

THE INFLUENCE OF SOCIAL ENVIRONMENT, RELIGIOSITY, AND CUSTOMER KNOWLEDGE ON SAVING DECISIONS WITH WADI'AH CONTRACTS AT BANK MUAMALAT INDONESIA TULUNGAGUNG SUB-BRANCH

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Abstract

This paper aims to examine the effect of the social environment, religiosity, and customer knowledge partially and simultaneously on the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch. The research method used is quantitative method. This research is sourced from primary data generated from the distribution of questionnaires. The statistical test used is the classical assumption test and multiple linear regression analysis. The results of this study are the social environment partially influences the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch. Religiosity does not partially affect the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch. Customer knowledge partially influences the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch. The variables of social environment, religiosity, and customer knowledge simultaneously have an effect of 61.4% on the variable of saving decisions with wadi'ah contracts at Bank Muamalat Indonesia Tulungagung Sub-Branch. While the remaining 38.6% is influenced by other variables outside of this model.

Keywords: Social Environment, Religiosity, Customer Knowledge, Saving Decisions, Wadi'ah Savings.

Abstrak

Penelitian ini bertujuan untuk menguji pengaruh lingkungan sosial, religiusitas, dan pengetahuan nasabah secara parsial dan simultan terhadap keputusan menabung dengan akad wadi'ah di Bank Muamalat Indonesia Cabang Pembantu Tulungagung. Metode penelitian yang digunakan yaitu metode kuantitatif. Penelitian ini bersumber dari data primer yang dihasilkan dari penyebaran kuisioner. Uji statistik yang digunakan adalah uji asumsi klasik dan analisis regresi linier berganda. Hasil dari penelitian ini adalah lingkungan sosial berpengaruh secara parsial terhadap keputusan menabung dengan akad wadi'ah di Bank Muamalat Indonesia Cabang Pembantu Tulungagung. Religiusitas tidak berpengaruh secara parsial terhadap keputusan menabung dengan akad wadi'ah di Bank Muamalat Indonesia Cabang Pembantu Tulungagung. Pengetahuan nasabah berpengaruh secara parsial terhadap keputusan menabung dengan akad wadi'ah di Bank Muamalat Indonesia Cabang Pembantu Tulungagung.

Variabel lingkungan sosial, religiusitas, dan pengetahuan nasabah secara simultan berpengaruh sebesar 61,4% terhadap variabel keputusan menabung dengan akad wadi'ah di Bank Muamalat Indonesia Cabang Pembantu Tulungagung. Sedangkan sisanya 38,6% dipengaruhi variabel lain di luar penelitian ini.

Kata Kunci: *Lingkungan Sosial, Religiusitas, Pengetahuan Nasabah, Keputusan Menabung, Tabungan Wadi'ah.*

Introduction

Banking is everything related to banks, including institutions, business activities, and the way and process of implementing their business. Meanwhile, banks only cover the institutional aspects. The definition of a bank itself is a financial institution that collects funds from the public in the form of deposits and distributes funds to the public in the form of credit or business financing and carries out other banking activities. All of the bank's activities aim to support economic growth and national stability in order to improve the standard of living of many people (OJK, 2016).

Nowadays people are increasingly dependent on banking financial institutions. Because through the services provided by banks such as credit and financing as well as other services can facilitate activities in the economic and trade sectors. The activities of the economic sector which are strongly influenced by banking make the bank can be said to be the core of the financial system of every country. The increasing number of people who use banking financial services, makes banking experience very rapid development, including in Indonesia. This is indicated by expanding office facilities, increasing product and service quality, and expanding office or service network.

Not only conventional banks are experiencing rapid development, but now there are also many Islamic banks found. In fact, the rapid development of Islamic banks in Indonesia has attracted the interest of several conventional banks to spin off and open branches as Islamic banks, for example Bank Mega, Bank Bukopin, BCA, BRI, BNI, Bank Mandiri, and others. All of this stems from the success of Bank Muamalat Indonesia as the first Islamic bank in Indonesia in running its business and attracting the interest of many customers. Bank Muamalat has succeeded in gaining public trust since the first, this is because Bank Muamalat is famous for its good application of sharia

principles. In addition, there are many choices of superior products offered by Bank Muamalat which are no less competitive with other Islamic bank products.

Islamic banks are banks that carry out their business activities in accordance with the principles of Islamic law. Not only interest-free banks, Islamic banks are also oriented towards achieving prosperity (Al-Arif, 2011). In Islamic banks, there are various products and contracts. For example, in deposits there are mudharabah contracts and wadi'ah contracts. Here the author prefers to review the wadi'ah contract, because with the wadi'ah contract, the customer will not be charged an admin fee every month on his savings account where this system is not found in conventional bank savings products. Wadi'ah contract is a contract which means a deposit, which must be guarded and returned if the depositor wishes. At Bank Muamalat there are 4 savings products that use wadi'ah contracts, each of which has its own advantages. Among the 4 products are Tabungan iB Hijrah, Tabungan iB Hijrah Valas, Tabungan iB Hijrah Payroll, and TabunganKu (Ancok & Suroso, 1994).

Table 1. Number of Wadi'ah Savings Customers at Bank Muamalat Tulungagung

Year	Number of Customers
2018	251
2019	459
2020	229
2021	126
2022	241

Source: Primary Data

The number of customers for wadi'ah savings accounts at Bank Muamalat Tulungagung Branch increases every year. However, starting in 2020, it has decreased due to the Covid-19 pandemic which has weakened the world economy, so people prefer to fulfill their daily needs rather than open new accounts. However, after the pandemic subsided and the Indonesian economy improved in 2022, the number of customers also increased. Based on table 1, the number of wadi'ah savings customers at Bank Muamalat Tulungagung Branch in the period 2018 to 2022 each year experienced

an average increase of 19%. With this, the researchers are interested in testing whether the increase in the number of customers is influenced by the factors that have been determined in this research.

There are three factors determined in this research that can influence the customer's decision to save with a wadi'ah contract. First, the customer knowledge factor can trigger decisions in saving and choosing products. Consumer or customer knowledge is all information that consumers have about products and services (Adawiyah, 2010). With all the knowledge that customers have about Islamic banks and their various products, it will make it easier for customers to make decisions. Based on research conducted by Jalaluddin, (2015) shows that there is a strong influence and relationship between consumer knowledge and the decision to become a customer of wadi'ah savings.

The second factor is religiosity. Religiosity is how strong a person's belief, obedience to worship, appreciation and knowledge of one's religion is (Fuad, 2002). Not only what is believed in the heart, a person's religiosity is also manifested through his behavior and considerations in making decisions in various aspects of life. Including religiosity with the aim of avoiding usury, can influence a Muslim to save in Islamic banks. Research conducted by Zulfison, Puspita, & Tyanto, (2020) found that religiosity had a positive effect on customer intentions to use Islamic banks. This shows that the higher the level of religiosity, the greater the customer's determination to use Islamic banks. Because religiosity can make a person bring up behavior that has to do with matters concerning sharia. In addition, the social environment can also influence a person to make a decision to save in an Islamic bank. It is undeniable that the social environment greatly influences a person's mindset and behavior. The social environment includes the community environment, work environment, school environment, and family environment. An individual can behave in a certain way if he considers it positive and the people around him do it too, including when many of them save in Islamic banks. According to Wardana & Juniarta, (2022) the social environment can form subjective norms that make an individual intend to become a customer of a sharia bank.

Previously, the researcher had conducted a pre-research by interviewing several customers of wadi'ah savings accounts regarding their reasons for saving with wadi'ah contracts. Furthermore, in general, the researcher concludes that the three variables above are factors that can influence the customer's decision to save with a wadi'ah contract. With reference to previous research conducted by Mujaddid & Nugroho, (2019) which showed that knowledge, environment, and religiosity simultaneously had a significant effect on interest in saving in Islamic banks. The difference between this previous research and the research that will be conducted is that in this research, the researcher uses the customer's decision to save with the wadi'ah contract as the dependent variable.

Then based on research conducted by Jalaluddin, (2015) entitled "Pengaruh Pengetahuan Konsumen Mengenai Perbankan Syariah Terhadap Keputusan Menjadi Nasabah Tabungan Wadiah". In this research, the researcher added religiosity and social environment as independent variables. However, in the research of Mujaddid & Nugroho, (2019), it was found that knowledge and the environment did not partially affect the interest in saving in Islamic banks. While the results of research Zuhirsyan & Nurlinda, (2021) show that religiosity does not affect the decision to become a customer of Islamic banks. This shows that there are differences in results from previous studies, so it is necessary to retest. At the same time, this research is expected to add references for further research on the same topic in the future.

Based on the description above, the researchers are interested in conducting a research entitled "The Influence of Social Environment, Religiosity, and Customer Knowledge on Saving Decisions with Wadi'ah Contracts at Bank Muamalat Indonesia Tulungagung Sub-Branch". The purpose of this research was to examine the influence of the social environment, religiosity, and knowledge of customers partially and simultaneously on the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch.

Theoretical Basis

1. Social Environment

The social environment is the place where daily activities take place, where interaction with the people around them takes place. Through frequent interactions with people around them, it can indirectly affect the way of thinking and personality of an individual. That is why it is important to be in a good and healthy social environment, because it can shape character and change behavior.

The social environment includes the family environment, school environment, and community environment (Tamara, 2016). The social environment that is first known to an individual is the family, before finally plunging into the larger social environment. It is in the family environment that character formation begins and is the most influential on a person's personality. Then in the school environment, children will get a variety of knowledge that will later become provisions in living life and entering the community. The community environment becomes a very important dimension, where an individual will discover many new things and there may be changes in behavior following the surrounding community.

2. Religiosity

Religiosity is how strong a person's belief, obedience to worship, appreciation and knowledge of one's religion is (Fuad, 2002). A person's religiosity is also manifested through his behavior in various aspects of life, how to make what he does in line with the norms regulated in his religion.

There are five dimensions of religiosity according to Glock and Stark (1968), namely: the dimension of belief, the dimension of religious practice, the dimension of experience, the dimension of religious knowledge, and the dimension of practice. According to Thouless the factors that influence religiosity are: the influence of education and various social pressures, experience factors, life factors, and intellectual factors (Thouless, 1995). With this it can be concluded that the level of religiosity of each person is different, which can be influenced by internal factors such as religious emotional experiences, and external factors such as education and socio-religious traditions.

3. Customer Knowledge

Customer knowledge is all information owned by customers regarding the products and services provided by the bank (Adawiyah, 2010). Indicators of consumer or customer knowledge according to Engel, Blackwell, Miniard (2004) are divided into three categories, namely:

1. Knowledge related to products or services.
2. Purchase knowledge, including information related to obtaining the product, about the location or where the product should be purchased and when or when the purchase of the product should occur.
3. User knowledge includes information about how the product can be used and what is required to use the product.

4. Saving Decision

The decision is the final result that is chosen from several other alternative choices regarding a problem that has gone through a thought process as a form of completion (Syamsi, 2007). The decision referred to here is the customer's decision to save with a wadi'ah contract at Bank Muamalat Tulungagung branch. While saving is setting aside a portion of income to be saved or invested (Mahadana, 2012).

The stages in making a buying decision are (Firmansyah, 2018):

1. Problem recognition, recognizing needs and wants.
2. Information search, looking for more information about the products they need.
3. Evaluation of alternatives, selecting several alternatives.
4. Purchasing decisions, choosing and buying products.
5. Post-purchase behavior, after making a purchase whether the consumer decides to buy again or not.

5. Wadi'ah Savings

Wadi'ah savings are deposits that use a wadi'ah contract. Wadi'ah contract is a contract which means a deposit, which must be guarded and returned if the depositor wishes. Withdrawal of funds from savings can only be done according to the agreed terms, but cannot be withdrawn by bilyet, demand deposit, check, or other equivalent instrument (Ismail, 2016).

The means for withdrawing wadi'ah savings include (Ismail, 2016):

1. Saving book
2. Payment slip
3. ATM
4. Another means, the transfer form provided by the bank.

Research Methods

The method used in this research is a research method that uses a quantitative approach. According to Creswell (2012) quantitative research is research that explains phenomena by collecting numerical data which is then analyzed using statistical-based methods. The type of research used is associative research, which aims to determine the relationship between two or more variables. This research is sourced from primary data generated from distributing questionnaires through Google Forms. The population in this research were customers of wadi'ah savings at Bank Muamalat Tulungagung Branch. The sample in this research was determined by random sampling technique or random sampling with a total of 71 samples (respondents) which were calculated based on the Slovin Theory:

$$n = \frac{N}{1+N.e^2}$$

Information:

n = number of samples

N = total population

e = fault tolerance

The error limit used in this research is 10%. Thus, the results based on these calculations are known, as follows:

$$n = \frac{241}{1+241.0,1^2}$$

$$n = \frac{241}{3,41}$$

n = 70,67 rounded up to 71 respondents

The independent variables (independent) in this study are the social environment (X1), religiosity (X2), and customer knowledge (X3). While the dependent variable (dependent) is the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch. The measurement scale in this research uses the Likert scale, which is commonly used to measure the perceptions, opinions, and attitudes of a person or group towards a social phenomenon (Duli, 2019). The range of assessments in this research are as follows:

1. Strongly Disagree : Score 1
2. Disagree : Score 2
3. Neutral : Score 3
4. Agree : Score 4
5. Strongly Agree : Score 5

The data obtained from the questionnaire was processed using the SPSS application. This research uses multiple linear regression analysis, which has previously been tested for validity and reliability tests. Normality test, multicollinearity test, and heteroscedasticity test will be carried out before testing the hypothesis. Hypothesis testing using the F test and T test, to determine whether there is an effect of the independent variable on the dependent variable.

Results And Discussion

Validity Test

To test whether the questions on the questionnaire are valid or not, the researcher conducted a validity test by taking 30 respondents first as a sample. With a sample size of 30 and a significance level of 5%, the R table is 0.361. The questions on the questionnaire are declared valid if $R_{count} > R_{table}$. As a result, all of the questions on the questionnaire have a calculated R value greater than R table, so it can be concluded that all questions on the questionnaire are valid.

Reliability Test

Reliability test can be done by looking at the value of Cronbach's Alpha obtained. If the value of Cronbach's Alpha > 0.70 then the variable can be declared reliable. The results of the reliability test conducted showed that the Cronbach's Alpha value of all variables for the social environment, religiosity, customer knowledge, and the decision to save with a wadi'ah contract was greater than 0.70, so all variables in this study were reliable.

Classic Assumption Test

1. Normality Test

Table 2. Normality Test

		Unstandardized Residual
N		71
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	4.17216439
Most Extreme Differences	Absolute	.075
	Positive	.068
	Negative	-.075
Kolmogorov-Smirnov Z		.635
Asymp. Sig. (2-tailed)		.815

Based on the results of the normality test, a significance value of 0.815 was obtained, which means it is greater than 0.05. So it can be concluded that the data used is normally distributed.

2. Multicollinearity Test

Table 3. Multicollinearity Test

Model	Collinearity Statistics
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		Tolerance	VIF
1	(Constant)		
	Social Environment	.642	1.556
	Religiosity	.645	1.550
	Customer Knowledge	.555	1.801

In this research, multicollinearity did not occur, because the three variables had tolerance values > 0.1 and VIF values < 10 .

3. Heteroscedasticity Test

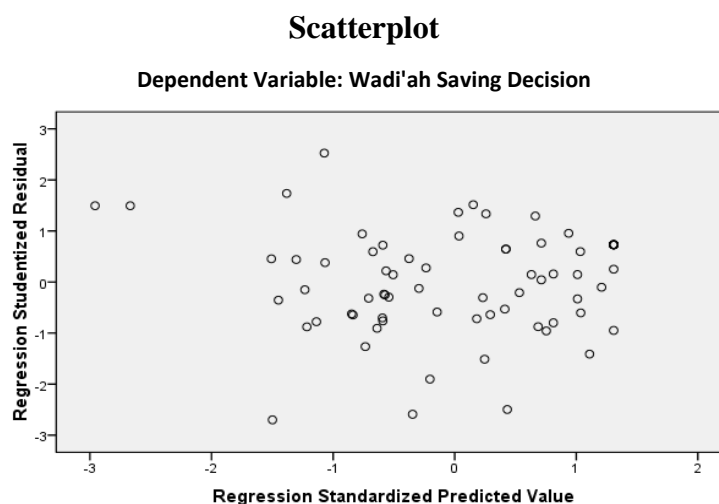


Figure 1. Heteroscedasticity Test

Judging from Figure 1, the dots do not gather just below or above, but spread below and above or around the number 0. The spread of dots is irregular and not patterned. This shows that there is no heteroscedasticity in this study.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	2.659	5.859
	Social Environment (X1)	.522	.134
	Religiosity (X2)	-.047	.226
	Customer Knowledge (X3)	.922	.179

Based on table 4, it can be seen that the equation or regression model is as follows:

$$Y = 2,659 + 0,522X_1 - 0,047X_2 + 0,922X_3 + e$$

Coefficient of Determination Test

Table 5. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.784 ^a	.614	.597	4.26455

Based on the output table of the coefficient of determination, the value of R Square is 0.614 or 61.4%. This means that the variables of social environment, religiosity, and customer knowledge simultaneously have an effect of 61.4% on the variable of saving decisions with wadi'ah contracts. While the remaining 38.6% is influenced by other variables outside of this study.

F Test

Table 6. F Test

Model		F	Sig.
1	Regression	35.561	.000 ^a
	Residual		

	Total		
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Simultaneous Influence of Social Environment, Religiosity, and Customer Knowledge on Decisions to Save with Wadi'ah Contracts at Bank Muamalat Indonesia Tulungagung Sub-Branch

There is a simultaneous influence of the X variable on the Y variable if the value of sig < 0.05, and F count > F table. Based on the output table, the sig value is 0.000, which is smaller than 0.05. And obtained the calculated F value of 35.561 while the F table is 2.74, meaning that the calculated F value is 35.561 > F table 2.74, then H₀ is rejected and H₄ is accepted. So that the variables of social environment, religiosity, and knowledge of customers simultaneously affect the decision to save with wadi'ah contract. These results are in line with research conducted by Mujaddid & Nugroho, (2019) which states that knowledge, environment, and religiosity simultaneously have a significant effect on interest in saving in Islamic banks.

T Test

Table 7. T Test

Model		t	Sig.
1	(Constant)	.454	.651
	Social Environment	3.891	.000
	Religiosity	-.206	.838
	Customer Knowledge	5.152	.000

Partial Influence of Social Environment on Savings Decisions with Wadi'ah Contract at Bank Muamalat Sub-Branch Tulungagung

The significance value obtained for the first variable is 0.000. Because the value of sig 0.000 < 0.05, it can be concluded that H₀ is rejected and H₁ is accepted. So that the

social environment (X1) affects the decision to save with a wadi'ah contract (Y). These results are in line with the research conducted by Maghfiroh, (2018) which states that the social environment affects the interest in saving in Islamic banks.

The environment as the basis of teaching is one of the important factors that can influence the behavior of an individual. The social environment includes the family environment, school environment, work environment, and community environment. If there are many people around them who save with wadi'ah contracts at Bank Muamalat, the greater the interest of a person to become a customer of Wadi'ah savings at Bank Muamalat.

Partial Influence of Religiosity on Savings Decisions with the Wadi'ah Contract at Bank Muamalat Sub-Branch Tulungagung

The significance value obtained for the second variable is 0.838. Because the sig value is $0.838 > 0.05$, it can be concluded that H_0 is accepted and H_2 is rejected. So that religiosity (X2) does not affect the decision to save with a wadi'ah contract (Y). This means that the customer makes a decision to save with a wadi'ah contract at Bank Muamalat Tulungagung Branch not based on the level of religiosity they have. Some Islamic bank customers are “floating customers”, namely those who prioritize the profit motive. Even though in wadi'ah savings the customer does not get profit sharing, the customer is quite benefited by not being charged an admin fee every month. And partly because of forced factors, for example following the rules of the workplace in collaboration with Bank Muamalat and having to use wadi'ah savings. This finding is in line with research conducted by Zuhirsyan & Nurlinda, (2021) which states that religiosity has no effect on the decision to become a customer of a sharia bank.

The results of this research indicate that religiosity does not affect the decision to save at Bank Muamalat. This is evidenced by the large number of Bank Muamalat customers who are non-Muslims. Non-Islamic customers prefer to save or keep their money in Bank Muamalat because they trust Bank Muamalat whose actions and what they express are always appropriate.

Partial Influence of Customer Knowledge on Savings Decisions with Wadi'ah Contracts at Bank Muamalat Sub-Branch Tulungagung

The significance value obtained for the first variable is 0.000. Because the value of sig 0.000 < 0.05, it can be concluded that H_0 is rejected and H_3 is accepted. So that customer knowledge (X3) affects the decision to save with a wadi'ah contract (Y). These results are in line with research conducted by Jalaluddin, (2015) which shows that there is a strong influence and relationship between consumer knowledge and the decision to become a wadi'ah savings customer.

With all the knowledge that customers have about Bank Muamalat and its products, it will make it easier for customers to make decisions. The more a person knows about wadi'ah savings, the more he understands how the wadi'ah savings system and its advantages are, so that he understands better whether the product is in accordance with his wishes and needs or not.

Conclusion

From this research it can be concluded that the social environment and customer knowledge partially influence the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch. While religiosity does not partially affect the decision to save with a wadi'ah contract at Bank Muamalat Indonesia Tulungagung Sub-Branch. The variables of social environment, religiosity, and customer knowledge simultaneously have an effect of 61.4% on the variable of saving decisions with wadi'ah contracts at Bank Muamalat Indonesia Tulungagung Sub-Branch. While the remaining 38.6% is influenced by other variables outside of this research.

For further researchers, it is better to be more varied by adding other variables or factors that can influence customers to save with wadi'ah contracts at Islamic banks. For Islamic banking institutions, especially Bank Muamalat Indonesia, they should be more aggressive in conducting outreach to the public or institutions such as schools, offices, communities, and taklim assemblies so that more and more people are familiar with Bank Muamalat and its products. By doing so, it is hoped that this will be able to increase public interest in using products from Islamic banks or Bank Muamalat Indonesia.

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