

ANALYSIS OF INTRINSIC AND EXTERNAL FACTORS INFLUENCING TRADERS' DECISION TO CHOOSE ISLAMIC FINANCIAL INSTITUTIONS

Yefri Joni *

Faculty of Economics and Business Sjech State Islamic University M.Djamil Djambek
Bukittinggi, Indonesia
Email: yefrijoni@uinbukittinggi.ac.id

Iiz Izmuddin

Lecturer of the Sharia Economics Postgraduate Study Program, Faculty of
Economics and Business Sjech State Islamic University M.Djamil Djambek
Bukittinggi, Indonesia
E-mail: iizizmuddin@uinbukittinggi.ac.id

Rahmat

Universitas Tamansiswa Padang, Indonesia
Email: rahmatksulaiman575@gmail.com

Zuwardi

Faculty of Economics and Business Sjech State Islamic University M.Djamil Djambek
Bukittinggi, Indonesia
E-mail: zuwardiizi84@gmail.com

Al-Amin

Universitas Airlangga, Surabaya, Indonesia
E-mail: al.amin-2024@feb.unair.ac.id

Abstrack

The purpose of this study is to find out how the Analysis of Intrinsic and External Factors that Affect Traders' Decision to Choose Islamic Financial Institutions. The method of this research is This research is a type of literature research; This means that the information materials used come from library sources in the form of books, encyclopedias, magazines, journals, newspapers, journals, and others. The form of this research is descriptive, analytical, critical and In this study, the author optimally uses two data sources related to this research, namely. Primary data sources and secondary data sources. The main source of this research is scientific books and journals The results of this research are By considering these factors, traders will make decisions that are more in accordance with their own values, needs, and conditions in choosing an Islamic financial institution.

Keywords: *Intrinsic and External Factors, Traders, Sharia Financial Institutions*

Introduction

The development of Islamic banks in Indonesia has encouraged other Islamic financial institutions such as Islamic insurance, Islamic financing institutions, Islamic

pawnshops, Islamic cooperatives and also Islamic microfinance institutions called Baitul Maal wat Tamwil (BMT). Currently, Islamic economics can still help overcome current financial economic problems.(Hafizah, 2021) The presence of a sharia microfinance institution called BMT is considered to bring financial benefits to small communities and rejects usury. On the other hand, BMT also carries out the mission of sharia economics and carries out the task of the people's economy by improving the microeconomy. BMT not only focuses on economic but also social activities. BMT refers to authoritative Islamic sources, Law No. 25 of 1992 concerning cooperatives and the DSN-MUI FATWA, BMT must always evaluate the improvement of its operating system and resources and continue to communicate it in the community.(Solekha et al., 2021)

Therefore, its development is very fast compared to other traditional micro and macro financial institutions. Since then, the development of Islamic finance in Indonesia has been quite moderate in recent years. Although the Islamic financial market is part of Indonesia, the Islamic banking sector in Indonesia is experiencing very rapid growth, varying in accordance with national economic growth. The development of the Islamic banking sector in Indonesia is based on laws set by the government and instructions from banking authorities.(Rahmadika, 2022)

The presence of development in Mempawah Regency has a huge impact on the economic sustainability of the local community, currently the government is starting to promote economic equality with development everywhere, one of the current examples is the government inaugurating that Mempawah Regency is one of the only international ports on Kijing Beach, the impact of that is that many foreign companies come in to try to invest, then many are also built companies starting from PT Hit, PT Wilmar and others. The number of companies entering has increased the community's economy, one of which is that many people have established MSMEs to provide needs for local company workers.

The number of MSMEs that have emerged from the impact of a sustainable economy through economic development has made Islamic financial institutions a target for the community to get business fund assistance. This is what is interesting why people prefer Islamic financial institutions such as BMT Sidogiri which currently continue to exist to carry out their mission in the community. Even though there are also many other banks around. There are several possible factors that make people choose Islamic financial institutions as a bridge for their sustainability in increasing the economy and income for daily needs. The Islamic financial institution itself has advantages compared to other banks, meaning that all activities carried out are in line with the needs and teachings of the Prophet Muhammad SAW, then besides that there are many other factors that people may choose Islamic financial institutions.

in Islamic economics, all muamalah activities are allowed, as long as the activity is halal and does not include riba, gharar, maytsir or any part of it being one of the parties in the transaction. The reason is that every transaction, financial and otherwise, must be interest-free. When you use the interest rate system, it is required by the financial institution Apart from the debtor, a certain amount of principal and interest must be paid

winning or losing in his venture.(Wahyuni, 2016) Islamic banking finance has many types of contracts. In general, sharia financing is differentiated according to the type of contract used.(Herman, 2022) Islamic banking moves using an Islamic economy-based system. Muhammad (2013: 178) explained that Islamic banking as a financial institution applies sharia principles, including: (1) prohibition of applying interest to all forms and types of transactions; (2) carrying out business and trade activities based on halal fairness and profits; (3) issuing zakat from the results of its activities; (4) prohibition of running monopolies; (5) cooperate in building society, through business and trade activities that are not prohibited by Islam. The five sharia principles are a reference for Islamic banking institutions in carrying out their business activities.(Yanis & Priyadi, 2015) Sharia Banking has the obligation to supervise and evaluate all processes and also the implementation of financing that has been carried out by fund managers. And if fraud and errors in managing funds are found by the recipient of funds, then Islamic banking must direct and also provide guidelines so that all fund management activities can be carried out properly in accordance with applicable provisions so that Islamic Banking can generate a satisfactory level of profitability.(Pradesyah & Aulia, 2021) In evaluating business projects, BMT must analyze the market situation, both past and future, so that business processes can be identified based on the business outcomes of the financed project or prospective members.

But in reality, the presence of financial institutions in Mempawah Regency makes business actors and small traders to do financing and save more and more choices, because there are several financial institutions that use the old way to quickly get customers, namely waiting for customers to come first, this is different from Islamic financial institutions, namely BMT Sidogiri in Mempawah Regency As the only financial institution that has sharia principles and there are unique events This is in line with research that customers are motivated to save simply by registering as customers rather than coming directly to the store or office and queuing for hours (Rosyid et al., 2023), saving does not have to come to the office (Rizki, 2022), ease of withdrawal, customers only inform the officer on duty to visit us every day or contact us during working hours (Azizah, 2019), then the officer delivers according to the amount to be withdrawn.(Umam & Rufaida, 2019)

The hope that must be achieved by traders and other general public that the presence of Islamic financial institutions in the midst of the current Mempawah Regency community can bring better changes and have a positive impact on customers and employees, such as following the teachings of the Sunnah of the Prophet in believing in accordance with Islamic law and contributing to meeting the needs of the wider community. This is in line with Islamic HR Management being able to handle human resources with a sharia business and economic perspective (Makrufli, 2019). Then the knowledge that is accepted by the public about Islamic banking cannot be realized unless there is a good attitude that practices it, Islamic banking customers who are a form of behavior. In other words: knowledge, attitudes and actions are one unit (Pasi, 2019). Then

the use of technology applications such as mobile banking provided by Islamic financial institutions for traders is very influential (Sani et al., 2019). At the time of Indonesia's outbreak last year, the results obtained showed that the existence of Islamic financial institutions serving the community experienced many achievements in financing, sales and operating profits due to the Covid-19 virus pandemic. This means that the existence of this outbreak does not make the institution slack (RONY, 2021).

Previous research was different regarding traders' decisions to choose Islamic financial institutions where the level had a positive and significant effect on the decision to use Islamic financial institutions (Dahlia & others, 2020). Then related to product knowledge on the customer's decision to choose an Islamic bank (Maulana et al., 2020). In relation to others, in some ways, cultural variables and public perceptions have a significant influence on the decision-making process to become an Islamic bank customer (Wibowo & Hariyati, 2020). The service quality factor has a positive effect on customers' decisions to carry out Islamic banking services, this is due to the emergence of Islamic banking personnel who are very polite and polite in dealing with consumers (Hastharita, 2020). Then other factors such as hedonism, religiosity, motivation and support showed a significant influence on the decision to save.(Nurmaeni et al., 2020)

Research Methods

This research is a type of literature research; This means that the information materials used come from library sources in the form of books, encyclopedias, magazines, journals, newspapers, journals, and others (Sutrisno Hadi, 1987). The form of this research is descriptive, analytical, and critical. Therefore, the author can comprehensively outline how the Analysis of Intrinsic and External Factors that Influence Traders' Decision to Choose Islamic Financial Institutions. In this study, the author optimally uses two data sources related to this research, namely. Primary data sources and secondary data sources. The main source of this research is books and scientific journals on Intrinsic and External Factors in Financial Institutions. At the same time, this research is supported (secondary) by other works of thought related to the Decision of Traders to Choose Sharia Financial Institutions. Such research has never existed so it is very important for the author to convey through this article a Comparative Literature Study of Islamic Economic Figures' Criticism of the Conventional Economy in the World.

Results and Discussion

Definition of Consumer Behavior

It is the behavior that consumers exhibit when searching, buying, using, evaluating, and spending products and services that they expect to meet their needs. Then the understanding that this behavior includes the study of the process of purchase and exchange involving the acquisition, consumption, and production of goods and services, experiences, and ideas.(Sinulingga & Sihotang, 2021) Consumer behavior is the activity of people who are directly involved in the acquisition and use of goods and services, including

the decision-making process that precedes and determines these activities.(Ali & others, 2022) Consumer habits are the processes that a person goes through when carrying out activities such as searching, buying or consuming to meet their needs. A consumer can be defined as an individual or organization with different roles such as influencer, payer or user etc.(Sonia Saxena Davita, 2020) This theory explains how consumers allocate their income across various goods and services to maximize wealth. Value is often used as an expression to describe the utility of a particular good or commodity. What is meant by utility in the analysis of consumer behavior obtained from the consumption of goods or satisfaction with goods or services.(Amelia, 2022)

Based on the various definitions of consumer behavior above, it can be concluded that consumer behavior is a set of real consumer actions that are influenced by certain factors, such as: Psychological factors and other external factors that guide consumers in choosing and using the goods they want.

Definition of Consumer Behavior According to Experts

According to the American Marketing Association, or AMA for short, consumer behavior is a dynamic interaction between influence and cognition, behaviors and events around us where people live a part of their lives.(Sunyoto & Saksono, 2022)

Then Engel explained that consumer behavior is an activity that is directly related to the acquisition, consumption, and use of products and services, including those that precede and follow these activities.(Anita et al., 2023)

Hawkins, Best and Coney add Consumer behavior is the study of how individuals, groups, and organizations choose, secure, use, and dispose of products, services, and experiences or ideas to meet their needs and how they affect consumers and society.(Fabiana Meijon Fadul, 2019)

Factors Affecting Consumer Behavior

Consumers' decision to make a purchase is greatly influenced by the following factors: Cultural factors, Humans usually learn behavior from the surrounding environment, so the values, perceptions, and habits of a person living in a certain area will be different from that of a person living in another area. So that their tastes also change with each other. Social factors, Small groups such as families have a great influence on decision-making, so marketers must pay close attention to group factors in developing marketing strategies. Personal factors, A buyer's decision is also influenced by personal characteristics such as age and life stage, position, economic situation, lifestyle, personality, self-concept of the buyer concerned Psychological Factors, A person has many needs, both biogenic and biological. This need arises from a certain physiological condition such as hunger, thirst and so on. Although psychological reasons are caused by certain circumstances such as the desire to be recognized, self-esteem, etc.(Anwar, 2022)

Socio-Cultural Environmental Theory

The socio-cultural environment refers to the habits, values, and demographics of the population of the area and their location. Consumer preferences and tastes may differ depending on where the store is located and elsewhere. Changes depend on the specific

time and each region. For example, Padang people like spicy and fatty foods, while Sundanese people prefer medium raw vegetables. In Indonesia, a bachelor's degree is still required, while in other countries companies pay more attention to the skills of prospective employees.

Cultural Factors

The usual societal factors, respond to what values and behaviors should be, which can result from receiving information, from their social position. Dimensions or indicators of cultural factors, namely: Culture is the most basic determinant of desires and behaviors. Children receive a set of values, perceptions, preferences, and patterns of behavior from their families and other important institutions. Subcultures Each culture is made up of a wide variety of smaller ones that offer more special characteristics and socialization to its members. It consists of nationality, religion, racial group, and geographical region. Social Class Society basically consists of social classes. Such stratification sometimes takes the form of a caste system, in which different members are raised in a specific role and cannot change them, more often taking the form of social classes.(Tonda et al., 2022)

Personal Factors

Personal factors are human habits that are influenced by the immediate environment when making decisions and then manifested in actions. A person's purchasing decision is also influenced by individual characteristics such as gender, age and life cycle stages, personality, self-image and lifestyle. Individual characteristics tend to be stable throughout a person's life. For example, most people don't like to change and the action represents a personality or lifestyle change that requires a change of direction during the life cycle. Measures or indicators of personal factors are: Age stages and life cycles People buy different goods and services throughout their existence. Baby food in the first few years of life, requires the most nutrients in adulthood, and requires a special diet in old age. People's tastes for clothes, furniture, and leisure time depend on their recovery. Work environment and finance Jobs also affect people's consumption habits. Craftsmen buy workwear, work shoes, lunch boxes and bowling balls. The CEO of the company buys expensive woolen clothes, travels by plane, becomes a member of a club and buys a large sailing ship. Lifestyle A person's lifestyle is a person's way of life in the everyday world, which is embodied in the actions of interests and opinions (opinions). Lifestyle describes the "whole person" who interacts with his environment. The lifestyle reflects more than social class on the one hand and personality on the other. Everyone has different ways that affect their purchasing behavior. It is a psychological trait that characterizes the individual and evokes a relatively fixed and long-term response to the environment. At the same time, the self-concept is divided into two parts, namely the ideal image (how he wants to see himself) and the external image (how he thinks others see him).(Tonda et al., 2022)

Family Factors

Marketers are interested in knowing the role and influence of family members buying various products or services. Then let's make a decision to buy a product, the role

and influence of the person are as follows: Initiators, that is. someone who offers to buy a product. Influencer, that is, as someone who influences the final decision to purchase the product. Decision makers, that is. someone who decides to buy a product. Buyer, so someone is responsible for the purchase. User, that is. as a person who uses the purchased product. The above five functions form the unit of decision, namely: H. a person or a group of people strive for a common goal in the decision-making process, and the resulting risks must be shared. Your marketers must understand the role and influence of these personas on product purchase decisions. For example, when it comes to buying a car, television or life insurance, the husband's role is stronger as a decision-maker and buyer, while the child can play the role of initiator or user. But buying food, drinks, children's clothes, daily household necessities (floor cleaners, gas, ash). grater), household appliances (washing machines, kitchen utensils, dining chairs).(Mulyana, 2019)

Conceptual Sharia Financial Institutions

It is a company whose business activities deal with financial services. This means that the actions taken by this institution always refer to the financial sector, be it the collection of public funds or other financial services. Based on Law No. 1.b Article 14 of 1967 concerning Banking Principals, financial institutions are all business entities that, through their activities in their fields, take money from business entities and lend it to these business entities.(Afrianty et al., 2020) According to the Decree of the Secretary of the Treasury of the Republic of Indonesia No. 792 of 1990, a Financial Institution is any body that has activities in its field, collects and distributes funds to the community, especially to finance business investments. Even though it is in accordance with the rules This financial institution has priority in financing business investment However, it does not mean that the financial activities of financial institutions will be restricted. In fact, the business of financial institutions can be called investable in trading, consumption, and distribution of goods and services.(Wiwoho, 2014)

Islamic financial institutions were established to promote and develop the application of proper principles, Sharia and its traditions in financial and banking activities and related businesses.(Fauziah et al., 2021) This refers to legal principles in the banking and finance sector based on fatwas issued by institutions authorized to issue fatwas in the field of sharia. and universality (rahmatan lil'alam). (Soemitra, 2017)

Customer's decision to choose an Islamic bank

It is an integrative process that combines information to evaluate two or more alternative behaviors and choose one of them. The process includes analyzing needs and wants, finding out, choosing alternatives, making choices, and post-choice behavior. The essence of decision-making is to systematically deal with the nature of the problem, gather facts and information, identify alternatives carefully and act according to calculations are the most appropriate actions. (Rifa'i, 2019) Factors that influence the Decision, Perception Perception is a process that is preceded by sensation. Perception is the process by which individuals receive stimuli through the receiving apparatus, namely the five senses.

Through observation, a person can recognize and understand the condition of the person concerned.(Jayanti & Arista, 2019) Internal factors that affect perception are feelings, experiences, thinking skills, motivation and reference systems. Then the external factor itself is the stimulus of the state of the environment where the perception occurs.(Prasetio & Lhaulaw, 2004)

Location, Location is a place where consumers are served and can also be interpreted as a place where goods are displayed. The definition of a site is a place where a company operates the production of goods and services from an economic point of view. Positioning is an important retail strategy. A strategic location will be the key to retail success. Many retailers sometimes do not realize the importance of location when opening a retail store so they do not do location research and develop the right location selection strategy. Quality of Service It is an effort to serve the needs of others. Basically, the activities offered to consumers or customers served are intangible and cannot be owned. There are also those who mention that customer service is the ability of an organization to provide for the needs and wants of their customers. Service quality is the most important thing that must be taken seriously by companies with all their resources. Thus, the quality of services received by consumers is expressed by the magnitude of the difference between their expectations and their level of perception.

Product, From a marketing perspective, anything that can be used or consumed must meet the wants and needs of the market. Another meaning is everything that can be offered in the market to get attention, demand, use or consumers that can meet people's wants or needs. Examples of products are books, pass books and others.

Sharia Financial Literacy

This related definition has been explored in several areas, including consumer behavior, one thing in relation to the elements of information display and information that can affect human behavior (Adiyanto et al., 2021). Islamic financial literacy encompasses many aspects of finance, including money and wealth management (such as retirement savings and emergency funds that can be accessed at any time), aspects of financial planning such as pension funds, investments, and insurance. There is also social support such as grants, donations and travel. Others concern zakat and inheritance. Islamic finance is expected to provide solutions to financial practices that lead to usury. In fact, Islamic finance still has a small market share in Indonesia, where the majority of the population is Muslim (Putri, 2022).

In their study, Lusardi and Mitchell found that financial literacy includes the knowledge and skills needed to manage or use a certain amount of money or improve a person's standard of living to achieve wealth (Nuryana & Rahmawati, 2020). In contrast to tradition, Islamic financial literacy is an understanding of Islamic finance. This definition includes basic principles, transaction arrangements, institutions and financial products (Ruwaidah, 2020).

Islamic financial behavior is the implementation of Sharia law. Each individual must be able to manage their own finances through the acquisition of financial knowledge,

leading to healthy financial behavior and Sharia compliance (Purnama & Yuliafitri, 2019). From this discussion, it can be concluded that Islamic financial literacy is the knowledge and ability of people who manage the economy to make decisions in accordance with Sharia law and fundamental principles that are beneficial to society in the future.

Factors that affect Islamic financial literacy

Some of the factors that are considered to affect the influence of financial literacy are as follows (Soraya & Lutfiati, 2020):

Gender

Gender is a very influential thing. According to several previous studies, men's financial literacy is much better than women's. Men are considered good financial managers because men tend to prioritize their thoughts when making financial decisions, whereas women tend to emphasize emotional attitudes when it comes to consumer activities. These things, with which one can better regulate oneself, are related to consumerism. Men are more financially independent and relatively secure in financial management than women

Cumulative Performance Index

A cumulative grade point average is a measure of academic or school success. The Cumulative Grade Point Average (GPA) consists of students with high (3.00-4.00) and low (2.99) GPAs. Based on the difference in student GPA, it provides insight into the student's academic ability. Therefore, it is hoped that the higher the student's GPA, the better his knowledge, especially in financial management.

Employment status

Work is a job in which a person is involved in an activity that produces good results in the form of experience or life support materials. For a student, a lack of work experience weakens profitability. Knowledge and understanding of finance are very minimal compared to students with work experience.

Conclusion

Traders' decisions in choosing Islamic financial institutions are influenced by various internal and external factors. Here are some factors that can affect it:

Internal Factors:

Religious Beliefs and Values: Traders who have Islamic religious beliefs and values tend to choose Islamic financial institutions that are in accordance with Islamic principles. **Education and Awareness:** A trader's level of understanding and awareness of the principles of Islamic economics and Islamic finance can influence his or her choice. **Satisfaction and Experience:** Previous experience with Islamic financial institutions and the level of satisfaction with the services provided can influence the decision to stay with or switch to another Islamic institution. **Personal Financial Conditions:** A trader's personal financial condition, such as income, savings, and financial needs, can influence his or her decision to choose a particular type of financial institution.

External Factors:

Government Regulations and Policies: Government policies and regulations related to Islamic banking and the support provided can influence traders' choices. Public Perception: The public's view of Islamic finance and the reputation of Islamic institutions in the eyes of the public can also influence traders' decisions. Availability of Services and Products: The availability of products and services that suit the needs of traders in Islamic financial institutions plays an important role in their choice. Interest Rate and Profit: Economic factors such as the interest rate offered by Islamic financial institutions and the potential profits that can be earned also influence traders' decisions.

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