

Determination of Lombok Island Community Preferences to Become Islamic Bank Customers with Religiosity as a Moderating Variable



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ABSTRACT: Islamic banking in Indonesia continues to experience developments marked by increasing assets and market share. However, Islamic banking is still lagging behind conventional banking, including in Lombok Island, where the majority of the Population is Muslim. This study aims to explore the factors that influence the preferences of the people of Lombok Island in choosing Islamic banks, with a focus on the influence of service quality, perception, financial literacy, product knowledge, Islamic branding, and the role of religiosity as a moderating variable in the relationship. This type of research is explanatory research (explanatory research) with a quantitative approach. The Population in this study was Islamic customer banks in Lombok Island, with a sample of 210 respondents determined using Nonprobability Sampling, and the data collection tool used was a questionnaire. Data analysis used Partial Least Squares-Structural Equation Modeling (PLS-SEM). The study results indicate that service quality, perception, financial literacy, product knowledge, and Islamic branding significantly influence the preferences of the Lombok Island community to become Islamic bank customers, as evidenced by the T-Statistic value > 1.96 and P-Value < 0.05 . At the same time, religiosity cannot moderate the relationship between service quality, perception, financial literacy, product knowledge, and Islamic branding on the preferences of the Lombok Island community to become Islamic bank customers. Based on this, it is recommended that Islamic banks improve Islamic branding and service quality and hold financial education programs for the community.

KEYWORDS: Service Quality, Perception, Financial Literacy, Product Knowledge, Islamic Branding, Religiosity, Preferences, Islamic banks.

I. INTRODUCTION

The Islamic banking system in Indonesia has experienced significant development; institutionally, Islamic banks in Indonesia were first established on 1 November 1991, namely the establishment of Bank Muamalat Indonesia (BMI), followed by other banks that opened Islamic windows *in* their business activities. Conventional banks can provide Islamic financing services to their customers through this Islamic window by forming a Sharia Business Unit (UUS) (Anshori, 2009). The development of the Islamic banking industry is supported by Government regulations, one of which is the issuance of Law No. 21 of 2008 concerning Islamic Banking; this law has a significant impact on the development of the national Islamic banking industry, this is evidenced by the increase in the number of Islamic Commercial Banks (BUS) from initially only 5 to 11 BUS in less than two years 2009-2010 (ojk.go.id.2023).

Based on data from the OJK released at the end of 2022, Islamic banking assets in the last five years have experienced an average growth of *double-digit growth*. In 2022, total assets amounted to 802.26 trillion rupiahs with an asset growth percentage of 15.63% yoy, while conventional banking's asset growth in 2022 was below Islamic banking, which was 9.50%; this shows that the performance of Islamic banking is relatively better when compared to conventional banking. In addition, the market share of Islamic banking has also increased, reaching 7.09% of national banking, which reached 92.91%. The development of the Islamic banking office network is also increasing due to the increasing public need for service products from Islamic banks. The Sharia Banking Statistics (SPS) released by the Financial Services Authority (OJK) in December 2022 showed that the number of Islamic bank office networks had reached 3,113, consisting of 2,007 Sharia Commercial Banks (BUS), 438 Sharia Business Units (UUS), and 668 units of Sharia People's Financing Banks (BPRS) (ojk.go.id, 2022).

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In general, Islamic banking continues to experience positive developments in various aspects, but if we compare it with conventional banking, of course, Islamic banking is still far behind; the market share of Islamic banking can prove this in December 2022, which only reached 7.09% of national banking, the total assets owned are also still far below conventional banking, which is only 15.63% or equivalent to 802.26 trillion against national banking. Third-party funds (DPK) of Islamic banking are 12.93% or equivalent to 619.51 trillion against national banking as well as the total financing distributed by Islamic banks has only reached 20.44% or equivalent to 508.08 trillion (ok.go.id, 2022). These data show that Islamic banking still needs to catch up with conventional banks, including the number of customers. This is certainly worth asking, considering that Indonesia is a country with the largest Muslim Population in the world; this is reflected in the Report of *The Royal Islamic Strategic Studies Center (RISSC)* entitled *The Muslim 500 2023 edition shows that the Muslim Population in Indonesia reaches 86.7% of the total Population of Indonesia* (RISSC, 2023).

Lombok is an island located in the province of West Nusa Tenggara, which consists of five districts/cities: West Lombok, Central Lombok, East Lombok, North Lombok, and Mataram City. Lombok Island has a Muslim majority of 96.37 percent of its Population (data.ntbprov.go.id, 2023). With the majority of the Population being Muslim, the people of Lombok Island should make Islamic banks their primary choice in carrying out their financial activities. However, the development of Islamic banking still needs to catch up compared to conventional banking. This means that the Muslim community, especially in Lombok, still prefers to become customers and use conventional banking services; this is reflected in the data released (ojk.go.id, 2022) showing that Third Party Funds (DPK) of Islamic commercial banks in West Nusa Tenggara in December 2022 amounted to 11.112 trillion, this amount is still far below conventional commercial banks which amounted to 33.799 trillion.

A person's behavior in deciding to become a customer or use Islamic banking services is influenced by various factors, including service quality. Based on a study conducted by (Ltifi et al., 2016), showing that service quality is one of the variables that influences someone in choosing an Islamic bank, other studies have also been conducted by (Abror et al., 2020) showing the same results. On the other hand, a study conducted by (Hasanah, 2019) on Muhammadiyah University of Palembang students showed that service quality did not affect the savings preferences of UMP students at Islamic banks. Perception also plays a vital role in deciding to use Islamic banking services; this is reflected in a study conducted by (Araffi Haryono, 2022), showing that perception factors affect the interest in becoming a customer at an Islamic bank. However, on the other hand, this study's results differ from research conducted by (Yeni et al., 2023), where the study concluded that public perception did not significantly affect public interest in using Islamic banking services.

Furthermore, a research result conducted by (Muslichah & Sanusi, 2019) shows that financial literacy has a significant influence on interest in using Islamic banking in addition to other research also conducted by (Afriani & Asandimitra, 2020) shows that Islamic financial literacy has a significant influence on the decision to use Islamic banking services, but data shows that the level of Islamic financial literacy in Indonesia is still relatively low, based on the results of the 2022 SNLIK (National Survey of Financial Literacy and Inclusion) showing that the Islamic financial literacy index of the Indonesian people is still relatively low, namely 9.14 percent. On the other hand, this study contradicts the results of research conducted by (Yeni et al., 2023), where Islamic financial literacy only significantly affects people's interest in using Islamic banking services.

According to one of the research results conducted by Syahputri and Dalimunte (2023), knowledge of Islamic banking products influences savings preferences in Islamic banks. However, the results of this study are in contrast to the results of a study conducted by Faridah et al. (2021), which concluded that product knowledge does not influence savings interests in Islamic banks. Next, a study conducted by (Munir et al., 2023) concluded that *Islamic Branding* influences someone to use the services of the Islamic microfinance institution *Baitul Maal wa Tamwil*. A study by Nasrullah (2015) revealed that *Islamic branding* can significantly influence purchasing products, including Islamic financial products and services. Hence, the implementation of a good strategy in promoting Islamic financial institutions is indeed essential, one of which is using the *Islamic Branding approach*, which is part of the marketing strategy by using the sharia label and Islamic identity, which can show halal in terms of operations and products, on the other hand, the results of research conducted by Akib & Nur (2023) revealed that *Islamic Branding* does not have a significant influence on people's interest in becoming customers at BSI Gowa Branch.

In addition, the level of religiosity is an essential factor influencing someone's decision to use a product. If consumers have high religiosity, they will prefer something safer according to Sharia, such as financial services; of course, they will choose a bank that carries out its operations according to Sharia principles. In several previous studies related to the preference to become a customer of a Sharia bank, religiosity is used as a moderating variable, for example in a study that was conducted by (Handayani et al., 2019), the study examined the Influence of Knowledge and Attitudes on Behavior in Choosing a Sharia Bank with Religiosity as a Moderating Variable. The study concluded that religiosity can moderate a person's knowledge and attitude when choosing a Sharia bank. However, the results of the study contradict the results of a study conducted by (Ichwan et al., 2021) entitled Effect

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of Products and Images on Customer Decisions in Choosing a Sharia Bank with Religiosity as a Moderating Variable (Case Study on Customers of PT Bank Syariah Mandiri Simalungun Trade Support Branch). The research results conclude that religiosity cannot moderate the variables studied on customers' decisions to choose Islamic banks.

Based on the various facts stated above and from several previous research results showing different results (*research gap*), it is necessary to conduct a more in-depth analysis related to the factors that influence a person's preferences, especially the people of Lombok Island in choosing a sharia bank, so the author is interested in conducting a study with the title, Determination of Lombok Island Community Preferences to Become Sharia Bank Customers with Religiosity as a Moderating Variable.

II. LITERATURE REVIEW

A. Islamic Banking

According to Ismail (2016), Islamic banks are banks that carry out their activities based on Islamic law, where they do not charge interest or provide interest rewards to their customers. Instead, the rewards Islamic banks obtain or pay their customers depend on the agreements and contracts agreed upon by the bank and its customers. Islamic banks have three main functions: fund collection, distribution, and banking services.

B. Preference

Preference is an abstract concept that describes a map of increasing satisfaction obtained from a combination of goods and services as a reflection of a person's taste; in other words, preference is a description of the combination of goods and services that consumers prefer if they have the opportunity to obtain them (Nadja & Halimah, 2023).

According to Kotler & Keller (2020), there are several processes in making purchasing decisions for a consumer, namely:

1) Problem Introduction

Every consumer has different problems and needs, so it is possible to influence decision-making in every consumer.

2) Information Search

Before deciding to buy, we will search for information on the goods to be purchased. This can be in terms of brand, quality, or price.

3) Alternative Evaluation

Fundamental concepts can help us understand the evaluation process: First, consumers are trying to satisfy a need. They are always looking for certain benefits from product solutions. Third, consumers see each product as a bundle of attributes with varying abilities to deliver the benefits needed to satisfy this need.

4) Buying decision

Consumers choose among brands included in the choice set. Consumers can make five sub-decisions to carry out the purchase intention: brand, dealer, quantity, time, and payment method.

5) Post Purchase Behavior

After the purchase, the individual has the right to determine his satisfaction level. The marketer's job continues after the purchase. Marketers must observe post-purchase satisfaction, post-purchase actions, and post-purchase product use.

C. Quality of Service

According to Tjiptono (2014), service quality can be determined by comparing consumer perceptions of the service they receive or obtain with the service they expect or want regarding the company's service attributes.

According to (Pasuraman et al., 1988), There are five main dimensions of service quality, consisting of:

- Tangibles** (Physical evidence) are objective evidence of the care and attention given by the service provider to consumers. The components of the *tangible dimension* include physical appearance, such as buildings, *front-office rooms*, parking lots, cleanliness, tidiness, comfort of the room, and appearance and skills of employees.
- Reliability** (Reliability) is the company's ability to *promptly* carry out services according to what has been promised. So, the components or elements of this *reliability dimension* are the company's ability to deliver services and charge costs appropriately.
- Responsiveness** (Responsiveness) is the ability of companies to provide fast and responsive service through direct employee action. This dimension emphasizes the attention and speed of employees involved in responding to consumer requests, questions, and complaints.
- Assurance** (Guarantee) is the knowledge and behavior of *employees* that build trust and confidence in themselves and consumers when consuming the services offered.

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e) *Empathy* (Empathy) is a company's ability to directly involve employees in providing individual attention to consumers, including sensitivity to consumer needs.

D. Perception

According to Kotler & Keller (2020), perception is the process by which a person selects, organizes, and translates information input to create a picture of something. A person can have different perceptions of the same object because of three processes of understanding:

- a) Selective attention is an allocation of processing capacity to several stimuli.
- b) Selective distortion is the tendency to interpret information in a way consistent with preconceived notions. Consumers often distort information to match their preexisting beliefs and expectations about brands and products.
- c) Selective retention is when someone remembers the good things or points about a product they like and will forget the good points or things about competing products.

E. Financial Literacy

In the view of (Rahim et al., 2016), Islamic financial literacy is conceptually defined as a person's skill in using knowledge and skills and determining his attitude toward managing financial resources following Islamic values. Measurement of Islamic financial literacy can be seen from several dimensions, such as basic concepts (prohibition of usury, prohibition of maysir, and prohibition of gharar), borrowing concepts (*mudharabah*, *musyarakah*, *ijarah*, *murabahah*, *istisna*, *qardh*, *rahn*), savings/investment concepts (*wadi'ah*, *mudharabah*, *musyarakah*), and protection concepts (*takaful*) (Antara et al., 2017).

F. Product Knowledge

Product knowledge or Product knowledge is all the information that consumers have about various products and services, as well as other knowledge related to the products and services and information related to their function as consumers. Consumer knowledge will influence decision purchase (Nurlaeli, 2017)

According to Peter and Olson in Mutasyakkirah (2018), product knowledge is divided into three types, namely:

- 1) Product attribute knowledge
Knowledge of product characteristics or attributes. Within the limits set by production capabilities and financial resources, marketing managers can add new attributes to a product, delete old attributes, or modify existing ones.
- 2) Product benefits knowledge
Knowledge about the product's benefits, positive consequences, or advantages obtained from using the product.
- 3) Knowledge of the satisfaction provided by the product
The level of satisfaction provided by a product can be determined when the product has been used or consumed by the consumer concerned.

G. Islamic Branding

Branding is one of the most critical aspects of business strategy. According to Temporal (Santoso & El Adawiyah, 2019), "Islam can be considered a brand in itself, with a unique image." According to (Alserhan, 2010), *Islamic branding* can be defined in three different ways, namely:

- a) *Islamic brands by compliance (Islamic brands by religion or halal brands)*
Islamic branding must show and have a solid appeal to consumers by being compliant and obedient to Islamic law. This brand is intended to appeal specifically to Muslim consumers because it is based on religion.
- b) *Islamic brands by origin*
The use of a brand without having to show a halal label on the product because the product comes from a country that is known as an Islamic country.
- c) *Islamic brand by customer*
This product comes from a non-Islamic country, but Muslim consumers enjoy it. This *brand* usually includes a halal label to attract Muslim consumers.

H. Religiosity

Glock & Stark (Hashanah, 2019) say that there are five dimensions of religiosity, namely :

- 1) Dimensions Beliefs / Ideology
Dimensions contain hopes, where religious people hold firm to theological certainty and confess the truth doctrine mentioned. In Islam, the content from dimensions belief concerns the existence of Allah, angels, messengers, the book of Allah, heaven, hell, coho, and qadar.
- 2) Dimensions of Religious Practice or Ritualism

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This dimension is related to a person's level of compliance in carrying out ritual activities as ordered or recommended by the religion he/she adheres to. In Islam, this ritualistic dimension includes performing prayers, fasting, hajj (if able), reading the Qur'an, praying, and so on.

3) Dimensions Experience or Experiential

This dimension concerns the extent to which a person feels and experiences religious feelings and experiences. In Islam, this experiential/experiential dimension's content includes being close to Allah, being loved by Allah, having prayers answered frequently, feeling peaceful and happy because of worshipping Allah and being saved from calamities.

4) Dimension of Religious or Intellectual Knowledge

The intellectual/knowledge dimension relates to a person's level of knowledge and understanding of his religion's teachings, especially the central teachings in his holy book. In Islam, the dimension of religious knowledge includes knowledge of the contents of the Koran, the central teachings that must be believed and implemented, Islamic law, Islamic history, and so on.

5) Dimensions Consequence

This dimension refers to daily identifying the consequences of a person's religious beliefs, practices, experiences, and knowledge. In other words, to what extent do the implications of religious teachings influence his/her behavior? In Islam, the contents of this consequence/practice dimension include helpful behavior, upholding truth and justice, being honest, keeping trust, protecting the environment, not gambling, not stealing, not cheating, striving for success in life according to Islamic standards, and obeying and implementing Islamic norms in culture, politics, and economics.

III. RESEARCH METHODS

Types of research this is a study explanation (*explanatory research*) with a quantitative approach. According to Sugiyono (2013), research explanation (*explanatory research*) is research that explains the position between variables studied and the connection between one variable with others through the testing of the hypothesis that has been formulated. The research location was conducted on Lombok Island, West Nusa Tenggara. Data collection techniques used document techniques, questionnaires, and observations.

The population in this study is the Muslim community of Lombok Island, which is a customer base of Islamic banks. The population size is unknown, so the sample is determined using *nonprobability sampling*. In this study, the sampling technique used is *incidental sampling*, namely a sampling technique based on coincidence, namely any Islamic bank customer who happens to/incidentally meets the researcher's criteria, namely being Muslim, then that is what will be used as a sample, in determining the number of samples, the researcher is guided by the opinion put forward by Roscoe in (Sugiyono, 2023) which states that feasible sample size in a study is between 30 and 500 and in *multivariate research* (including multiple regression analysis), the sample size is at least ten times the number of variables studied. This study consists of 7 variables consisting of 5 independent variables, 1 dependent variable, and 1 moderating variable, in this study the researcher took a sample of 30 times the number of variables, so that the number of sample members was $30 \times 7 = 210$ respondents.

The data analysis in this study uses the *Structural Equation Modeling approach—partial least squares* (SEM-PLS) with Smart-PLS software. SEM-PLS can perform measurement model testing as well as structural model testing. The measurement model is used for validity and reliability testing, while the structural model is used for causality testing (hypothesis testing with prediction models) (Abdullah & Jogiyanto, 2015).

IV. RESULTS AND DISCUSSION

A. Outer Model Test (Measurement Model)

The outer model or measurement model aims to specify the relationship between latent variables and their indicators.

1) Convergent Validity Test

a. Loading of Factors

Convergent validity is a measurement of the validity of reflective indicators as a measure of variables that can be seen from *the loading of factors* of each variable indicator. If the value of *the loading of the indicator factor* ≥ 0.7 is valid, and vice versa, if the value of *the outer loading indicator* ≤ 0.7 is invalid (Ghozali & Hengky, 2015).

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Table 1: Convergent Validity Test (*factor loading*)

Variables	Indicator	Loading of Factors	Information
Service Quality (X1)	X1.1	0.774	Valid
	X1.2	0.789	Valid
	X1.3	0.749	Valid
	X1.4	0.727	Valid
	X1.5	0.820	Valid
	X1.6	0.735	Valid
	X1.7	0.736	Valid
	X1.8	0.738	Valid
Perception (X2)	X2.1	0.731	Valid
	X2.2	0.729	Valid
	X2.3	0.771	Valid
	X2.4	0.717	Valid
	X2.5	0.751	Valid
	X2.6	0.752	Valid
	X2.7	0.796	Valid
	X2.8	0.741	Valid
	X2.9	0.843	Valid
Financial Literacy (X3)	X3.1	0.772	Valid
	X3.2	0.859	Valid
	X3.3	0.827	Valid
	X3.4	0.794	Valid
	X3.5	0.711	Valid
	X3.6	0.831	Valid
	X3.7	0.760	Valid
Product Knowledge (X4)	X4.1	0.776	Valid
	X4.2	0.791	Valid
	X4.3	0.760	Valid
	X4.4	0.760	Valid
	X4.5	0.821	Valid
	X4.6	0.774	Valid
Islamic Branding (X5)	X5.1	0.705	Valid
	X5.2	0.747	Valid
	X5.3	0.819	Valid
	X5.4	0.776	Valid
	X5.5	0.829	Valid
	X5.6	0.840	Valid
	X5.7	0.847	Valid
Preference (Y)	Y1	0.791	Valid
	Y2	0.835	Valid
	Y3	0.799	Valid
	Y4	0.826	Valid

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	Y5	0.813	Valid
	Y6	0.760	Valid
	Y7	0.805	Valid
	Y8	0.845	Valid
	Y9	0.810	Valid
Religiosity (Z)	Z1	0.771	Valid
	Z2	0.801	Valid
	Z3	0.811	Valid
	Z4	0.827	Valid
	Z5	0.739	Valid
	Z6	0.763	Valid

Source: Smart PLS 4 Output Results

Table data a shows that all variables, namely, quality service (X1), perception (X2), literacy finance (X3), *product knowledge (X4)*, *Islamic branding (X5)*, preferences (Y), and religiosity (z), have marked every indicator >0.7 so that can be stated all indicator variable declared valid or has fulfilled *convergent validity*.

b. Average Variance Extracted (AVE)

Convergent validity testing can also be measured with the *Average Variance Extracted (AVE)* mark. The *average Variance Extracted (AVE)* is that each person has variable values. If the AVE value ≥ 0.5 , then the variable is declared valid; otherwise, if the AVE value is ≤ 0.5 , then it is stated as invalid (Ghozali & Hengky, 2015)

Table 2: Validity Test Convergent (Average Variance Extracted)

Variables	Average Variance Extracted (AVE)	Information
Quality Service (X1)	0.576	Valid
Perception (X2)	0.577	Valid
Literacy Finance (X3)	0.632	Valid
Product Knowledge (X4)	0.609	Valid
Islamic Branding (X5)	0.634	Valid
Preference (Y)	0.656	Valid
Religiosity (Z)	0.618	Valid

Source: Smart PLS 4 Output Results

Data in the table above shows that mark *Average Variance Extracted (AVE)*, all variables have fulfilled conditions set of ≥ 0.5 . Based on the matter, all variables, namely quality service (X1), perception (X2), literacy finance (X3), *product knowledge (X4)*, *Islamic branding (X5)*, preferences (Y), and religiosity (Z), with thus can stated that all variable can declare valid convergent.

2) Discriminant Validity Test

a. Discriminant Validity (Fornel -Larcker Criterion)

The calculation process of *the fornell-larcker criterion* is carried out by comparing the *AVE* root of each construct to the correlation between one construct and another in the research hypothesis model (Ghozali, 2008). Suppose the calculation results of *the fornell-larcker criterion* show that the *AVE* root value of each construct is greater than the correlation value between one construct and another. In that case, the discriminant validity is declared good. The discriminant validity value based on *the fornell-larcker criterion* can be seen in the following table.

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Table 3: Validity Test Discriminant (Fornell Larcker Criterion)

	(X5)	(X1)	(X3)	(X2)	(Y)	(X4)	(Z)
Islamic Branding (X5)	0.796						
Quality Service (X1)	0.542	0.799					
Literacy Finance (X3)	0.612	0.466	0.795				
Perception (X2)	0.703	0.746	0.558	0.781			
Preference (Y)	0.778	0.700	0.705	0.751	0.810		
Product Knowledge (X4)	0.601	0.471	0.733	0.554	0.690	0.781	
Religiosity (Z)	0.331	0.321	0.354	0.267	0.404	0.275	0.786

Source: Smart PLS 4 Output Results

The table data show that mark root AVE for every construct is more significant than the mark correlation between one construct and construct others, with thus validity discriminant based on the *fornell-lacker criterion* stated well.

a. Discriminant Validity (Cross Loading)

Validity discriminants can also be measured with see mark *cross loading*. *Cross loading* is mark correlation between mark correlation indicator with variable That itself. The correlation value between the indicator and the variable itself must be greater than the correlation value of the indicator with other variables (Ghozali & Latan Henky, 2015).

Table 4: Validity Test Discriminant (Cross Loading)

	X5	X1	X3	X2	Y	X4	Z
X1.1	0.397	0.774	0.325	0.539	0.509	0.350	0.309
X1.2	0.440	0.789	0.353	0.569	0.489	0.339	0.290
X1.3	0.437	0.749	0.391	0.601	0.545	0.344	0.246
X1.4	0.408	0.727	0.385	0.559	0.517	0.452	0.187
X1.5	0.441	0.820	0.379	0.664	0.595	0.396	0.197
X1.6	0.441	0.735	0.401	0.674	0.628	0.433	0.251
X1.7	0.405	0.736	0.352	0.593	0.516	0.344	0.265
X1.8	0.452	0.738	0.503	0.624	0.529	0.434	0.333
X2.1	0.495	0.625	0.398	0.731	0.665	0.487	0.261
X2.2	0.462	0.542	0.356	0.729	0.513	0.416	0.057
X2.3	0.570	0.654	0.451	0.771	0.646	0.460	0.197
X2.4	0.477	0.588	0.476	0.717	0.560	0.443	0.362
X2.5	0.494	0.668	0.432	0.751	0.624	0.491	0.258
X2.6	0.585	0.552	0.444	0.752	0.606	0.402	0.186
X2.7	0.533	0.589	0.465	0.796	0.574	0.409	0.286
X2.8	0.529	0.521	0.423	0.741	0.471	0.424	0.220
X2.9	0.653	0.685	0.464	0.843	0.636	0.423	0.241
X3.1	0.471	0.400	0.772	0.433	0.499	0.508	0.314
X3.2	0.472	0.410	0.859	0.493	0.579	0.556	0.305
X3.3	0.453	0.431	0.827	0.470	0.527	0.545	0.304
X3.4	0.479	0.399	0.794	0.450	0.582	0.627	0.271
X3.5	0.539	0.384	0.711	0.433	0.557	0.469	0.336
X3.6	0.532	0.418	0.831	0.451	0.598	0.663	0.267
X3.7	0.452	0.394	0.760	0.451	0.563	0.691	0.177
X4.1	0.388	0.387	0.622	0.382	0.500	0.776	0.203

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X4.2	0.392	0.303	0.573	0.340	0.490	0.791	0.205
X4.3	0.358	0.308	0.483	0.355	0.448	0.760	0.182
X4.4	0.583	0.482	0.563	0.518	0.587	0.760	0.143
X4.5	0.482	0.367	0.633	0.432	0.519	0.821	0.298
X4.6	0.553	0.495	0.554	0.620	0.638	0.774	0.253
X5.1	0.705	0.424	0.477	0.557	0.585	0.489	0.242
X5.2	0.747	0.426	0.441	0.516	0.547	0.459	0.220
X5.3	0.819	0.449	0.482	0.556	0.613	0.472	0.327
X5.4	0.776	0.498	0.430	0.571	0.613	0.503	0.181
X5.5	0.829	0.444	0.478	0.587	0.635	0.476	0.241
X5.6	0.840	0.463	0.541	0.559	0.663	0.466	0.310
X5.7	0.847	0.444	0.553	0.576	0.668	0.487	0.312
Y1	0.622	0.650	0.521	0.626	0.791	0.590	0.293
Y2	0.675	0.595	0.598	0.680	0.835	0.661	0.245
Y3	0.617	0.567	0.537	0.606	0.799	0.548	0.364
Y4	0.606	0.640	0.531	0.677	0.826	0.585	0.321
Y5	0.605	0.591	0.497	0.645	0.813	0.542	0.276
Y6	0.529	0.531	0.590	0.554	0.760	0.472	0.371
Y7	0.613	0.530	0.656	0.612	0.805	0.482	0.416
Y8	0.708	0.555	0.631	0.643	0.845	0.567	0.385
Y9	0.676	0.571	0.574	0.647	0.810	0.567	0.281
Z1	0.319	0.253	0.328	0.235	0.349	0.289	0.771
Z2	0.271	0.286	0.328	0.246	0.322	0.222	0.801
Z3	0.235	0.243	0.280	0.204	0.270	0.152	0.811
Z4	0.270	0.303	0.268	0.244	0.320	0.173	0.827
Z5	0.223	0.278	0.216	0.254	0.309	0.237	0.739
Z6	0.229	0.239	0.240	0.248	0.320	0.208	0.763

Source: Smart PLS 4 Output Results

The table above shows that all variables studied, namely Quality service (X1), perception (X2), literacy finance (X3), product knowledge (X4), Islamic branding (X5), preferences (Y), and religiosity (Z) have mark correlation more indicators prominent than the value correlation indicator variable others. So, in this study, every indicator of all variables is declared valid.

3) Reliability Test

The criteria used to be said to be a reliable construct, such as Cronbach's alpha value being >0.6 and the composite reliability value being >0.7 (Abdullah & Jogiyanto, 2015). The results of the reliability test of each variable in this study can be seen in the table below:

Table 5: Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Information
Islamic Branding (X5)	0.903	0.906	0.924	Reliable
Quality Service (X1)	0.895	0.897	0.916	Reliable
Literacy Finance (X3)	0.902	0.903	0.923	Reliable
Perception (X2)	0.908	0.911	0.925	Reliable
Preference (Y)	0.934	0.935	0.945	Reliable
Product Knowledge (X4)	0.872	0.877	0.903	Reliable
Religiosity (Z)	0.876	0.877	0.906	Reliable

Source: Smart PLS 4 Output Results

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The table above shows that *Cronbach's alpha value* for all variables, namely service quality (X1), perception (X2), financial literacy (X3), *product knowledge* (X4), *Islamic branding* (X5), Preference (Y), and Religiosity (Z), is above 0.6. The *composite reliability value* of each variable is also above 0.7. Based on this, all variables in this study are reliable.

B. Structural Model Evaluation Test (Inner Model)

This inner model or structural evaluation test is seen from several values: the R-Square value, path coefficient, *predictive relevance* (*blindfolding*), and t-statistics (*bootstrapping*). Data and analysis are presented as follows:

1) R-Square

R² value measures the level of variation in changes in independent variables to dependent variables. The higher the R² value the better the prediction model of the proposed research model (Abdullah & Jogiyanto, 2015). The results of this study, the R-Square value is shown in the table below:

Table 4.6 R-Square Table

Construct (Latent Variable)	R-square	R-square adjusted
Preference (Y)	0.790	0.778

Source: Smart PLS 4 Output Results

Based on the values shown in the table above, it can be seen that the R-Square value for the construct or latent variable preference is 0.778. The acquisition of this value explains that the large percentage of the preference of the Lombok Island community to become Islamic bank customers (Y) can be explained by Service Quality (X1), Perception (X2), Financial Literacy (X3), Product Knowledge (X4), and Islamic Branding (X5) which is moderated by Religiosity (Z) is 77.8%. Then, the remaining 22.2 % is influenced by other variables outside the study.

2) Hypothesis Testing (*Bootstrapping*)

Determining whether a hypothesis in a study can be accepted or rejected can be done by looking at the significance of the value between constructs, t-statistics, and p-values. Hypothesis testing in this study used *Partial Least Square (Smart PLS) software* version 4.0. These values can be seen from the bootstrapping results. The rules of thumb used in this study are t-statistics with a value of ≥ 1.96 with a significance level of p-value ≤ 0.05 (5%) in order to be declared significant (Ghozali & Latan Henky, 2015). The value of the Hypothesis testing of this study can be shown in the following figure and table:

Table 4.7 Coefficient Boot Strapping Regression (T-Statistic, P-Value)

	tatistics	values	Information
Service Quality (X1) -> Preference (Y)	2.280	0.023	Significant
Perception (X2) -> Preference (Y)	2,785	0.005	Significant
Financial Literacy (X3) -> Preference (Y)	2,765	0.006	Significant
Product Knowledge (X4) -> Preference (Y)	2,768	0.006	Significant
Islamic Branding (X5) -> Preference (Y)	5.035	0.000	Significant
Religiosity (Z) -> Preference (Y)	2.272	0.023	Significant
Religiosity (Z) x Service Quality (X1) -> Preference (Y)	0.529	0.597	Not Significant
Religiosity (Z) x Perception (X2) -> Preference (Y)	0.638	0.524	Not Significant
Religiosity (Z) x Financial Literacy (X3) -> Preference (Y)	0.823	0.411	Not Significant
Religiosity (Z) x Product Knowledge (X4) -> Preference (Y)	0.671	0.502	Not Significant
Religiosity (Z) x Islamic Branding (X5) -> Preference (Y)	0.324	0.746	Not Significant

Source: Smart PLS 4 Output Results

Based on the results of the analysis that has been carried out, the findings in this study can be explained as follows:

1. The Influence of Service Quality on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

The test results show a *t-statistics value* of $2,280 > 1.96$ and a *p-value* of $0.023 < 0.05$. Thus, it can be concluded that the hypothesis (H1) is accepted, namely that service quality significantly affects the preferences of the Lombok Island community

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to become Islamic bank customers. Service quality consists of the friendliness of Islamic bank officers/employees in serving each *customer*, the ability of Islamic banks to handle all obstacles and problems faced by *customers*, openness and ease of access to information on Islamic bank products and services, and speed in the service process are also critical in influencing the preferences of the Lombok Island community to choose to become Islamic bank customers.

The study's results strengthen the research (Ltifi et al., 2016) that conducted a study on the determination of choosing an Islamic bank in Tunisia. The study results showed that service quality is one of the variables influencing someone's choice of an Islamic bank. In addition, the study (Abror et al., 2020) also shows that service quality has a positive and significant effect on Islamic bank customer satisfaction.

2. The Influence of Perception on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

The test results show a *t-statistic value* of $2.785 > 1.96$ and a *p-value* of $0.005 < 0.05$. Thus, it can be concluded that the hypothesis (H2) is accepted, namely that perception significantly affects the preferences of the Lombok Island community to become customers of Islamic banks. A good perception of Islamic banking can be formed by several things, including the ease of requirements and procedures in accessing each Islamic banking product and service, the ability to provide quality products and services that are by the needs of the community and accompanied by consistency and commitment in providing optimal service for each customer plays a role in forming a good perception of Islamic banking which in the end has a significant effect on the preference to become a customer of an Islamic bank.

The results of this study support research conducted by (Araffi & Haryono, 2022), which shows that the perception factor significantly influences the interest in becoming a customer of an Islamic bank. In addition, the results of the study (Nugraha et al., 2017) entitled The Influence of Customer Perception and Value on the Level of Bank Trust (Study on BPR Syariah Bank Customers in Semarang City) concluded that Customer Perception has a positive and significant effect on the level of Trust in Banks.

3. The Influence of Financial Literacy on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

Based on the test results, the *t-statistic value* is $2,765 > 1.96$, and the *p-value* is $0.006 < 0.05$. Thus, it can be concluded that the hypothesis (H3) is accepted, namely the financial literacy variable, which significantly affects the preferences of the Lombok Island community to become Islamic bank customers. Financial literacy consists of the community's understanding of the basic concepts of Islamic finance, such as the prohibition of usury, gambling, and gharar, and their ability to distinguish the Islamic financial system from the conventional financial system, in addition to their ability to understand the concept of Islamic savings and credit such as the contract system used has a significant impact on the decision to choose an Islamic bank.

The results of this study support research conducted by (Muslichah & Sanusi, 2019), which shows that financial literacy has a significant influence on the interest in using Islamic banking, in addition it is also in line with the results of research conducted by (Afriani & Asandimitra, 2020) and (Saragi & Rahmi, 2022) where the results of the study show that the Islamic financial literacy variable has a significant influence on the decision to use Islamic banking services.

4. The Influence of Product Knowledge on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

Based on the hypothesis testing of the *product knowledge variable* (X4) on the preferences of the Lombok Island community to become Islamic bank customers, the *t-statistics value* for the *product knowledge variable* is $2.768 > 1.96$, and the *p-value* is $0.006 < 0.05$. Thus, it can be concluded that the hypothesis (H4) is accepted, namely that *product knowledge* significantly affects the preferences of the Lombok Island community to become Islamic bank customers. Knowledge about Islamic bank products consists of knowledge about the attributes inherent in Islamic bank products, such as knowledge about the contracts used in products and services, knowledge about the benefits obtained from Islamic bank products and services, and knowledge about how well Islamic bank products can meet expectations and needs, and to what extent the product can provide a sense of satisfaction, this has a significant impact on the decision of the Lombok Island community to choose an Islamic bank.

The results of this study support research (Syahputri & Dalimunte, 2023) that conducted a study on Islamic Banking Management Students of the 2018 batch of the State Islamic University of North Sumatra. The study concluded that product knowledge significantly influences savings preferences in Islamic banks.

5. The Influence of Islamic Branding on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

Based on the results of the hypothesis testing of the *Islamic branding variable* (X5) on the preferences of the Lombok Island community to become Islamic bank customers, it shows a *t-statistics value* of $5.035 > 1.96$ and a *p-value* of $0.000 > 0.05$. Thus, the hypothesis (H5) is accepted, namely that the Islamic branding variable significantly affects the preferences of the Lombok Island community in becoming Islamic bank customers. *Islamic branding*, a promotional technique using brands/product names that refer to Islamic terms and emphasize Islamic values, has a significant impact on the decision of the Lombok Island community to become Islamic bank customers.

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This study's results align with the research conducted by (Munir et al., 2023) entitled Does Product Knowledge, Islamic Branding, And Religion Influence Interest In Accessing Islamic Microfinance Institutions? Concludes that Islamic branding is one of the factors that influences someone to use the services of the Islamic microfinance institution Baitul Maal wa Tamwil; in addition, it is also in line with the results of research conducted by (Salim et al., 2022) those who conducted a study on FAI Students of Ibn Khaldun University Bogor Class of 2017-2018 stating that Islamic branding has a significant effect on Student Decisions in Using Islamic Banking Services.

6. Religiosity in moderating the influence of service quality on the preferences of the Lombok Island community to become Islamic bank customers.

Based on the results of the hypothesis testing of the service quality variable on the preferences of the Lombok Island community to become Islamic bank customers moderated by religiosity, it shows that the *t-statistics value* is $0.529 < 1.96$, and the *p-value* is $0.597 > 0.05$. Thus, Hypothesis (H6) is rejected, namely, religiosity cannot moderate the effect of service quality on the preferences of the Lombok Island community to become Islamic bank customers. This shows that in this hypothesis, the religiosity variable is a type of *predictor moderation*, where religiosity has a significant effect on preferences but cannot moderate the effect of service quality on the preferences of the Lombok Island community to become customers.

This study is in contrast to the study conducted by Handayani et al. (2022) entitled The Influence of Products, Promotions, and Service Quality on the Decision to Save Mudharabah with Religiosity as a Moderating Variable, where the results of this study conclude that religiosity can moderate the effect of service quality on customer decisions to use mudharabah savings products.

7. The Role of Religiosity in Moderating the Influence of Perception on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

Based on the hypothesis testing of the perception variable on the preferences of the Lombok Island community to become Islamic bank customers moderated by religiosity, it shows a *t-statistics value* of $0.638 < 1.96$ and a *p-value* of $0.524 > 0.05$. Thus, Hypothesis (H7) is rejected, namely, religiosity cannot moderate the influence of the perception variable on the preferences of the Lombok Island community to become Islamic bank customers. In this hypothesis, the religiosity variable is a type of *predictor moderation*, where religiosity has a significant effect on preferences but cannot moderate the influence of perception on the preferences of the Lombok Island community to become Islamic bank customers.

The results of this study are in contrast to a study conducted by (Araffi & Haryono, 2022), which resulted in the religiosity variable being able to moderate the influence of perception on the Interest in Becoming a Customer at an Islamic Bank. In addition, the results of this study are also not in line with the results of research conducted (Rahmawati, 2022), which also showed that the Religiosity variable can moderate the Perception of Saving Interest positively and significantly.

8. The Role of Religiosity in Moderating the Influence of Financial Literacy on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

Based on the results of the hypothesis testing of the Financial Literacy variable on the preferences of the Lombok Island community to become Islamic bank customers moderated by religiosity, it shows a *t-statistic value* of $0.823 < 1.96$ and a *p-value* of $0.411 > 0.05$. Thus, Hypothesis (H8) is rejected, namely, religiosity cannot moderate the influence of the financial literacy variable on the preferences of the Lombok Island community to become Islamic bank customers. In this hypothesis, the religiosity variable is a type of *predictor moderation*, where religiosity significantly affects the preferences of the Lombok Island community to become Islamic bank customers but cannot moderate the influence of financial literacy.

This study contrasts a study by (Haerunniza, 2022) entitled The Influence of Islamic Financial Literacy and Sharia Governance on the Decision to Use Islamic Banking Services. The results of this study indicate that the religiosity variable can moderate the influence of Islamic financial literacy on students' decisions to use Islamic banking services.

9. The Role of Religiosity in Moderating the Influence of Product Knowledge on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

Based on the hypothesis testing of the *product knowledge variable* on the preferences of the Lombok Island community to become Islamic bank customers moderated by religiosity, it shows a *t-statistics value* of $0.671 < 1.96$ and a *p-value* of $0.502 > 0.05$. Thus, Hypothesis (H9) is rejected, namely, religiosity cannot moderate the influence of the product knowledge variable on the preferences of the Lombok Island community to become Islamic bank customers. In this hypothesis, the religiosity variable is a type of *predictor moderation*, where religiosity has a significant effect on preferences but cannot moderate the influence of product knowledge on the preferences of the Lombok Island community to become Islamic bank customers.

The results of this study are in contrast to the results of research conducted by (Thohari Hakim, 2021), which concluded that the religiosity variable can strengthen product knowledge on the decision to save at an Islamic bank.

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10. The Role of Religiosity in Moderating the Influence of *Islamic Branding* on the Preferences of the Lombok Island Community to Become Islamic Bank Customers

Based on the results of the hypothesis testing of the *Islamic branding variable* on the preferences of the Lombok Island community to become Islamic bank customers moderated by religiosity, it shows a *t-statistic value* of $0.324 < 1.96$ and a *p-value* of $0.746 > 0.05$. Thus, Hypothesis (H10) is rejected, namely, religiosity cannot moderate the influence of the *Islamic branding variable* on the preferences of the Lombok Island community to become Islamic bank customers. In this hypothesis, the religiosity variable is a type of *predictor moderation*, where religiosity significantly affects preferences. However, it cannot moderate the influence of *Islamic branding* on the preferences of the Lombok Island community to become Islamic bank customers. The results of this study are in contrast to the results of a study conducted (Leanita, 2022), entitled The Influence of Islamic Financial Literacy, Islamic Branding, and Social Environment on Students' Decisions to Save in Islamic Banks with Religiosity as a Moderating Variable (Study on Students of Darussalam Gontor University, East Java), the study concluded that religiosity can moderate Islamic branding on students' decisions to save in Islamic banks.

V. CONCLUSION

The results of this study indicate that service quality, perception, financial literacy, *product knowledge*, and *Islamic branding* significantly influence the preferences of the Lombok Island community to become Islamic bank customers. However, on the other hand, the Religiosity factor cannot strengthen the relationship (moderate) service quality, perception, financial literacy, *product knowledge*, and *Islamic branding* on the preferences of the Lombok Island community to become Islamic bank customers. The results of this study prove that a person's level of religiosity is not a measure for choosing Islamic banking. For Islamic banking to continue to compete with conventional banking and become superior, Islamic banking institutions must continue improving service quality. Islamic branding also needs to be prioritized and play an active role in providing financial literacy for the community.

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