DOES THE COMMUNITY'S PERSPECTIVE ENCOURAGE CUSTOMERS TO TAKE FINANCING PRODUCTS AT SHARIA BANK?

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ABSTRACT

This study aims to determine community interest in financing products at Islamic banks with a modified Theory Planned Behavior (TPB) approach. These modified TPB variables consist of knowledge, religiosity, attitudes, subjective norms and behavioural control. This research was conducted in Islamic banks located in the Jakarta area, and the sample is 130 respondents. The quantitative method with the Partial Least Square (PLS) analysis model approach with SmartPLS 2.0 software is the method used in this study. The variables of knowledge, religiosity, attitudes, subjective norms and behavioral control, which have a direct positive and significant effect on the community's interest in using Islamic bank financing products, are the results of this study. Knowledge, Attitude and behavioural control directly and significantly positive affect the community's decisions to choose financing products in Islamic banks. The higher people's knowledge, Attitude and behavioural control, the higher the financing decision becomes the implications of this research result. Religiosity and subjective norms significantly negatively affect the decision to choose financing products in Islamic banks. In addition, community interest also has a positive and significant effect on financing decisions. This means that, community interest can significantly mediate knowledge, religiosity, subjective norms, attitudes, and behavioral control influence financing decisions. Based on the research results, Indonesian Islamic Banks can develop business by emphasizing the religiosity side to inspire people to prefer financing of Islamic banks over conventional banks. Furthermore, Bank Syariah Indonesia should use social-

environmental reference factors like friends, family, neighbors and
religious figures.

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INTRODUCTION

To further expand the portfolio of funds and financing of Islamic banking, thus
Islamic banking will diversify its products. Islamic banking builds an image in
consumers' eyes with uniqueness to increase consumer loyalty. This condition is in line
with the policy direction in the "Indonesian Sharia Banking Roadmap 2015-2019". In
the roadmap, one of the efforts to develop a variety of new Islamic banking products
in Indonesia is by introducing the Sharia Restricted Intermediary Account (SRIA)
product. This product can be a solution for investors / *shahibul maal* who want to get
returns that match the risk profile of the investor / *shahibul maal*. This product
responds to project owners' requests for more competitive financing sources and the
project's risk profile (Sharia Banking Department, 2015). The Indonesian Financial
Services Authority published data on financing growth based on the type of use in
2019. This improvement in financing quality increased financing for working capital by
6% compared to the previous year's 5.55%. The growth of financing for consumption
experienced a slowdown by 12.46% compared to the growth in the previous year,
which was recorded at 17.25%. Meanwhile, financing for investment grew higher than
the last year, from 13.17% to 14.84% (Financial Services Authority, 2020).

Good quality of financing determines by good understanding and management.
This good quality includes the objectives, funding processes, financing organisations'
principles, financing policies, procedures, planning, financing strategies, management,
and monitoring. Competent Islamic bank employees must manage the banking
financing business according to international prudence principles and have proven
reliability (Muharromah et. al., 2021).

Islamic financial institutions have direct involvement with the community. Many
challenges and problems often arise in their development, both internal and external
influences. According to Al-Ajmi, et. al. (2009) Islamic Bank must know community
want and need to attract community interest. Islamic banks need to consume every
product delivered. That is done to know and understand the facilities—types of Islamic
banking products to attract the community to buy bank products and services. The
products and services offered must be to the needs and desires of the community. The
spiritual reason is customer perception regarding bank operations and products with
sharia principles (Mulazid et. al., 2020). Alhammadi, et. al. (2022) stated that
Indonesian society is well-known as a majority Muslim community, but optimizing
Islamic banks as a medium for transactions and investment has not been fully realized.
This situation is because of governance, community trust, and performance of Islamic
banking, which the general community cannot objectively monitor. From that
phenomenon the researchers encountered, the diversity of financing products in
Islamic banking is inversely proportional to the community's interest in applying for
financing at Islamic banks. The feeling of liking and being interested in something or

the form of activity without anyone asking is a form of interest. Acceptance of the relationship formed between oneself and something is called interest.

With various financing types in Islamic banks, people should apply for funding to improve their families' economies and develop their business activities. In addition to the financing of Islamic banks have various choices. Of course, the implementation of operational activities is also by Islamic law and does not contain usury elements. Based on data about the development of Islamic Commercial Banks in Indonesia, it should be an essential review in developing Islamic banking, considering that most of Indonesia's population is Muslim. However, the fact is that this broad market share is not yet comparable to the number of Islamic Commercial Banks that exist to date. These factors strengthen internal factors that support Islamic commercial banks' growth in Indonesia. Or are they influenced by external factors, namely interest? The community decided to choose Islamic banks as a medium of transaction and investment at this time.

Previous studies proved the factors of Islamic financial literacy affects customers in various conditions, including behavior control (Albaity & Rahman, 2019). Religiosity has a positive influence on the aim of adopting Islamic banking. In addition to conventional variables, the level of customer religiosity, Islamic bank compliance, and respondents' knowledge of the prohibition (usury) in Islam have a positive and significant impact on the selection of Islamic banks (Ozair et. al., 2019). Attitudes, norms, religion, knowledge, and government support influenced intentions in choosing Islamic banking in Indonesia (Reni & Ahmad, 2016). Huda, et. al. (2012) found a significant effect between behavior control and intention. The results of research by Muharromah, et. al. (2021) show that attitudes have a positive and significant effect on the selection of Islamic bank products, in his research the direct effect on community interest in using Islamic bank financing products is fully discussed, but the indirect effect between knowledge, religiosity, attitudes, subjective norms and behavioral control on financing decisions through community interest as an intervening variable is not fully discussed, in this case only the variables of knowledge and religiosity. Meanwhile, this study is more complete by adding an indirect effect between attitudes, subjective norms and behavioral control on financing decisions through community interest as an intervening variable. Furthermore, other studies show that attitudes positively affect consumers' purchase intentions and Subjective norms positively affect consumer purchase intentions (Nomi & Sabbir, 2020).

This study aims to determine community interest in financing products at Islamic banks with a modified Theory Planned Behavior (TPB) approach. These modified TPB variables consist of knowledge, religiosity, attitudes, subjective norms, and behavioural control. The attitude, subjective norm, and behavioural control are used to see the community's interest in the Theory of Planned Behavior. However, this research is related to Islamic banking products and is based on previous research, adding to the variables Knowledge, Religiosity, and Community Interest. because knowledge and religiosity have a positive and significant influence in Islamic banks (Resty & Hidayat, 2021)

Theory of Planned Behaviour

Ajzen and Fishbein developed the theory of Planned Behaviour (TPB) model for consumer behavior. The Theory of Planned Behaviour (TPB) was initially called the Theory of Reasoned Action (TRA). This theory was developed in 1967. The Theory of Planned Behaviour (TPB) was later named to overcome the shortcomings and strengths. Ajzen and Fishbein use TRA to answer criticism of the theory on recognizing often incorrect attitudes and cannot predict the behavior that will arise. Ajzen (1991) added that according to the theoretical framework, reasoned action intention is the main force that becomes a source of motivation for a person to behave in a certain way. The stronger the plan to do a specific behavior, the more likely it is to do it.

The theory of Planned Behaviour specifically connects these beliefs with attitudes. Based on this Model, someone will judge that attitudes toward behavior by the accessibility of their ideas, where Knowledge is a subjective probability that the action will produce definite results (Ajzen, 2020).

Attitudes (A), Subjective Norms (SN), and Perceived Behavioral Control (PBC) are the three determinants of intention. The intention will be firm if someone has a positive attitude towards an object, gets support for carrying out a specific action in that environment, and has no obstacles to doing it. The possibility of this person behaving is very high.

A factor that exists in a person who is studied to respond consistently, namely whether he likes or dislikes the assessment of a given object, is attitude. Individual perceptions of social pressure to do / not do an act are the subjective norm. Personal criteria can be determined and measured as normative beliefs regarding significant approval/disagreement of a behavior (Effendi et. al., 2020; Ganesan et. al., 2020; Raza et. al., 2020; Bellani et. al., 2023). Variable Perceived Behavioural Control (PBC), namely individual opinions in controlling specific actions and estimates of the ease or difficulty of displaying these behaviors (Lasut et. al., 2022; Artati et. al., 2021; Bagheri et. al., 2021; Barid et. al., 2021; Basir, 2021; Husin & Rahman, 2016; Pitchay et. al., 2020; Sayuti & Amin, 2020; York et. al., 2021).

The psychological tendencies seen in evaluating a particular entity at each preference level are called attitudes. Attitude is a person's positive or negative feelings towards behavior (Ali et. al., 2020; Huda et. al., 2012). ElMassah, et. al. (2022) explain dimensions or attributes of products/services form customers' principal attitudes and beliefs, including excellence, suitability for lifestyle, conformity with understanding in using the product, compliance to the needs of banking products/services, and desire to try. Moreover, some predictors of attitude are identified in the literature. Like, social influence has an important role in building the attitude of individual (K. Amin & Aman, 2016). Similarly, a support provided by Islamic banks, especially business support and Islamic bank reputation (good image) has played a significant positive role toward the attitude of Malaysian individuals in case of Islamic home financing (Jaffar & Musa,

2016). With respect to individuals' intentions, government support, cost edge and religious beliefs are the identifier (Amin et. al., 2011). There are beliefs that influence the attitude of individuals to adopt any object (Ramdhony, 2013).

Subjective norms are people's beliefs about what other people want to do. Criteria from personal consider the social influence on a person's behavior (Bananuka et. al., 2020; Andam & Osman, 2019; Barid et. al., 2021; Basir, 2021; Bilal & Sulaiman, 2021; Effendi et. al., 2020; Ganesan et. al., 2020; Johan et. al., 2020; Lim & An, 2020; Pitchay et. al., 2020; Raza et. al., 2020; Sayuti & Amin, 2020). Hardi & Mildawati (2022) states that the subjective norm measures the social environment. The subjective norm influences behavior. A person's subjective norm of action can obtain personal views regarding each referent. Normative understanding is a person's belief that another person or group of people wants him to behave or not (Fishbein & Ajzen, 1975). According to Maulana, et. al. (2018), Subjective norms are the decision of the individual to use sharia banking services because of social influences. Subjective norm variables indicate shari'ah banking services based on referent suggestions: family, neighbors, friends, and religious leaders.

The Perceived Behaviour Control variable is related to opportunities of individuals and resources, called external and internal factors. Internal factors are abilities, skills , information, stress, and others. External factors include situations and environmental factors (Ajzen, 2002). Perceived behavioral control is the perception of the individual about the ease or difficulty to perform certain behavior (Ajzen, 2005).

AL IDRUS, et. al. (2021) divides Knowledge into three types: Product knowledge collects various information about the product (product, brand, product terminology, product attributes or features, product prices, and beliefs about the work). Product knowledge includes; Knowledge of product characteristics or traits, Knowledge of product benefits, and Knowledge of product satisfaction. Knowledge of purchasing is where to buy a product and when. The purchasing behaviour here has a store contact line: looking for outlets, going to outlets, and entering outlets. Besides, product contact is looking for locations and taking and carrying products to the cashier. The last is a transaction (paying). Knowledge of the use of the benefits of a product can be after the work is consumed. Manufacturers must include suggestions for applying or using a product to get maximum benefits and high satisfaction to function correctly (Annahl et. al., 2021; Husin & Rahman, 2016; Johan et. al., 2020; Rafdi & Sabri, 2021).

Religiosity is the level of one's religious faith. Beliefs, experiences, and behaviour show the quality aspects of spiritual humans living well daily (Ali et. al., 2020; Bilal & Sulaiman, 2021; Johan et. al., 2020). Yeniaras & Akarsu (2017) argues that religious commitment and determination related to spiritual growth are the five dimensions of Religiosity. The five ethical dimensions: 1) The ideological size (belief) is a person's belief associated with his religious teachings' truth; 2) The Dimension of Experience (Experience) is an experience of one's closeness to God; 3) The intellectual dimension (Knowledge) is Knowledge about the main elements in the faith; 4) The impact dimension is the impact of religious commitment and involvement on the general

behaviour of individuals, and 5) The Ritual Dimension (practice) is a behaviour that a person carries out as proof of his religious belief.

The above concepts regarding human behaviour in choosing a product or service indicate that there are variables other than the attitude variable, subjective norm, and behavioural control. These variables are knowledge and religiosity. So the concept used in this research is a modified theory of planned behaviour concept. Modification by adding knowledge and religiosity variables influences people's intentions toward Islamic banking and products.

Related Previous Research and Hypothesis Development

Previous research is the basis for this research to develop the concept of people's behaviour in choosing Islamic banking and Islamic bank financing products. Following are some previous studies discussing community behaviour regarding Islamic banking and products.

Research conducted by Souiden & Rani (2015) discusses religious messages. For example, they may opt for informative and persuasive advertisements that explain the halalness of their offerings to potential Islamic bank clients. However, they must also prove that Islamic banks in Tunisia do not practice interest-based operations and that they do not have suspicious operations that contradict Islamic principles.

Research conducted by Huda, et. al. (2012) discusses the influence of attitudes, subjective norms, and control behavior on the intention of muzakki to pay zakat. it was found that the variables of Attitude and Control Behavior had a positive and significant effect on the muzakki intention variable, while Subjective Norms did not. Attitude, Subjective Norms and Control Behavior variables contribute 4.62%, 2.88% and 8.5% respectively to the muzakki intention variable. The overall contribution value of the variables of Attitude, Subjective Norms, and Control Behavior to the muzakki intention variable is 16%. This indicates that 84% of muzakki's intention to pay is influenced by other variables.

Research conducted by Cahya, et. al. (2021) which discusses the determinants of interest in transactions in Islamic banking through aspects of attitude, subjective norms, perceived behavioral control, and religiosity. The results of this study indicate that the variables that show a significant positive effect on interest are attitude variables, subjective norms, and religiosity. Meanwhile, the variable that has no significant effect is the perceived behavior control variable.

H1: There is a significant direct influence between the Knowledge, Religious, Attitude, Subjective Norms and Behavioural Control variable on the Community Interest.

Research by Amin, et. al. (2011) which discusses attitudes; social influence; religious obligations; government support; and price, on the intention to use Islamic

personal financing. The results of the discussion show that interest affects the person in determining financing decisions.

Research conducted by Albaity & Rahman (2019) discusses the reputation and attitudes of individual consumers towards Islamic banks. This study analyzes the attitudes of Islamic bank consumers and assesses how much the public understands Islamic banking terms. It is also to determine why consumers want to transact in Islamic banks.

Research conducted by Pabbajah, et. al. (2019) Which discusses the factors of service, religiousity and knowledge on nasabah decisions to save in syariah banks in the city of yogyakarta. The results of this study indicate a positive influence between service and public trust in Islamic banks. Likewise, knowledge about Islamic banks, and one's religiosity have an important role in the decision to transact in Islamic banks in the city of Yogyakarta. Sharia labeling and current trends supported by high public religiosity are also important factors in the decision to transact in Islamic banks.

H2: There is a significant direct influence between the Knowledge, Religious, Attitude, Subjective Norms and Behavioural Control variable on the Financing Decisions.

Research by Muharromah, et. al. (2021) which discusses the influence of knowledge, attitudes, subjective norms, behavioral control, and religiosity on public interest and its impact on Islamic bank financing decisions in DKI Jakarta Province. The results showed that the variables of knowledge and behavioral control had a positive and significant effect on public interest in using Islamic bank financing products. Attitude and religiosity variables have a positive and insignificant effect, subjective norms have a negative and insignificant effect and knowledge has a positive and significant effect. Conversely, religiosity has a negative and significant effect on the selection of financing products in Islamic banks. Public interest variables have a positive and significant effect on financing decisions. Meanwhile, the indirect effect of public interest variables cannot significantly mediate the effect of knowledge and religiosity on financing decisions.

H3: There is a significant indirect influence between the Knowledge, Religiosity, Attitude, Subjective Norms and Behavioural Control variable on financing decisions through Community Interest

Conceptual Framework

The concepts of the research variables were used to form the conceptual framework for this research. Figure 1 below shows the conceptual framework.
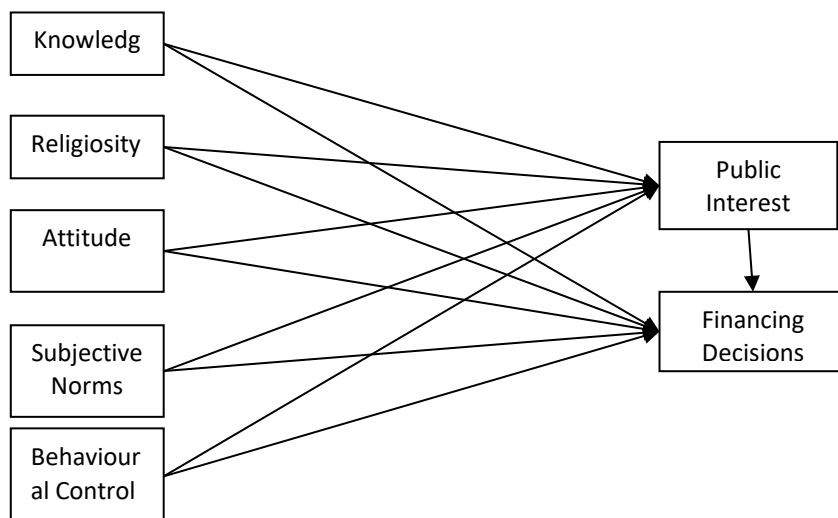
Figure 1. Conceptual Framework

Figure 1 shows that conceptually, the variables Knowledge, Attitude, Subjective Norms, Behavioural Control, and Religiosity directly influence community interest in choosing Islamic banks. The five variables also have a direct and indirect influence on financing decisions. The indirect effect of the five exogenous variables on financing decisions is through the community interest variable.

The results of research by Hidayati, et. al. (2021), Muharromah, et. al. (2021), and Utamy & Widhiastuti, (2020) show that the Knowledge variable has a direct influence on community interest and financing decisions. The results of research by Hidayati, et. al. (2021), Sarfraz, et. al. (2018), Rahadjeng, et. al. (2023), Ichwan, et. al. (2019), Bananuka, et. al. (2019), Huda, et. al. (2012), and Kaakeh, et. al. (2019) show that the Attitude variable has a direct influence on to the community interest and financing decisions. The results of research by Hardi, et. al. (2022), Fauziah, et. al. (2008), WARDANA, et. al. (2021), Bananuka, et. al. (2019) and Baber (2018) show that the Subjective Norms variable has a direct influence on interest community and financing decisions. The research results by Huda, et. al. (2012), WARDANA, et. al. (2021) and Muharromah, et. al. (2021) show that Behavioural Control variables directly influence community interest and financing decisions. The results of research by Usman, et. al. (2017), Baber (2018), Bananuka, et. al. (2019) and Muharromah, et. al. (2021) show that the religiosity variable has a direct influence on community interest and financing decisions. Research conducted by Amin, et. al. (2011) and Muharromah, et. al. (2021) shows a direct impact of the Community Interest variable on Financing Decisions. Research conducted by Usman, et. al. (2017) and Muharromah, et. al. (2021) also indicates an indirect effect of Knowledge, Attitude, Subjective Norms, Behavioural Control, and Religiosity variables on Financing Decisions through Community Interest.

METHODOLOGY

This research is quantitative research using method the Partial Least Square (PLS) analysis model approach with SmartPLS 2.0 software is the method used in this study to answer all the research hypotheses. PLS is a powerful analytical method because it is not based on many assumptions. This method can be used to confirm and develop theory (Sarstedt et. al., 2021). Among the advantages that Partial Least Square (PLS) has including: data does not have to be normally distributed multivariate, indicators can be with a scale of categorical, ordinal, interval to ratio scales can be used in the same model and the size of the indicator can be used in the same model and the sample size does not have to be large. The research hypothesis assessment is carried out through the t-statistic or t-value, value ompared to the t table value of 1.96 at the error of rejecting data at alpha 5%. If the t-statistic value> from 1.96 then the hypothesis is accepted and if the t-statistic value < from 1.96 then the hypothesis is rejected (Ghozali, 2008).

A comparison of the statistical t value with the t table value was carried out to test the significance of the direct effect of exogenous and endogenous variables. Meanwhile, the indirect effect tests whether the exogenous variable has an indirect effect on the endogenous variable through its mediating variable—the test uses the Sobel test. If the statistical t value is greater than the t table value (1.96), then exogenous variables affect endogenous variables through mediating variables. in hypothesis testing, it is known that the T-table value for a confidence level of 95% (α of 5%) and degrees of freedom (df)= n-2 = 130-2 = 128 is 1.97867. if the T statistic is greater than 1.97867, it means that there is a significant influence between exogenous variables on endogenous variables. and vice versa. In this study, a one-tail hypothesis test was used because it shows the direction of the relationship or difference between the two variables under study; the direction reflects a positive or negative relationship.

The sampling technique used in this research was non-probability sampling with voluntary sampling. The sample requirements set in this study is a sharia bank customer who resides in DKI Jakarta. Each parameter estimation of endogenous and exogenous variables requires a sample of five to ten observations (Hair et al. 2010). Therefore, the number of indicators that make up the model in this study is 25 indicators = 25 X 5 = 125 (minimum respondent requirement). The data collected comes from 135 respondents, but 5 were withdrawn because they did not meet the requirements, including fields that were not filled in and had the status not a sharia bank customer. Therefore, the number of respondents used and analyzed further is 130 respondents were obtained from Islamic bank customers in the DKI Jakarta area, namely BNI Syariah, Muamalat, BRI Syariah, Bank Danamon Syariah, Bank Syariah Mandiri. The data findings also contain demographic information of respondents, such as Domicile Area, age, Last education, Work, Sharia Bank Customer Or Not, Income as well as questions to determine the relative relevance of each component. The data belonged to the primary one. This study applied an online questionnaire via Google Forms and conducted distribution through social media.

The variables in this study were divided into three types, namely:

Table 1
Research Variables

Name of variable		Brief explanation	Previous studies and result
Independent Variable (X)	Knowledge (X1)	The knowledge in this study is related to products, purchases, and benefits.	referring to the opinion of AL IDRUS et al., (2021), there are three knowledge indicators (X11,X12,X13).
	Religiosity (X2)	Religiosity is the belief and practice of Islamic teachings	with five indicators (X21,X22,X23,X24,X25), which refers to Yeniaras & Akarsu, (2017).
	Attitude (X3)	Attitude is the effect (feeling) felt by respondents to accept or refuse to transaction in Islamic banks	with four indicators (X31,X32,X33,X34), which refers to ElMassah et al., (2022).
	Subjective Norms (X4)	Subjective norm is the respondent's perception or view of the beliefs of others that will affect the intention to transaction in Islamic banks	with four indicators (X41,X42,X43,X44) which refer to Maulana et al., (2018).
	Behavioural Control (X5)	Behavior control is the ease or difficulty of transaction in Islamic banks	with two indicators (X51,X52), referring to Ajzen (2002).
Intervening Variables (Y)	Community Interest (Y)	interest, Community interest in this study is a variable intervening	with four indicators (Y1,Y2,Y3,Y4), which refers to Muharromah et al., (2021)
Dependent Variable (Z)	Financing Decisions (Z)	Decision is a process of assessment and selection Various alternative interests by making choices which is considered profitable	with four indicators (Z1,Z2,Z3), which refers to Huda et al., (2012).

Source: Authors' compilation (2023)

RESULTS AND DISCUSSION
Respondent Demographics

The respondents in this research were sharia bank customers in the DKI Jakarta area. Analysis of respondent data is needed to find out the background of

respondents which is used as input to clarify research data. The following is a general description of the characteristics of the respondents studied based on area of residence, age, highest level of education, occupation, being a customer of a sharia bank, length of time being a customer, transactions at a sharia bank, and average customer income.

Table 2
Respondent Demographics

No	Category	Description	Number of Customers	Percentage (%)
1	Domicile Area	Central Jakarta	47	36%
		East Jakarta	26	20%
		South Jakarta	27	21%
		West Jakarta	13	10%
		North Jakarta	17	13%
2	Age	20 - <30 Years	31	24%
		30 - 50 Years	82	63%
		>50 Years	17	13%
3	Last education	Elementary – High School	10	8%
		D1 - D4	38	29%
		S1	76	58%
		S2 - S3	6	5%
4	Work	Private Employees/Entrepreneurs	120	92%
		Civil servants/retired civil servants	9	7%
		Student	1	1%
5	Sharia Bank Customer Or Not	Yes	130	100%
6	Sharia Bank Customers	BNI Syariah	39	30%
		Muamalat	37	28%
		BRI Syariah	23	18%
		Bank Danamon Syariah	8	6%
		Bank Syariah Mandiri	23	18%

7	Period of Becoming a Sharia Bank Customer	>3 Years	108	83%
		1-3 Years	15	12%
		<1 Years	7	5%
8	Number of Transactions/Month	>3 Times	106	82%
		2-3 Times	17	13%
		1 Times	7	5%
9	Reasons for Choosing a Sharia Bank	In accordance with Sharia Principles	118	91%
		The service	8	6%
		Easy to Reach Location	4	3%
10	Income	5 - 10 Million	48	37%
		<5 Million	47	36%
		>10 Million	35	27%

Source: Research questionnaire, data processed (2023)

Partial Least Square (PLS) Analysis
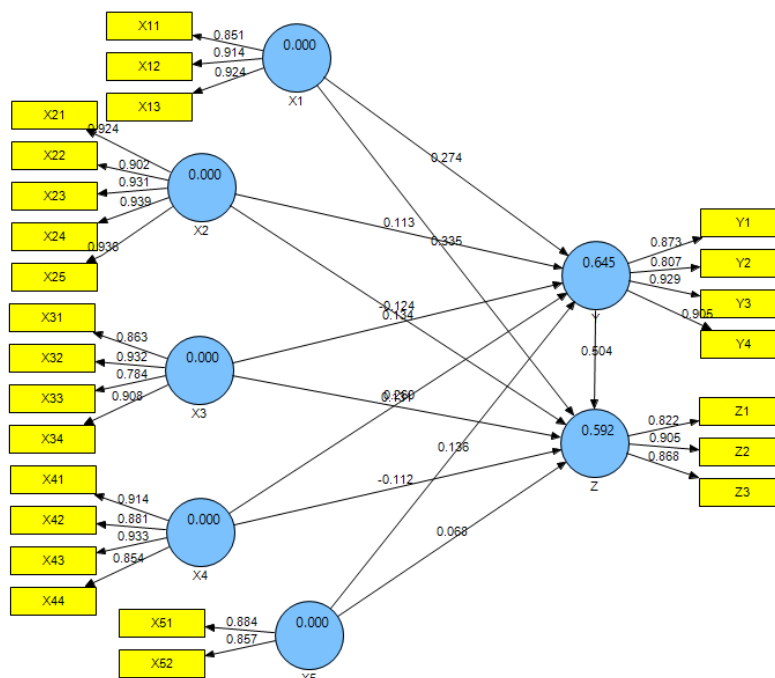
Source: Research questionnaire, data processed (2023)

This research model consists of 7 (seven) constructs, including variable Knowledge (X1), Religiosity (X2), Attitude (X3), Subjective Norms (X4), Behavioural Control (X5),

Community Interest (Y), and Financing Decisions (Z). Testing the validity and reliability of a construct evaluates the measurement model.

Convergent validity is seen from the loading factor. The loading factor value above 0.6 indicates convergent validity. Table 3 below shows the loading factor value for the convergent validity test:

Table 3
Loading Factor

Variable	Indicator	Loading Factor	Standard Error (STERR)	T Statistics (|O/STERR|)
Knowledge (X1)	X11	0.851	0.019	44.842
	X12	0.914	0.007	132.983
	X13	0.924	0.005	170.557
Religiosity (X2)	X21	0.924	0.006	163.738
	X22	0.902	0.012	75.407
	X23	0.931	0.005	169.406
	X24	0.939	0.005	184.182
	X25	0.936	0.006	155.085
Attitude (X3)	X31	0.863	0.010	83.637
	X32	0.932	0.005	169.465
	X33	0.784	0.017	44.851
	X34	0.908	0.005	166.918
Subjective Norm (X4)	X41	0.914	0.006	147.641
	X42	0.881	0.011	80.138
	X43	0.933	0.005	206.367
	X44	0.854	0.010	84.995
Behaviour Control (X5)	X51	0.884	0.011	81.187
	X52	0.857	0.014	61.924
Community Interest (Y)	Y1	0.873	0.009	93.083
	Y2	0.807	0.018	43.996
	Y3	0.929	0.004	222.372
	Y4	0.905	0.007	133.878
Financing Decision (Z)	Z1	0.822	0.013	64.980
	Z2	0.905	0.009	105.420
	Z3	0.868	0.010	87.521

Source: Research questionnaire, data processed (2023)

The loading factor value of all indicators in table 3 is greater than 0.6. So it can be concluded that all indicators are valid in measuring each research variable. Average Variance Extracted (AVE) and Communality values were used to test the validity of the research variables. The research variables used are valid if the AVE and Communality values are greater than 0.5. The following table 4 shows the AVE and Communality values:

Table 4
AVE and Communality

Latent Variable	AVE	Communality
Knowledge (X1)	0.805	0.805
Religiosity (X2)	0.858	0.858
Attitude (X3)	0.763	0.763
Subjective Norm (X4)	0.803	0.803
Behaviour Control (X5)	0.758	0.758
Community Interest (Y)	0.773	0.773
Financing Decision (Z)	0.749	0.749

Source: Research questionnaire, data processed (2023)

Based on the table above, it can be that the variables Knowledge (X1), Religiosity (X2), Attitude (X3), Subjective Norms (X4), Behavioural Control (X5), Community Interest (Y), and Financing Decisions (Z) produce an average value. Variance Extracted (AVE) and Communality greater than 0.5. Thus the indicators on these variables are declared valid for measuring the variables.

Cronbach's alpha value and composite reliability can be used for reliability. The construct is reliable if the Cronbach's alpha value is greater than 0.6 and the composite reliability value is greater than 0.7. Table 5 below is the result of Cronbach's alpha calculation and composite reliability.

Table 5
Reliability of the construct

Latent Variable	Cronbach's Alpha	Composite Reliability
Knowledge (X1)	0.878	0.925
Religiosity (X2)	0.959	0.968
Attitude (X3)	0.895	0.928
Subjective Norm (X4)	0.918	0.942
Behaviour Control (X5)	0.681	0.862
Community Interest (Y)	0.902	0.932
Financing Decision (Z)	0.832	0.900

Source: Research questionnaire, data processed (2023)

Table 5 above shows the value of composite reliability on the variables Knowledge (X1), Religiosity (X2), Attitude (X3), Subjective Norms (X4), Behavioral Control (X5), Community Interest (Y), and Financing Decisions (Z) more significant than the significance alpha of 0.7. So it can be concluded that the indicators for measuring the variables of knowledge (X1), religiosity (X2), attitudes (X3), subjective norms (X4), behavioural control (X5), community interest (Y), and financing decisions (Z) are reliable.

Furthermore, from Cronbach's Alpha value, the variables Knowledge (X1), Religiosity (X2), Attitude (X3), Subjective Norms (X4), Behavioural Control (X5), Community Interest (Y), and Financing Decisions (Z) is more significant than 0.6. The result from the calculation of Cronbach's Alpha, all indicators that measure the variable

Knowledge (X1), Attitude (X2), Subjective Norms (X3), Behavioural Control (X4), Religiosity (X5), Community Interest (Y), and Financing Decisions (Z) reliable.

The Goodness of fit Model determines exogenous variables' ability to explain the diversity of endogenous variables. The goodness of fit model in PLS analysis using R-Square (R2) and Q-Square predictive relevance (Q2). The results of the Goodness of fit Model have in the following table:

Table 6
The goodness of an appropriate model

Variable	R^2
Community Interest (Y)	0.645
Financing Decision (Z)	0.592

$Q^2 = 1 - (1 - R_1^2)* (1 - R_2^2)$

$Q^2 = 1 - (1 - 0.645)*(1 - 0.592) = 0.855$

Source: Research questionnaire, data processed (2023)

Q-Square predictive relevance (Q2) is 0.855 (85.5%). It can indicate that the whole model can explain the diversity of data by 85.5%. The remaining 14.5% is a contribution explained by other variables not discussed in this study.

DIRECT EFFECT HYPOTHESIS TESTING

A comparison of the statistical t value with the t table value was carried out to test the significance of the direct effect of exogenous and endogenous variables. If the statistical t value exceeds the t table value (1.96), the direct impact between variables is significant. Table 7 below shows the results of the significance test between variables directly:

Table 7
Direct Effect Hypothesis Test

Exogenous	Endogenous	Direct Coef.	Std Error	T Statistics	Information
Knowledge (X1)	Community Interest (Y)	0.274	0.036	7.639	Significant
Religiosity (X2)	Community Interest (Y)	0.113	0.040	2.815	Significant
Attitude (X3)	Community Interest (Y)	0.134	0.038	3.562	Significant
Subjective Norms (X4)	Community Interest (Y)	0.260	0.040	6.494	Significant
Behavioural Control (X5)	Community Interest (Y)	0.136	0.044	3.072	Significant
Knowledge (X1)	Financing Decisions (Z)	0.335	0.033	10.037	Significant
Religiosity (X2)	Financing Decisions (Z)	-0.124	0.028	4.396	Significant
Attitude (X3)	Financing Decisions (Z)	0.131	0.032	4.136	Significant
Subjective Norms (X4)	Financing Decisions (Z)	-0.112	0.039	2.894	Significant
Behavioural Control (X5)	Financing Decisions (Z)	0.068	0.032	2.128	Significant
Community Interest (Y)	Financing Decisions (Z)	0.504	0.030	16.617	Significant

Source: Research questionnaire, data processed (2023)

Based on the table above, it can be informed that the Test of the Influence of Knowledge (X1) on Community Interest (Y) produces a T Statistics value of 7,639. It means that there is a significant influence of Knowledge on Community Interest. The direct coefficient of 0.274 states that knowledge positively affects the community interest. So better Knowledge can increase community interest. The Knowledge Effect Test (X1) on Financing Decisions (Z) produces a T Statistics value of 10.037. It means that there is a significant influence of Knowledge on Financing Decisions. The direct coefficient of 0.335 states that knowledge positively affects financing decisions. So that the higher the Knowledge, it can increase the Financing Decision. The Test of the Effect of Religiosity (X2) on Community Interest (Y) produces a T Statistics value of 2.815. It means that there is a significant influence on Religiosity towards the community interest. The direct coefficient of 0.113 states that Religiosity positively affect the community interest. So that the better the Religiosity, can increase community interest.

The statistical t value of the test results of the effect of Religiosity (X2) on Financing Decisions (Z) is 4.396. So it can be concluded that the direct impact of Religiosity (X2) on Financing Decisions (Z) is significant. The direct coefficient of -0.124 states that Religiosity hurt financing decisions. So that the worse the Religiosity, it can reduce the Financing Decision. The Test of the Influence of Attitude (X3) on Community Interest (Y) produces a T Statistics value of 3,562. It means that there is a significant influence on Attitude on Community Interest. The direct coefficient of 0.134 states that Attitude positively affect Community Interest. So that the better the Attitude, it can increase Community Interest. The Attitude Influence Test (X3) on Financing Decisions (Z) produces a T Statistics value of 4,136. It means that there is a significant influence on Attitude on Financing Decisions. The direct coefficient of 0.131 states that Attitude positively affect Financing Decisions. So that the higher the S Attitude, the higher the Financing Decision. The Test of the Effect of Subjective Norms (X4) on Community Interest (Y) produces a T Statistics value of 6,494. It means that Subjective Norms has a significant effect on Community Interest. The direct coefficient of 0.260 states that Subjective Norms positively impacts Community Interest. So that better Subjective Norms can increase Community Interest.

The Test of the Effect of Subjective Norms (X4) on Financing Decisions (Z) results in a T Statistics value of 2,894. It means that Subjective Norms has a significant effect on Financing Decisions. The direct coefficient of -0.112 states that Subjective Norms hurts Financing Decisions. So that the worse the Subjective Norms can reduce the Financing Decision. The Test of the Effect of Behavioural Control (X5) on Community Interest (Y) produces a T Statistics value of 3.072. It means that there is a significant influence of Behavioural Control on community interest. The direct coefficient of 0.136 states that Behavioural Control positively affects the community interest. So the better the Behavioural Control, it can increase Community Interest. The Behavioural Control Effect Test (X5) on Financing Decisions (Z) results in a T Statistics value of 2.128. The test results show the amount of t Statistics> t Table (1.96). It means that there is a

significant influence of Behavioural Control on Financing Decisions. The direct coefficient of 0.068 states that Behavioural Control positively affects financing decisions. So that the higher the Behavioural Control, it can increase the Financing Decision. The Test for the Effect of Community Interest (Y) on Financing Decisions (Z) results in a T Statistics value of 16,617. The test results show the amount of T Statistics> T Table (1.96). It means a significant influence on Community Interest in Financing Decisions. So that the higher the Community Interest, the higher the Financing Decision.

INDIRECT EFFECT HYPOTHESIS TESTING

The indirect effect hypothesis test tests whether the exogenous variable has an indirect effect on the endogenous variable through its mediating variable—the test uses the Sobel test. If the statistical t value is greater than the t table value (1.96), then exogenous variables affect endogenous variables through mediating variables. Table 8 below shows the results of testing the indirect effect hypothesis:

Table 8
Indirect Effect Hypothesis Test

Exogenous	Mediator	Endogenous	Indirect Coef.	Std Error	T Statistics	Information
Knowledge (X1)			0.138	0.019	6.932	Significant
Religiosity (X2)			0.057	0.204	2.785	Significant
Attitude (X3)	Community Interest (Y)	Financing Decisions (Z)	0.068	0.019	3.451	Significant
Subjective Norms (X4)			0.131	0.021	6.062	Significant
Behavioural Control (X5)			0.068	0.022	3.039	Significant

Source: Research questionnaire, data processed (2023)

Based on the table above, it can be informed that testing the influence of Knowledge (X1) on Financing Decisions (Z) through the mediation of Community Interest (Y) produces a statistic t of 6.932. This result indirectly influences Knowledge on Financing Decisions through the mediation variable of Community Interest. Test the impact of Religiosity (X2) on Financing Decisions (Z) through the mediation of Community Interest (Y) produces a statistic t of 2,785. This result indirectly affects attitudes on financing decisions through community interest mediation.

Testing the influence of Attitude (X3) on Financing Decisions (Z) through the mediation of Community Interest (Y) produces a statistic t of 3.451. The work indirectly influences Subjective Norms on Financing Decisions through the mediation variable of Community Interest. Test the effect of Subjective Norms (X4) on Financing Decisions (Z) through the mediation of Community Interest (Y) produces a statistic t of 6,062. This result indirectly affects Behavioural Control on Financing Decisions through the mediation variable of Community Interest. Test of the influence of Behaviour Control (X5) on Financing Decisions (Z) through the mediation of Community Interest (Y) produces a statistic t of 3.039. It means that there is an indirect influence of Behaviour Control on Financing Decisions through the mediation variable of Community Interest.

In other words, the Community Interest variable can mediate the effect of Behaviour Control on Financing Decisions.

DISCUSSION

Community Interest on Sharia Bank Financing

The effect of Knowledge (X1) on Community Interest (Y) results in a T Statistics value of 7.639. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence of Knowledge on Community Interest. Direct coefficient of 0.274 states that Knowledge has a positive effect on Community Interest, So that the initial prediction that Knowledge has a positive and significant effect on Community Interest can be accepted. These results are in line with the results of research by Muharromah, et. al. (2021) that the Knowledge variable has a significant direct effect on Community Interest and Financing Decisions. This study implies that the more information or Knowledge the community has about Islamic banks and financing, the greater the community's interest in choosing Islamic banks and deciding on the use of financing in Islamic banks.

The effect of Religiosity (X2) on Community Interest (Y) results in a T Statistics value of 2.815. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence of Religiosity on Community Interest. Direct coefficient of 0.113 states that Religiosity has a positive effect on Community Interest. So that the initial prediction that Religiosity has a positive and significant effect on Community Interest can be accepted. the better the Religiosity, the more public interest will increase. These results are in line with the results of research by Souiden & Rani (2015) which states that community interest in Islamic banks is strongly influenced by religiosity. The more a person fears divine punishment, the more he will tend to choose services that are in accordance with his religion. Thus, the more someone is afraid of being in a haram place, the better their interest in Islamic banks will be. Religiosity directly has a very large influence on intentions, the higher the religiosity, the higher the interest, and vice versa.

The effect of attitude (X3) on public interest (Y) produces a T Statistics value of 3.562. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence between attitude and public interest. The direct coefficient of 0.134 states that attitude has a positive effect on community interest. So that the initial prediction that attitude has a positive and significant effect on Community Interest can be accepted. These results are in line with the results of research by (Albaity & Rahman, 2019) which states that there is a very strong, positive and significant direct influence between attitudes towards interest in using Islamic bank products.

The Effect of Subjective Norms (X4) on Community Interest (Y) produces a T Statistics value of 6.494. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence of Subjective Norms on Community Interest. Direct coefficient of 0.260 states that Subjective Norms have a positive effect

on Community Interest, so that the initial prediction that Subjective Norms has a positive and significant effect on Community Interest can be accepted. This research is not in line with research conducted by Muharromah, et. al. (2021) which states that subjective norms have a negative and insignificant influence on Community interest in using Islamic bank financing products.

The Effect of Behavioral Control (X5) on Community Interest (Y) produces a T Statistics value of 3.072. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence of Behavioral Control on Community Interest. Direct coefficient of 0.136 states that Behavioral Control has a positive effect on Community Interest, so that the initial prediction that Behavioral Control has a positive and significant effect on Community Interest can be accepted. This result follows the results of research by Muharromah, et. al. (2021) and Huda, et. al. (2012) that the direct effect of behavioral control on community interest is positive and significant.

The effect of Community Interest (Y) on financing decisions (Z) produces a T Statistics value of 16.617. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence of Community Interest on Financing Decisions. Direct coefficient of 0.504 states that Community Interest has a positive effect on Financing Decisions. So that the initial prediction that Community Interest has a positive and significant effect on financing decisions can be accepted. These results are in line with the results of research by Amin, et. al. (2011) and Muharromah, et. al. (2021) that community interest has a significant influence on financing decisions. The positive coefficient of 0.727 indicates that community interest has a positive effect on financing decisions. Therefore, community interest motivates financing decisions. The greater the community's interest in Islamic banks, the greater the community's decision to use financing products at Islamic banks.

Community Interest on Obtaining Financing Decision

The effect of Knowledge (X1) on Financing Decisions (Z) resulted in a T Statistics value of 10.037. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence of Knowledge on Financing Decisions. The direct coefficient of 0.335 states that knowledge has a positive effect on financing decisions. So that the initial prediction that Knowledge has a positive and significant effect on Financing Decisions can be accepted. the higher the Knowledge, the higher the Financing Decision. These results are in line with the results of research by Pabbajah, et. al. (2019) that one of the factors that influence customer decisions to transact at Islamic banks is knowledge about Islamic banks. High knowledge about Islamic banks such as knowledge of sharia values in accordance with the Koran (Harun et. al., 2015), knowledge of profit sharing that does not contain usury, knowledge of the halalness of Islamic bank products, and knowledge of the image of Islamic banks which are Islamic banking norms that are in accordance with Islamic law.

The effect of religiosity (X2) on financing decisions (Z) produces a T Statistics value of 4.396. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant effect of religiosity on financing decisions. The direct

coefficient of -0.124 states that religiosity has a negative effect on financing decisions. So that the initial prediction that religiosity has a positive and significant effect on financing decisions cannot be accepted. These results are not in line with the results of research by Pabbajah, et. al. (2019) which states that there is a positive influence of 0.121 between religiosity on customer decisions to transact at Islamic banks in the Yogyakarta area. So that in this case someone who has a good understanding of religion will not necessarily always decide to transact in Islamic banks, in other words, preferring not to use Islamic banks because it indicates that some of the products offered by Islamic banks are no different from those offered by conventional banks.

The effect of attitude (X3) on financing decisions (Z) resulted a T Statistics value of 4.136. The test results prove that the T Statistics value> T Table (1.96). This means that there is a significant influence of attitude on financing decisions. The direct coefficient of 0.131 states that attitude has a positive effect on financing decisions. So that the initial prediction that attitude has a positive and significant effect on financing decisions can be accepted. These results support the results of research by Cahya, et. al. (2021), Huda, et. al. (2012) and Muharromah, et. al. (2021) that the attitude variable has a direct and significant effect on people's decisions in choosing Islamic bank financing products.

The Effect of Subjective Norms (X4) on Financing Decisions (Z) produces a T Statistics value of 2.894. The test results prove that the T Statistics value> T Table (1.96). This means that there is a significant influence of Subjective Norms on Financing Decisions. The direct coefficient of -0.112 states that Subjective Norms have a negative effect on Financing Decisions. So that the initial prediction that Subjective Norms has a positive and significant effect on financing decisions cannot be accepted. These results are in line with the results of research by Cahya, et. al. (2021) which states that subjective norms have a significant positive effect on transaction decisions in Islamic banking. This means that the greater the subjective norms felt by the community, the greater the community's decision to make transactions in Islamic banking. The results of this study also support the Theory of Planned Behavior which states that subjective norms affect a person's interests and decisions.

The Effect of Behavioral Control (X5) on Financing Decisions (Z) produces a T Statistics value of 2.128. The test results show that the T Statistics value> T Table (1.96). This means that there is a significant influence of Behavioral Control on Financing Decisions. The direct coefficient of 0.068 states that Behavioral Control has a positive effect on Financing Decisions. So that the initial prediction that Behavioral Control has a positive and significant effect on financing decisions can be accepted. These results are in line with the research of Huda, et. al. (2012) and Muharromah, et. al. (2021) which states that the direct effect of behavioral control on financing decisions is positive and significant.

Indirect Analysis

The effect of Knowledge (X1) on Financing Decisions (Z) through mediation of Community Interest (Y) produces a t statistic of 6.932. The test results prove that the t value (6.932)> T Table (1.96) which means that there is a significant indirect effect of Knowledge on Financing Decisions through the mediating variable of Community Interest or in other words that the Community Interest variable is able to mediate the effect of Knowledge on Financing Decisions. The indirect coefficient of 0.138 states that Knowledge has a positive effect on Financing Decisions through the Community Interest variable. So that the initial prediction that Knowledge has a positive and significant indirect effect on financing decisions through community interest mediation can be accepted.

The effect of Religiosity (X2) on Financing Decisions (Z) through mediation of Community Interest (Y) produces a t statistic of 2.785. The test results show that the t value (2.785)> T Table (1.96) which means that there is an indirect effect of Religiosity on Financing Decisions through the mediating variable of Community Interest or in other words that the Community Interest variable is able to mediate the effect of Religiosity on Financing Decisions. The indirect coefficient of 0.057 states that Religiosity has a positive effect on Financing Decisions through the Community Interest variable. So that the initial prediction that Religiosity has a positive and significant indirect effect on Financing Decisions through mediation of Community Interest can be accepted. This result is not in line with the results of research by Wibowo & Wilardjo (2014) which states that religiosity as an emotional motive is not proven to directly affect the interest of entrepreneurs in choosing financing in Islamic banks.

The effect of Attitude (X3) on Financing Decisions (Z) through mediation of Community Interest (Y) produces a t statistic of 3.451. The test results prove that the calculated T value (3.451)> T table (1.96) which means that there is an indirect effect of attitude on financing decisions through the mediating variable of Community interest or in other words that the Community interest variable is able to mediate the effect of attitude on financing decisions. The indirect coefficient of 0.068 states that Attitude has a positive effect on Financing Decisions through the Community Interest variable. So that the initial prediction that Attitude has a positive and significant indirect effect on Financing Decisions through mediation of Community Interest can be accepted.

The effect of Subjective Norms (X4) on Financing Decisions (Z) through mediation of Community Interest (Y) produces a t statistic of 6.062. The test results show that the t value (6.062)> T Table (1.96) which means that there is an indirect effect of Subjective Norms on Financing Decisions through the mediating variable of Community Interest or in other words that the Community Interest variable is able to mediate the effect of Subjective Norms on Financing Decisions. The indirect coefficient of 0.131 states that Subjective Norms have a positive effect on Financing Decisions through the Community Interest variable. So that the initial prediction that Subjective Norms have a positive and significant indirect effect on Financing Decisions through mediation of Community Interest can be accepted.

The effect of Behavioral Control (X5) on Financing Decisions (Z) through mediation of Community Interest (Y) produces a t statistic of 3.039. The test results prove that the t value (3.039)> T Table (1.96) which means that there is an indirect effect of Behavioral Control on Financing Decisions through the mediating variable of Community Interest or in other words that the Community Interest variable is able to mediate the effect of Behavioral Control on Financing Decisions. The indirect coefficient of 0.068 states that Behavioral Control has a positive effect on Financing Decisions through the Community Interest variable. So that the initial prediction that Behavioral Control has a positive and significant indirect effect on Financing Decisions through mediation of Community Interest can be accepted.

This study also produces a positive and significant indirect influence between the variables Knowledge, Religiosity, Attitude, Subjective Norms and Behavioural Control on financing decisions through the community interest variable. These results support Usman, et. al. (2017) research results and a significant indirect effect of Muharromah, et. al. (2021).

The fourth and eighth hypothesis tests show that the variables of religiosity and subjective norms have no direct effect, in other words, they have a significant negative effect on financing decisions. however, the level of religiosity and subjective norms can have a positive and significant effect on financing decisions through community interest as an intervening variable. This result is in line with the results of research by Utamy, et. al. (2020), Huda (2012) and Muharromah (2021), but not in line with the results of research by Pabbajah (2019), Cahya (2021), Amin (2011). This means that this study implies that the level of religiosity and subjective norms can be influenced by the amount of community interest which then has a positive impact on financing decisions at Islamic banks.

Thus, the results of this study indicate that the community interest variable can be an intermediate variable for financing decisions. This result means that the community can immediately decide on using Islamic bank financing products without paying attention to the level of interest in Islamic banks. However, the community can also use Islamic bank financing products by looking at community interest in Islamic banks. Overall, the results of this study reinforce the results of previous studies regarding the relationship between Attitudes, Perceived Control, Subjective Norms, Knowledge, and Religiosity in Consumer Behaviour. However, previous studies still separate these variables; it is rare to combine them.

CONCLUSION

This study aims to determine community interest in financing products at Islamic banks with a modified Theory Planned Behavior (TPB) approach. These modified TPB variables consist of knowledge, religiosity, attitudes, subjective norms and behavioural control . The quantitative method with the Partial Least Square (PLS) analysis model approach with SmartPLS 2.0 software is the method used in this study.

The results of this study indicate that the variables of Attitude, Behavioural Control, Subjective Norms, Knowledge, and Religiosity significantly influence community interest in Islamic banks. This study also shows that the variables of knowledge, Attitude and Behavioural Control positively and significantly influence community financing decisions in Islamic banks. However, the Religiosity and Subjective Norms variables negatively and significantly affect financing decisions in an Islamic bank. The variable of community interest has a positive and significant impact on Islamic bank financing decisions.

So it can be concluded that the level of knowledge, subjective norms, attitudes, behavioural control, and the level of religiosity of the community determine community interest in Islamic banking in Indonesia. The higher and better the five variables, the greater the community's interest in Islamic banking. While financial decisions on Islamic bank financing products are determined by the level of community knowledge, attitudes owned by the community, and community behavioural control - the higher and better the three variables, the greater the financial decisions on Islamic bank financing products.

The impact of the negative relationship between community Subjective Norms and Religiosity of the community towards financial decisions shows that Islamic bank financing products are still not by the Subjective Norms and Religiosity of the community. These results can be input for Islamic banking to sell financing products according to the Subjective Norms and Religiosity of the Indonesian people, in other words, according to the community's needs.

The academic community will benefit from the findings of this researchas primary resourcesfor future Sharia Banks, especially in university YARSI Jakarta. Further studies could be conducted to examine the influance of quality of service in sharia banks.

ACKNOWLEDGEMENT

AUTHOR CONTRIBUTIONS

Syahriyatul Muharromah[1]	: research ideas, literature management, data management, analysis, finding, research funding, editing, and writing process
Nurul Huda[2]	: research ideas, literature management, manajemen data,
Muslikh[3]	: research ideas, literature management, manajemen data,
Nova Rini[4]	: research ideas, literature management, manajemen data

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