

Analysis of The Influence of Attitudes and Beliefs on Interest in Saving in Sharia Bank in Riau Province

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Abstract

In recent years, Sharia banks in Indonesia have continued to improve their achievements and have been able to generate increasing profits. Based on 2021 Financial Services Authority data, the sharia banking industry in Indonesia at the end of December numbered 233 institutions. This is encouraging, but still needs to be improved because compared to the number of Indonesian people who use non-Sharia banks, it is still far behind. The market potential in Riau and the Riau Islands is quite large, considering that the majority of the population is Muslim. Total asset growth was 52.42%, and total savings growth was 74.64%. where this figure is the second highest figure in northern Sumatra after Nangroe Aceh Darussalam. The aim of this research is to determine the influence of people's attitudes and beliefs towards saving money at Sharia banks in Riau Province. The sampling technique used was Proportionate Stratified Random Sampling, while the data collection technique used was a questionnaire. To analyze the data, the method used is a quantitative descriptive method. In analyzing quantitative data, SmartPLS (version 3.1.2) was used with a sample size of 384 people. The findings of this research indicate that hypothesis testing on the coefficient influences the direct path between the Attitude and Trust variables. The results of the direct influence can be seen in the following structural model (inner model): First Hypothesis Testing (H1). With a significant value of $0.000 < 0.05$ or below 5%, it can be concluded that the positive path coefficient value indicates that attitude has a significant positive effect on Interest in Saving. Based on the test results, it can be concluded that the first hypothesis is accepted. Second Hypothesis Testing (H2). With a significant value of $0.017 < 0.05$ or below 5%, it can be concluded that the positive path coefficient value indicates that Trust has a significant positive effect on Interest in Saving. Based on the test results, it can be concluded that the third hypothesis is accepted.

Keywords: Attitude, Trust, Interest in Saving, Sharia Bank, Riau Province

Introduction

The establishment of Islamic banks in Indonesia began with the issuance of several fatwas by Islamic organizations in Indonesia regarding bank interest practices. Some of these fatwas include the fatwa from Muhammadiyah issued in 1968 and 1972 through the Tarjih decision, the Nahdlatul Ulama fatwa issued in 1982 through the decision of Lajnah Bahsul Masa'il, the MUI fatwa No.1 of 2004 concerning bank interest, and the fatwa the latest resulting from the Tarjih and Tajdid Muhammadiyah decisions No.8 of 2006, all of which encouraged the development of sharia banking in Indonesia. The government also provides real support for the existence of sharia banking in Indonesia. Concrete evidence of this support is the amendment to Law no. 7 of 1992 became Law no. 10 of 1998 concerning Bank Indonesia. Apart from that, the government has issued the latest regulations which specifically regulate sharia banking through Law no. 21 of 2008 (Yu et al., 2021; Pratikto & Sugianto, 2017).

With support from religious institutions and the government, the quantitative development of Islamic financial institutions has experienced significant progress since 2007. As a result, Islamic banks in Indonesia continue to grow and generate large assets to this day. (Nurrohmah & Purbayati, 2020) In several years Recently, Islamic banks have continued to improve their achievements and have been able to generate increasing profits. (Ahmed, Phulpoto, Umrani & Abbas, 2016; Hijriyani and Setiawan: 2017 in Resti Fadhilah Nurrohmah). According to information from the Financial Services Agency in 2021, there were 233 institutions in the sharia banking industry in Indonesia at the end of December. While this is a positive development, it needs to be acknowledged that there is still room for improvement. This number is still far behind when compared to the number of Indonesian people who use conventional banks.

Table 1

Number of sharia banking in Indonesia

Year 2021

No.	Banking Industry	Number of institutions
1	Sharia Commercial Bank	15
2	Sharia Business Unit	20
3	Sharia People's Financing Bank	198
Total		233

Source: Financial Services Authority (2021)

Based on the table above, it can be seen that at the end of December 2021 there were 233 sharia banks in Indonesia, consisting of 15 sharia commercial banks, 20 sharia business units and 198 sharia village banks.

The development of sharia banking is directed at providing maximum benefits to society and making an optimal contribution to the country's economy. With the development of the sharia banking industry, it has potential and benefits for the country's economic interests which can be proven and also felt in the history of sharia banking in Indonesia and in other countries.

Current developments in the business sector, especially in the banking industry, continue to experience significant growth. This can be seen from the number of banks and other types of banking businesses that operate in various regions and attract consumer interest. One type of banking that is increasingly popular is sharia-based banking. Islamic banking has achieved a special place in society's opinion, especially for individuals who embrace Islam, and thus,

created its own market segment. As time passes and with positive developments in the country's economy and increasing people's incomes, competition for customers in this sector is increasing (Fuadi et al., 2020)

Problem statement

The great potential for the sharia banking industry in Indonesia to dominate the banking market in this country is due to the fact that there are still many Muslim residents in Indonesia who have not utilized sharia banks as the main choice for saving funds and obtaining financing in accordance with sharia principles (Muchlis, 2021)

Currently, sharia banking not only competes with conventional banks and foreign financial institutions in terms of fighting for market share, but also competes within the framework of the sharia banking system itself. They compete in the same market segments by offering similar products and services, such as savings accounts, checking accounts, credit cards, housing finance, and various other products and services. Increasingly tight competition between the banking industry to attract the same customer segments has encouraged Islamic banks to look for creative marketing strategies to develop and maintain relationships with customers in order to maintain long-term sustainability and achieve company success. (Tabrani et al., 2018). There is quite large market potential in Riau Province and the Riau Islands, because the majority of the population adheres to Islam (Nesneri et al., 2020). It can be seen from the market share in Riau of 6.80% and in the Riau Islands of 6.03%, so the total market share in the two provinces reached 12.83%. Total asset growth reached 52.42%, while total savings growth reached 74.64%. These figures are the second highest in the northern Sumatra region after Nangroe Aceh Darussalam Province.

Therefore, these problems encourage researchers to examine the determining factors for community decisions in Riau Province, with a special focus on Muslim communities who already have income as employees or business actors in Riau Province. People who already have income have great potential to become customers of sharia banks.

Research Question

Research questions are very important questions to support research projects, research studies, theses and so on. Through this investigation, a researcher will obtain relevant information to achieve the study objectives, which in turn can assist in the conclusion of the research problem. The research questions used in this study are listed below:

1. How significant is the influence of attitude on the interest of people with income to save at sharia banks in Riau province?
2. Does ease of trust influence interest in saving at sharia banks in Riau province?

Study Objectives

1. To analyze the influence of attitudes on the interest of people with income to save at sharia banks in Riau province
2. To test the effect of trust on the interest of people with income to save at sharia banks in Riau province

Literature Review

Hussain et al (2021) Islamic banks have unique characteristics compared to conventional banks, namely that they not only emphasize economic aspects, but also pay attention to spiritual and social dimensions in carrying out their business.

In general, Islamic banks can be defined as financial institutions whose main focus is providing storage, financing and payment transaction services. Islamic banks operate in accordance with Islamic sharia principles, which are based on the teachings in the Koran and Hadith. Therefore, Islamic banks must ensure that their activities do not involve elements of usury and do not conflict with Islamic principles. The main difference between Islamic banks and conventional banks lies in several aspects. One of the main differences is that Islamic banks do not use an interest system in all their operations, while conventional banks use an interest system. These differences have a significant impact and influence the way Islamic banks operate and the products they offer (Agustin, 2021)

Sharia principles related to sharia banking products generally include efforts to avoid usury, gharar (excessive uncertainty), maisir (gambling), and prohibited products. To further explain these four elements, the definition, legal basis and how to apply them will be explained. With a better understanding of these principles, it is hoped that Islamic banks can seriously pay attention to these elements in their banking practices (Faqihuddin, 2019)

The theory created by Ajzen (1991) states that people carry out certain behaviors because they have a purpose for carrying them out. This theory is a development of the Reason Action Theory proposed by (Ajzen and Fishbein, 1975). Intention can be determined by 3 crucial elements including attitude, subjective norms and perceived behavioral control (Ahmed et al., 2016). And it has been widely used to understand how people behave and show reactions. Sommer (2011) states that human behavior is caused by different motives or possibilities, this means that a person's beliefs about the consequences of attitudes or behavior, beliefs about expectations of other people and the existence of factors that might hinder that behavior. Perceived behavioral control that has changed will influence the behavior displayed so that it is no longer the same as what was intended.

Attitude

Attitude is defined as an evaluative response. Allfort in Setiadi argues that attitude, "A mental and nervous system relating to readiness to respond, is organized through experience and has a directing and dynamic influence on behavior." Umar defines attitude as "evaluation, feeling that someone's tendency is relatively consistent towards an object or idea. Attitude will put someone in one mind or like or dislike something, move towards or away from it." Ajzen (1991) argues differently, "Attitude can be seen to what extent a person has a favorable or unfavorable evaluation or assessment of behavior. Attitudes are developed from a form of belief in an object by linking certain attributes to the characteristics of another object or an event. The beliefs that influence this attitude relate to the behavior of several attributes attached to the object. These beliefs form positive and negative values so that attitudes will automatically shape behavior."

Several important aspects of attitude are: (1) Attitude origin (source of attitude) is the first factor that influences an attitude to be formed. Several studies show that attitudes that come from personal or direct experience are proven to have a greater influence on behavior than attitudes that come from other people's experiences or indirectly. (2) Attitude strength is another important factor in supporting behavior. The stronger an attitude, the stronger the impact on behavior. (3) Attitude specificity is an aspect that influences attitudes towards behavior and how far the focus is on a particular object compared to other things. Apart from the attitude aspect, there are also two components that form attitudes, namely: (1) Behavioral Belief, namely belief in oneself and motivating the formation of attitudes. (2)

Evaluation of Behavioral Belief is an evaluation carried out by someone regarding positive or negative behavior that is in accordance with their beliefs.

Trust

Trust has a crucial role in forming commitments or promises, especially when customers believe that the service provider is reliable and has a high level of integrity. It includes the understanding and conclusions made by customers about the various aspects, attributes and benefits of the service. In the situation of potential savers, the factors of security and availability of financial services become very significant. Trust arises when customers believe that the service provider is reliable and has high integrity. The level of trust that students have in Islamic banks has a big impact on their interest in saving at the bank. The greater the level of trust, the higher their interest in saving in Islamic banks. (Ernawati & Noersanti, 2020) According to Kotler and Keller (2016: 225) there are four indicators of consumer trust, namely Benevolence (sincerity), Ability (ability), Integrity (Integrity), Willingness to depend.

Trust was found to have a positive influence on UNY Accounting Students' Interest in Saving at Sharia Banks. (Khairunnisa & Mustikawati, 2020). Meanwhile Khasanah & Mustofa (2022) The research results show that although the trust variable has a positive impact on interest or intention, the impact is not significant enough. This is caused by several factors that do not fully give customers full confidence in Islamic banks. In other words, trust does not have a significant influence on the intention to save in Islamic banks by Wicaksana & Rachman (2018a) and is also supported by Harahap (2019); Salsabila et al (2022) which states that the Trust Variable has no significant effect partially on the Customer's Decision to Choose a Sharia Bank. However, this finding was rejected by (Datu, 2023) who stated that an increased level of trust positively and significantly influences the increase in customers' intentions to increase savings deposits.

Attitude (H1)

According to (Fishbein and Ajzen, 1991 in Angelina & Japarianto, 2014, attitude is an individual's emotional evaluation of a particular action or behavior. This is the way individuals express their feelings, which can reflect positive or negative feelings towards an object or action. (Rohmatun & Dewi, 2017)

Attitudes are the product of the socialization process in which a person responds to the stimuli they receive. If the attitude is focused on a particular object, this means that the attitude adjustment is influenced by the characteristics of that object. (Mar'at, 1984, p. 9). According to Fishbein and Ajzen (1997), they argue that there are two things in attitude; "1) Behavioral Trust is the belief that exists within a person regarding behavior, namely the belief that will promote the formation of attitudes; 2) Behavioral belief assessment is an individual's positive and negative assessment of certain behavior based on the beliefs they have." (Fishbein & Ajzen, 1975; Sharia, 2021)

The factors that have the most significant influence on the intention to save at the bank are attitudes and perceived behavioral control (PBC). Before they decide to choose a banking institution, prospective customers usually assess one type of banking as a preferable choice compared to other banking institutions. When this preference is formed, the intention to choose it also appears. (Hatmawan & Widiasmara, 2017)

Attitude influences interest in saving at Islamic banks (Ayu, 2021)

Trust (H2)

Khasanah & Mustofa (2022) Trust is a person's belief when he feels he has an understanding that what he believes is reality. According to Khotimah, belief is a view or mental attitude that states that something is true. This means that if the customer's level of trust in sharia banks is high, then it is likely that customers will be more interested and will probably decide to save their money in sharia banks. Khairunnisa & Mustikawati (2020) Trust is an important thing for a commitment or promise. Prospective savers need security and also ease in getting access to financial services. Trust exists if customers believe that the service provider can be trusted and also has a high degree of integrity. The higher the level of trust in sharia banks, the higher the interest in saving in sharia banks.

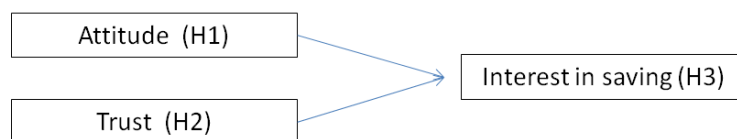
Trust influences interest in saving at Islamic banks (Riyanti et al., 2021)

Research Design

The quantitative method used for this research is descriptive and hypothesis testing is required. A well-structured questionnaire was used to collect data from the people of Riau for hypothesis testing. Opinions, feelings, and The collected behavior is used as primary data for this research as a population sample.

Research Conceptual Framework

As previously stated, the basic theory of this research is based on Ajzen's theory of Designed Behavior (TPB). The recommended research framework for this topic is as follows:



Research Methodology

The author conducted quantitative research for this research. Quantitative methods are data in the form of numbers or figures (Bisri 2013:12). Descriptive statistical analysis was carried out using SPSS 22 software. This research used Partial Least Squares-Structural Equation Modeling (PLS-SEM). Hair et al (2011) in Ghazali (2021) recommends using PLS-SEM if the research is an exploration or extension of an existing structural theory, namely TAM, in the context of this research. Evaluation of the PLS-SEM model according to Ghazali (2021) is carried out by evaluating the outer model and the inner model.

Research Population

A population is a generalizing area consisting of objects or subjects that have specific qualities and characteristics that have been established by the researcher for the purpose of study, and then from this population, the researcher will draw conclusions (Roflin, 2021). Therefore, the population in this study includes Riau residents who have generated income, both as workers and as entrepreneurs in Riau Province. A small number of these populations were selected as research samples due to limited resources and time.

Research Sample

The sample is part of the number and characteristics possessed by the population. When the population is large and it is not possible to investigate the entire population, for example due

to limited funds, manpower, and time, then the study may use samples taken from that population. (Sugiyono, 2010 : 80-81)

Sample Size Determination

Table 2

Number of Income People in Riau Province

In 2021

District/City	Sum
Kuantan Singingi	156239
Indragiri Hulu	212227
Indragiri Hilir	353903
Pelalawan	246565
Siak	214864
Kampar	376764
Rokan Hulu	327296
Bengkalis	252047
Rokan Hilir	293710
Kepulauan Meranti	87597
Pekanbaru	492354
Dumai	135381
Provinsi RIAU	3148947

Source: BPS Riau: 2021

In Table number 2, it is seen that the population in this study amounted to more than three million people, and according to Krejcie and Morgan's table, the acceptable sample size was 384. The sample size in this study was calculated using Krejcie and Morgan's (1970) formula and the result was 384. It is based on an error rate of 5% and a confidence rate of 95%, with a degree of freedom of 1.

Findings and Analysis

In this section, an analysis of data from current studies is presented along with conclusions drawn from research objectives and research hypotheses. In this study, two statistical software were used to analyze the data, namely SPSS (version 23) for the primary data screening process and initial analysis, and SmartPLS (version 3.1.2) to evaluate the measurement model. Descriptive analysis of latent variables is followed by research on the demographic profile of respondents. The main results of the current investigative analysis using PLS route modeling techniques, are then presented.

Response Rate

A total of 400 respondents, who are people with income in Riau Province, were given questionnaires in this study. Of these, 392 questionnaires were returned after the survey, with a response rate of 98%. However, 8 questionnaires out of the total had to be discarded as most were incomplete. Therefore, with a valid response rate of 96%, the remaining 384 questionnaires were deemed worthy of analysis in this study. A response rate of 96% was deemed appropriate for data analysis involving 384 questionnaires. Table 1.2 provides a complete summary of the questionnaire responses for the study.

Summary of the questionnaire responses for the current study

Response rate

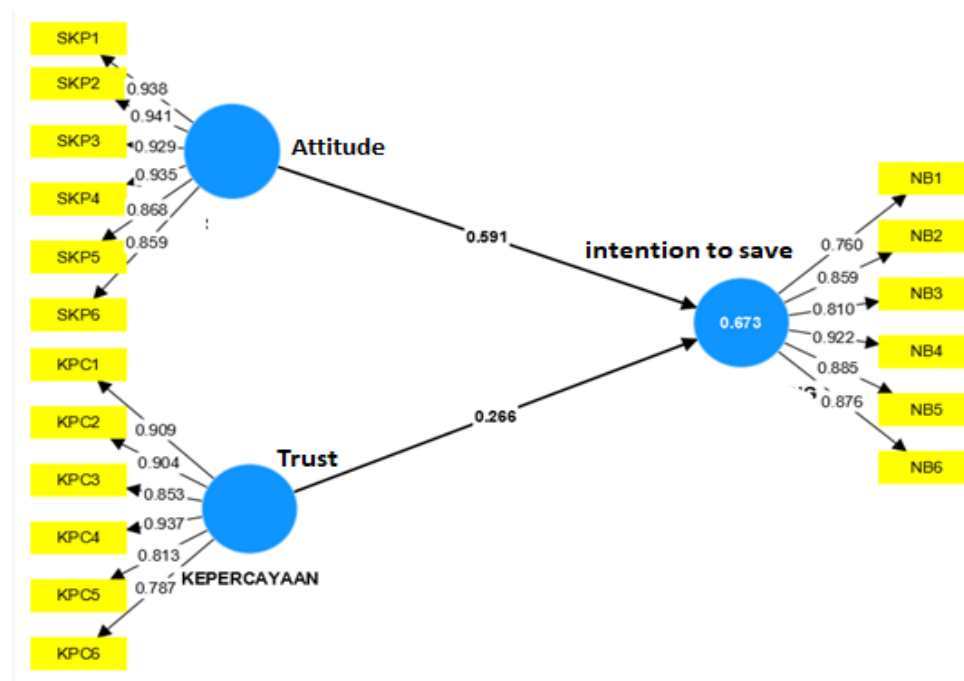
Response	Number Of questionnaires	percentage
Number of questionnaires distributed	400	100%
Total returned questionnaires	392	98%
Un-usable questionnaires	8	
Usable questionnaires	384	96%
Questionnaires deleted due to missing values	00	
Questionnaires deleted due to outliers	00	
Remaining usable questionnaires	384	96%

Findings and Discussion

Smart Partial Least Squares (Smart PLS) was used to analyze the data in this study because it is suitable for estimating path models that use latent constructs with many indicators and can help obtain latent variable values for prediction purposes. In smart PLS, evaluation is divided into two parts: evaluation of the outer model (measurement model) and evaluation of the inner model (structural model).

Measurement Model Relationship

a. Convergent Validity



Information:

X1 = Attitude (SKP)

X2 = Trust (KPC)

Y = Intention to Save (NB)

Based on the path diagram output and outer loading table above, it can be seen that after re-estimation, it can be seen that each indicator has a loading factor value. All indicators have a positive relationship with each latent variable and the loading factor for each indicator is greater than 0.7 and is said to be quite high. These results show that the use of each of these indicators is capable of measuring latent variables accurately.

b. Composite reliability and average variance extracted (AVE)

Validity and reliability criteria can also be seen from the reliability value of a construct and the VE) of each construct. A good construct has a high reliability value if the value is above 0.70 and the AVE is above 0.50. The following are the results of composite reliability and AVE testing for all variables as follows:

Table

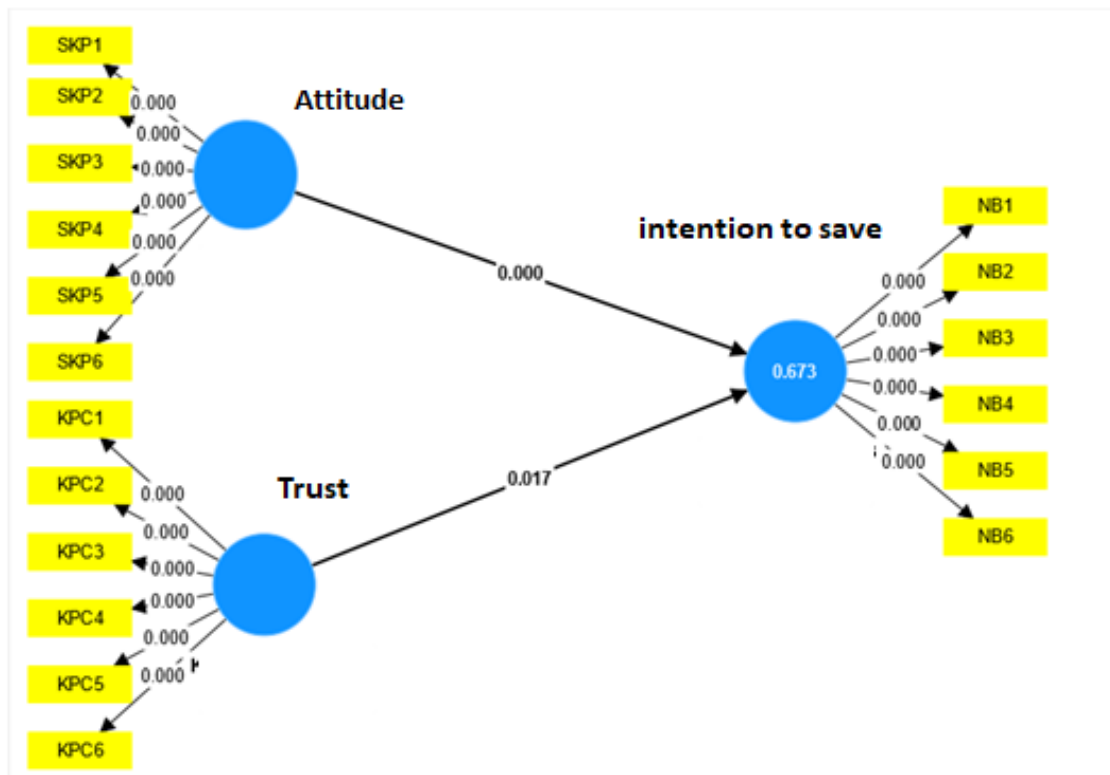
Composite reliability and AVE values

	Cronbach` alpha	Rho_a	Rho_c	AVE
Trust	0.934	0.936	0.949	0.755
Intention to save	0.925	0.932	0.941	0.729
Attitude	0.959	0.961	0.967	0.832

Based on the table above, it can be concluded that all constructs meet the reliable criteria. This is indicated by composite reliability values above 0.70 and average variance extracted (AVE) above 0.50. From the data above it can be concluded that the construct has good reliability values.

Results of Testing the Structural Model (Inner Model)

The structural model (inner model) is evaluated by looking at the coefficient values of the relationship path parameters between latent variables. Structural testing (inner model) is carried out after the model in the relationships built in this research is in accordance with the observation data and overall model suitability (goodness of fit model). Testing of the structural relationship model to determine the relationship between the latent variables designed in this research. From the smart PLS output, structural model and hypothesis testing was carried out by looking at the estimated value of the path coefficient and the critical point value (t-statistic) which was significant at p-value < 0.05. The structural model of this research can be seen in the following picture:



Information:

X1 = Attitude (SKP)

X2 = Trust (KPC)

Y = Intention to Save (NB)

Table

Structural model (inner model) smart PLS bootstrapping output

Table of T Statistics and Values (P Value)

	original sample	sample mean	standard deviation	T statistik	P values
Trust -> Intention to save	0.266	0.268	0.111	2.382	0.017
Attitude -> Intention to save	0.591	0.588	0.098	6.035	0.000

a. Testing the coefficient of direct path influence

Hypothesis testing on the coefficient of direct path influence between Attitude and Trust variables. The results of the direct influence can be seen in the following structural model (inner model):

1) First Hypothesis Testing (H1). With a significant value of $0.000 < 0.05$ or below 5%, it can be concluded that the positive path coefficient value indicates that attitude has a significant positive effect on Interest in Saving. Based on the test results, it can be concluded that the first hypothesis is accepted

2) Testing the Second Hypothesis (H2). With a significant value of $0.017 < 0.05$ or below 5%, it can be concluded that the positive path coefficient value indicates that

Trust has a significant positive effect on Interest in Saving. Based on the test results, it can be concluded that the third hypothesis is accepted.

Conclusion

Hypothesis testing on the coefficient of direct path influence between Attitude and Trust variables. The results of the direct influence can be seen in the following structural model (inner model): First Hypothesis Testing (H1). With a significant value of $0.000 < 0.05$ or below 5%, it can be concluded that the positive path coefficient value indicates that attitude has a significant positive effect on Interest in Saving. Based on the test results, it can be concluded that the first hypothesis is accepted. Second Hypothesis Testing (H2). With a significant value of $0.017 < 0.05$ or below 5%, it can be concluded that the positive path coefficient value indicates that Trust has a significant positive effect on Interest in Saving. Based on the test results, it can be concluded that the third hypothesis is accepted

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