Hawalah
Kajian Ilmu Ekonomi Syariah

Volume 1, Number 3, March 2023
e-ISSN: 2963-301x and p-ISSN: 2963-3435

THE IMPACT OF FINANCIAL LITERACY AND PROMOTIONAL STRATEGIES ON THE INTENTION TO USE SHARIAH BASED BANKING: A CASE STUDY OF BRIMOB POLDA METRO JAYA

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KEYWORDS
Literacy;
Promotion;
Interest

ABSTRACT
The objectives in this study are: 1) To examine the effect of financial literacy variables on interest in using Islamic banks with financing factors, collection and distribution of funds with the sharia system. 2) To examine the effect of promotional variables on interest in using Islamic banks with financing factors, collection and distribution of funds with the sharia system. 3) To examine the effect of financial literacy and promotion variables on interest in using Islamic banks with financing factors, collection and distribution of funds with Islamic systems.The research was conducted using quantitative descriptive research methods. The population used was 374 members of Battalion D Pelopor Brimob Unit Polda Metro Jaya Cikarang West Java. The sample used was 79 respondents. The data analysis used Structural Equation Modelling (SEM). The expected research results are as follows: 1) the role of literacy has a positive effect on interest in using Islamic banks with financing factors, collection and distribution of funds with the sharia system. 2) the application of Promotion has a positive effect on the intention to use Islamic banks with financing factors, collection and distribution of funds with the Islamic system. 3) the role of literacy and the application of Promotion have a positive effect on the intention to use Islamic banks with financing factors, collection and distribution of funds with Islamic systems.

INTRODUCTION

Islamic banking as a financial facilitator adopts sharia values where in the current situation and conditions throughout the world is experiencing rapid and significant development because it is able to provide a major role in economic growth. The increase in the current economic sector which is the main concern is accompanied by an increase in the financial industry sector, considering that some of the population in Indonesia is at the middle to lower level. Besides that, if you look at the population in Indonesia, the majority of whom are Muslims, of course it is an opportunity to switch to using Islamic banks (Ditya Wardani, 2016).

In this era, there are several problems that become obstacles for Islamic banks in general, namely the lack of public interest in choosing Islamic banks as a place to save (Huda & Heykal, 2010). This is evidenced by the diversification of the views of economic actors towards the application of bank interest and profit sharing systems. some of them in percentage terms are more accepting of the system of applying bank interest but not a few also reject the application of bank interest. in the era of globalisation that is currently uncertain, there are several combined paradigms that affect a more interesting atmosphere, as an illustration related to literacy, attitudes, views and behaviour of the community (Adinugraha & Sartika, 2020). A view that is realised into a decision in the choice to conduct economic transactions and save money in sharia-based banking or financial institutions to avoid the element of usury as in surah Al-Baqarah (2) verse 278 as follows:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوا اتَّقُوا اللّٰهَ وَذَرُوْا مَا بَقِيَ مِنَ الرِّبٰوٓا اِنْ كُنْتُمْ مُّؤْمِنِيْنَ

Translation: "O you who believe, fear Allah and leave behind the residue of usury (which has not been collected) if you are believers" (QS. Al-Baqarah: 278).

Islamic banks that are guided by Islamic principles certainly have many advantages from the other side, namely in addition to transparent practices and opening opportunities for all people not only those who are Muslim. basically, Islamic banks act as facilitators in the financial sector that provide services in financing and are used as a transaction platform and channeling money that guides the rules in Islamic terms (OJK, 2022).

The practices applied by Islamic banks in the form of financial products and services are certainly different and difficult to find in conventional banks, considering that in practice Islamic banks apply policies regulated in Islam which contain values or principles including the principles of musyarakah, mudharabah, murabahah, ijarah, isthisna, wakalah, and others that do not contain elements of usury, which can harm customers as applied by conventional banks. As an institution that becomes new energy, the existence of Islamic banks is certainly expected to be an option that will also be in demand or maybe the opposite (Firdaus, 2019). The public's perspective on Islamic banking can certainly be seen from the community's perspective on financial institutions that adopt sharia principles. the views obtained from the public regarding banking are (1) Islamic banking is identical to the profit sharing mechanism in business (2) of course adopting Islamic law. the role of Islamic banks is in line with the goals of national and global economic development (OJK, 2022).

Besides that, apart from knowledge related to the existence of Islamic banks today, of course, it is accompanied by product offerings that can be said to attract public interest. Islamic banks, apart from functioning as institutions entrusted with storing customer funds, can be used as a forum for smooth business by utilising several services with sharia-based contract mechanisms and processes provided by Islamic banking. as for the financing facilities provided to customers must go through an approval process or agreement that has been made between the two parties (Bank Indonesia, 2021).

Not only in terms of religious knowledge in the community which is the most important element, the growing interest for the majority Muslim community or other religions to switch to Islamic banking must be accompanied by an increase in innovation that attracts attention and is considered capable of providing benefits (Ayu, 2018).

The problem of using Islamic banks is also very minimal for POLRI members because POLRI is a government agency that uses BUMN banking, which is a conventional banking system. The use of conventional banks in the POLRI environment is used in receiving the allocation of salary funds provided and there is no policy in using other banks to receive salary allocations. The use of Islamic banks is generally used during certain activities such as in fulfilling transactional needs of a personal consumptive nature, for example in terms of purchasing motorised vehicles, houses and other goods by using a sharia contract system.

In increasing interest in using Islamic banks, there are many advantages offered, especially in terms of meeting the needs of financing in sharia law in buying a vehicle. The murabahah system is a form of sale and purchase agreement that contains Islamic values in it considering that the transaction is based on the willingness of the agreed profit value. With the murabaha system, POLRI members can buy vehicles with financing provided by Islamic Banks without having to fear the law of usury (Abdurahman & Abdurrahman, 2014).

In addition to the purchase of vehicles and other goods, POLRI members can also use Islamic banks to borrow funds in a sharia manner. Islamic banks provide ijarah facilities for customers who want to borrow funds with collateral without the element of usury in it.

Research has been conducted by several previous researchers in the form of journals which contribute as reference material in research. From the research that has been done, it is known that the use of the type of data is qualitative but the research mechanism is through quantitative data presentation. Thus, the author has the view that this research can provide opportunities for Islamic banking to contribute and provide services that can facilitate and guarantee Islamic principles in carrying out economic transactions in the author's work environment.

In connection with the description above, the author sees an opportunity for Islamic banks to play an active role in the scope of the author's work in providing a transaction platform that prioritises

attractive innovations through promotional strategies and literature improvement strategies for members of the Brimob Unit of Polda Metro Jaya, therefore the author will conduct more in-depth research through the title "The Impact Of Financial Literacy And Promotional Strategies On The Intention To Use Shariah-Based Banking: A Case Study Of Brimob D Pelopor Polda Metro Jaya Cikarang West Java".

The objectives of this study are 1) To examine the effect of financial literacy variables on interest in using Islamic banks with financing factors, collection and distribution of funds with the sharia system. 2) To examine the effect of promotional variables on interest in using Islamic banks with financing factors, collection and distribution of funds with the sharia system. 3) To examine the effect of financial literacy and promotion variables on interest in using Islamic banks with financing factors, collection and distribution of funds with Islamic systems.

METODE RESEARCH

The method used in this research uses a quantitative approach, quantitative descriptive analysis method is a way of processing data carried out by systematically compiling in the form of numbers or percentages regarding the state of an object under study, so that general conclusions are obtained (Rukajat, 2018). In this study, the data sources used were primary and secondary data. This data collection technique by distributing questionnaires and documentation. The sample size in this study was 79 members of the Brimob Unit of Polda Metro Jaya who filled out a questionnaire which was calculated using the Slovin formula.

The data analysis technique used in this research is SEM (Stuctural Equation Modelling) which is operated through the AMOS program. SEM is a multivariate statistical technique which is a combination of factor analysis and regression analysis (correlation), which aims to test the relationships between variables in a model (Minto, 2016). The data analysis technique used in this study is to conduct descriptive statistical tests, instrument tests consisting of validity tests, reliability tests, and hypothesis testing.

RESULTS AND DISCUSSION

Validity Test

1. Financial Literacy (X_1)

Below is a data table after testing the validity of Financial Literacy (X_1). To see the results are contained in table 1 as follows:

Tabel 1 Financial Literacy Validity Test Results (X_1)

No.	Counter	R_{tabel}	Description
1	0,568	0,221	Valid
2	0,399	0,221	Valid
3	0,547	0,221	Valid
4	0,582	0,221	Valid
5	0,548	0,221	Valid
6	0,505	0,221	Valid
7	0,443	0,221	Valid
8	0,610	0,221	Valid
9	0,347	0,221	Valid
10	0,666	0,221	Valid

Source: Data Processed

The explanation of the table above, it was found that the validity test on the financial literacy variable (X_1) on the instrument number one to number ten with the results of valid data, with the test results that the instrument at number one to number ten in the financial literacy variable (X_1) gave the results of the value, namely the value of $_{Rhitung}$ greater than R_{tabel} ($_{Rhitung}$ > R_{tabel}).

2. Promotion (X_2)

As for below is a data table after testing the validity of Promotion (X_2). To see the results are contained in the table at 2 as follows:

The explanation of the table above, it was found that the validity test on the Promotion variable (X_2) on the instrument number one to number ten with the results of valid data, with the test results that the instrument at number one to number ten in the Promotion variable (X_2) gave the results of the value, namely the value of $_{Rhitung}$ greater than R_{tabel} ($_{Rhitung}$ > R_{tabel}).

Tabel 2 Promotion Validity Test Results (X_2)

No.	Counter	R_{tabel}	Description
1	0,642	0,221	Valid
2	0,422	0,221	Valid
3	0,584	0,221	Valid
4	0,503	0,221	Valid
5	0,450	0,221	Valid
6	0,275	0,221	Valid
7	0,385	0,221	Valid
8	0,546	0,221	Valid
9	0,429	0,221	Valid
10	0,468	0,221	Valid

Source: Data Processed

3. Interest (Y)

Below is a data table after the validity test of Interest (Y). The following table 3 is presented to see the results of the validity test on the interest variable (Y) as follows

Tabel 3 Interest Validity Test Results (Y)

No.	Counter	R_{tabel}	Description
1	0,458	0,221	Valid
2	0,336	0,221	Valid
3	0,405	0,221	Valid
4	0,552	0,221	Valid
5	0,437	0,221	Valid
6	0,565	0,221	Valid
7	0,549	0,221	Valid
8	0,438	0,221	Valid
9	0,516	0,221	Valid
10	0,439	0,221	Valid

Source: Data Processed

The explanation of the table above, it was found that the validity test on the Interest variable (Y) in the instrument number one to number ten with the results of valid data, with the test results that the instrument at number one to number ten in the Interest variable (Y) gave the results of the value, namely the value of $_{Rhitung}$ greater than R_{tabel} ($_{Rhitung}$ > R_{tabel}).

Reliability Test

1. Financial Literacy (X_1)

below is a data table after the reliability test of Financial Literacy (X_1). the following table 4 is presented to see the results of the reliability test on Financial Literacy (X_1) as follows:

Tabel 4 Reliability Test Results Financial Literacy (X_1)

Reliability Statistics

Cronbach's Alpha	N of Items
.702	10

Source: Data Processed

Looking at the results of the reliability test that has been carried out, the conclusion can be drawn by the researcher that the Financial Literacy variable produces reliable data considering the value of the Cronbach Alpha result is 0.702 whose value is greater than the value of 0.60.

2. Promotion (X_2)

Below is a data table after the reliability test of Promotion (X_2) the following table 5 is presented to see the results of the reliability test on Promotion (X_2) as follows:

Tabel 5 Promotion Reliability Test Results (X_2)

Reliability Statistics

Cronbach's Alpha	N of Items
.606	10

Source: Data Processed

Looking at the results of the reliability test that has been carried out, the conclusion can be drawn by the researcher that the promotion variable produces reliable data considering the value of the results of *Cronbach Alpha*, namely 0.606, whose value is greater than the value of 0.60.

3. Interest (Y)

Below is a data table after the Interest (Y) reliability test is carried out, the following table 6 is presented to see the results of the reliability test on Interest (Y) as follows:

Tabel 6 Interest Reliability Test Results (Y)

Reliability Statistics

Cronbach's Alpha	N of Items
.605	10

Source: Data Processed

Looking at the results of the reliability test that has been carried out, the conclusion can be drawn by the researcher that the interest variable produces reliable data considering the value of the results of *Cronbach Alpha*, namely 0.605, whose value is greater than the value of 0.60.

Structural Equation Modeling (SEM) Analysis

In the use of Structural Equation Modeling analysis is carried out with two stage mechanisms *(Two-Step Apprroach)*, the first stage mechanism is to use the CFA *(Confirmatory Factor Analysis)* technique variable measurement by obtaining exogenous and endogenous constructs with fit results so that the data can be accepted (Wang & Wang, 2019). Continuing with the next stage or the second stage of the *Two-Step Apprroach, the* measurement mechanism is carried out and testing of the entire SEM model by combining the CFA model of exogenous and endogenous constructs that have been said to be fit are combined into one total model *(hybrid model)* or full model in order to test estimates or estimates and analyses. The model can be said to be good and fit when it has fulfilled the fit test of the overall model *(Goodness of fit model test)* and reviewed the structural model again so that the overall model is acceptable. Testing the suitability of the model with SEM analysis is applied by looking at the *Goodness of fit model* criteria which includes *Chi Square* values, probability, DF, GFI, AGFI, TLI, CFI RMSEA and RMR. The opinion conveyed by Ghozali that comprehensive Goodness of Fit requires five value criteria. Meanwhile, if you quote the opinion conveyed by Hair et.al. (Hair et al., 2010) that the use of four to five *Goodness of fit* criteria is considered sufficient to assess the suitability of a model, the main thing is that each criterion of *Goodness of fit*, namely *Absolute Fit Indices, Incremental Fit Indices and Parsimony Fit Indices* can be represented. This it can be concluded that the structural model can be said to have met the criteria for *Goodness of fit model* when it has fulfilled at least five assumptions listed in table 7 below:

Tabel 7 **Goodness of Fit Index Results**

Goodness of Fit Indices Cut-Off Value	***Goodness of Fit Indices Cut-Off Value***	**Test Results**
Chi-Square	Expectedly small	758,790
Probability	≥0,05	0,000
RMSEA	≤0,08	1,107
GFI	≥0,09	0,629
CMIN/DF	≤2,00	1,888
CFI	≥0,95	0,335

Source: Structural Equation Modeling (SEM) Data Processing Results, 2015.

Configmatory Factor Analysis (CFA) Test

From the results of *Confirmatory Factor Analysis* (CFA) which aims to test several variables to find out a variable can be said to be good where the measurement can represent a *construct* or factor that has been previously formed. in conducting CFA analysis, there are two types of variables, one of which is a *latent variable which is* a variable that cannot be measured directly but can be formed and built by other variables that can be measured, called indicator variables.

This study proposes three variables to be tested and developed based on existing literature, the Literacy variable was developed with 10 statement items adopting concepts from Raihan Chan and Volpe (2006). The Promotion variable was developed with 10 statement items by adopting the concept of Kotler and Keller (Kotler & Keller, 2016). And the Interest variable was developed with 10 statement items adopting the concept of Akbar (2013). The variable will then be tested with *Confirmatory Factor Analysis* (CFA) using AMOS software assistance. The purpose of the CFA test is to validate the construct of the indicator. The amount of the indicator's contribution to explaining its construct is indicated by the weight of the *loading factor of* each construct, the indicator with a high *loading factor* certainly affects the level of its contribution to explaining its construct. most references to factor weights with a value of 0.50 or more are considered valid to explain latent constructs. The CFA test procedure is to look at the results of the *loading factor*, which can be declared valid if it has a *loading factor* ≥ 0.50, the level of significance is based on the C.R value of the item factor loading coefficient, where the CR value ≥ 1.95 the item is significant or vice versa. If the item is significant then the item will not be dropped, or vice versa.

The results of *Confirmatory Factor Analysis* (CFA) of Exogenous Constructs namely financial literacy, promotion and interest are shown in Figure 1 below:

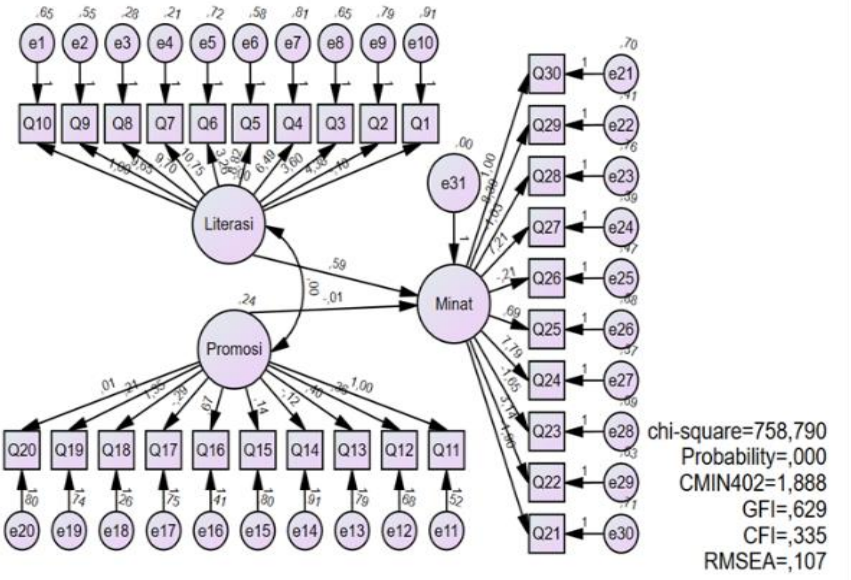

Figure 1 Outer Model Design

The results of the CFA analysis of exogenous constructs (variables) show the loading factor of the items of each variable has shown the amount of loading factor above the recommended provisions (>0.50). Likewise, the results of the *Regression Weight* also show that the indicators of the endogenous variables have a good level of significance where the C.R value of each indicator has a value above 1.96 and a P value ≤ 0.05 or there is a *** sign. Thus it can be said that all indicator items forming exogenous variables (literacy, promotion and interest) proposed in this study can be declared valid and have met the recommended criteria.

Tabel 8
Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Interest	<---	Literacy	,589	1,335	2,442	,659	
Interest	<---	Promotion	-,006	,023	3,248	,804	
Literacy	<-->	Promotion	,002	,005	2,347	,729	

SEM Full Model Test

The following is the stage of *structural equation modelling* (SEM) analysis with the overall model where the process is carried out after the *unidimensionality* analysis of the dimensions and indicators forming latent variables or exogenous and endogenous constructs tested by *confirmatory factor analysis*. The results of data processing analysis at the overall SEM model stage are carried out by applying suitability tests and statistical tests. In testing, it can refer to the fit model criteria contained in the *goodness of fit index* table above. The following is a display of data processing for Full Model SEM analysis in the figure below.

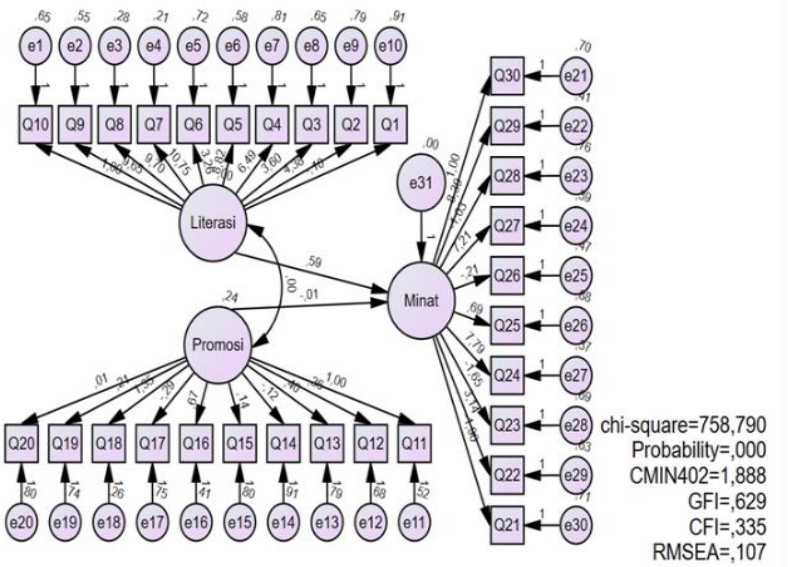

Figure 2
***Outer Model* Design**

The overall picture of the model above shows that the indicators proposed in this study can all be said to be valid considering that they have loading factors ≥ 0.50, and all indicators of the full model have a significance value in accordance with the recommended weight, namely the C.R. value ≥ 1.96 and the P value ≤ 0.05 or marked with ***. Testing the feasibility of the full model shows that the model is still not fit, because the *goodness of fiit index values are* still below the recommended values and it is necessary to modify the model by paying attention to the modification index so that the model becomes fit. The results of the model modification are shown in the figure below.

The modified full model results in a good and acceptable *goodness of fit* value with the probability value of *Chi-Square* > 0.05, which is 758.790 and the values of RMSEA (1.107), GFI (0.629), CMIN/DF (1.888) and CFI (0.335) have met the recommended values. The following is a summary table of the model feasibility test of the job satisfaction construct in more detail which can be seen in the following table:

Tabel 9 Goodness of Fit Index Result

Goodness of Fit Indices Cut-Off Value	Goodness of Fit Indices Cut-Off Value	Test Results
Chi-Square	Expected to be small	758,790
Probabilitas	≥0,05	0,000
RMSEA	≥0,08	1,107
GFI	≥0,09	0,629
CMIN/DF	≥2,00	1,888
CFI	≥0,95	0,33

Source: Results of Structural Equation Modeling (SEM) Data Processing, 2015

Regarding the results of the normality test, it is stated that the RMSEA value> critical value = 0.08, GFI> 0.90, CMIN / DF ≤ 2.00 and CFI ≤ 0.90. Indicating that the structural equation model carried out in this study is fit (has suitability).

SEM Assumptions Test

1. Measurement Scale (Data Scale)

The assessment is carried out through the mechanism of submitting a statement form given and followed up by 79 respondents in the form of answers to questionnaire statements which are then processed through research in the form of a Likert scale which is a ratio used to estimate the behaviour and thoughts of individuals and entities related to an event (Sugiyono, 2018).

2. Sample size

This research will be conducted through a random proportional method where it will take data proportionally from each part or function, it is intended that the number of samples available can represent the total population so that it then produces valid conclusions.

Normality Test

This test is applied by observing the skew value of the data used. *Multivariate* normality evaluation with AMOS 22.00 is applied by using the critical ratio (c.r.) criteria on Skewnes, if it is at a distance or scale of ± 2.58, it means that the data is *skewnes* distributed (Ghozali, 2005, p. 54). The results of the normality test carried out on the Amos 22.00 software can be seen in table 4.14 as follows:

Tabel 10 Assessment of normality (Group number 1)

Variable	min	max	Skew	c.r.	kurtosis	c.r.
Q21	1,000	5,000	-,998	-3,621	1,641	2,977
Q22	1,000	5,000	-,479	-1,739	,499	,906
Q23	1,000	5,000	-,444	-1,613	,674	1,223
Q24	1,000	5,000	-,760	-2,759	,973	1,765
Q25	1,000	5,000	-,371	-1,345	,047	,086
Q26	2,000	5,000	-,044	-,160	-,413	-,749
Q27	1,000	5,000	-,808	-2,931	1,183	2,146
Q28	1,000	5,000	-,834	-3,025	1,128	2,047
Q29	2,000	5,000	-,441	-1,600	-,563	-1,021
Q30	1,000	5,000	-,547	-1,983	,452	,819
Q20	1,000	5,000	-,837	-3,036	,467	,848
Q19	1,000	5,000	-,475	-1,724	,671	1,217
Q18	1,000	5,000	-,569	-2,066	1,105	2,005
Q17	1,000	5,000	-,159	-,577	-,183	-,331
Q16	2,000	5,000	-,218	-,790	-,199	-,360
Q15	1,000	5,000	-,277	-1,003	,239	,434
Q14	1,000	5,000	-,501	-1,817	,049	,088
Q13	1,000	5,000	-,412	-1,497	,287	,521
Q12	1,000	5,000	-,188	-,683	-,009	-,016
Q11	1,000	5,000	-,466	-1,690	,143	,260
Q1	1,000	5,000	-,669	-2,429	,294	,533
Q2	1,000	5,000	-,532	-1,930	,190	,344
Q3	1,000	5,000	-,354	-1,285	,223	,404
Q4	1,000	5,000	-,617	-2,240	,045	,082
Q5	1,000	5,000	-,881	-3,198	1,173	2,128
Q6	1,000	5,000	-,466	-1,690	,143	,260

Variable	min	max	Skew	c.r.	kurtosis	c.r.
Q7	2,000	5,000	-,063	-,230	-,858	-1,556
Q8	2,000	5,000	-,133	-,484	-,588	-1,066
Q9	1,000	5,000	-,618	-2,242	,602	1,091
Q10	1,000	5,000	-,020	-,074	,214	,389
Multivariate					121,473	12,320

The results of the normality test show that the c.r. value for *Skewnes is* positioned between ± 2.58, therefore it can be interpreted that the data in this study are *multivariate* normally distributed.

Hypothesis Test

After all tests of assumptions have been fulfilled, hypothesis testing will then be carried out as proposed in the previous chapter. Hypothesis testing is applied using the *t-value* with a significant level of 0.05. H0 is rejected (the research hypothesis can be accepted) if the *t-value* ≥ 1.967 or the probability value (P) ≥ of 0.05. The results of *Regression Weights* from AMOS 22.00 processing of the *full model* appear in the following table:

Tabel 11 Regression Weights: (Group number 1 – Default model)

			Estimate	S.E.	C.R.	P	Label
Interests	<---	Literacy	,589	1,335	2,442	,659	
Interests	<---	Promotion	-,006	,023	3,248	,804	
Literacy	<-->	Promotion	,002	,005	2,347	,729	

The table above conveys the results of testing the significance of variables where the C.R. of all variables shows a value ≥ 1.967 and a probability value (P) ≥ from 0.05. The discussion will be supervised below:

a. Hypothesis 1

The analysis results show that the significance value between the effect of Literacy on Interest has a C.R. value of 2.442> 1.967 with a probability value (P) of 0.659, so it can be concluded that Ho is rejected and Literacy has a positive and significant effect on Interest.

b. Hypothesis 2

The results of the analysis show that the significance value between the effect of Promotion on Interest has a C.R. value of 3.248> 1.967 with a probability value (P) of 0.804, so it can be concluded that Ho is rejected and Promotion has a positive and significant effect on Interest.

c. Hypothesis 3

The analysis results show that the significance value between the effect of Literacy on Promotion has a C.R. value of 2.854> 1.967 with a probability value (P) of 0.729, so it can be concluded that Ho is rejected and Literacy has a positive and significant effect on Promotion.

CONCLUSION

Based on the results of the research and discussion that has been carried out, it can be concluded that this research is as follows: 1) The results of the analysis show that the significance value between the effect of Literacy on Interest has a C.R. value of 2.442> 1.967 with a probability value (P) of 0.659, so it can be concluded that Ho is rejected and Literacy has a positive and significant effect on Interest. 2) The results of the analysis show that the significance value between the effect of Promotion on Interest has a C.R. value of 3.248> 1.967 with a probability value (P) of 0.804, so it can be concluded that Ho is rejected and Promotion has a positive and significant effect on Interest. 3) The analysis results show that the significance value between the effect of literacy on promotion has a C.R. value of 2.854> 1.967 with a probability value (P) of 0.729, so it can be concluded that Ho is rejected and literacy has a positive and significant effect on promotion.

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