariah Di Jepara", Akultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Walisongo: Semarang .
- Amini, Afifah. 2020. *Faktor-faktor yang Mempengaruhi Keputusan Nasabah dalam Memilih Jasa Perbankan Syariah* (Studi pada Bank Syariah Mandiri Kantor Cabang Aceh). Diss. UIN Ar-Raniry Banda Aceh.
- Annual Report Bank Syariah Mandiri (BSM) Tahun 2015-2020.
- Annual Report BNI Syariah (BNIS) Tahun 2015-2020.
- Annual Report BRI Syariah (BRIS) Tahun 2015-2020.
- Anshori, Abdul Ghofur. 2008. *Kapita Selekta Perbankan Syariah di Indonesia*, Jakarta: UII Press.
- Asadifard, Rahman, Aziz, and Hashim, 2015. "A Review on Tourist Mall Patronage Determinant in Malaysia". Internasional Journal of Innovastion, Management dan Technology, Vol. 6 No. 3.
- Ascarya. 2012. *Akad & Produk Bank Syariah*. Jakarta: PT Raja Grafindo Persada
- Ayuwardani, Rizky Primadita, and Isroah Isroah. 2018. "Pengaruh informasi keuangan dan non keuangan terhadap underpricing harga saham pada perusahaan yang melakukan initial public offering" (Studi empiris perusahaan go public yang terdaftar di Bursa Efek Indonesia tahun 2011-2015). Nominal: Barometer Riset Akuntansi dan Manajemen 7.1.
- Aziz, N., & Hendrastyo, V. S. 2020. "Pengaruh Kualitas Layanan, Kepercayaan Dan Promosi Terhadap Minat Nasabah Menabung Pada Bank Syariah Cabang Ulak Karang Kota Padang". Jurnal Pundi Vol. 3(3).

- Direktorat Hukum Bank Indonesia, 2009, <https://www.bi.go.id/id/tentang-bi/profil/organisasi/Pages/Departemen-Hukum.aspx>, diakses pada 28 September 2021.
- Dita Pertiwi Dan Haroni Doli H. Ritonga, 2012. "*Analisis Minat Menabung Masyarakat Pada Bank Muamalat Di Kota Kisaran*", Jurnal Ekonomi Dan Keuangan, Vol.1 No1.
- Firdaus, S. R. 2017. "*Analisis Faktor-Faktor Yang Mempengaruhi Pengambilan Keputusan Untuk Menabung Di Bank Syariah*" (Studi Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Brawijaya Angkatan 2013). Jurnal Ilmiah Mahasiswa Feb, 5(2).
- Ghasemi dan Zahediasi, 2012. *Normality Tests for Statistical Analysis: A Guide for Non-Statisticians, International journal of Endocrinology Metabolism*, Vol. 10, No. 2.
- Ghozali, Imam. 2013. *Aplikasi Analisis Multivariate dengan Program IMB SPSS*. 21 Update PLS Regresi. Semarang: Unidip.
- Glock, C.Y. & Stark Rodney. 1968. *American Piety: The Nature of Religious Commitment*, USA: University of Chicago Press dalam Roland Roberson (ed). 1984. *Sociology of Religion*. Penguin Education.
- Hapsari, T. R., Waluyo, H. D., & Widayanto, W. 2015. "*Pengaruh Kualitas Produk dan Bagi Hasil Terhadap Keputusan Nasabah Dalam Menabung Pada Bank Muamalat Indonesia Syariah*" (Studi Kasus Pada Kantor Kas Baiturrahman Bank Muamalat Indonesia Syariah Semarang). Jurnal Ilmu Administrasi Bisnis, Vol. 4(1).
- Harahap, J. 2019. *Pengaruh Kepercayaan, Religiusitas Dan Pelayanan Terhadap Keputusan Menabung Pada Bmt Masalahah Cabang Kebon Agung Pasuruan* (Doctoral Dissertation, Universitas Islam Negeri Maulana Malik Ibrahim).
- Hasanah, F. 2019. "*Pengaruh Tingkat Religiusitas, Pengetahuan, Kualitas Produk Dan Kualitas Pelayanan Terhadap Preferensi Menabung Mahasiswa Universitas Muhammadiyah Palembang Pada Bank Syariah. Balance*". Jurnal Akuntansi Dan Bisnis. Vol. 4(1)
- Hasanah, F. 2019. "*Pengaruh Tingkat Religiusitas, Pengetahuan, Kualitas Produk Dan Kualitas Pelayanan Terhadap Preferensi Menabung Mahasiswa Universitas Muhammadiyah Palembang Pada Bank Syariah*". Balance: Jurnal Akuntansi Dan Bisnis.
- Hustia, A., Arifai, A., Afrilliana, N., dkk. 2021. "*Pelatihan Pengolahan Data Statistik Menggunakan SPSS Bagi Mahasiswa*". JMM Jurnal Masyarakat Mandiri, 5(4).
- Imam, P., & Kpodar, K. 2016. *Islamic banking: Good for growth? Economic Modelling*, 59.
- Indri, Supriani dkk. 2021. "*Revisiting the Contribution of Islamic Banks' Financing to Economic Growth: The Indonesian Experience*", Shirkah: Journal of Economics and Business Vol. 6, No. 1, page 18-37 p-ISSN: 2503-4235 e-ISSN: 2503-4243
- Irmayanto, J. 2011. *Bank dan Lembaga Keuangan*. Jakarta: Penerbit Universitas Trisakti
- Juniarti. 2001. "*Technology Acceptance Model (TAM) dan Theory Planned Behavior (TPB), Aplikasinya dalam Penggunaan Software Audit oleh Auditor*". Jurnal Riset Akuntansi Indonesia, Vol. 4/3.
- Karim, Adirwaman. 2006. *Bank Islam, Analisis Fiqih Dan Keuangan*. Jakarta: PT.Raja Grafindo Persada.

- Lee, Nancy R and Philip Kotler. 2011. *Social Marketing: Influencing Behaviors for Good*. US. Sage Publication, Inc.
- Lestari ,Alfi Mulikhah. 2015. "Pengaruh Religiusitas, Produk Bank, Kepercayaan, Pengetahuan, Dan Pelayanan Terhadap Preferensi Menabung Pada Perbankan Syariah" (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Brawijaya Malang)" dalam Jurnal Ekonomi Dan Keuangan 2015.
- Lovelock, H. Christopher. & Lauren. A. Wright, 2006. *Principles of Service Marketing and Management, Second Edition*. New Jersey: Prentice Hall.
- Lumanauw, Novy 1 Februari 2021. "Diresmikan Presiden, BSI Miliki Total Aset Rp 240 Triliun". <https://investor.id/finance/235637/diresmikan-presiden-bsi-miliki-total-aset-rp-240-triliun>.(Diakses tanggal 3 Februari 2021).
- Maisur, Muhammad Arfan dkk. 2015. "Pengaruh Prinsip Bagi Hasil,Tingkat Pendapatan, Religiusitas Dan Kualitas Pelayanan Terhadap Keputusan Menabung Nasabah Pada Bank Syariah Di Banda Aceh", Jurnal Magister Akuntansi Volume 4, No. 2.
- Maski, Ghozali. 2010. "Analisis Keputusan Nasabah menabung: Pendekatan Komponen dan Model Logistik Studi Pada Bank Syariah Di Malang" dalam Journal of Indonesian Applied Economics Vol. 4 No. 1 Mei 2010.
- Maulina, M., & Ismaulina, I. 2021. Analisis Faktor-Faktor Preferensi Mahasiswa Menabung Di Perbankan Syariah. *At-Tijarah: Jurnal Penelitian Keuangan Dan Perbankan Syariah*.
- Muhamad Syafi,I Antonio. 2001. *Bank Syariah dari teori ke praktek*, Jakarta: Gema Insani Press.
- Nanda, Puja Oktavia Khairiya. 2020. " Pengaruh Religiusitas dan Kepercayaan terhadap Preferensi Menabung Pada Bank Syariah Dengan Pelayanan Sebagai Variabel Moderasi Studi Pada Mahasiswa Jurusan Perbankan Syariah Febi Iain Ponorogo" (Fakultas Ekonomi Dan Bisnis Islam Institut Agama Islam Negeri Ponorogo).
- Neila Ramdhani. 2011. *Penyusunan Alat Pengukur Berbasis Theory of Planned Behavior*. Buletin Psikologi Vol 19, No. 2.
- Novitasari, S. 2019. "Analisis Faktor-Faktor Yang Mempengaruhi Minat Masyarakat Muslim Pedesaan Dalam Menggunakan Lembaga Keuangan Syariah". (Doctoral dissertation, IAIN SALATIGA).
- Otoritas Jasa Keuangan : Laporan Perkembangan Keuangan Syariah Indonesia 2020, <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/laporan-perkembangan-keuangan-syariah-indonesia/Pages/Laporan-Perkembangan-Kuangan-Syariah-Indonesia-2020.aspx>, diakses pada 28 November 2021
- Pakkawaru, I. 2018. "Pengaruh Tingkat Religiusitas, Kualitas Layanan Terhadap Keputusan Menabung Dan Informasi Sebagai Variabel Moderating". *Bilancia: Jurnal Studi Ilmu Syariah Dan Hukum*, 12(2).
- Putri, Asti Dwi. 2016. "Pengaruh Promosi Dan Kualitas Pelayanan Terhadap Keputusan Menabung Pada Produk Tabungan Bsm Pt. Bank Syariah Mandiri Kantor Cabang Simpang Patal Palembang". (Diss. Uin Raden Fatah Palembang).

Stanley Lemeshow, David W. Hosmer J, et.al. 1997, *Besar Sampel Dalam Penelitian Kesehatan*, Gajah Mada University Press, Yogyakarta.

Statistik Perbankan syariah 2020, Otoritas Jasa Keuangan, <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Pages/Statistik-Perbankan-Syariah---Desember-2020.aspx>, diakses pada 20 November 2021.

Sugiyono. 2017. *Metode Penelitian Bisnis Pendekatan Kuantitatif, Kualitatif, Kombinasi Dan R&D*. Alfabeta Bandung.

Taufik, Saifudin. 2018. "*Pengaruh Promosi, Religiusitas, dan Kepercayaan Terhadap Minat Masyarakat Menabung di Bank Syariah dengan Pengetahuan Masyarakat sebagai Variabel Intervening*", (Institut Agama Islam Negeri Salatiga).