

The Effect of Sharia and Religiosity Labels on Community Interests Using Sharia Banking

Ema Elisa*¹, Samsul Hidayat²

^{1,2} IAIN Pontianak, Indonesia

Author's Correspondence: emaelisa@yahoo.co.id*¹

Abstract

This research is motivated by the problems that the researchers found, which there are still many Muslim communities in Pontianak city prefer to use conventional banks rather than sharia banks. The lack of interest in the Muslim community to use syaria banks is due to many factors including the sharia label and religiosity. This study aims to determine the effect of the sharia label and religiosity on people's interest in using Islamic banks. The sample size in this study uses the Lemeshow formula, this was because the population size was unknown. The data used in this study were primary data obtained through questionnaires distributed to the Muslim community in Pontianak City in 2023. Based on a sample of 100 respondents using multiple linear regression analysis, the results of this study indicated that the label sharia and religiosity have a positive effect and giving significance to the interest in becoming a customer of sharia banks. The results of this study also showed that the Sharia Label and Religiosity have a simultaneous effect on Public Interest in Using Sharia Banks.

Keywords: Sharia Label, Religiosity, Community Interest, Sharia Bank

A. Introduction

Sharia banks in Indonesia are growing rapidly. As the largest Muslim country in the world, Indonesia has an important role in building a sharia economy. With the birth of Bank Syariah Indonesia as a result of the merger of three State Owned Enterprise (BUMN) sharia banks, Indonesia is targeted to become the center of sharia economics and finance in the world. The Muslim population in Indonesia reaches 237.6 million people or around 86.7% of the total population. There is a strong public preference for sharia banking so that its growth is very rapid with a very large market potential. (databoks.co.id)

The development of sharia banking in Indonesia in various aspects has shown record growth, both in terms of the number of Sharia Commercial Banks, Sharia Business Units, and Sharia Rural Banks (BPRS). Growth in each of these aspects includes the number of banks and offices as well as assets. Based on statistical data, the development of Sharia

banking assets is quite encouraging from 2018 to 2022. The development data can be seen in Table I below:

Table 1 The Development of Sharia Banking in Indonesia of 2018-2022

Year	Sharia Commercial Bank		Sharia Business Units		Sharia Rural Bank	
	Total Bank	Total Office	Total Bank	Total Office	Total Bank	Total Office
2018	14	1875	20	354	167	495
2019	14	1919	20	381	164	617
2020	12	2034	20	392	163	627
2021	12	2035	21	444	164	659
2022	12	2036	21	444	164	662

Source: Sharia Banking Statistics in 2018-2022

The Financial Services Authority (OJK) noted that the market share of Indonesian sharia banking as of August reached 7.03%. This market share was recorded with an industry composition consisting of 13 Sharia Commercial Banks (BUS) with a share of 66.14% of the total Sharia banking industry, 20 Sharia Business Units (UUS) with a share of 31.39% and 166 Sharia Rural Banks with a share of 2.47%. This showed an increase from annually, from the previous year which was only 6.51%. Nevertheless, sharia financial and economic services are still inferior to conventional financial services. It can be seen from the market share of sharia banking in 2022 that it was around 7%, while conventional banking was 93%, which was stated by the Head of Shariah Banking Maybank Indonesia, Romy Buchari, at a Maybank Indonesia media briefing, in Jakarta, Thursday (19/01/2023).

The low market share of Sharia banking is also caused by the products offered by Sharia banks which are currently still less competitive than conventional banks. Sharia banking products still experience several obstacles such as limited access to products,

uncompetitive product prices and low quality. Perhaps, one of the reasons is that there are no sharia products. They only have non-shariah products. Therefore, as a whole, all Sharia banking institutions and related stakeholders are expected to be able to present a variety of more competitive financial products, at the bottom of which the market share of Sharia banking can increase and approach conventional banks.

The low market share of Sharia banking is also caused by the products offered by Sharia banks which are currently still less competitive than conventional banks. Sharia banking products still experience several obstacles such as limited access to products, uncompetitive product prices and low quality. Perhaps, one of the reasons is that there are no sharia products. They only have non-shariah products. Therefore, as a whole, all Sharia banking institutions and related stakeholders are expected to be able to present a variety of more competitive financial products, at the bottom of which the market share of Sharia banking can increase and approach conventional banks. (Pratama)

The issue of Halal and Haram for Muslims is a very important thing that is part of faith and piety. The command to consume Halal commodity and the prohibition against of using Haram commodity is very clear in the demand for Halal products being increasingly voiced to Muslim consumers, both in Indonesia and in other countries.(MUI, 2022) In line with Islamic teachings, it requires that the products to be purchased must pay attention to the Halal label stated in the Qur'an Surah Al-Maidah verse 8.(Depantemen Agama RI, 2010)

As one of the countries with Islam as the majority religion of its population, it is natural that Indonesia upholds Islamic law in all areas of life, including the implementation of worship and muamalah. It is part of a marketing strategy in the sense of using a sharia label, using an Islamic identity and being able to demonstrate operational and production halalness. The results of the study state that the Syari'ah label has a positive and significant effect on students' decisions in using sharia banking services. (Devi, 2022)

Religiosity is the level of a person's conception of religion and the level of a person's commitment to their religion. The diversity of religiosity manifests various aspects of

human life, including muamalah activities. Compliance with sharia principles is the main basis for continuing to use sharia bank products. Economic behavior can be determined by a person's level of faith, where this behavior tends to shape consumption and production behavior in the market, so that perspective also influences storage behavior.(Jalahuddin, 2008) According to Shofwa's research, religiosity is one of a person's levels of loyalty to religion.(Yoiz, 2016)

While the attributes of religiosity are sharia, morals, and faith. It can be understood that the religiosity of the community affects the interest of the community in saving or using Islamic banks.(Fathurrohman, 2017) The Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs noted that the population of West Kalimantan was 5,541 million at the end of December 2022. Of this number, 3,390 million (60.14%) of West Kalimantan's population are Muslims. Based on the data obtained, West Kalimantan is predominantly Muslim, while the growth of Sharia banking in West Kalimantan is still low. Based on data from the West Kalimantan Province's Financial Services Authority (OJK), from the last 2018 performance, third party funds only grew 0.09%, while asset growth is only 1%. The lack of product socialization and education in an area is the cause. There are still many people who choose conventional banks or savings and loan transactions at Credit Unions (CU). A large market potential should be a broad target. The Branch Manager of Muamalat Bank in Pontianak City, Kaspul Anwar, said that the public's knowledge of Sharia banks is minimal. This is a challenge in inviting people to move their savings to sharia-based banks. "Of the total Muslim community in West Kalimantan, which is approximately 60%, more than half of them still use conventional banks and Credit Unions,"(Ponticity, 2019)) From the background, the researchers are interested in whether there is an influence of public perception and religiosity on the interest in using Sharia banking.

B. Literature Review

Label or what it is often referred to as a brand can be defined as a name, a term, a sign, a symbol, a design or a combination of all of them that can be used to distinguish the goods and services of one company from another. A well-known and trusted brand is an invaluable asset. The brand which develops into the largest source of assets is an important factor in the company's marketing activities. (Marpaung, 2017)

With the existence of a brand label, it is easier for consumers to distinguish a product from one another. It can also facilitate consumers in determining which products or services to choose based on various considerations and is likely to generate loyalty to a product or service to that brand.

Sharia in Arabic means the path taken or the line that should be traversed. In terms of terminology, sharia means the main legal rules outlined by Allah SWT. Sharia provisions are comprehensive and universal. Comprehensive, means covering all aspects of human life with Allah SWT, including mahdhah worship and muamalah worship. Mahdah worship regulates the relationship between human beings and all creatures created by Allah SWT including the universe. The original law of mahdhah worship is that everything is forbidden to do, unless it is permissible to do it, unless there is a prohibition in the Qur'an or As Sunnah. (Wasilah, 2014)

In Islam, the term halal is commonly used for any action, conversation, deed, and behavior that is permissible in Islam without being subject to sin. (MABIMS, 2004) Something that has the right to determine whether it is halal or haram is only Allah and His Messenger. Any human being who dares to reverse the law that has been determined by Allah, then they can be equated with shirk. Because they have tampered with Allah's provisions and dare to take an attitude like Allah, Naudzubillah. (Qamil, 1014) Therefore, the sharia label is the identity of a brand that states the halalness of a product and its purpose is to show pieces of product information that are in line with Islamic law and refer to the Qur'an and Hadith.

The sharia label refers to the label or sign given to a financial product or service

which indicates that the product is in line with Islamic sharia principles. In the context of sharia banking, the sharia label functions as a guarantee for customers that the product or service offered is in line with Islamic teachings, including the prohibition of usury (interest), maysir (gambling), gharar (excessive uncertainty), and other illicit activities. The use of the sharia label in sharia banking reflects the importance of the bank's commitment to implement sharia principles in its operational aspects.

Religiosity

Religiosity is an attitude of integration in a complex way between religious knowledge and religious actions within a person. (Yulianti A, 2019) According to Harun Nasution, as quoted by Afiyanti (2019), mentioning religiosity is an internalization of the values of religious teachings that are believed and do not conflict with logic which is then practiced in social life, Religiosity itself means: First, in the sociology dictionary religiosity is religious in nature; religious. Second, religiosity is religious appreciation and the depth of belief that is expressed by performing daily worship, praying, and reading the holy book. Third, the form of harmonious interaction between parties with a higher position (ie Allah SWT), than others (ie creatures), uses three basic concepts (ie faith, Islam and ihsan). (Shihab, 2006)

The role of Islam in everyday life can influence a person's perspective and behavior so that he or she can be the better muslim, can be more careful person in deciding something in his life, that one of which is in the decision to choose a product. A muslim with a high level of religiosity will prefer halal products as his choice because they are in line with the teachings of Islam itself. So, religiosity is a person's belief in the teachings of the religion he adheres to, both in the form of words and behavior in everyday life.

Glock and Stark (1988) in Miatun (2018) explain that there are 5 indicators or dimensions in religiosity, such as. (Miatun, 2018)

1) Belief

This dimension shows the extent to which Muslims believe that their religious teachings are true. In Islam, the pillars of faith are a picture of the dimension of belief

which contains six beliefs, which are believing in Allah SWT, believing in angels, believing in messengers, believing in holy books, believing in the Day of Judgment, believing in the qadha and qadar of Allah SWT.

2) Practice

This dimension is related to a person's obedience to his religion which is expressed through worship that is done. There are two parts to this dimension, such as:

a). Rituals, which is religious actions performed by adherents.

In Islam, the religious actions referred to doing prayers, observing fasting, paying zakat, going pilgrimage for those who can afford it, performing qurban worship, reading and practicing the Qur'an, and so on.

b). Obedience, is something related to ritual.

A person can be said to be devout in religion if he carries out his obligations as a religious person to the fullest extent possible.

3) Experience

This dimension includes the magnitude of one's religious experience. The form of this dimension is having a sense of gratitude to Allah SWT, believing that Allah SWT answers all prayers, performing prayers in a solemn manner, feeling calm when reciting verses from the Qur'an, surviving death as a reward that he often gives alms, and so on.

4) Religious Knowledge

This dimension includes the knowledge and understanding of Muslims towards their religious teachings, especially those contained in the Qur'an. Knowledge in religion can be obtained from anywhere, such as reading religious books, participating in Islamic study groups, listening to and watching programs related to religion, and so on.

5) Consequence

This dimension refers to the behavior of a Muslim as an illustration of the religious teachings he or she gets. This dimension is seen from the behavior of pious people,

which are people who follow orders and stay away from all the prohibitions of Allah SWT.

Interest

Interest is part of the behavioral component in a consumptive attitude. Consumer interest is the process of consumer considerations in choosing and examining something he or she likes for goods or services so that purchases occur based on these considerations. (Miatun S, 2018) According to Crow and Crow, there are 3 things that can influence the emergence of interest in consumers, from individuals or from the community environment, these three factors

- 1) Factors from within the individual. This factor is an encouragement that comes from within. Such as the urge to eat will generate interest in working or achieving income, interest in food production, and others. The urge to know or be curious will arouse interest in reading, studying, studying, doing research and so on.
- 2) Factors of social motives. This factor arouses interest in carrying out an activity. For example, interest in clothes arises because they want to get approval or acceptance and attention from others. Interest in learning arises because they want to get appreciation from the community.
- 3) Emotional factors or feelings. This factor is a measure of a person's intensity in paying attention to an activity or a particular object. (Suryoko, 2013)

C. Research Method

The type of research used by the researchers is descriptive quantitative research in which the data is numerical or numeric so that the data analysis used is in the form of statistics. The use of descriptive quantitative is used to obtain numbers that can describe or provide an explanation of how much influence the three independent variables have on the dependent variable in this study.

Population

Teh population determined by teh researchers in this study was all Muslim communities in teh city of Pontianak with an age range of 15 to 64 years and those who already had jobs.

Sample

The sample is part of the number of characteristics possessed by the population. If the population is too large so that the researcher is unable to study the entire population that has been determined, then the researcher can use a sample from that population. (Sugiyono, 2015) Determining the sample size or sample size in this study uses the Lemeshow formula,

this is because the population size is unknown. (Jumanta H, 2021) Based on calculations with the Lemeshow formula, the number of samples was 96.04, but in this study, the researchers decided to take a minimum sample of 100 samples. This is done because the more samples the better the research results.

Variable Operational Definitions

1. Independent Variable

Independent variable is a variable that influences or causes changes or the emergence of dependent variables. (Sugiyono, 2014) The independent variable in this study was the perceptions of the sharia label and religiosity. The use of the sharia label in sharia banking reflects the importance of the bank's commitment to implement sharia principles in its operational aspects. The dimensions in this variable are: Functional Brand, Social Brand, Mental Brand, and Spiritual Brand.

Religiosity is a context in which individuals are committed to their religion, in which religion is reflected in individual attitudes and behavior, so that religion is consciously or subconsciously a theological drive to conduct various activities, including economic activities. The dimensions in the variables are: Belief, Practice, Experience, Religious Knowledge, Consequences

2. Dependent Variable

The dependent variable is the variable that is affected or becomes the result because of the independent variables.(Sugiyono, 2014) The dependent variable in this study is the customers' interest in using Sharia bank products. Interest is a process that consumers go through to buy an item or service based on various considerations.(Pranomo, 2014) The dimensions of this variable are: Transactional Interest, Referential Interest, Preferential Interest, and Explorative Interest.

Variable Measurement Scale

The data measurement scale created by the researchers uses a Likert scale which is a useful scale for measuring respondents' opinions which indicate their level of agreement with a series of questions. In this study, the description of the use of the Likert scale is shown as follows.

Table 2 Likert Scale

Answer Types	Score
SS (Strongly Agree)	5
S (Agree)	4
N (Neutral)	3
TS (Disagree)	2
STS (Strongly Disagree)	1

D. Results and Discussion

Data Analysis Technique

a. Validity Test

Validity Test is used to see the level of specificity of a research instrument using a questionnaire.(Sugiyono, 2015)

The Variable of Sharia Label Perception (X1)

Table 3 Validity Test Result X1

<i>Sharia Label</i> (X1)	R count	R table	Information (Valid)
X1.1	0,710	0,1946	☐
X1.2	0,804	0,1946	☐
X1.3	0,749	0,1946	☐
X1.4	0,734	0,1946	☐
X1.5	0,875	0,1946	☐
X1.6	0,806	0,1946	☐
X1.7	0,846	0,1946	☐
X1.8	0,818	0,1946	☐
X1.9	0,785	0,1946	☐
X1.10	0,802	0,1946	☐

Source: : SPSS data processing validity test (data processed)

Based on table 3 above, it shows the perception variable of the sharia label (X2) can be said to be valid because each item meets the requirements so that the statement on the perception variable sharia label (X1) is feasible to use.

Religiosity Variable (X2)

Table 4 Validity Test Result X2

Religiosity (X3)	R count	R table	Information (Valid)
X2.1	0,714	0,195	☐
X2.2	0,804	0,195	☐
X2.3	0,886	0,195	☐

X2.4	0,845	0,195	□
X2.5	0,849	0,195	□
X2.6	0,824	0,195	
X2.7	0,856	0,195	
X2.8	0,804	0,195	
X2.9	0,841	0,195	

Source: SPSS data processing validity test (data processed)

Table 4 shows the religiosity variable (X2) can be said to be valid because each item statement fulfills the requirements so that the statement on the religiosity variable (X2) is feasible to use.

1) Variable Interest in Becoming a Customer of a Sharia Bank (Y)

Tabel 5 Hasil uji Validitas Y

Interest in Becoming a Customer of a Sharia Bank (Y)	R count	R table	Information (Valid)
Y.1	0,847	0,195	
Y.2	0,895	0,195	
Y.3	0,860	0,195	
Y.4	0,821	0,195	
Y.5	0,833	0,195	
Y.6	0,867	0,195	
Y.7	0,775	0,195	
Y.8	0,767	0,195	
Y.9	0,857	0,195	

Source: SPSS data processing validity test (data processed)

Table 5 shows the variable interest in using Sharia banking (Y) can be said to be valid because each statement item fulfills the requirements, so that the statement on interest in becoming an Sharia bank customer (Y) is appropriate to use.

b. Reliability Test

The reliability test shows whether the device can replicate the measurement tools used in this study.²⁶ The following data are the results of the reliability test of each variable in this study.

Table 6 Reliability Test Result

Variable	Cronbach's Alpha	Information (Reliable)
X1	0,927	
X2	0,934	
Y	0,945	

Source: SPSS data processing reliability test (data processed)

Based on table 6 above, it can be seen that the results of Cronbach's Alpha > 0.7 for testing the reliability of the research questionnaire. So, it can be concluded that the perception variables of the Sharia label, religiosity, and interest in using Sharia banks are stated to be reliable.

c. Normality test

One-Sample Kolmogorov-Smirnov Test		
		Y
N		100
Normal Parameters ^{a,b}	Mean	34.55

	Std. Deviation	6.995
Most Extreme Differences	Absolute	.072
	Positive	.068
	Negative	-.072
Test Statistic		.072
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

If sig > 0.05 then the data is normally distributed. In the table above Sig 0.200 > 0.05, the data is stated to be normally distributed.

d. Multicollinearity

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Collinearity Statistics	
		B	Std. Error	Beta		Tolerance	VIF
1	(Constant)	-1.456	1.918		-.759		
	X1	.659	.084	.618	7.863	.331	3.020
	X2	.332	.082	.316	4.028	.331	3.020
a. Dependent Variable: Y							

The VIF of the classical assumption test results was still between 1-10, so multicollinearity did not occur.

e. Heteroscedasticity

Correlations					
			Unstandardized Residual	X1	X2
Spearman's rho	Unstandardized Residual	Correlation Coefficient	1.000	.072	.012
		Sig. (2-tailed)	.	.476	.902
		N	100	100	100
	X1	Correlation Coefficient	.072	1.000	.784**
		Sig. (2-tailed)	.476	.	.000
		N	100	100	100
	X2	Correlation Coefficient	.012	.784**	1.000
		Sig. (2-tailed)	.902	.000	.
		N	100	100	100
	**. Correlation is significant at the 0.01 level (2-tailed).				

The basis for decision making is $\text{sig} > 0.05$. In the table above X1 $0.476 > 0.05$ and X2 $0.902 > 0.05$, it can be concluded that there is no heteroscedasticity.

f. Multiple Linear Regression Analysis Test

Multiple linear regression analysis was conducted to find out how much influence the independent variable (sharia label, religiosity) has on the dependent variable (interest in using Sharia banks). The results of the multiple linear regression test are as follows:

Table 7 Multiple Analysis Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895 ^a	.802	.798	3.147
a. Predictors: (Constant), X2, X1				

Based on the table above, the test value of the coefficient of determination is seen from the R-Square value. The R² test value of the R-Square is 0.802, which means that the percentage contribution to the influence of variables X1 and X2 on Y is 80.2%, while the rest is influenced by variables not included in the regression model.

T Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.456	1.918		-.759	.449
	X1	.659	.084	.618	7.863	.000
	X2	.332	.082	.316	4.028	.000
a. Dependent Variable: Y						

Criteria

t count < t table then Ho is accepted

t count > t table then Ho is denied

t table (df = n-1;two sides/0.05) = 1,660234

Variable	T count	>	t table
X1	7,863	>	1,660234
X2	4,028	>	1,660234

t count > t table which means Ho is denied, then there is a significant influence between X1 on Y and X2 on Y

F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3883.960	2	1941.980	196.060	.000 ^b
	Residual	960.790	97	9.905		
	Total	4844.750	99			
a. Dependent Variable: Y						
b. Predictors: (Constant), X2, X1						

Based on Sig score

Because the value of Sig 0.000 < 0.05, according to the basis of decision making in the F test it can be concluded that Ho is denied, in other words X1 and X2 simultaneously affect Y.

F count and Ftable

Based on the table, it is known that the Fcount value is 196.060. Because the value of Fcount is 196.060 > Ftable 3.09, it is determined that the basis for making a decision on the F test can be written that Ho is rejected, in other words X1 and X2 simultaneously affect Y.

Multiple Linear Regression Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.456	1.918		-.759	.449
	X1	.659	.084	.618	7.863	.000
	X2	.332	.082	.316	4.028	.000
a. Dependent Variable: Y						

Criteria

Ho is accepted if Sig > 0.05

Ho is denied if Sig < 0.05

Variable	Sig	<	0.05
X1	0,000	<	0,05
X2	0,000	<	0,05

Sig < 0.05 which means that Ho is denied, then X1 has an effect on Y and so does X2 has an effect on Y.

Simple Regression Equation $Y = 1,456 + 0,659X1 + 0,332X2 + e$

a. Y constant

Constant 1.456. This shows that if all the independent variables which include (X1) and (X2) are 0 percent or do not change, then the value of Y is 1.456.

b. X1 has a value of 0.659 which is positive (unidirectional relationship).

This shows that if X1 experiences an increase of 1%, then Y will increase by 0.659 assuming the other independent variables are held constant. The positive sign means

that it shows a unidirectional influence between the independent variable and the dependent variable.

c. X2 has a value of 0.332 which is positive (unidirectional relationship).

This shows that if X1 experiences an increase of 1%, then Y will increase by 0.332 assuming the other

independent variables are held constant. The positive sign means that it shows a unidirectional influence between the independent variable and the dependent variable.

E. Discussion of Research Results

The results of the research on the influence of the two independent variables on the dependent variable are as follows:

a. The Influence of the Sharia Label on the Interest in Becoming a Customer of a Sharia Bank

The results of the study showed that the regression coefficient value on the Sharia Label variable (X1) was 0.659 which indicated that the Sharia Label variable has a positive value. The t test on the X1 variable showed a tcount value of 7.863 > ttable 1,660234 and the significance level of the Sharia Label variable is 0.000 < 0.05, which meant that this result caused H01 not to be accepted and Ha1 is accepted so that the Sharia Label variable has a significant effect. So, X1 has a significant influence on the interest variable to become a Sharia bank customer which showed that the higher the level of Sharia Label, the higher the interest in using Sharia banks.

These results are in line with the research from Fajriah Salim, Suyud Arif, and Abrista Devi (2022) where the results of the analysis test in this research stated that the Sharia Label had a positive and significant effect on student decisions in using Sharia banking services. Respondents considered that Islamic banks have provided a good image in various aspects including their operational systems and services.

This is also a challenge for Islamic banks to remain consistent in maintaining their existence in building an Islamic brand in order to increase public trust.

b. The Influence of Religiosity on Interest in Becoming a Customer of Sharia Banks

The results of the study showed that the value of the regression coefficient on the religiosity variable (X2) was 0.332 which indicated that the religiosity variable has a positive value. The t test on variable X2 showed a tcount value of 4.028 > ttable 1,660234 and the significance level of the religiosity variable was 0.000 < 0.05, which meant that this result caused H02 not to be accepted and Ha2 to be accepted, so that the religiosity variable has a significant effect. Then, X2 has a significant effect on the variable of interest in using Sharia banks which showed that the higher the level of religiosity, the higher the interest in becoming a customer of Sharia banks.

This result is in line with the research from Auliya Rahmawati and Ali Hamdan where the results of the analysis test in this research stated that religiosity has a significant effect on the decision to use Islamic bank products in the Warugunung village community. (Hamdan, 2021) Religiosity is a condition where every individual is encouraged to behave according to religious teachings in all fields including the economic aspect. As a Muslim community, it is appropriate to use sharia products in their economic life which aims to avoid usury, one of which is using the services of sharia banks. Respondents realize that good religious knowledge can increase one's religious attitude so that using Sharia banks is one way to implement a muamalah system according to Islamic law.

c. The Effect of Both Variables Simultaneously on the Interest of Becoming a Customer of a Sharia Bank

Through the ANOVA table on the F test, the regression model was declared feasible if the significant value of $F < 0.05$. The significance value obtained in this study was 0.000, which means it was smaller than 0.05. With these results, it can be concluded that the independent variables (Sharia Label and Religiosity)

simultaneously (together) influence the dependent variable (Interest in using Sharia Banks).

F. Conclusion

Based on the results of the research analyzed by the researchers in data processing regarding the Effect of Sharia Label and Religiosity on Interest to Become a Customer of a Sharia Bank, it can be concluded that the variables of Sharia Label (X1) and Religiosity (X2), each of them has a significant effect on the interest to become sharia bank customers. This study also shows that the variables of Sharia Label and Religiosity simultaneously or jointly affect the dependent variable (interest in using Sharia banks).

References

- Alfian Ian dan Marpaung Muslim. (2017). "Analisis Pengaruh Label Halal, Brand Dan Harga Terhadap Keputusan Pembelian Di Kota Medan". *AtTawassuth*, Vol. 2, No. Universitas Potensi Utama.
- Brosur LPPOM MUI (Majelis Ulama Indonesia). (2010). *Hidup Penuh Berkah Dengan Produk Halal*.
- Departemen Agama RI. (2014). *Standar Jaminan Produk Halal Menurut Negara MABIMS*. Jakarta: Direktorat Jendral Bimas Islam dan Penyelenggaraan Haji
- Departemen Agama RI. (2010). *Al-Qur'an dan Terjemahan Untuk Wanita*. Bandung: Jabal.
- Dimiyati, M. (2017). *Psikologi Pendidikan*. Andi Offset.
- Fathurrohman A. (2019). *Pengaruh Religiusitas Terhadap Keputusan Menabung di Bank Syariah (study kasus pada bank bni syariah kota bekasi)*. Skripsi UIN Syarif Hidayatullah.
- Herdiawanto, H., & Jumanta, H. (2021). *Dasar-Dasar Penelitian Sosial*. Prenada Media.
- <https://databoks.katadata.co.id/datapublish/2023/03/28/ini-jumlah-populasi-muslim-di-kawasan-asean-indonesia>
- terbanyak#:~:text=Laporan%20The%20Royal%20Islamic%20Strategic,mencapai%2023%2037%2055%20juta%20jiwa
- <https://www.suarapemredkalbar.com/read/ponticity/15022019/pertumbuhan-perbankan-syariah-kalbar-rendah>
- Jalaluddin. (2008). *Psikologi Agama*. Jakarta: PT Raja Grafindo Persada.
- Miatun, S. L. (2018). *Pengaruh Religiusitas Terhadap Gaya Hidup Konsumen Muslim Toko Artomoro Di Ponorogo*.

- Nisak, A., Saryadi, S., & Suryoko, S. (2013). *Pengaruh Kelompok Acuan dan Pengetahuan Tentang Perbankan Syariah Terhadap Minat Menabung di Perbankan Syariah Semarang*. Jurnal Ilmu Administrasi Bisnis, 1 (1), Article 1. <https://doi.org/10.14710/jiab.2013.1619>
- Prasetya, B., Safitri, M. M., & Yulianti, A. (2019). *Perilaku Religiusitas: Analisis Terhadap Kontribusi Kecerdasan Emosional dan Spiritual*. Al-Tadzkiyyah: Jurnal Pendidikan Islam, 10 (2), Article 2. <https://doi.org/10.24042/atjpi.v10i2.5015>
- pratama Aditya, *market share rendah ojk sebut keuangan syariah masih kalah dari konvensional*. <http://www.idxchannel.com/syariah/market-share-rendah-ojk-ojk-sebut-keuangan-syariah-masih-kalah-dari-konvensional>
- Purnomo, R. A. (2016). *Analisis Statistik Ekonomi dan Bisnis Dengan SPSS*. CV. Wade Group bekerjasama dengan UNMUH Ponorogo Press
- Qamil Muhammad Qasim,(2014) *Halal Haram Dalam Islam*, Depok: Mutiara Allamah Utama,
- Rahmawati, A., & Hamdan, A. (2021). *Analisis Pengaruh Tingkat Literasi Keuangan Syariah Dan Religiusitas Terhadap Minat Penggunaan Produk-Produk Bank Syariah (Studi Kasus Pada Masyarakat Kelurahan Warugunung Surabaya).International Conference On Islam Education Management and Sharia Economics*, 2(1), 377–397
- Salim, F., Arif, S., & Devi, A. (2022). *Pengaruh Literasi Keuangan Syariah, Islamic Branding, dan Religiusitas Terhadap Keputusan Mahasiswa dalam Menggunakan Jasa Perbankan Syariah: Studi Pada Mahasiswa FAI Universitas Ibn Khaldun Bogor Angkatan 2017- 2018*. El-Mal-Jurnal Kajian Ekonomi & Bisnis Islam, 5(2), 226–244.
- Shihab M.Quraish. (2006) *Menabur Pesan Ilahi: Al-Qur'an dan Dinamika Kehidupan Masyarakat* Jakarta: Lentera Hati
- Shofwa, Yoiz .(2016) *Pengaruh Kualitas Produk dan Religiusitas Terhadap Keputusan Nasabah Produk Simpanan Pada BSM Cabang Purwokerto*. Jurnal Ekonomi Islam (Islamic Economics Journal) Vol.4, No.1 Januari - Juni 2016 ISSN 2354 – 905X .
- Sri Nurhayat dan Wasilah.(2014) *Akuntansi Syariah di Indonesia*, Jakarta: Salemba Empat
- Sugiyono. (2014). *Metode Penelitian Manajemen Pendekatan Kuantitatif, Kualitatif, Kombinasi, Penelitian Tindakan, Penelitian Evaluasi*. Alfabeta.
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. <http://repository.upp.ac.id/440/>
- Suyono, A. G., Sukmawati, S., & Pramono. (2012). *Pertimbangan dalam Membeli Produk Barang Maupun Jasa*. Intidayu Press