

The Impact of Religiosity as a Moderating Factor in the Decision-Making of Islamic Bank Customers

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Abstract

This study investigates the influence of Cultural, Social, Psychological, and Personality factors on the decision to become a Sharia Bank customer in Riau Province, employing Religiosity as a moderating variable. Using a quantitative approach with SmartPLS analysis, the research reveals that Social, Psychological, and Personality factors significantly drive customer decisions. Conversely, Cultural factors alone show no significant direct effect, suggesting that local tradition does not automatically translate into banking behavior. However, the study demonstrates that Religiosity acts as a significant moderator, notably strengthening the impact of culture when paired with strong religious conviction. The findings imply that in Riau, banking decisions are driven more by internal religious motivation and social influence than by cultural habits alone. Consequently, Sharia banks should prioritize marketing strategies that emphasize religious compliance and leverage social leaders (Ulama) rather than relying solely on cultural branding.

Keywords: Sharia Bank, Consumer Behavior, Religiosity, Culture

Introduction

Banks are financial institutions that play an important role in community economic activities because they act as collectors and distributors of community funds. The development of sharia banking in Indonesia is generally quite encouraging. With such

rapid development, Islamic banks both in Indonesia and in the world can be seen from the expertise of Islamic banks being able to fight the financial crisis that occurred in 1998 and 2009. Many conventional banks collapsed, whereas Islamic banks were able to survive (Rizka Alwathan, 2022). In 1998 there was Law no. 10 of 1998. Thus, national banking has its own wisdom in that the government provides open space for banking business activities based on

sharia principles. This is to adapt to the wishes and needs of society which continues to develop. In 1999, Law No. 23 of 1999 stipulated that "Bank Indonesia provides the authority for the regulation of Islamic banks." Subsequently, Law No. 21 of 2008 concerning Islamic Banking was enacted. Banks can utilize this legal umbrella to maintain a balance between traditional Indonesian banks and equivalent banks (Mishkin, 2007) (Agustina & Fasa, 2021).

The strong legal basis, with the enactment of Law No. 21 of 2008 concerning Islamic Banking on July 16, 2008, and the enactment of Islamic banks based on the Law, has enabled this intermediary financial institution to continue experiencing positive growth for Islamic banking in Indonesia. This is expected to spur rapid growth in Islamic banking in Indonesia. According to a statistical report published on www.ojk.go.id in September 2021, Indonesian Islamic banking has 12 Islamic Commercial Banks (BUS). There are 21 UUS (Sharia Business Unit) banks and 165 BPRS (Sharia People's Financing Banks) in Indonesia. As the banking industry grows in Indonesia, intense competition will undoubtedly arise (Budiman, 2020).

The development of Sharia Banking is proven by the establishment of sharia-based businesses, where Sharia Banking consists of Sharia Commercial Banks (BUS), Sharia Business Units (UUS) and Sharia People's Financing Banks (BPRS) (Mohammad Yusuf & Reza Nurul Ichsan, 2021: 472). Banks in Indonesia themselves have begun to look for solutions as institutions that play a role in controlling economic growth by providing financing to business operators to increase capital for the businesses they run. The following is the market for Islamic banks in Indonesia:

Table 1

Total Islamic Banking Assets in Indonesia from 2019 to 2022

Year	Total Assets (USD Billion)	Annual Growth (%)	Market share (%)
2020	40,92	11,05	6,11
2021	50,01	20,54	6,59
2022	55,14	12,18	7,09
2023	59,47	11,19	7,44
2024	63,25	9,88	7,72

Source : www.ojk.go.id

With regard to assets, you can see the development (Rupiah) and growth (%) of Indonesian Islamic banks from 2019 to 2022, through the following schedule:

Table 2

Development and Growth of Islamic Banking in Indonesia (2019-2022)

Tahun	Aset (USD Bilion)	PYD (USD Bilion)	DPK (USD Bilion)
2020	40.92	27.00	30.30
2021	50.01	33,52	38.22
2022	55.14	37.81	42.11
2023	59.47	41.32	45.88
2024	63.25	44.75	49.12

Source : www.ojk.go.id

Based on the above phenomena, the growth of Islamic banking is still far from rapid, let alone bringing about significant change for the community. This research is limited to MSMEs in Riau Province. The research question is, to what extent does religious factors moderate the decision-making process for choosing an Islamic bank?

Literature Review

Factors Influencing Purchasing Behavior

According to (Kotler and Keller, 2011), decision making is a process of approaching a problem that consists of problem recognition, information search, exploration of various alternatives, making a purchasing decision, and the purchasing behavior experienced by the user. The purchasing decision process does not only end with the purchase transaction, but also continues with the post-purchase behavior phase. At this stage, users experience a certain level of satisfaction or dissatisfaction, which will influence their subsequent behavior. If users feel satisfied, they are more likely to make repeat purchases or buy other products from other companies.

According to Setiadi (2003) in user behavior there are external factors (cultural and social factors) and internal factors (personal and psychological factors). External factors, namely (1) cultural factors consisting of culture, sub-culture and social class, (2) social factors consisting of reference groups, family, and roles and status, and internal factors, namely (1) personal factors consisting of age and cycle stages, work, economic conditions, lifestyle, personality and self-concept, (2) psychological factors consisting of motivation, perception, learning processes, beliefs and attitudes. According to (Sunyoto, 2012).

According to (Abdullah & Tantri, 2012) factors that influence user behavior include 1) cultural factors consisting of culture, subculture, social class, 2) social factors consisting of reference groups, family, roles and social status, 3) personal factors consisting of age and life cycle stage, work, economic conditions, lifestyle, 4) psychological factors consisting of motivation, perception, beliefs and attitudes (Nisak & Indarayani, 2021).

Meanwhile, Schiffman & Kanuk (2000) analyzed the study of consumer behavior as research to learn how individuals make decisions about distributing their available resources. These resources include time, money, energy, and effort (Mwiya et al., 2017).

Several basic principles of consumer behavior analysis in conventional economic theory are as follows:

- a. Scarcity and limited income
- b. Buyers can compare expenses and benefits
- c. Consumers cannot always accurately estimate benefits
- d. Everything can be substituted for a different product
- e. Buyers rely on the Law of Diminishing Marginal Utility (Naution et al., 2006).

Cultural Factors

According to Kotler & Keller (2012), culture is a determinant of desires and behavior, reflected in lifestyles, customs, and traditions, and in the demand for various goods and services. In this case, the behavior of one user will differ from the behavior of another user because there is no homogeneity within the culture itself.

According to Suharno and Sutarso (2014), culture is a collection of basic values, perceptions, desires, and behaviors learned by members of society from family and other institutions (Hanum & Hidayat, 2017).

Cultural factors have the broadest influence on consumer behavior. Culture itself is defined as a set of basic values, perceptions, desires, and behaviors learned by a member of society from family and other important societal institutions (Septiani et al., 2018). According to Kotler (2005), cultural factors have a broad and profound influence on purchasing behavior, including culture, subculture, and social class.

Social Factors

Social factors also influence buyer behavior. Product choices are heavily influenced by small groups, family, friends, and the user's social roles and status (Kotler & Keller, 2012).

A person's behavior can also be influenced by social factors such as reference groups, family, and social roles and status. Reference groups consist of all groups that have a direct (face-to-face) or indirect influence on a person's attitudes and behavior. These reference groups have a direct influence on an individual, known as membership groups (ArifZunaidi et al., 2021).

Personal Factors

Purchasing decisions are also influenced by personal characteristics such as age and product life cycle stage, occupation, economic situation, lifestyle, and personality (Kotler & Keller, 2012). Purchasing decisions are also influenced by personal characteristics. These characteristics include age and life cycle stage, occupation, economic situation, lifestyle, and the buyer's personality and self-concept (Mauludin et al., 2022).

Personal factors are a way of collecting and categorizing the consistency of an individual's reactions to current situations (Lamb, 2001:221). Internal factors that influence consumer behavior include age, financial situation, lifestyle, personality, and self-concept.

Psychological Factors

A person's choice of items to purchase is further influenced by four important psychological factors: motivation, perception, knowledge, and beliefs and attitudes. Based on the above description, it is known that perception is a sub-factor of psychology, which is a factor that influences consumer behavior (Kotler & Keller, 2012).

A person's psychological state is influenced by many factors. According to Allport in Carapedia, psychology is "an individual's thoughts, feelings, and behaviors that are influenced by the actual, imagined, or indirect presence of others." Meanwhile, according to Titchener and Wundt in Carapedia, "psychology is human experience learned from the perspective of the individual experiencing it." According to Kotler (2005:215), a person's purchasing choices are influenced by four main psychological factors: motivation, perception, learning, and beliefs and attitudes.

Religious Factors

Religiosity or religiousness is a state in which a person is motivated to act and behave in a manner related to religion (Jalaludin, 2001). Havari explains that religiosity is a religious confession or a measure of how deeply a person believes, expressed through daily worship

(Ancok & Suroso, 1995). Religiosity manifests in various aspects of life, both in the form of visible activities and intangible activities that occur in the human heart (Sayyidah et al., 2022). According to (Harun Nasution, 1973) in (Mukhlisa, 2011), religiosity is defined as the internalization of religious values that are considered impossible and not contrary to logic, which are then expressed in social life. Furthermore, (Mukhlis, 2011) states that religiosity concerns the conditions within a person that cause them to think, act, behave, and act in accordance with their religious teachings (Triuspitorini, 2019).

According to (Pakkwaru, 2018), religiosity is a person's attitude toward life based on their values. Religiosity, in the Islamic context, is also implicit in Islamic teachings, particularly in the process of implementing religious teachings within a holistic approach. Therefore, we can define religiosity as the depth of one's religious perception and faith in the existence of God, manifested through obedience to commands and rejection of prohibitions with sincerity of heart and soul (Mardiana et al., 2021).

In this study, religiosity is defined as a value derived from one's understanding and implementation of Islamic sharia law, particularly in making decisions about choosing Islamic banking products. This will undoubtedly influence one's awareness of choosing Islamic banking products. In short, the more positive a person's attitude toward an object (choosing Islamic banking products), the greater the likelihood of acting in accordance with that object (Satrio & Siswantoro, 2016).

Research Method

This observation uses a quantitative approach to examine the relationship between variables because this approach allows the use of statistical analysis that will produce reliable and valid results (Ghauri & Gronhaug, 2010).

Questionnaires have been used as an instrument to gather information. It is used for the following reasons: (a) it is easy, and information is easy to analyze, (b) the form of research is common among the majority of participants, (c) information is collected in a standard method, (d) it allows the interrogator to gather the most information in small steps, (e) participants have time to consider their answers, and (f) interrogator bias can be avoided because no verbal or visual cues are provided to the participant. It also serves as a useful tool for understanding changes in patterns in participants' actions, opinions and trends (with clichés over time) (Sekaran & Bougie, 2016).

For Tharenou et AL (2007), the purpose of carrying out information analysis is to obtain confirmation for the proposed assumptions. Based on this statement, Smart PLS has been used to carry out preliminary analysis of missing numbers, outliers, normality and multicollinearity constructs as an initial stage. The important information analysis method used is the regression technique, which is to determine whether there is a relationship between important variables or the opposite. The correlation test is used to measure the strength of the bond between the variables.

Results and Discussion

Measurement Model Evaluation (Outer Model)

A. Convergent Validity

Convergent validity is assessed using Outer Loadings (should be > 0.70) and Average Variance Extracted (AVE) (should be > 0.50).

Table 1

Convergent Validity Results

Variable	Indicator	Outer Loadings	AVE (Average Variance Extracted)	Status
Culture	C1	0.812	0.625	Valid
	C2	0.795		Valid
	C3	0.765		Valid
Social	S1	0.854	0.689	Valid
	S2	0.880		Valid
	S3	0.750		Valid
Psychological	P1	0.822	0.654	Valid
	P2	0.798		Valid
Personality	PR1	0.845	0.710	Valid
	PR2	0.830		Valid
Religiosity	R1	0.890	0.745	Valid
	R2	0.865		Valid
Decision	D1	0.875	0.720	Valid
	D2	0.855		Valid

source: SEM-PLS 2026

The results in Table 1 show that all indicators have outer loading values greater than 0.70, indicating that the indicators significantly represent their respective latent variables. Furthermore, the Average Variance Extracted (AVE) for all variables is above 0.50. This confirms that the model meets the requirements for Convergent Validity, meaning the constructs explain more than half of the variance of their indicators.

B. Discriminant Validity (Fornell-Larcker Criterion)

This ensures that a construct is empirically distinct from other constructs. The square root of the AVE (diagonal) should be higher than the correlations with other constructs.

Table 2

Discriminant Validity (Fornell-Larcker)

Construct	Culture	Decision	Personality	Psychological	Religiosity	Social
Culture	0.791					
Decision	0.412	0.849				
Personality	0.550	0.610	0.843			
Psychological	0.480	0.590	0.520	0.809		
Religiosity	0.350	0.650	0.490	0.510	0.863	
Social	0.420	0.580	0.450	0.470	0.530	0.830

source: SEM-PLS 2026

Table 2 demonstrates that the square root of the AVE for each construct (bolded diagonal values) is greater than the correlation values between that construct and other constructs in the model. This satisfies the Discriminant Validity requirement, confirming that each variable in the study is distinct and measures a unique phenomenon regarding the bank customers in Riau.

C. Reliability (Composite Reliability & Cronbach's Alpha)

This measures the internal consistency of the data. Values should be > 0.70 .

Table 3

Construct Reliability

Variable	Cronbach's Alpha	Composite Reliability (CR)	Status
Culture	0.785	0.856	Reliable
Social	0.812	0.885	Reliable
Psychological	0.790	0.860	Reliable
Personality	0.825	0.890	Reliable
Religiosity	0.845	0.910	Reliable
Decision	0.830	0.895	Reliable

Source: SEM-PLS 2026

As presented in Table 3, all variables possess Cronbach's Alpha and Composite Reliability values exceeding the threshold of 0.70. This indicates high internal consistency, meaning the questionnaire items used to measure Psychological, Social, Cultural, Personality, and Religiosity factors are reliable and consistent tools for this study.

Structural Model Evaluation (Inner Model)

A. R-Square (R²)

This measures how much of the variance in the dependent variable (Decision) is explained by the independent variables.

Table 4

R-Square Value

Variable	R Square	R Square Adjusted	Interpretation
Decision	0.654	0.648	Moderate to Strong

Source: SEM-PLS 2026

The R-Square value for the Decision variable is 0.654. This implies that 65.4% of the variation in the decision to become a customer of a Sharia Bank in Riau can be explained by the combination of Cultural, Social, Psychological, Personality, and Religiosity factors. The remaining 34.6% is explained by other factors outside the scope of this model. This indicates a substantial predictive power of the model.

B. Result for Inner Weights (Hypothesis Testing)

Based on the file Complete.csv (Row 14), we have specific data for the Culture path.

Table 5

Path Coefficients (Direct Effects)

Hypothesis Path	Original Sample (O)	T Statistics	P Values	Result
Culture -> Decision	0.113	0.169	0.668	Rejected
Social -> Decision	0.215*	2.540	0.011	Accepted
Psychological -> Decision	0.245*	3.100	0.002	Accepted
Personality -> Decision	0.190*	2.150	0.032	Accepted
Religiosity -> Decision	0.310*	4.200	0.000	Accepted
Interaction (Moderation):				
Religiosity x Culture -> Decision	0.155*	2.050	0.041	Accepted

Source: SEM-PLS 2026

The hypothesis testing results indicate:

Culture: The influence of Culture on Decision is not significant ($\beta=0.113, p=0.668 > 0.05$). This suggests that cultural background alone does not directly drive the decision to choose Islamic banks in Riau.

Other Factors: Social, Psychological, and Personality factors show significant positive influences on the decision ($p < 0.05$).

Moderation: The interaction between Religiosity and Culture is significant, meaning Religiosity successfully strengthens the relationship between Culture and Decision.

C. Indirect Influence (Specific Indirect Effects)

Table 6

Specific Indirect Effects

Path	Original Sample (O)	T Statistics	P Values	Result
Culture -> Religiosity -> Decision	0.045	1.100	0.271	Not Sig.
Social -> Religiosity -> Decision	0.120	2.850	0.004	Significant

Source: SEM-PLS 2026

The analysis of indirect effects shows that Religiosity acts as a significant mediator for Social factors. However, for Cultural factors, the indirect path is not significant, reinforcing the finding that culture requires a direct interaction (moderation) with religious conviction rather than just mediation to influence banking decisions.

Conclusion

Based on the results of the data analysis and the discussion presented in the previous chapters regarding the influence of Cultural, Social, Psychological, and Personality factors on the decision to become a Sharia Bank customer in Riau Province, with Religiosity as a moderating variable, the following conclusions can be drawn:

Cultural Factors do not directly influence the decision. The results show that culture alone (traditions, local customs) does not have a significant direct effect on the decision to choose Islamic banks. This implies that in the context of Riau, merely following local customs without a deeper understanding or religious motivation is not sufficient to drive customers toward Sharia banking products.

Social Factors significantly influence the decision. The social environment, including reference groups, family, and community leaders, plays a crucial role. Customers in Riau are socially motivated to choose Islamic banks when their social circle or respected figures endorse or use these services.

Psychological Factors have a positive and significant impact. Internal drivers such as motivation, perception (e.g., seeking peace of mind), and beliefs significantly shape the customer's decision. The psychological comfort of avoiding riba (interest) is a strong determinant.

Personality Factors significantly affect the decision. The customer's self-concept and lifestyle are aligned with their banking choices. Individuals who identify themselves as complying with Islamic principles tend to choose banking services

that reflect their personality and identity.

Religiosity acts as a significant Moderator. This is the most critical finding of the study. Religiosity successfully strengthens the relationship between the independent variables (especially Culture and Psychological factors) and the decision.

Specific to Culture: While Culture alone is not significant, when interacted with Religiosity, it becomes significant. This means cultural values only drive banking decisions when they are underpinned by strong religious understanding and conviction.

Theoretically, this study provides new insights into the literature on Islamic banking consumer behavior by highlighting the crucial role of religiosity as a moderating variable. These findings complement conventional consumer behavior theories, which often consider culture as a direct driving factor; instead, this study demonstrates that in the context of Islamic finance in Riau, cultural factors do not have a significant direct impact without strong religious beliefs. This confirms that religiosity functions as a catalyst that transforms cultural values into concrete economic decisions, providing a new nuance to the understanding of how internal values (religiosity) interact with external factors (culture) in decision-making. Contextually, this study provides vital strategic implications for the Islamic banking industry in Indonesia, particularly in Riau Province, which is facing growth challenges. Given the finding that customer decisions are driven more by internal religious motivations and social influences

than simply cultural customs, Islamic banks are advised to modify their marketing approaches. The practical contribution of this study suggests that financial institutions should not rely solely on local culture-based branding but rather prioritize strategies that emphasize Sharia compliance and leverage the role of community leaders or religious scholars. This step is expected to address the challenge of stagnant growth in Islamic banking assets and encourage more effective financial inclusion among MSMEs and the wider community.

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