



FACTORS INFLUENCING CUSTOMER SAVING BEHAVIOUR AT BANKALTIMTARA SYARIAH SAMARINDA

Swadua Gandhi Mahardika¹, Akbar Lufi Zulfikar², & Rinna Ramadhan AF³

^{1,2&3} *Fakultas Ekonomi dan Bisnis, Universitas Mulawarman*

Email : swadiamahardika@feb.unmul.ac.id, akbarlufi@feb.unmul.ac.id,

rinnafitriah@feb.unmul.ac.id

ABSTRAK

Penelitian ini bertujuan untuk menjelaskan pengaruh faktor budaya nasabah terhadap keputusan menabung di Bankaltimtara Syariah Samarinda, menjelaskan pengaruh faktor sosial nasabah terhadap keputusan menabung di Bankaltimtara Syariah Samarinda, menjelaskan pengaruh faktor pribadi nasabah terhadap keputusan menabung di Bankaltimtara Syariah Samarinda, untuk menjelaskan pengaruh faktor psikologis nasabah terhadap keputusan menabung di Bankaltimtara Syariah Samarinda dan untuk mengkaji kualitas layanan perbankan syariah dalam perspektif Islam. Adapun yang menjadi problem dari penelitian ini yaitu kurangnya antusias masyarakat untuk menabung, padahal Bankaltimtara Syariah Samarinda memiliki kualitas pelayanan dan produk yang sangat bagus. Hasil penelitian menunjukkan uji ANOVA atau uji F menunjukkan F hitung lebih besar dari F tabel. Artinya secara simultan variabel Budaya (X1), Sosial (X2), Pribadi (X3), dan Psikologis (X4) berpengaruh terhadap Keputusan Menabung di Bankaltimtara Syariah Samarinda dan Budaya (X1), Sosial (X2), Pribadi (X3) dan Faktor Psikologis (X4) pada Bank Syariah dalam hal ini Bankaltimtara Syariah Samarinda adalah sesuai dengan syariah Islam, dan faktor yang paling dominan mempengaruhi keputusan menabung pada Bankaltimtaratara Syariah Samarinda adalah Faktor Budaya.

Kata Kunci : Budaya, Sosial, Pribadi, Penghematan Psikologis, Keputusan.

ABSTRACT

This research aims to explain the influence of customer cultural factors on savings decisions at Bankaltimtara Syariah Samarinda, to explain the influence of customer social factors on savings decisions at Bankaltimtara Syariah Samarinda, to explain the influence of customer personal factors on savings decisions at Bankaltimtara Syariah Samarinda, to explain the influence of customer psychological factors on the decision to save at Bankaltimtara Syariah Samarinda and to examine the quality of sharia banking services from an Islamic perspective. The problem with this research is the lack of public enthusiasm for saving, even though Bankaltimtara Syariah Samarinda has very good service and product quality. The research results show that the ANOVA test or F test shows that the calculated F is greater than the F table. This means that simultaneously the Cultural (X1), Social (X2), Personal (X3), and Psychological (X4) variables influence the Decision to Save at Bankaltimtara Syariah Samarinda and Cultural (X1), Social (X2), Personal (X3) and Psychological Factors (X4) in Sharia Banks, in this case Bankaltimtara Syariah Samarinda, is in accordance with Islamic sharia, and the most dominant factor influencing the decision to save at Bankaltimtara Syariah Samarinda is the Cultural Factor.

Keywords : Culture, Social, Personal, Psychological Saving, Decision.

INTRODUCTION

The existence of Sharia banking is not only inclusive but developing on the Sharia financial side which continues to emerge. However, the forerunners of Sharia banking also gave rise to new forms of Sharia finance, such as Sharia-based mutual funds, sharia-based finance companies, sharia-based insurance, sharia-based bonds, and Sharia-based capital markets. The development of this form of Sharia finance can play a dual role in forms of finance in Indonesia, both conventional and Sharia. The forerunner to the form of sharia banking in Indonesia was the birth of Bank Muamalat Indonesia (BMI), in May 1992 with an initial capital amount of IDR 106,126,382,000.00. This bank was founded as a result of the MUI (Indonesian Ulema Council) National Conference, one of the main results of the National Conference was the formation of a working group to establish a Sharia bank, the existence of Sharia banks since then has continued to grow rapidly (Ancok, 2008).

In the international world, Indonesia is not the first country to pioneer the concept of Sharia finance applied to banks. Even though the development of sharia banking in Indonesia is growing rapidly, historically the countries that were pioneers in the development of sharia banking with a modern concept were Pakistan and Malaysia, which started it around 1940. Then, in Egypt in 1963, Mit Ghamr Lokal Savings Bank was established, which was the embryo of Sharia banking in Egypt at that time. However, officially recorded and based on agreement from several Islamic countries in the international world, on 21-27 April 1969, a conference was held in Malaysia with 19 countries (Zulfikar & Mahardika, 2023).

The results of the conference, namely: every profit obtained must refer to the law of profit and loss, if that is not done then it is considered usury, and according to Sharia law *usury* which is done in small

amounts or large amounts is haram. The main goal is to propose immediately establishing a Sharia bank that is free from *usury* (Andespa, 2017). In Indonesia, plans to disseminate Sharia banking began around 1970. This discourse emerged at a national seminar on relations between Indonesia and the Middle East which was organized by the Institute for Social Sciences Studies (LSIK) in collaboration with the Bhineka Tunggal Ika Foundation. In its journey, in the early days, the establishment of Islamic banks was hampered by unclear regulations. First, it was hampered by the Basic Banking Law that was in force at that time, namely Law No. 14/1967. Second, from an ideological perspective, Islamic banks are strongly impressed by the concept of an Islamic state and find it difficult to obtain government support. Third, there is a problem with capital which is not yet clear, who will invest in Sharia banks?.

After that year, the discourse on the emergence of Islamic banks faded before finally appearing again in 1988, at that time in line with the October Policy Package (Pakto) regarding the liberalization of the banking industry issued by the Government. At that time, the founders of Islamic banks, most of whom were ulama, wanted to establish a bank with 0% interest. After the recommendation from the ulama regarding the bank flower emerged, then in Cisarua, Bogor on 19-22 August 1990, the founders discussed it further at the IV National Conference (Munas) of the Indonesian Ulema Council (MUI) in August 1990, a working group was formed to establishing a sharia bank in Indonesia (Rizki, 2015).

After 1990, Bank Muamalat became the first Sharia-based bank in Indonesia, successfully established before Law Number 7 of 1992 was issued, which provided for the establishment of banks with full Sharia principles. The BMI was finally born from the formation of the MUI Banking work

team. Officially, the deed of establishing PT. Bank Muamalat Indonesia was on November 1, 1991, with shares worth Rp. 8 Billion. Then, on November 3, 1991, at a gathering event at the selected location, namely the Bogor Palace, it was agreed that the initial capital was IDR 106,126,382,000.-. The funds were collected and came from the president and vice president, ten ministers from Development Cabinet V, Supersemar, Dakab Foundation, PT. PAL, Pancasila Muslim Charity Foundation, Dharmais, PT. Pindad and Purna Bhakti Pertiwi.

Based on this law, every Sharia banking system is developed with the following objectives. Aims to meet the needs of banking services for people who do not accept the concept of interest. Implementing a Sharia banking system side by side with the conventional banking system, mobility of public funds can be carried out, especially from segments that have not been touched by the conventional banking system by implementing an interest system. Aims to open financing opportunities for business development based on partnership principles (Rahmawati, 2014).

The aim of financing is aimed at businesses that pay more attention to moral elements (Antonio, 2016). Enforcement Law Number 10 of 1998 concerning amendments to Law Number 7 of 1992 concerning Banking which was also followed by the policy of issuing several implementing provisions in the form of BI Directors' Decrees/Bank Indonesia Regulations, providing a stronger legal basis for the development of sharia banking in Indonesia. This regulation provides broad opportunities to develop Sharia banking networks, through permits to open Sharia Branch Offices (KCS) by conventional banks. Commercial banks also carry out two business activities, both conventionally and based on Sharia principles. Based on Law No. 21 of 2008 on July 16, 2008.

The increase in Sharia banking performance can be influenced by several factors, one of which is an increase in Sharia banking financing activities which is supported by an increase in third party funds. Funding originating from the public which is deposited in banks is the largest source of funds that banks rely on, consisting of three types, namely current accounts, deposits, and savings (Lupiyoadi, 2001). The increase in the amount of funds collected from the public was caused by customer loyalty which was in line with customer satisfaction. Apart from that, it was also influenced by the increase in the number of Sharia banking customers, including customers who switched from conventional banking to Sharia banking.

The increase in the number of Sharia banking customers is influenced by the increasing interest of the public in becoming Sharia banking customers, including students. Students are one of the layers of society who use a lot of banking services, including Sharia banking. Factors that influence becoming a sharia banking customer. Someone who obtains new facts and information using knowledge is an important factor in shaping one's actions. Knowledge related to Sharia banking will influence a customer. Customers who understand sufficient information will be interested in using Sharia banking services (Kotler, 2004).

In Islam, customer behavior in choosing banking is certainly influenced by the morals of each customer. Customers who have good morals will choose Sharia banking as their partner. Therefore, moral education is very important for Muslims to improve themselves to become true Muslims. Research on factors that influence customer savings behavior at Sharia Banks, in this research is related to one form of effort by the Muslim community in the context of customers to make improvements

in upholding Sharia values in economic terms. This is closely related to behavior which is the result of a reflection of a synergy between external and internal forces as explained in attribution theory, which essentially means that every action or idea carried out by an individual will be influenced by the individual's internal and external factors (Dianto, 2016). This research aims to analyze the factors that influence customer savings behavior at Sharia Banks.

LITERATURE REVIEW

The results of previous research that are relevant to this research are the results of Hidayati (2011) research on the influence of Cultural Factors and Social Factors on Consumer Purchasing Decisions in Modern Retail, showing that in a partial test cultural factors do not influence purchasing decisions, but social factors do. Cultural factors and social factors influence purchasing decisions in modern retail, that culture has a direct influence on purchasing decisions.

Factors that Influence Saving Decision Behavior

The relationship between factors that influence decision behavior can be reviewed in a model. This model can be used to help explain and understand behavior even though it cannot predict consumer behavior precisely. The following factors influence decision behavior, among others:

a. Cultural factors consisting of :

- 1) Culture is a very basic determining factor in decision behavior.
- 2) Sub-culture, can be divided into four types, namely Nationalism groups, Religious groups, Racial groups and Geographical areas.
- 3) Social class, namely a group that is relatively homogeneous and has survived for a long time in a society that

has been structured hierarchically and whose members have almost the same/similar behavior and motivation.

b. Social factors consisting of :

- 1) Reference groups, namely groups that have a direct or indirect influence on consumer attitudes and behavior.
- 2) Family, this will form a reference that greatly influences consumer behavior.
- 3) Role and status, this will determine a person's position in a group which reflects self-esteem according to the surrounding community.

c. Personal factors consisting of :

- 1) Age and stage in the life cycle, this will determine a person's taste in products/services.
- 2) Occupation, this will influence a person's consumption patterns.
- 3) Economic condition, which consists of disposable income (its level, stability and pattern), savings and assets and the ability to borrow.
- 4) Lifestyle, namely the pattern of living in the world, which is expressed by a person's activities, interests and opinions. This lifestyle describes a person as a whole who interacts with the environment, besides that it can also reflect something behind social class, for example personality.
- 5) Personality and self-concept, this personality is a different psychological characteristic of each person who perceives his response to his environment as relatively consistent.
- 6) Habit or another word is a tradition. Tradition comes from the Latin word *Traditio* (transmitted) or another meaning of something that has been done continuously for a long time and is part of a group of people, usually

from a country, culture, same time, or religion.

d. Psychological factors consisting of :

- 1) Motivation, an impulse that pressures someone so that it directs someone to act.
- 2) Perception, people who already have the motivation to act will be influenced by their perception of the situation and conditions they are facing. Perception itself has the meaning of a process where someone selects, organizes, and interprets input
- 3) Information to create a meaningful picture.
- 4) The learning process, namely changes in a person's behavior that arise from experience.
- 5) Beliefs and attitudes, beliefs will shape the image of products and brands, and people will act based on this image. Meanwhile, attitude will direct a person to behave relatively consistently towards the same objects.
- 6) Knowledge, in the cultural element there is a knowledge system, where science and technology are included. Thus science itself is part of culture. Science and culture have a relationship that influences each other and is interdependent (Andespa, 2017).

The discourse to establish a Bankaltimtara Sharia Business Unit has developed since the issuance of Law No. 10 of 1998 which provided an opportunity for conventional banks to establish Sharia business units, which then became stronger with the Indonesian Ulema Council (MUI) Fatwa on Bank Interest in 2003 and the issuance of PBI No.8/3/PBI/2006 which made it possible to open sharia services at conventional branch offices. Bankaltimtara Syariah officially started its operations on

December 27 2006 based on Bank Indonesia license No.8/7/DS/Smr. The establishment of a sharia business unit is an aspiration that has long been proclaimed by all levels of BanKaltimtaratara. After approximately one month of soft opening, on January 30 2007 a Grand Opening event was held for Bankaltimtara Syariah which officially introduced the presence of Bankaltimtara Syariah to the wider community.

Bankaltimtara Syariah with the motto "Solutions Bringing Blessings" has its office on Jalan Achmad Yani No. 31, occupying a 3-story shophouse building designed with a combination of green and cream colors. The presence of Bankaltimtara Syariah is expected to be able to spur economic growth and move the real sector so that its presence can bring prosperity and prosperity to all residents of East Kalimantan and North Kalimantan in general (Kusumo, 2008).

METHOD

Type the research carried out is non-experimental research, where this research does not go through experiments and does not provide statements or interventions on the object under study. This research design includes explanatory research, namely research that aims to explain the influence of customer behavior factors (independent variables) on choosing Bankaltimtara Syariah (dependent variable) by testing hypotheses. The population in the study were all Bankaltimtara Syariah Samarinda customers. The number of Bankaltimtara Syariah Samarinda customers is approximately 28,000 customers. The population was quite large, so samples were drawn using the Slovin formula of 44 people/customers. The sampling methods used were purposive sampling and accidental sampling (Latifah, 2016).

Tool the data analysis used was Multiple Linear Regression. To test the research hypothesis, statistical testing was

used with the F-test and t-test. This analysis is used to determine or measure cultural, social, personal, and psychological by selecting Bankaltimtara Syariah which is expressed in the form of the following equation. There are two ways to use the regression model in this study, namely the Chow test and the Hausman test.

Chow test

This test was carried out to compare or choose which model is the best between the Common Effect and the Fixed Effect. Which model is chosen can be known by looking at the probability significance value of the Cross-Section Chi-Square. If the value is >0.05 then the selected model is Common Effect, if <0.05 then the selected model is Fixed Effect.

Hausman's test

This test was carried out aiming to compare or choose which model is the best between Fixed Effects and Random Effects. Which model is chosen can be known by looking at the probability value of the Cross-Section random. If the value is > 0.05, then the selected model is Random Effect, which is more appropriate than the Fixed Effect model.

The sampling technique used in this research is non-probability sampling with a

purposive method, namely samples are taken with criteria in the form of certain considerations and are considered to represent a population. The data collection method in this research uses a questionnaire instrument which is distributed directly to respondents and answered by the respondents themselves. The process of distributing the questionnaire is assisted by field staff such as friends and relatives. The measurement scale used in the questionnaire is a five-point Likert scale which represents the answers to the questionnaire. The data analysis technique used to solve the problem in this research is multiple linear regression analysis using the SPSS program, with the following equation:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e$$

Information:

Y = Dependent Variable (Accounting Conservatism)

a = Regression Coefficient (Constant)

X1 = Culture

X2 = Social

X3 = Personal

X4= Psychological Factors

RESULT AND DISCUSSION

Correlation Coefficient Test (R)

Table 1. Correlation and Determination Coefficients

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.742a	.551	.505	.505

a. Predictors: (Constant), Psychological, Personal, Social, Cultural

b. Dependent Variable: Saving decision

Souerce: Secondary Data from SPSS 26 Research Results (2023)

The R square (R2) figure or the level of influence between variables is 0.551 or 55.1%. This number is used to see the magnitude of the variable's influence on

cultural, social, personal, and psychological savings decision variables at Bankaltimtara Syariah Samarinda by calculating the coefficient of determination (KD). This

number means that the influence of the variable cultural, social, personal, and psychological simultaneously against decision variables at Bankaltimtara Syariah Samarindais 55.1% while the remaining 44.9% is influenced by other factors.

F test

Tabel 2. F Test Result

ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12,183	4	3,046	11,955	,000a
	Residual	9,936	39	,255		
	Total	22,119	43			

a. Dependent Variable: Saving decision

b. Predictors: (Constant), Psychological, Personal, Social, Cultural

Source: SPSS 26 Research Data (2023)

Based on the analysis results, a significant value was obtained (0.000) < α (0.05) and Fcount value = 11,955 > F table = 3.238. Because the probability is smaller than 0.05, the regression model can be used to predict psychological, Personal, Social, and Cultural To Saving decisions at Bankaltimtara Syariah Samarinda or it can be said that the regression model is a

good/feasible model (Goodness of fit), or a thorough model.

Partial Test (t-Test)

The t-test is used to determine whether the independent variable partially has a significant influence on the dependent variable.

Table 3. T test Result

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	,036	,549		,066	,948
	Culture	,459	.128	,449	3,592	,001
	Social	,096	,110	.105	,871	,389
	Personal	,261	.118	,257	2,210	.033
	Psychological	,199	.137	,206	1,447	,156

a. Dependent Variable: Saving decision

Source: Secondary Data from SPSS 26 Research Results (2023)

The functional relationship between the variables resulting from the partial test of the Cultural (X1), Social (X2), Personal (X3), and Psychological (X4) variables which influence the decision to save at Bankaltimtara Syariah Samarinda Samarinda (Y) can be obtained from the following regression equation:

$$Y = 0.036 + 0.459X1 + 0.096X2 + 0.261X3 + 0.199X4$$

Discussion

Cultural Influence (X1) on Saving Decisions (Y)

Judging from the Cultural variable, that variable has a very significant influence on the decision to save at Bankaltimtara Syariah Samarinda. This is due to several factors that cause customers to choose Bankaltimtara Syariah Samarinda over other banks, including because Bankaltimtara Syariah has a variety of Sharia products so that customers become interested, customers choose Bankaltimtara Syariah Samarinda. It is by Sharia and because of the products offered by Bankaltimtara Syariah complies with

religious guidance because it does not contain elements of *usury*. Judging from the cultural variables, it is clear that the services provided by Bankaltimtara Syariah Samarinda are by customer needs.

Culture is the most basic determining factor of a person's desires and behavior. While other creatures act based on instinct, human behavior is generally learned. A growing child acquires a set of perceived values, preferences and behavior through a socialization process involving the family and other important social institutions. The results of this research are in accordance with research conducted by Hidayati (2011) regarding "The Influence of Cultural Factors and Social Factors on Consumer Purchasing Decisions in Modern Retail" showing that in a partial test cultural factors do not influence purchasing decisions, but social factors do. Meanwhile, the simultaneous test shows that cultural factors and social factors influence purchasing decisions in modern retail.

Social Influence (X2) on Saving Decisions (Y)

Judging from the social variables, social variables do not influence the decision

to save at Bankaltimtara Syariah Samarinda. This causes customers to choose Bankaltimtara Syariah Samarinda not only based on social factors but also other determining factors such as cultural and personal factors. In terms of social factors, many people choose Bankaltimtara Syariah Samarinda or other banks not because of recommendations from the environment where they often interact, not because of parents or problems with one of their family members, and not because of influence from friends, but tend to choose Bankaltimtara Syariah Samarinda because of cultural factors. and personal factors and other factors, which researchers cannot possibly mention one by one.

Purchasing decisions are also influenced by personal characteristics. These characteristics include age and stage in the life cycle, occupation, economic situation, lifestyle as well as the buyer's personality and self-concept (Saif et al, 2016). This is different from office employees who need many necessities such as shirts, jackets, ties, trousers, belts and shoes. As well as other supporting items to carry out their work. Product choices are also greatly influenced by a person's economic situation. Disposable income, savings and assets, debt and ability to borrow and attitudes towards shopping or saving activities. The results of research according to Wijaya, (2007) in "The influence of personal factors on consumer decisions in purchasing Suzuki brand motorbikes" show that age, family life cycle stage, and lifestyle have a positive influence on purchasing decisions.

Personal Influence (X3) on Saving Decisions (Y)

Personal variables influence customers' decisions to save at Bankaltimtara Syariah Samarinda because personal factors are one of the determining factors for someone to want or choose a bank. Based on the research results, it can be seen that

personal variables determine customers choosing Bankaltimtara Syariah Samarinda. Several personal factors determine customers choosing Bankaltimtara Syariah Samarinda, including customers choosing Bankaltimtara Syariah because it can increase self-confidence, customers choosing Bankaltimtara Syariah Samarinda because of a good assessment of Bankaltimtara Syariah Samarinda and customers choosing Bankaltimtara Syariah Samarinda because there is a sharia life guarantee because there is no contains elements of usury so that it is by the guidance of Islamic teachings.

Psychological factors are the methods used to recognize their feelings, collect and analyze information, formulate thoughts and opinions and take action. Psychological factors consist of motivation, perception, learning as well as beliefs and attitudes. Malaihollo, (2007) in his research also found that social, personal and psychological factors have an influence on purchasing decisions.

Psychological Influence (X4) on Saving Decisions (Y)

Looking at it in terms of psychological variables, it is found that psychological variables do not have a significant effect on savings decisions at Bankaltimtara Syariah Samarinda. This causes customers to choose Bankaltimtara Syariah Samarinda because of their attention and good understanding of the ins and outs of Bankaltimtara Syariah Samarinda because many people or customers do not understand Bankaltimtara Syariah Samarinda and customers choose Bankaltimtara Syariah Samarinda because of Sharia guidance and because of customer curiosity. Which is lacking in Bankaltimtara Syariah Samarinda.

Marketing has a very important function in achieving company success. In achieving marketing success, every company needs to develop an effective marketing

strategy by combining elements in the marketing mix. In the marketing mix there are variables that support each other which the company then combines to obtain the desired responses in the target market. With these devices, companies can influence demand for their products. The results of research according to Yolla, (2012) regarding "Analysis of the Influence of Marketing Mix on Purchasing Decisions of Pixy Brand Pressed Powder among Female Consumers in Pekanbaru" show that the marketing mix has a positive effect on purchasing decisions. Research conducted by Dwi Adiyanti (2005) also found that social, psychological and marketing mix factors (product, promotion, price, place and physical evidence) have an influence on purchasing decisions.

CONCLUSION

Based on the research results and data analysis, the following conclusions can be drawn : Cultural factors have a significant influence on savings decisions at Bankaltimtara Syariah Samarinda. Social factors do not have a significant influence on savings decisions at Bankaltimtara Syariah Samarinda. Personal factors have a significant influence on the decision to save at Bankaltimtara Syariah Samarinda. Psychological factors do not have a significant influence on the decision to save at Bankaltimtara Syariah Samarinda.

REFERENCES

- Ancok, Djameludin dan Suroso, Fuat Nashori. 2008. *Psikologi Islam : Solusi atas Problem-Problem Psikologi*. Pustaka Pelajar. Yogyakarta.
- Andespa, Roni. 2017. Faktor-faktor yang Mempengaruhi Minat Nasabah dalam Menabung di Bank Syariah. *Al-Masraf : Jurnal Lembaga Keuangan dan Perbankan*, 2(1), p. 43-57.
- Antonio, Muhammad Syafi'i. 2016. *Bank Syariah dari Teori ke Praktik*. Gema Insani. Jakarta.
- Dianto, Suwarna. 2016. Faktor-Faktor yang Berpengaruh terhadap Minat Masyarakat untuk Menjadi Nasabah Bank Syariah (Studi Empiris pada Masyarakat di Daerah Istimewa Yogyakarta). *Skripsi*, Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Yogyakarta.
- Dwi Adiyanti, Ni Made. 2005. Analisis Faktor-Faktor Perilaku Konsumen yang Mempengaruhi Keputusan Remaja Putri dalam Membeli Aksesoris di Kota Denpasar. *Skripsi*, Fakultas Ekonomi Universitas Udayana.
- Hidayati, Nurul Lia. 2011. Pengaruh faktor Kebudayaan dan Faktor Sosial terhadap Keputusan Pembelian Konsumen di Ritel Modern (Studi pada Pengunjung Alfamart di Kelurahan Ngaglik Kota Batu). *Diploma Thesis*, Fakultas Ekonomi dan Bisnis Universitas Negeri Malang.
- Kotler, Philip. 2004. *Marketing Management*. Prentice Hall, Inc. New Jersey.
- Kusumo, Yunanto Adi. 2008. Analisis Kinerja Keuangan Bank Syariah Mandiri Periode 2002-2007 (dengan Pendekatan PBI NO. 9/1/PBI/2007). *La_Riba Jurnal Ekonomi Islam*, 2(1), p. 109-131.
- Latifah, Nur. 2016. Pengaruh Penguasaan Materi Pendidikan Agama Islam dan Hasil Kegiatan Mentoring Agama Islam terhadap Perilaku Sosial Keagamaan Mahasiswa. *Master Tesis*, Pascasarjana Universitas Islam Negeri Sunan Kalijaga.
- Lupiyoadi, Rambat. 2001. *Manajemen Pemasaran Jasa*. Edisi XI. Salemba Empat. Jakarta.

- Malaihollo, Jonathan. 2007. Perilaku Konsumen terhadap Keputusan Membeli Produk Air Minum dalam Kemasan. *Skripsi*, Fakultas Ekonomi Universitas Kristen Indonesia.
- Rahmawati, Anita. 2014. Pengaruh Persepsi tentang Bank Syariah terhadap Minat Menggunakan Produk di BNI Syariah Semarang. *ADDIN*, 8(1), p. 1-28.
- Rizki, Zelin Afika. 2015. Faktor-Faktor yang Berpengaruh pada Preferensi untuk Memilih Perbankan Syariah. *Skripsi*, Fakultas Ekonomi Universitas Muhammadiyah Yogyakarta.
- Saif, Naveed., Razzaq, Nasir., Amad, Muhammad., & Gul, Sajid. 2012. Factors Affecting Consumers' Choice of Mobile Phone Selection in Pakistan. *European Journal of Business and Management*, 4(12), p. 16-26.
- Wijaya, Firman Arif. 2007. Pengaruh Faktor Pribadi Terhadap Keputusan Konsumen dalam Membeli Sepeda Motor Merek Suzuki. *Diploma Thesis*, Fakultas Ekonomi dan Bisnis Universitas Negeri Malang.
- Yolla, Vilanti Utami. 2012. Analisis Pengaruh Bauran Pemasaran Terhadap Keputusan Pembelian Bedak Padat Merek Pixy Pada Konsumen Wanita di Pekanbaru. *Skripsi*, Fakultas Ekonomi Universitas Riau.
- Zulfikar, Akbar Lufi., & Mahardika, Swadia Gandhi. 2023. Sosialisasi Ekonomi Pembangunan di SMA Negeri 3 Samarinda. *Jurnal Pendidikan Masyarakat : DIKMAS*, 3(2), p. 239-244.