



## Analysis of factors influencing non-Muslims to become customers of Islamic banks

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### ARTICLE INFO

### ABSTRACT

#### Article history:

Received: 2021-07-12

Revised: 2021-07-12

Accepted: 2024-02-19

#### Keywords:

interest; non-muslim decisions; products; promotion; word of mouth

The growth of Islamic banking has begun to infiltrate many sectors of society, attracting the desire of non-Muslim communities to become customers of Islamic banks. The purpose of this study to determine what factors can influence the decisions and interests of non-Muslim communities to become customers in Islamic banks. The sample used in this study amounted to 75 non-Muslim respondents in the Ungaran area with a random sampling technique. The method used is Moderated Regression Analysis. The results show that products and promotions harm decisions, word of mouth and interest have a significant positive effect on non-Muslim community decisions, products and promotions have a positive effect on interest for non-Muslim communities, word of mouth negatively affects interest, interest can mediate products with decisions, interest cannot mediate promotion and word of mouth on decisions.

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Perkembangan perbankan syariah pada masa kini sudah mulai merambah ke berbagai lapisan masyarakat sehingga dapat menarik minat masyarakat non- untuk memutuskan menjadi nasabah di bank syariah. Tujuan penelitian ini untuk mengetahui faktor-faktor apa saja yang dapat mempengaruhi keputusan dan minat masyarakat non- untuk menjadi nasabah di bank syariah. Sampel yang digunakan dalam penelitian ini berjumlah 75 responden. Metode yang digunakan pada penelitian ini adalah melalui Moderated Regression Analysis. Hasil penelitian menunjukkan seluruh variable independent yang digunakan berpengaruh positif terhadap minat bagi masyarakat non-muslim.

#### How to cite:

Saputri, S.D., & Rofiudin, M. (2023). Analysis of factors influencing non-Muslims to become customers of Islamic banks. *Indonesia Journal of Islamic Economic Research*, 5(2), 83-92. DOI: <https://doi.org/10.18326/ijer.v5i2.5834>

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## 1. Introduction

Decision-making, often referred to as decision-making, constitutes a significant asset for an individual, as the ability to make decisions can have a profound impact on both personal and group life. Decision-making places an individual at the crossroads of two or more available alternatives (Stoner, 1961). In this context, decision-making relates to an individual's choice to become a group member or a customer at a bank, especially for non-Muslim communities interested in being part of an Islamic bank. Decision-making indicators such as need fulfillment, information, evaluation, purchase decisions, and repurchasing can influence community decisions, particularly for minority communities in the surrounding environment.

Here, decision-making plays a crucial role in problem-solving, as making decisions leads to significant steps toward achieving a goal based on the chosen option. Besides serving as a problem solver, decision-making also enables an individual to be a good listener. This is because, when someone seeks input from others, they must be able to listen and accept criticism and suggestions from others. Being a good listener potentially facilitates discussions or collaborations with many people to make the best decision. Decision-making also requires logical thinking. In this case, when an individual receives numerous inputs, they must be able to process and consider the most logical ones without overburdening themselves.

Decision-making's relevance extends to an individual's decision to become a group member or a customer in a bank, particularly for non-Muslim communities drawn to Islamic banking. Based on decision-making indicators such as need fulfillment, information, evaluation, purchase decisions, and repurchasing, these can significantly impact community decisions, especially for minority communities in the vicinity. The development of Islamic banking is driven by the vast Muslim population in Indonesia, which prioritizes Sharia-compliant financial management over interest-based systems deemed to contain elements of usury. Currently, many non-Muslims have begun to show interest in using products or investing in Islamic banks (Arya Puji, personal communication, March 15, 2020). This interest can influence the preference for Sharia banking principles, potentially broadening Islamic banks' reach in developing the Indonesian community's economy and impacting banking sector growth. The appeal of Islamic banking lies in its profit-sharing system and service aspects, which characterize Sharia banking services, making non-Muslim customers interested in choosing Islamic banks for savings.

The role of a bank in a country is crucial for mobilizing public funds for investment financing and facilitating payment transactions (Arinta, 2016). In this context, Islamic banking can offer an alternative to the conventional banking system for mobilizing the real sector. Therefore, Islamic banking must have specific regulations that accommodate the interests of the community, not only for Muslims but also for non-Muslims. This inclusivity is because Islamic banking has gained popularity among various segments in Indonesia, including those outside the Islamic faith. Consumers or customers have specific reasons or factors influencing their decision to opt for Islamic banking.

Decision-making itself is influenced by several factors, one of which is the product factor. The product factor significantly impacts an entity because each entity or company is challenged to produce distinctive products. Meaning, these products must have unique features that differentiate them from others. Additionally, the products are intended to meet consumers' desires and needs (Tjiptono & Chandra, 2004).

Studies by (Wasiah, 2017) and (Gautama Siregar, 2018) have indicated a positive influence of products on decisions. However, these findings contrast with the study by (Lemiyana, 1970), which reported no influence between products and decisions.

Another factor affecting decision-making is promotion. Promotion serves as a strategy for various companies or entities to increase sales volume. It is also conducted to influence consumers so that a company's products become well-known and eventually popular (Gitosudarmo, 2010). Promoting is a challenge for companies to compete with others, requiring something attractive and novel to avoid monotony, both in terms of the products offered and the methods of offering them.

Promotion reflects how creatively a company markets its products to attract consumers. Promotion can be conducted through advertisements in print and social media, personal selling, or public relations. Through these methods, products can spread quickly among various community segments, influencing decision-making. Therefore, the importance of promotion also affects purchasing decisions or the use of a product. How appealing a promotion is can also affect consumer trust, thereby influencing decision-making.

Research by (Kaluku et al., 2018) stated that promotion does not influence decisions, whereas studies by (Rachmawati, 2017) and (Adila & Aziz, 2019) reported a significant positive effect of promotion on decisions.

Decision-making is also influenced by word of mouth, where the role of word of mouth is crucial in spreading or recommending a product through personal communication. The messages conveyed personally can convince others without requiring significant costs, as it involves dialogues between two or more people.

The importance of word of mouth in this context is significant because, armed with experience, information can spread through word-of-mouth communication, closely related to community decisions. The information bearer can persuade others, leading them to make decisions based on the received information. Studies by (Nurlatifah & R, 2017) and (Veny, 2020) indicated a positive influence of word of mouth on decisions, while another study by (Syahputra et al., n.d.) reported no influence between word of mouth and decisions.

Beyond these three factors, decision-making is also influenced by interest, where interest can be shown as a reaction to make a purchase before entering the decision-making stage (Said, 2016). Interest itself can be characterized by aspects such as attraction, pleasure, and usage tendency (Walgito, 2004b). When an individual feels attracted by the product, the promotion method, or the information received, they will have a high interest in making a decision and purchasing a product. Consequently, the company's profit will likely increase. The greater the interest, the higher the chance of making a decision.

Research by (Sinaga & Kusumawati, 2018) found a positive influence of interest on decisions, aligning with the study by (F. C. Putri et al., 2016), which also reported a positive influence of interest on decisions. The creation of purchase interest positively impacts the company's continuity, such as repeat purchases. Besides influencing decision-making, interest itself is also affected by product factors, promotion factors, and word-of-mouth factors.

The influence of products on interest has been positively affirmed in studies by (Rusdianto & Ibrahim, 2017) and (Bakti et al., 2020), whereas a study by (Latief, 2018) reported that interest does not influence decisions. Regarding promotion, research by (Mawardi, 2018a) and (Satria, 2017) found a positive influence between promotion and interest, whereas another study by (Latief, 2018) indicated a significant negative effect of promotion on interest. As for the word-of-mouth factor, studies by (Said, 2016) and (Aries & Sunarti, 2018) reported a significant positive effect of word of mouth on interest.

Based on the above discussion, there remain differences and similarities in research outcomes. Previous studies related to decision-influencing factors have shown both positive and negative results. Additionally, there are commonalities in the generally broad research objects. In contrast, my research focuses on a more specific object that differentiates my study from previous ones, staying within the realm of Islamic banking but targeted towards non-Muslim customers.

## 2. Literature Review

### Consumer Behavior

Consumer behavior is the study that examines how individuals decide to spend their available resources (time, money, and effort) to acquire goods or services that will be consumed later. (Mowen & Minor, 2002) state that consumer behavior involves the activities of an individual directly engaged in obtaining, consuming, and expending products and services, including the process of decision-making and determining activities. Consumer behavior, as a marketing orientation, relates to consumer needs and wants. It encompasses all the buyer's activities from consuming to ceasing consumption. A consumer-oriented company must pay attention to its consumers' needs, as reflected in consumer behavior itself. Therefore, companies need to understand their consumers' behavior to meet consumer needs and achieve company goals.

### Product

According to (Tjiptono & Fandy, 1997), a product is conceptually a subjective understanding from producers about "something" that can be offered as an effort to achieve organizational goals through fulfilling consumer needs and wants, in line with organizational competencies and capacities as well as purchasing power. Another definition states, "A product as anything that can be offered to a market for attention, acquisition, use or consumption and that might satisfy a want or need," meaning a product is anything offered to the market to gain attention, be purchased, used, and can satisfy consumer wants or needs (Kotler, 1996).

### Promotion

According to (Gitosudarmo, 2010), promotion is an activity aimed at influencing consumers so that they become aware of the products offered by the company to them and then they like and purchase the products. (Lupiyoadi, 2011) defines promotion as one of the variables in the marketing mix that is very important for companies to implement in marketing their services. Promotion serves not only as a communication tool between the company and consumers but also as a means to influence consumer purchasing or service usage according to their desires and needs.

### Word Of Mouth

(Mowen & Minor, 2002) explain that word of mouth refers to the exchange of comments, thoughts, or ideas among two or more people, none of whom is a marketing source. There are two causes for the formation of word of mouth: reference groups and opinion leaders. (Shimp, 2004) defines opinion leaders as individuals who often influence the visible attitudes or behaviors of other individuals. (Peter & Olson, 2013) assert that word of mouth consists of a group of two or more people interacting with each other to achieve the same goal, with similar backgrounds and not bound by law.

### Interest

Public interest can be interpreted as obtaining and consuming products or services. In other words, it can be seen as actions directly involved with feeling pleasure, or displeasure towards an object. Interest essentially represents acceptance of a relationship between oneself and something external. Interest is related to a person's liking or pleasure towards an object. Public interest is a separate marketing science that specifically discusses how consumers consume a product or service by incorporating diverse ideas, experiences, and actions to satisfy their needs.

**Decision**

The definition of decision-making according to (Simon, 1993) is a form of selection from various possible action alternatives that goes through a certain mechanism with the hope of producing the best decision. (Anderson, 2003) defines decision-making as the selection of alternative behaviors from two or more existing alternatives. According to (Stoner, 1961) a decision is a selection among various alternatives. Based on these definitions, three concepts can be packaged: (1) there is a choice based on logic or consideration; (2) there is one best alternative that must be chosen, and (3) there is a goal that makes the decision bring closer to that goal. Prajudi Atmosudirjo also states that a decision is a conclusion of a thought process about a problem by selecting an alternative.

**3. Research Method**

The method used in this study is a quantitative approach. The sample used consists of 75 non-Muslim respondents in the Ungaran area, selected through random sampling. The tests employed in this study include t-tests, F-tests, the coefficient of determination (R<sup>2</sup>) tests, classical assumption tests, and path analysis.

Path analysis or path analysis is used to test the influence of variable Z (intervening). In path analysis, regression analysis is used in accordance with previous theories (Ghozali, 2013). Path analysis is employed to analyze the clause relationships between variables and uses path coefficients to determine the influence of independent variables on dependent variables. The general regression equation in this study is

$$interest = \alpha + \beta_1 Fib + \beta_2 Boost + \beta_3 Com + \varepsilon$$

$$act = \alpha + \beta_1 Fib + \beta_2 Boost + \beta_3 Com + \beta_4 Interest + \varepsilon$$

**4. Results and Discussion**

**4.1. Research Findings**

**Path Analysis Test**

**Table 1 Regression Results Table**

Variabel	Koefisien	Std. Error	t	Sig.
Konstan	-0,061	1,305	-0,047	0,963
Produk	-0,104	0,167	-0,624	0,535
Promosi	0,250	0,138	1,811	0,074
Word Of Mouth	0,688	0,151	4,563	0,000
Minat	0,342	0,180	1,897	0,062
<b>Coefficient of Determination Test</b>				
R				0,893
R square				0,797
Adjusted R Square				0,786
Estimasi Std. Error				1,532
<b>Uji F</b>				
Jumlah Kuadrat				199,362
df.				3
Rata-rata kuadrat				
F				
Sig.				

The results of regression equation 2 in Table 1 can be written as follows:

$$act = \alpha + \beta_1 Fib + \beta_2 Boost + \beta_3 Com + \beta_4 Interest + \varepsilon$$

$$Y = -0,061 - 0,104 (fib) + 0,250 (boost) + 0,688 (com) + 0,342 (interest)$$

**Normality Test**

**Table 2 Normality Test**

		Unstandardized Residual
N		75
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	1.49031021
Most Extreme Differences	Absolute	0,125
	Positive	0,125
	Negative	-0,120
Kolmogorov-Smirnov Z		1,083
Asymp. Sig. (2-tailed)		0,191

a. Test distribution is Normal.

Based on Table 4.1.2, it can be seen that the Asymp.Sig (2-tailed) value is 0.191, while the significance level used is 0.05. It can be concluded that the data used are normally distributed, because the Asymp.Sig (2-tailed) value is greater than 0.05, namely 0.191.

**Multicollinearity Test**

**Table 3 Multicollinearity Test**

Persamaan	Koefisien	Std. Error	Tolerance	VIF
(Konstan)	-0,061	1,305		
<i>Fib</i>	-0,104	0,167	0,213	4,695
<i>Boost</i>	0,250	0,138	0,127	4,410
<i>Com</i>	0,688	0,151	0,165	6,073
<i>Interest</i>	0,342	0,180	0,266	3,763

a. Variabel Dependen : *Act*

Based on the multicollinearity test results in Table 3, the product variable (*fib*) regarding the decision with a coefficient value of 0.104 and a tolerance value of 0.213 > 0.10 indicates that multicollinearity does not occur.

Promotion (*boost*) regarding the decision with a coefficient value of 0.250 and a tolerance value of 0.127 > 0.10 indicates that multicollinearity does not occur.

Word of mouth (*com*) regarding the decision has a coefficient value of 0.688 and a tolerance value of 0.165 > 0.10, indicating that multicollinearity does not occur.

Interest (*interest*) regarding the decision has a coefficient value of 0.342 and a tolerance value of 0.266 > 0.10, indicating that multicollinearity does not occur.

**Heteroskedasticity Test**

**Table 4 Heteroskedasticity Test**

Persamaan	Koefisien	Std. Error	t	Sig.
(Konstan)	2,840	0,837	30394	0,001
<i>Fib</i>	0,021	0,107	-0,195	0,846

<i>Boost</i>	0,114	0,089	1,287	0,202
<i>Com</i>	0,114	0,097	-1,174	0,244
<i>Interest</i>	0,077	0,116	-0,665	0,508

a. Dependent Variable: *act*

Based on Table 4.17, it can be seen that the significant value of the product (*fib*) is 0.846; promotion (*boost*) is 0.114; word of mouth (*com*) is 0.114; and interest (*interest*) is 0.077. Because the significant values of these variables are  $> 0.05$ , it can be concluded that the tested data do not exhibit heteroskedasticity.

#### 4.2. Discussion

The analysis results show that the product does not affect the decision. Theoretically, consumer behavior studies how individuals decide to spend available resources (time, money, and effort) to acquire goods or services for consumption. When a product in an Islamic bank is deemed unable to meet the needs of the community, especially non-Muslims, they will not choose an Islamic bank for transactions, leading to decision-making by the community itself.

Interest also cannot influence the decision of non-Muslims to become customers in Islamic banks through the offered products. Based on this, the research results show that products cannot attract the interest of non-Muslims to become customers in Islamic banks, leading them to decide not to become customers in Islamic banks. Alternatively, they may still be customers at other banks and not yet interested in the products offered by Islamic banks.

The analysis results state that promotion does not affect the decision. Theoretically, according to consumer behavior theory concerning the activities of an individual directly involved in the use of products and services with an accompanying decision-making process (Mowen & Minor, 2002). Therefore, the community controls the decision they will make.

Similarly, the analysis results of the influence of promotion on decisions mediated by interest also state that there is no effect. This could be because the promotional strategy cannot reach the decision-making point due to the low level of interest or the possibility that non-Muslims are still seeking more comprehensive information about Islamic banks, thus delaying their decision to join as customers in Islamic banks.

Based on the analysis results, it is shown that word of mouth has a positive influence on the decision. From a theoretical perspective, word of mouth refers to the exchange of comments, thoughts, or ideas among two or more people (Mowen & Minor, 2002). The influence of word of mouth on decisions is when someone is influenced by others, such as information from word of mouth, which will also affect the decision, especially in the context of non-Muslims using Islamic banking services.

Meanwhile, the analysis results on the influence of word of mouth on decisions mediated by interest state that there is no effect because interest cannot mediate word of mouth with decisions. This could be because non-Muslims are not clear on how to apply for transactions at Islamic banks, which might be considered somewhat complicated due to contracts they do not understand, affecting their interest and ultimately not making the decision to become customers at Islamic banks.

The analysis results state that interest does not affect the decision. From a theoretical perspective, consumer behavior theory states that every company will understand its consumers' behavior so that the company can meet consumer needs to achieve the company's goals.

The analysis results state that the product has a positive effect on interest. From a theoretical perspective, the influence of products on interest is quite high because of various possibilities, when the products produced by an Islamic bank are diverse and attractive, it is likely that many people will be interested in becoming customers at the bank. Additionally, especially for non-Muslims, they may be interested in Islamic bank products because of their unique feature of using a profit-sharing system, which is considered to lighten the customers' burden when there are obstacles in the middle of transactions, both savings and financing transactions provided by the bank.

The analysis results state a positive influence of promotion on interest. From a theoretical perspective, promotion is an activity that creates suggestion to the community so that they are interested and then buy the product (Gitosudarmo, 2010). This statement can be a reason that promotion can influence interest because with promotion, the products produced by the company will be easily known by the wider community and will influence their interest in using/buying the product.

The analysis results state that word of mouth negatively affects interest. Word of Mouth refers to the exchange of thoughts among two or more people (Mowen & Minor, 2002). The existence of word-of-mouth communication will ultimately make the interest of the community, both the general public and minorities, to become customers at Islamic banks.

## 5. Conclusion

Based on the data analysis results and the discussion of this research, conclusions regarding products, promotion, and word of mouth on decisions through interest are as follows:

- a. Products and promotion negatively affect the decision of non-Muslims to become customers in Islamic banks.
- b. Word of Mouth and interest significantly positively affect the decision of non-Muslims to become customers in Islamic banks.
- c. Products and promotion positively affect the interest of non-Muslims to become customers in Islamic banks.
- d. Word of Mouth negatively affects the interest of non-Muslims to become customers in Islamic banks.
- e. Products positively affect decisions, and interest can mediate products towards the decision of non-Muslims to become customers in Islamic banks.
- f. Promotion and word of mouth significantly negatively affect the decision, and interest cannot mediate promotion and word of mouth towards the decision of non-Muslims to become customers in Islamic banks.

## Acknowledgments

Thank you to my parents who have been a motivation for me, friends who have helped in data collection, and Noviansyah Hanifah Surya Tanjung who has assisted in the data processing process and various parties who have helped in completing this research.

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