

The Effect of Religiosity, Profit and Loss Sharing, and Promotion On Consumer Intention To Financing in Islamic Bank Toward Trust As An Intervening Variable

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Abstract

The purpose of this study was to determine the effect of Religiosity, perception of profit-sharing, and promotion on public interest in Islamic bank financing with trust as an intervening variable. The research sample is 384 respondents. The research method used is a quantitative approach with multiple regression analysis and Sobel Test using the help of the IBM SPSS Version 26 program. The results of this study are that Religiosity has no significant effect on interest in financing, while perceptions of profit sharing and promotions have a significant effect on interest in financing. Religiosity, perception of profit-sharing, and promotion significantly affect trust. Directly trust has a significant effect on interest in financing. From the results of the Sobel test, it was found that Religiosity, perception of profit-sharing, and promotion had a significant effect on interest in financing with trust as a mediation.

Keywords: Religiosity, Profit Loss and Sharing, Promotion, Trust, Intention, Islamic Bank

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1. INTRODUCTION

Banks have an important role in the economy of a country. The economic growth of a country is directly proportional to the development of the banking industry (Kasmir, 2012). This means that the progress of a bank in that country can be used as a benchmark for the progress of the country concerned, and the role of banks in controlling the country is getting bigger. When viewed in terms of operational activities, there are two types of banks: banks with conventional principles and banks with Islamic principles (Harjito and Martono, 2002). Banks with conventional principles are based in the form of interest, while banks with sharia principles are based on Islamic concepts, namely in the form of profit and loss sharing.

The government's efforts to support Islamic banking through the merger of Islamic banks into a new entity. The reason is that each state-owned bank has its focus to support the Indonesian economy. The Ministry of Law and Human Rights (Kemenhumham)

has issued a letter related to the merger of 3 state-owned Islamic banks, namely Bank BNI Syariah, Bank Syariah Mandiri, which merged with Bank BRI Syariah and used a new name, namely PT Bank Syariah Indonesia (BSI).

Based on the Sharia Banking Statistics (SPS) for the February 2021 period in the OJK (Financial Services Authority) report, which oversees and controls financial and banking institutions, it can be seen that the people of Madiun intend to finance sharia banking as a whole. From the results of the report released by the OJK, it can be obtained that the Finance To Deposit Ratio (FDR) data is obtained:

Tabel 1. Finance To Deposit Ratio (FDR)

Year	Finance To Deposit Ratio (FDR)
2020	105,53%
2021	109,62%

Source: OJK Report, accessed 15 May 2021

In table 1, it can be seen that the finance to deposit ratio (FDR) in 2020 is 105.53%, meaning that more

people do financing than save in Islamic banks. This indicates that if 100 people save in Islamic banks, then 105 people do financing at the bank. The latest OJK data on the SPS has increased compared to December 2020, which increased by 4.09%. The financing to Islamic banking funding ratio is considered effective in supporting high yields if it is in the 95%-98% range. This means that from 100% of the funds collected from the community, 95%-98% are channeled into financing. This value can be seen in the OJK report as follows:

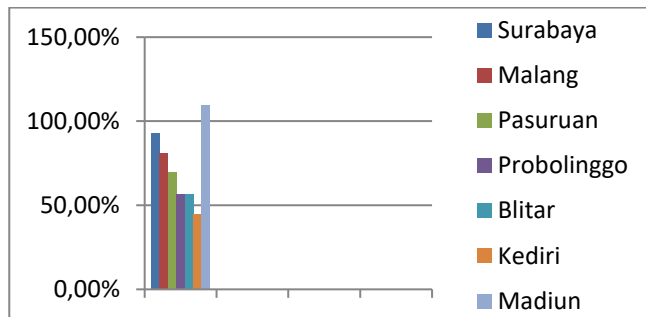


Figure 1 - Graph of FDR in East Java – February 2021

It can be seen in Figure 1 that the FDR of Madiun is in the highest position, precisely at 109.62%, followed by Surabaya at 92.79%. This indicates that the Madiun has a good opportunity for the market share of Islamic banks. Islamic banks can create strategies to maintain and develop them into decisions. Therefore, Islamic banks need to know what factors influence people's intentions to use Islamic banking financing to make decisions.

This study developed a Theory of Reasoned Action (TRA) model to determine the factors that influence people's intentions. The factors that influence a consumer's interests are associated with emotional feelings; if someone is satisfied with buying goods/services, he will strengthen his purchase intention. However, on the contrary, if he is not satisfied, he will lose the intention of the consumer (Swastha and Irawan, 2005). Emotions provide information about understanding things that are around consumers so that it raises attitudes for rational thinking.

The research that developed the TRA model was conducted by Amin et al. (2011), where this study was conducted to see the determinants of consumer intentions in using Islamic financial services. Several factors influence the intention to carry out Islamic financing activities, including attitudes, prices, and social influences. Attitude consists of awareness,

intention, and emotion. Attitudes also determine the relationship between a product and consumers. In making purchasing decisions, there is a social influence that can predict (Lee and Lee, 2018). The role of the religious environment will be a consideration and input for someone to intend to decide on a product.

The public's intention to use Islamic banks is influenced by Religiosity, information, and relative advantages. To see the effect of Religiosity, the amount of information about Islamic banks, relative advantages, compatibility, and social factors on consumer intentions to use Islamic banks was carried out in Obeid and Kaabachi's (2016) research. The attitude of Religiosity is the attitude of a person to encourage his behavior according to the level of obedience. The higher the level of Religiosity, the wiser the decision to use conventional or Islamic banks. Therefore, Religiosity is an important motivator in encouraging people to use Islamic banks (Omer, 1992 in Maisur et al., 2015).

One of the important factors that influence the intentions of the Madiun community is Religiosity because the majority of the people are Muslim. Religiosity is the highest factor in influencing people's intentions to become bank customers (Wahab, 2013). In a previous study conducted by Obeid and Kaabachi (2016), Newaz et al. (2016), Yazid (2017), Khotimah (2018), and Nisak (2020) state that Religiosity affects intentions in Islamic banks. However, there are differences in research results that state that religion does not affect Islamic banks' intentions. This research was conducted by Kamarni (2012), Souiden & Rani (2015), and Maghfiroh (2018).

Islamic banks provide interest-free services to customers but apply a profit-sharing system. According to Olson and Zoubi (2008), the term concept of interest in Islamic banks is called profit sharing because the concept of interest is prohibited in Islam. The perception of the profit-sharing system is that the community considers the profit-sharing system to be more in line with sharia principles, more profitable, and has fulfilled a sense of justice for all parties.

One factor that influences people's intentions towards Islamic banks is profit sharing. There is an understanding that the profit-sharing system is an interest-free system because some people think that interest is usury, so the existence of this profit-sharing system will affect people's intentions to use Islamic

bank products. This understanding supports research from Kurniawati (2012), Wahab (2016), Yakin (2016), Imran & Hendrawan (2017), and Mursalina (2017), which state that the perception of profit-sharing affects the intention to use Islamic bank products. However, things are different in Andriani and Halmawati's (2019) research. Their research stated that the application of profit-sharing perception did not affect people's intention to use Islamic bank products. The people in Madiun have not fully implemented the perception of the application of Islamic banking. People still view profit-sharing as the same interest, and only the terms are changed.

Marketing strategies influence customer behavior (Peter and Olson, 2008). Banks' promotional actions can also reduce people's intentions if they are carried out with inappropriate or excessive goals. Therefore, banks must properly utilize promotional media such as print or electronic media advertisements, direct promotions to hold events, or available methods (Astuti and Indah, 2013). According to Sofjan (2011), promotion is an action or activity carried out by someone to influence customers to realize the demand for the products or services they offer.

Promotional activities carried out by the bank must provide the right information where communication plays an important role; in this case, promotion becomes something valuable. Communication is an important character in building relationships. By holding a promotion, the public knows what the bank provides and increases the public's intention to save (Indriyo, 2000).

Promotional activities are a means to disseminate information to influence the public interest in Islamic bank products. Implementing promotions in Islamic banks is believed to expand the market among the public. This is under the research of Islamiyah (2017), Muryani (2018), Nur (2018), Rozikin & Sholekhah (2020), and Sholeh & Fauzia (2021), which state that promotion affects the intention to use Islamic bank products. However, there are differences in the results of research conducted by Ariyanti (2015), Sawinda (2018), and Majhaf (2020), which state that promotion does not affect the intention to use Islamic bank products.

Factors that influence consumer intentions are Religiosity, perception of profit-sharing, promotion of intentions; there is a research gap in the results of previous studies. Researchers indicate that a trust factor can mediate from religious factors, profit-

sharing perceptions, and public intentions promotion in Islamic bank financing. The role of trust is formed from people's attitudes towards a product which originates from public trust in the product. If people's purchasing power is low, people's trust in a product is low.

A capital that Islamic banks must consider in Madiun is the level of trust from the community. Trust is a condition in which a person can accept reality based on positive things, hopes, desires, or goals from something he believes in (Rousseau, 2009). In the research of Iskanto & Yulihardi (2017) and Dhianingwulan (2019), it was found that religiosity influences trust. Someone with a high level of Religiosity tends to have greater trust in Islamic banks (Fungacova et al., 2016).

The perception of profit-sharing can affect a person's trust in transactions in Islamic banks. As seen in the research of Hong & Cha (2013), financial risk influences purchase intention. If the people's purchasing power is low, then the public's trust in a product is also low. In addition, in Pratiwi's (2019) research, Saputra et al. (2020) stated that promotion influences trust. However, it is different from Majhaf and Riyadi (2020), which states that promotion does not affect trust.

The direct relationship of trust to intention is seen in Fitriyani's research (2018), where trust partially affects financing intentions. This is also the same in the research of Lin and Lu (2010), which results in a trust having a positive effect on people's purchase intentions. People will have purchase intentions if they believe that the transactions will provide value following their expectations.

Intention

The intention is a basis for achieving desired goals in life (Crow & Crow, 1984). The intention is a condition in which a person sees the characteristics of his own needs (Sardiman, 2001). The intention is the state of a person when he has great concern about an object accompanied by a desire to know and study until the object is proven (Walgito, 2004). Poerwadaminta in Chamidun (2015) some factors influence the emergence of intentions, namely factors from within oneself (age, gender, experience) and factors that come from outside (work environment, family environment, school). Environmental factors have a very large influence on the emergence and development of intentions. It is very difficult to determine the intention from the three external factors.

Community environmental factors more influence a person's intention to develop, but a person is also more influenced by family and school factors.

Several studies have looked at several criteria that influence customer intentions to use Islamic banks or Islamic financial products (Amin et al., 2011; Souiden and Rani, 2015; Newaz et al., 2016). The existence of intentions plays an important role in viewing consumer behavior towards Islamic banks.

Religiosity

Religiosity is a person's level of commitment to religion and has a very strong influence on that person (Lubis, 2017). Religiosity is a commitment to follow the principles and beliefs set by God (Bhuian et al., 2018). According to Ahmad (2020), religion is an important symbol in human life and the most powerful force influencing human behavior. Religiosity is more directed to appreciate the quality and attitude of a person's life based on the religious values that become his beliefs. According to Glock and Stark (Ulina et al., 2013), the factors that can affect each individual's Religiosity are educational, life factors, intellectual factors, and experience factors.

Research by Nisak (2020) and Newaz et al. (2016) stated that Religiosity affects intentions. However, Souiden (2015) and Maghfiroh (2018) research stated the opposite results. In other research on Religiosity on trust, there is research by Iskanto and Yulihardi (2017) and Dhianingwulan (2019), which results that Religiosity affects trust in Islamic banks.

Profit and Loss Sharing

According to Antonio (2001), profit sharing, namely, the system of processing funds in Islamic economics, between the owners of capital and managers. Both profit and loss are risks from profit-sharing cooperation. If the profit earned is large, the provider of capital and its workers can enjoy it together following the agreement that has been made. However, if there is a loss, it must also be shared. Profit-sharing is a return from an investment contract that is not fixed from time to time (Adiwarman, 2007).

The factors that influence profit sharing, according to Antonio (2001), are as follows direct factors (investment rate, amount of funds available for investment, and ratio); indirect factors (determination of income and cost items, capital owners and managers share in revenues and costs, as well as revenue sharing); and accounting policies (indirectly

influenced by accounting policies regarding revenue and expense recognition).

In Mursalina's research (2017), it is stated that the perception of profit-sharing affects intention. However, things are different in Andriani and Halmawati's (2019) research. They argue that profit-sharing does not affect Islamic banks. In another study, the perception of profit-sharing can influence people's trust and intentions in transactions. If people's purchasing power is low, people's trust in a product is low. There is research by Ilyoo B. Hong and Hoon S. Cha (2013) states that financial risk influences purchase intention.

Promotion

According to Indriyo (2000), promotion is an activity aimed at influencing buyers to get to know the products offered by the seller and then buy them. Promotion is communication between sellers and buyers originating from precise information that aims to change the attitudes and behavior of buyers, who initially do not know to know and are always remembered (Laksana, 2008). This promotion is used as a tool that can be used to attract new customers (Schweidel et al., 2008). 4 factors influence the implementation of the promotion, namely (Marius, 1999) the number of funds, the nature of the market, the nature of the product, the stage in the product life cycle.

In the research of Islamiyah (2017) and Rozikin & Sholekhah (2020), it is stated that promotion influences intention. However, there are differences in research on Majhaf and Riyadi (2020), which state that promotion does not affect intention. Other studies on promotion in Pratiwi's (2019) research and Saputra et al. (2020) states that promotion influences trust.

Trust

According to Chu (2003), trust is an attribute of trust where reliability and integrity, and dependability between buyers and sellers are the basis. Trust is a positive expectation that that party will not take the opportunity through another party (Robbins and Judge, 2007). Trust is the key to success in continuing the business, especially in the service sector. If the company cannot build and maintain consumer trust, it will be difficult to restore this trust. Therefore, companies must foster communication with consumers and always try to satisfy them by handling their complaints wisely (Jasfar, 2009).

According to Robbins and Judge (2007), in evaluating consumer trust in the company, there are

five: integrity, competence, consistency, loyalty, and openness. Three factors can affect trust, namely (Tjahyadi, 2006) product characteristics, company characteristics, and consumer relations characteristics.

In the direct influence of trust on intentions, there are previous studies that state that trust affects intentions, namely in the research of Fitriyani (2018), Utami (2019), and Lin & Lu (2010). Based on the research gap, trust is believed to mediate Religiosity, perception of profit-sharing, and promotion of intentions in Islamic banks. This can be seen in the research of Nuryanti (2019), Zahro (2019), and Mayangsari (2020).

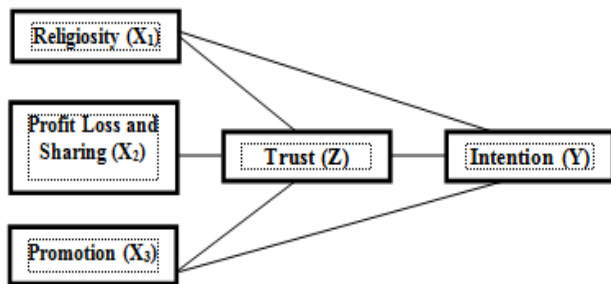


Figure 2 – Conceptual model

Based on the above discussions and framework, the following predictions and hypotheses were formed for further analyses and testing. Accordingly, the following are the hypotheses that will be explored in this study:

- H_{1a} : Religiosity affects intentions
- H_{1b} : Religiosity affects trust
- H_{2a} : Profit and loss sharing affects intentions
- H_{2b} : Profit and loss sharing affects trust
- H_{3a} : Promotion affects intentions
- H_{3b} : Promotion affects trust
- H₄ : Trust affects intention
- H_{5a} : Religiosity affects intentions through belief
- H_{5b} : Profit and loss affect intentions through belief
- H_{5c} : Promotion affects intentions through belief

2. METHOD

This study uses a quantitative research approach. This research was conducted in Madiun to look at the attitudes of the Muslim community in Madiun related to intentions towards Islamic banks. The population used in this study is the Muslim community in Madiun. Because the number of population is unknown, the researcher to take samples using the Rao Purba (1996) formula as follows:

$$n = \frac{Z^2}{4(\text{Moe})^2}$$

With a confidence level of 95% or $Z = 1.96$ and a moe of 5%, the number of samples can be determined as follows:

$$n = \frac{1,96^2}{4(0,05)^2}$$

$$n = \frac{3,8416}{0,01}$$

$$n = 384,16 \sim 384$$

From the calculation obtained a sample of 384 respondents. The sampling technique used in this research is purposive sampling, where the researcher determines the criteria for selecting respondents according to the needs of the study. To measure the variables, the researcher refers to the theory used previously.

According to El-Menouar and Stiftung (2014), Religiosity is measured according to Belief, Experience, Consequences, Knowledge, Ritual, Obedience.

- a. Profit and loss sharing is measured according to Adiwarman (2013), namely Percentage, Profit and loss sharing, Guarantee, Determination of the ratio amount.
- b. Promotion is measured according to Umar (2008), namely Advertising, Personal Sales, Sales Promotion, Public Relations.
- c. According to Mayer (in Jasfar, 2009), trust is measured, namely Integrity, Benevolence, Competence.
- d. According to Ferdinand (2002), intentions are measured, namely transactional intentions, referential intentions, preference intentions, and exploratory intentions.

There are several tests carried out in this study. Instrument testing uses validity and reliability tests to see the quality of the questionnaire question items. A classical assumption test was conducted to see the feasibility of the data to perform a multiple regression test. And then, the Sobel test was carried out to see the significant role of mediation.

3. RESULT AND ANALYSIS

3.1. Result

From the questionnaire data, the following data were obtained:

Table 2 - Description of respondents

Gender	Male	231
	Female	153
Age	30-35 years old	150
	36-40 years old	74

	41-45 years old	53
	46-50 years old	52
	51-55 years old	55
Education	Primary school	2
	Junior high school	3
	Senior high school	120
	Diploma	37
	Bachelor	205
Employment	Postgraduate	17
	Civil Servants	95
	Private employees	107
	Entrepreneur	165
	Others	17

From table 2, it is obtained data that the average person who fills out the questionnaire related to financing intentions in Islamic banks is male with a total of 231, in terms of age between 30-35 years with a total of 150, the most education is undergraduate graduates with a total of 205 people, in terms of occupation the highest is entrepreneurial work with a total of 165 people.

Instrument test

The instrument test was carried out to see the quality of the questionnaires that had been made. A good quality questionnaire must meet the validity and reliability tests.

a. Validity test

A validity test is used to measure whether a questionnaire is valid or not (Ghozali, 2018). The results of the SPSS analysis are shown in Table 3 below.

Table 3 – Validity test results

Variable	Item	R-value
Religiosity	I have faith that Islam is the source of all laws	0,672
	Allah will answer my prayer if I mean it	0,629
	I always try to be honest in everyday life	0,641
	I study knowledge about the religion of Islam	0,705
	I do my Islamic religious obligations every day if I'm not absent	0,561
	I try to obey the rules of Islam	0,638
Profit and loss sharing	The percentage of the profit-sharing ratio of Islamic banks does not contain interest or usury	0,733

Variable	Item	R-value
	In business cooperation between capital owners and business actors, profits and losses are shared according to the agreement	0,726
	In Islamic bank financing, collateral is an important factor and must exist	0,734
	The Islamic bank determines the profit-sharing ratio distribution agreement according to my wishes	0,608
Promotion	I am interested in taking financing in Islamic banks because the information in electronic media advertisements and print media is complete and clear	0,632
	I am interested in taking financing at Islamic banks because of direct offers made by bank officers	0,812
	I am interested in taking financing at Islamic banks because of the promos and prizes offered	0,754
	I am interested in taking financing in Islamic banks because I always hold social and religious-based activities	0,641
Trust	I believe Islamic banks maintain customer account data and information	0,771
	Islamic banks provide convenience in the transaction process	0,817
	I believe that Islamic banks can provide the best service	0,773
Intention	I am interested in taking financing at an Islamic bank because it matches my expectations	0,709
	I recommend Islamic bank financing to people around me	0,786
	For me, currently, Islamic banks are the best banks	0,800
	I am interested in following the development of Islamic banks	0,796

From table 3, it is obtained that the value of r count > 0.334 , it can be said that the question items that have been made meet the valid criteria.

b. Reliability test

A reliability test is a tool to measure the questionnaire used to indicate the variables (Sugiyono, 2013). To see the reliability test can be seen in the table below.

Table 4 - Reliability test results

Variable	Cronbach's Alpha
Religiosity	0,709
Profit and Loss Sharing	0,656
Promotion	0,675
Trust	0,693
Intention	0,776

From table 4, Cronbach's Alpha value > 0.6 can be said to meet the reliability test (Sugiono, 2013).

Classic Assumption Test

A classical assumption test is used to test whether the data obtained is feasible for regression testing. There are three classical assumption tests, namely normality test, multicollinearity test, and heteroscedasticity test.

The normality test is used to test a regression model of whether the independent variable and the dependent variable have a normal data distribution or not (Ghozali, 2011). The normality test can be seen in the normal p test plot in Figure 3. It is known that the data spreads around the line and follows the direction of the line; it can be said that the data is normally distributed.

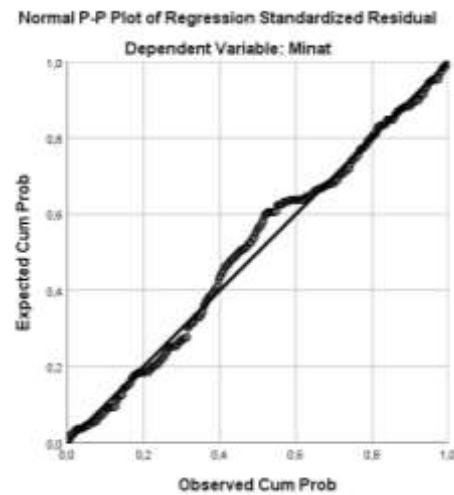


Figure 3 – First model of normality tes

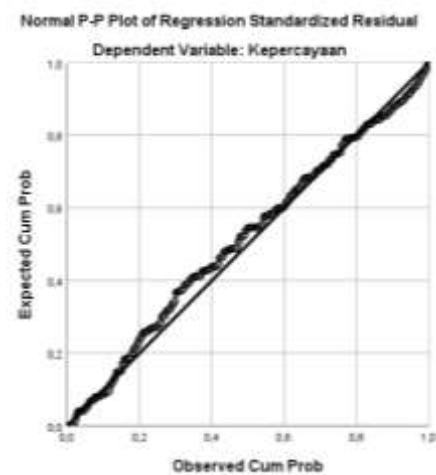


Figure 4 – Second model of normality test

Furthermore, good data is data that does not occur multicollinearity. The analysis results obtained a tolerance value > 0.10 and vice versa if $VIF < 10$, then there is no multicollinearity. These results can be seen in Table 5 below.

Table 5 – First model of multicollinearity test

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2,974	0,723		4,111	0,000		
Religiusitas	0,133	0,033	0,214	4,063	0,000	0,592	1,689
Persepsi Bagi Hasil	0,202	0,043	0,261	4,643	0,000	0,520	1,923
Promosi	0,192	0,042	0,245	4,624	0,000	0,588	1,701

a. Dependent Variable: Kepercayaan

Table 6 – Second model of multicollinearity test

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,586	0,886		2,918	0,004		
	Religiusitas	-0,018	0,040	-0,021	-0,447	0,655	0,567	1,762
	Persepsi Bagi Hasil	0,159	0,053	0,153	2,981	0,003	0,492	2,032
	Promosi	0,568	0,051	0,535	11,088	0,000	0,557	1,796
	Kepercayaan	0,188	0,061	0,139	3,052	0,002	0,625	1,600

a. Dependent Variable: Minat

From tables 5 and 6, the tolerance value is > 0.10 , and vice versa if $VIF < 10$, then there is no multicollinearity.

The last classic assumption test is the heteroscedasticity test which is used to find out whether in a regression model there is an inequality of variance from the residuals of one observation to another observation (Ghozali, 2018). To see the heteroscedasticity test can be seen in the image below:

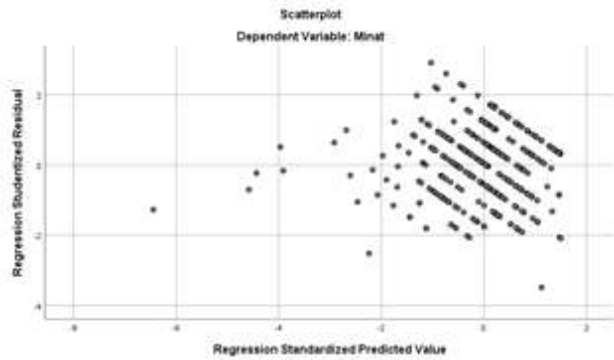


Figure 5 – First model of normality test

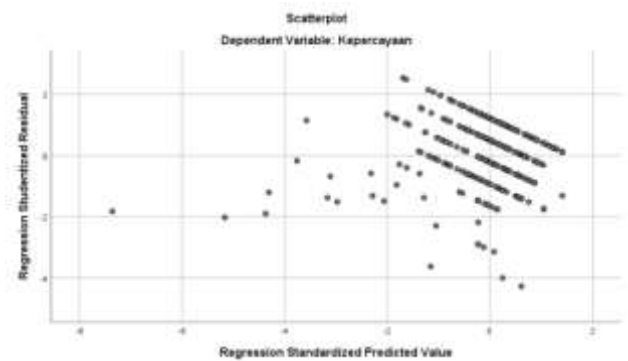


Figure 6 – First model of normality test

From Figures 5 and 6, the results show no clear image pattern, and in the image, there are dots scattered above and below the number 0 on the Y-axis. Thus, the test results show no heteroscedasticity. The analysis of a good regression model is free of heteroscedasticity.

First Regression

The first regression analysis looks at the effect of the independent variable on the dependent variable. The trust variable became the dependent variable in the first regression, while Religiosity, profit sharing, and promotion became the independent variables. From the results of SPSS analysis obtained:

Table 7 – Regression Equation 1

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,974	0,723		4,111	0,000
	Religiusitas	0,133	0,033	0,214	4,063	0,000
	Persepsi Bagi Hasil	0,202	0,043	0,261	4,643	0,000
	Promosi	0,192	0,042	0,245	4,624	0,000

a. Dependent Variable: Kepercayaan

From the results of the analysis in Table 7, it can be seen that the significant coefficient of Religiosity is $0.00 < 0.05$, and the B value is 0.133; this means that

Religiosity has a significant effect on consumer intentions of 0.133. While the value of the profit-sharing coefficient is $0.00 < 0.05$ with a B value of

0.202, it can be said that the profit-sharing has a significant effect on consumer intentions. The value of the promotion coefficient is $0.00 < 0.05$ with a B value of 0.192.

Second Regression

The second regression analysis looks at the effect of the independent variable on the dependent variable.

Table 8 – Regression Equation 2
Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,586	0,886		2,918	0,004
	Religiusitas	-0,018	0,040	-0,021	-0,447	0,655
	Persepsi Bagi Hasil	0,159	0,053	0,153	2,981	0,003
	Promosi	0,568	0,051	0,535	11,088	0,000
	Kepercayaan	0,188	0,061	0,139	3,052	0,002

a. Dependent Variable: Minat

From the results of the analysis in Table 8, it can be seen that the significant coefficient of Religiosity is $0.655 > 0.05$. It can be seen that Religiosity has no significant effect on consumer intentions. The value of the profit-sharing coefficient is $0.003 < 0.05$ with a value of 0.159 with a B value of 0.159. It can be said that profit-sharing significantly affects consumer intentions of 0.159. The value of the promotion coefficient is $0.00 < 0.05$ with a B value of 0.568. This means that promotion affects consumer intentions of 0.568. While the trust coefficient value is $0.002 < 0.05$ with a value of 0.188, it can be seen that trust has a significant effect on intention of 0.188.

Mediation Test

Furthermore, to see the effect of Religiosity on purchase intention mediated by trust, it can be seen from the direct influence of Religiosity on the interest of -0.021 while the indirect effect is $0.214 \times 0.139 = 0.029$, then the total effect of Religiosity on interest through trust is $-0.021 + 0.029 = 0.008$. These results indicate that the effect of Religiosity on interest through trust is 0.008. Furthermore, to see whether the effect is significant or not, it can be seen through the following Sobel test results:

Input:	Test statistic:	Std. Error:	p-value:
a 0.133	Sobel test: 2.44819336	0.01021325	0.01435746
b 0.188	Aroian test: 2.40198269	0.01040973	0.01630648
sa 0.033	Goodman test: 2.49717802	0.0100129	0.01251861
sb 0.061	Reset all	Calculate	

Figure 7 – First model of Sobel test

In the second regression, the variable consumer intention becomes the dependent variable, while Religiosity, profit sharing, promotion, and trust become the independent variables. From the results of SPSS analysis obtained:

From the Sobel test calculation results, it is obtained that the number is $2.448 > 1.96$, so trust significantly provides a mediating role for the influence of Religiosity on consumer intentions.

Furthermore, to see the effect of profit sharing on purchase intention mediated by trust, it can be seen from the direct effect of profit-sharing perception on the interest of 0.153 while the indirect effect is $0.261 \times 0.139 = 0.036$, then the real influence of Religiosity on interest through trust is $0.153 + 0.036 = 0.189$. These results indicate that the perception of profit sharing on interest through trust is 0.189. Furthermore, to see whether the effect is significant or not, it can be seen through the following Sobel test results:

Input:	Test statistic:	Std. Error:	p-value:
a 0.202	Sobel test: 2.57689406	0.01473712	0.00996925
b 0.188	Aroian test: 2.53702223	0.01496873	0.01117999
sa 0.043	Goodman test: 2.61870686	0.01450181	0.00882638
sb 0.061	Reset all	Calculate	

Figure 8 – Second model of Sobel test

From the Sobel test calculation results, the number $2.576 > 1.96$ means that trust significantly provides a mediating role for the effect of profit sharing on consumer intentions.

Furthermore, to see the effect of promotion on purchase intention mediated by trust, it can be seen from the direct effect of promotion on the interest of 0.535 while the indirect effect is $0.245 \times 0.139 = 0.034$, then the real influence of Religiosity on interest through trust is $0.535 + 0.034 = 0.569$. These results indicate that the perception of profit sharing on

interest through trust is 0.569. Furthermore, to see whether the effect is significant or not, it can be seen through the following Sobel test results:

Input:	Test statistic:	Std. Error:	p-value:
a: 0.192	Sobel test: 2.55545535	0.01412508	0.0106049
b: 0.188	Aroian test: 2.51442951	0.01435554	0.01192251
S _a : 0.042	Goodman test: 2.59855719	0.01389079	0.00936164
S _b : 0.061	Reset all	Calculate	

Figure 9 – Third model of Sobel test

3.2. Analysis

The results of hypothesis testing that have been carried out show that Religiosity has no significant effect on consumer intentions. This states that the level of Religiosity does not encourage the people of Madiun to take an interest in financing Islamic banks. When a person's level of religiosity increases, it will reduce interest in financing in Islamic banks. The high level of one's Religiosity is inversely proportional to the interest in choosing an Islamic bank.

Some people in Madiun have a perception that Islamic banks and conventional banks have the same perception of banking religiosity. The basic concept of Islamic banking will continue to be associated with Religiosity because the concepts offered are the same, based on Islamic religious principles. However, on the other hand, many people in Madiun tend to think that the concept between conventional banks and Islamic banks is not much different. People can think that they are not much different because Islamic banks result from the development of conventional bank business units. This is also following Souiden & Rani's (2015) and Maghfiroh's (2018) research, where the result is that Religiosity is found to have an indirect effect on interest in Islamic banks.

Meanwhile, the hypothesis test results of the religiosity variable on trust show that Religiosity has a significant effect on trust. Religiosity can be used to support growing the trust of the people of Madiun to do financing in Islamic banks. Through Religiosity, trust can be used to make policies in Islamic banks. So it can be concluded that the higher a person's level of Religiosity, the higher his trust in Islamic banks.

The level of Religiosity of the people of Madiun can increase public confidence in the financing process in Islamic banks. Religiosity is the attitude that a person has to try to carry out the rules of his religion. Belief in a person can influence a person in making decisions. The attitude of Religiosity will provide a person's implementation in his life and bring

out one's character. The existence of religion will make motivation in living life in the world. However, this also requires deep religious understanding and knowledge. Increasing the attitude of Religiosity must be supported by people's motivation to learn in understanding public beliefs. In the study of Abou-Yioussef et al. (2015), it is stated that religion can create trust in Islamic products. This follows the research of Iskanto & Yulihardi (2017) and Dhianingwulan (2019), which states that Religiosity has a significant effect on trust in Islamic banks.

The results of hypothesis testing that have been carried out show that the perception of profit sharing has a significant effect on consumer intentions. In the view of the people of Madiun about the perception of profit sharing on the interest in Islamic bank financing, it can be said to be fair. The existence of an agreement determined by the Islamic bank with the community in Madiun is considered to benefit the community so that the community has an interest in financing.

The mechanism for calculating profit sharing can be done with the profit-sharing approach and revenue approach in its application. The high sense of public confidence in profit-sharing distribution following the community's wishes will increase public interest in conducting transactions at Islamic banks. People who know the provisions and concepts of profit-sharing in Islamic banks will find it easier to determine their interests. This follows Mursalina's research (2017) which states that profit-sharing has a positive and significant influence on interest in Islamic banks.

The results of hypothesis testing on the profit-sharing variable on trust also produce the same results. The perception of profit-sharing can influence the trust and interest of Madiun people in transactions at Islamic banks. If the people's purchasing power is high, it means that the people of Madiun have high confidence in Islamic banks.

The perception of profit-sharing is a hallmark of Islamic banks that distinguishes them from conventional banks. The profit-sharing system has the basis of an agreement determined by the community with the Islamic bank. That way, this supports profit sharing, providing a sense of trust from the community about profit and justice for the people in Madiun.

The existence of rules can create a sense of trust in the people of Madiun towards the perception of profit-sharing offered by Islamic banks. This is following the research of Hong and Cha (2013), which

states that financial risk is positively correlated with people's purchase intentions.

The hypothesis test results show that the promotion variable significantly affects consumer intentions. Promotions need to be held to attract prospective customers to do financing at Islamic banks. It is proven by the promotions offered to the public that can influence public interest in financing Islamic banks. This also indicates that the better the promotion is carried out, the higher the interest of the people of Madiun to carry out financing interest in Islamic banks.

Doing maximum marketing to the community in Madiun will have a positive impact, namely getting many new customers interested in Islamic banks. Marketing carried out by Islamic banks should be in the form of internet media because of the widespread use of the internet today; information will spread quickly. During the pandemic, many people need capital to improve their business performance. This can be used as initial capital as a gap in advancing Islamic banks in Madiun. Promotion is an intermediary between banks and the community because promotion is communication between banks and customers (Istiqomah, 2015).

So, banks need to establish good relationships with customers or potential customers. If this relationship is good, customers will continue to save in Islamic banks, and prospective customers will save in Islamic banks. Of course, to support this, it is necessary to encourage promotion by Islamic banks. This is also following the research of Islamiyah (2017) and Rozikin & Sholekhah (2020), which states that the study results show that promotion has a partial and simultaneous influence on interest in financing.

The hypothesis test results of the promotion variable on trust indicate that promotion has a significant effect on trust. The promotional activities of Islamic banks will increase high trust among the people of Madiun. When promotions increase, it will affect trust. Promotional activities are an important factor in influencing public interest in using a product. A good and interesting promotion with high intensity will create curiosity in public about the product being promoted. The promotion activities are carried out to build public trust and assess Islamic bank products. One way to get the public to have a great interest is through a targeted promotional strategy approach that creates trust in Islamic bank products.

Trust itself depends on interpersonal and inter-organizational factors in society. When one of the parties is already involved in exchanging beliefs, the party's integrity providing the promotion will appear. Trust from the community is the knowledge that leads to conclusions to see the benefits. This follows Pratiwi's research (2019) and Saputra et al. (2020) that promotion positively influences customer trust.

The results of hypothesis testing that have been carried out show that trust significantly affects consumer intentions. In a relationship, trust is the most important thing. When people have full trust in Islamic banks, the interest in transacting at Islamic banks is also higher. This indicates that trust is believed to increase interest in transactions in Islamic banks.

Creating a sense of trust in the community is the main thing in a relationship, especially between banks and customers and prospective customers. This is because trust can create good positive energy. Someone who has trusted the other party will follow what he says. Trust is an important factor in a competitive business environment. The influence of trust on purchase intention must be considered. This research reveals that trust can help increase people's purchase intention. People can be aware of different levels of trust from different types of company image that affect their purchase intention. This is following research from Fitriyani (2018), Utami (2019), and Lin & Lu (2010) that trust has a partial effect on interest in financing.

Mediation Evaluation

The research results on the influence of Religiosity on people's intentions through public trust in Islamic banks show that trust mediates the relationship between religiosity and community intentions. Benevolence indicator (kindness) becomes an important role for trust because Islamic Banks strive to meet the needs expected by the community. Religiosity has an indirect and significant influence on interest in financing through trust. By being mediated by trust, the level of Religiosity of the people in Madiun can increase interest in financing in Islamic banks. Although some people in Madiun still have a perception between Islamic banks and conventional banks, they have the same perception of banking religiosity, but with the emergence of trust mediation, it can convince the people of Madiun to be interested in Islamic bank products. The presence of an indicator of kindness makes Religiosity an important role for

belief. This is because Islamic banks are trying to meet the needs expected by the community.

By being mediated by trust, trust in Islamic banks is getting better. This can be seen from Islamic banks, which can increase the role of community religiosity towards the interest in doing financing in Islamic banks. Based on the trust from the community, Islamic banks will develop with a target market with good potential and a conducive and religious environment so that the role of the religious environment can influence attitudes in making decisions. This follows Zahra's research (2019) that Religiosity positively affects an interest in Islamic banks.

The perception of profit sharing on the public interest through public trust in Islamic banks strengthens the relationship between profit sharing and community intentions. Trust is a picture of a person's thoughts that he adheres to. This means that the community's trust in the perception of profit sharing will influence the community's behavior because of their beliefs. When trust has a positive effect, it is believed to increase public interest in conducting transactions at Islamic banks. On the other hand, if the effect is negative, it will also reduce public interest. According to research by Dusuki & Abdullah (2007), the costs and benefits of Islamic banking products and services are important factors in increasing public interest in using Islamic banking.

The promotion has an indirect and significant influence on interest in financing through trust. With mediation, promotion is increasingly giving positive results to interest in financing in Islamic banks. Promotion is a series of techniques to achieve sales goals and provide added value to a product and is not limited in time. Promotional quality can affect the public interest in using Islamic bank products. The better the promotion quality, the public will give a sense of trust so that interest arises. With a high level of promotion and a balanced with high product quality, the public's trust will increase. Promotion is the most effective means of attracting and retaining Islamic bank customers. The relationship between promotion and trust has a positive effect.

4. CONCLUSION

Consumers in choosing a product will evaluate. They will think about the benefits and advantages that will be obtained. Many factors influence consumer intentions in doing Islamic financing banks. From the research results, it was found that Religiosity did not

affect consumer intentions. Perceptions of profit-sharing, promotion, and trust obtained affect consumer intentions. Religiosity, perception of profit-sharing, and promotion affect trust. The role of trust in mediating Religiosity, perception of profit-sharing, and promotion of consumer intentions have a significant influence. Trust can establish a person in behavior. Thus it can be implemented that trust can support the factors that influence consumer intentions.

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