

The Impact of Religious Obligation, Sharia Financial Literacy, and Promotion on Decision to Use the BSI Hasanah Card in Millennials Through Customer Awareness as a Mediation Variable

Abyan Naufal Asyhar

Postgraduate Student, Faculty of Economics and Business
Universitas Mercu Buana, Jakarta, Indonesia

Dudi Permana

Postgraduate Lecturer, Faculty of Economics and Business
Universitas Mercu Buana, Jakarta, Indonesia

Abstract:- The purpose of this study is to investigate the effects of Religious Obligation, Sharia Financial Literacy, and Promotion on the Decision to Use the BSI Hasanah Card in millennials, using Customer Awareness as a Mediation Variable. The population of this study consists of 184,400 millennial consumers who use the BSI Hasanah Card financial product. 384 people were interviewed. As a data source, primary data is used, and questionnaires are used as a survey method. The SEM-PLS analysis technique is used in this study. The study's findings show that: (1) Religious Obligation has a positive and significant effect on Customer Awareness. (2) Sharia Financial Literacy has been demonstrated to have a positive and significant impact on Customer Awareness. (3) Promotion has been shown to have a significant and positive impact on customer awareness. (4) Customer awareness has a significant and positive influence on the decision to use. (5) Religious Obligation has been shown to have a positive and significant influence on Customer Awareness-mediated Decision to Use. (6) Sharia Financial Literacy has a positive and significant impact on the decision to use, which is mediated by Customer Awareness. (7) Promotion has been shown to have a positive and significant impact on user decisions that are mediated by Customer Awareness.

Keywords:- Religious Obligation, Sharia Financial Literacy, Promotion, Decision to Use.

I. INTRODUCTION

Islamic banking is currently expanding. Islamic banking is rapidly expanding (Marimin, Romdhoni and Fitriana, 2015). This trend can be seen in a number of countries, and it is accelerating. One of them is in Indonesia, where the community's economic activities are inextricably linked to the role of financial institutions. Based on data, the graph below depicts an increase in Islamic Banking Assets in Indonesia. In 2021, recorded assets owned by Islamic Banking totaled 676,753 billion Rupiah. According to OJK data (2021), there is growth. It grows and improves year after year. It is very intriguing to use Islamic banks for muamalah.

One of the most significant increases is seen in the increase in assets at Bank Syariah Indonesia as a result of the merger of three banks. On February 1, 2021, the largest Sharia in Indonesia, namely Bank Syariah Mandiri, BNI Syariah, and BRI Syariah, will be established. This asset increase to 270 trillion makes BSI the 10th largest bank in Indonesia. The following is an initial description of the increase in BSI assets when they merge in early February 2021. (The Finance, 2021).

BSI provides a variety of services and products to contribute to society and have aided many community activities in the form of savings, both individual and corporate, investments, digital banking, money transfers, payments to lending (bankbsi, 2021). Credit card issuance is one of the products offered by both Islamic and conventional banks (Raharjo and Kristyanto, 2019).

A Sharia Credit Card cannot be used for transactions that are not Sharia compliant. Transactions that are prohibited by Islamic Sharia, both in terms of goods and services, are not permitted to use a Sharia credit card. Then, for two main reasons, the prohibition of interest (riba) becomes a critical point in Islamic banking. First, the exchange of monetary values on the subject of monetary values has been prohibited, and both asset suppliers have been asked to share the risks that their capital users face. More specifically, usury refers to the addition, Increase, growth, and expansion to be paid money borrower. To lenders other than the loan's principal or money maturity extension (Jamshidi and Hussin, 2018). Increases in money in exchange for this are strictly prohibited in Sharia, and economic institutions must comply.

Currently, the Sharia credit card is one of the most popularly used banking products for payment. The BSI Hasanah Card is a sharia-compliant financing card provided by PT Bank Syariah Indonesia Tbk (bankbsi, 2021). BSI Hasanah Card users currently number 478,000, with approximately 184,400 being Millennials (bankbsi, 2022).

Table 1 BSI Hasanah Card Users by Ages

KATEGORI USIA	TAHUN					
	2017	2018	2019	2020	2021	2022
21-24	10	30	250	1.100	3.100	3.500
25-40	75.400	84.700	103.250	127.000	174.700	184.400
41-56	146.800	156.000	166.800	176.600	206.300	215.400
57>	62.800	64.300	65.700	66.300	73.000	74.700
TOTAL	285.010	305.030	336.000	371.000	458.000	478.000

Source : Bank Syariah Indonesia (Data diolah)

According to the above phenomenon, there is an increase in the use of credit cards. This demonstrates a shift in millennials' habits from traditional modes of exchange to E-Wallets, credit cards, debit cards, and so on. It is referred to as a cashless society (Rif'ah, 2019). Millennial behavior, on the other hand, is currently quite consumptive and lacking in financial management. Because of their lack of financial literacy, millennials tend to fail to manage their finances (Azizah, 2020).

Consumers' decisions to choose Islamic financial institutions and their products are influenced by their religious beliefs. According to Usman et al. (2017)'s research, Religious Obligation influences the selection of Islamic banks for traditional groups, but not for contemporary groups.

Furthermore, Sharia Financial Literacy adequacy is an important factor in the decision to use Islamic banking products. According to the 2016 Financial Services Authority Regulation (POJK), financial literacy is an effort to achieve prosperity. Knowledge, beliefs, and skills are required to improve the quality of decision making and financial management, which can influence attitudes and behavior. Panghayo and Musdolifah (2018) contend that knowledge influences the selection of Islamic financial services. Then, according to Margaretha and Sari (2015), financial literacy has a significant influence on credit card use. This is consistent with the findings of Scheresberg (2013), who discovered differences in financial literacy among postgraduate, undergraduate, and only high school graduates. As a result, the higher one's level of education, the greater one's level of financial literacy.

Furthermore, the promotion factor becomes a decision-making factor when using Sharia Credit Card products. Alfiyah, Suryani, and Nugraheni claim (2021). Promotion has a significant impact on Hasanah Card usage. Then, according to Hasibuan, Saparudin, and Sugianto's (2022) research, promotion has a positive and significant effect on Hasanah Card usage. Ulfa and Sulistyorini (2018) agree that promotion has a positive and partially significant influence on the decision to use financial products.

Customer awareness is another factor that influences whether or not to use Islamic financial products. Customer Awareness was added as a moderating variable by Jamshidi and Hussin (2015) to determine the use of Islamic credit card products. Customers will use a product if they are aware of its features and benefits, according to him. Tajudin and Mulazid (2017) contend that awareness

influences the decision to purchase Islamic financial products.

Based on the foregoing, a study titled "The Influence of Religious Obligation, Sharia Financial Literacy, and Promotion on the Decision to Use the BSI Hasanah Card for Millennials Through Customer Awareness as a Mediation Variable" was conducted.

II. THEORITICAL REVIEW AND HYPOTHESIS DEVELOPMENT

➤ *Consumer Behaviour:*

According to Schiffman (2015), is a consumer activity that involves searching for, purchasing, using, evaluating, and spending money on products and services that are expected to meet consumer needs. An individual who makes decisions to produce available resources of goods or services offered for sale in marketing is referred to as a consumer. Consumer behavior or customer behavior, according to Park and Tran (2018), is a response to consumer behavior toward employee performance and behavior that can be customer-oriented originating from internal marketing. Maintaining the Integrity of the Specifications.

➤ *Religious Obligation:*

It is defined by Rois (2016) as a condition that exists within a person that encourages them to behave in accordance with their level of obedience to their religion. Each individual's level of religiosity raises an understanding of the existence of Maslahah for the goods or services they use, which may be different. Beliefs, religious practices, experience, religious knowledge, and religious practices are all indicators of religious commitment, according to Ayu (2020).

➤ *Sharia Financial Literacy:*

Azizah (2020) defines financial literacy as the possession of knowledge, skills, and beliefs that influence attitudes and behavior in order to improve the quality of decision making and financial management in order to achieve wealth. Islamic financial literacy, according to Rahim (2016), is a person's ability to use financial knowledge, skills, and attitudes to manage their financial resources in accordance with Islamic teachings.

➤ *Promotion:*

According to Kotler, Philip, and Armstrong (2018), promotional activities are activities that function to persuade customers to buy a product or service by

displaying it to them. According to Hermawan in Bulan and Azmi (2019), promotion is a marketing activity that informs customers that a company is launching new products and encourages them to buy. Promotion has an effect on service quality in the Islamic banking industry, according to Bruin et al (2021). Customer satisfaction is influenced by service quality.

➤ *Customer Awareness:*

According to Raj and Rajan (2018), Customer Awareness is a component of a company's marketing and communications strategy. It's a process that helps entrepreneurs educate customers about their company, its performance, and the products or services they offer. A well-designed awareness program ensures better customer engagement and protects welfare consumers. Then, according to Basheer et al. (2017), increased customer awareness will increase the use of Islamic banking

products. According to Ramli et al (2020), customer awareness influences the decision to use a product.

➤ *Decision to Use:*

The decision to use is associated with the purchasing decision theory, according to which Kotler and Armstrong (2018) state that this purchase decision is a stage in making a purchase decision where consumers carry out actual buying activities. Purchasing decisions, according to Alma (2016), are consumer decisions influenced by economics, finance, technology, politics, culture, products, prices, locations, promotions, physical evidence, people, and process.

➤ *Theoretical Framework and Hypothesis:*

Based on the above description, the following Theoretical Framework was developed:

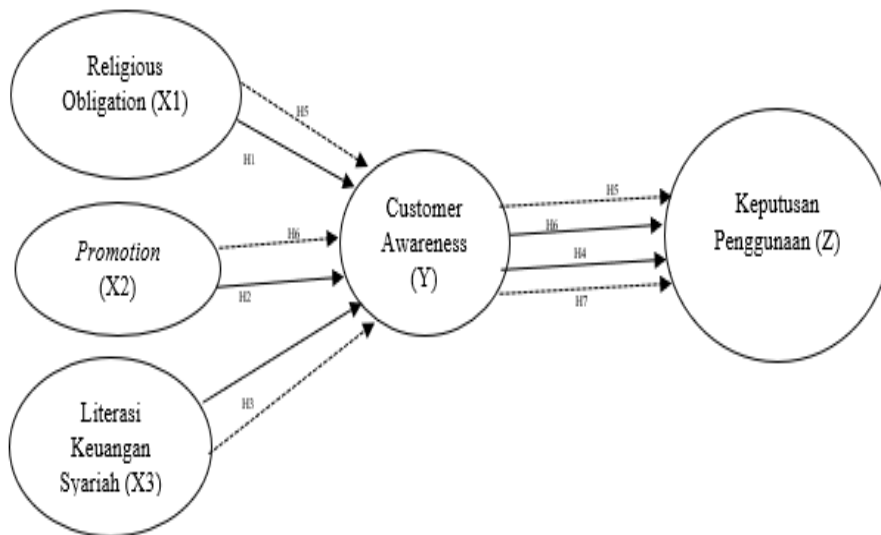


Fig 1 Theoretical Framework

- The following is the structured hypothesis based on the model:
- ✓ **H1:** Religious Obligation has a positive and statistically significant effect on Customer Awareness.
- ✓ **H2:** Sharia Financial Literacy has a positive and statistically significant impact on Customer Awareness.
- ✓ **H3:** Promotion has a significant and positive impact on customer awareness.
- ✓ **H4:** Customer awareness influences the decision to use the BSI Hasanah Card in a positive and significant way.
- ✓ **H5:** Through customer awareness, religious obligation has a positive and significant effect on the decision to use the BSI Hasanah Card.
- ✓ **H6:** Through customer awareness, Islamic Financial Literacy has a positive and significant influence on the decision to use the BSI Hasanah Card.
- ✓ **H7:** Through customer awareness, promotion has a positive and significant effect on the decision to use the BSI Hasanah Card.

III. METHODOLOGY

This study employs a quantitative survey research method. The study's goal is to determine the effect of religious obligation, promotion, and Sharia financial literacy on the decision to use the BSI Hasanah Card in Millennials using customer awareness as a moderator variable. The population used is millennial BSI Hasanah Card Users, with a sample size of 384 samples based on the Krejcie and Morgan (1970) table. SmartPLS 3.2.9 software was used to test the research hypothesis using the Partial Least Square (PLS) based Structural Equation Model (SEM) method.

IV. RESULT AND DISCUSSION

➤ *Characteristics of Respondents:*

Based on the questionnaire distributed in accordance with the necessary respondent criteria. The questionnaire was completed by 384 respondents in the millennial age group. It is well known that the characteristics of

respondents are based on their gender, income, profession, and place of residence. Of the 384 respondents, 229 were male, accounting for 59.6%, with the remaining 40.4% being female. The majority of respondents, 241 or 63%, earn between Rp. 5,000,001 and Rp. 10,000,000. Private

employees dominated respondents' occupations, accounting for up to 240 (or 62%). Domicile respondents are dominated by those who live in Jabodetabek Regions 1 and 2, accounting for 223 (58.07%).

➤ *Outer Model:*

According to the loading factor if the value is 0.6, the results are considered valid. If the Outer Loading value is 0.50 and the AVE value in each construct is greater than 0.5, the PLS model is declared convergently validated (Ghozali and Latan, 2015)

Table 2 Convergent Validity Test Result

Variable	Indicators	Outer Loading Value	AVE Value
Religious Obligation	X1.1-X1.5	0.825-0.863	0,717
Sharia Financial Literacy	X2.1-X2.6	0.633-0.818	0,504
Promotion	X3.1-X3.5	0.625-0.799	0,515
Customer Awareness	Z1.1-Z1.3	0.634-0.842	0,574
Decision to Use	Y1.1-Y1.5	0.657-0.839	0,537

Source : Data processed using SmartPLS, 2022

This variable who were in reliability test also showed that all research variables have Cronbach's Alpha > 0.6 and Composite Reliability > 0.7, so it can be interpreted that all variables have a high level of reliability.

Table 3 Construct Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
Religious Obligation (X1)	0.902	0,927
Sharia Financial Literacy (X2)	0,752	0,834
Promotion (X3)	0,766	0,841
Customer Awareness (Y)	0,647	0,796
Decision to Use (Z)	0,786	0,850

Source : Data processed using SmartPLS, 2022

➤ *Inner Model Evaluation:*

- *Determinant Coefficient (R²)*

Table 4 Construct Reliability Test

Variable	R-Square	R-Square Adjusted
Customer Awareness	0.358	0.353
Decision to Use	0.155	0.153

Source : Data processed using SmartPLS, 2022

According to the R2 test results, the value of R Square Customer Awareness and Decision to Use has a low influence.

- *Effect Size (f²)*

f-Square is used to find out whether endogenous latent variables are significantly influenced by exogenous latent variables.

Based on data processing, the f-Square value is obtained as follows:

Table 5 f-Square Test Result

	f-Square	Effect Size
Customer Awareness -> Decision to Use	0.184	Moderate
Promotion -> Customer Awareness	0.12	Moderate
Religious Obligation -> Customer Awareness	0.02	Low
Sharia Financial Literacy -> Customer Awareness	0.073	Moderate

Source : Data processed using SmartPLS, 2022

Based on the table above, it can be stated that the Religious Obligation variable on the Customer Awareness variable produces a f² value of 0.019, indicating that it has a low influence. The Sharia Financial Literacy variable on the Customer Awareness variable has a f² value of 0.065, indicating that the effect is Moderate. The Promotion variable on the Customer Awareness variable yields a f² value of 0.114, indicating that the effect is Moderate. The Customer Awareness variable on the Purchased Decision variable has a moderate effect, with a f² of 0.188.

• *Prediction Relevance (Q²):*

If $Q^2 > 0$, the model has Predictive Relevance; otherwise, $Q^2 < 0$ indicates that the model does not have Predictive Relevance (Sarstedt, M., et al, 2019). The Q^2 values are 0.188 and 0.076, as shown in the table below. Because the value is greater than zero, the model is predictive.

Table 6 Cross-Validated Redundancy Test Result

Variable	SSO	SSE	Q ² =(1-SSE/SSO)
Customer Awareness	1152.000	935.909	0.188
Decision to Use	1920.000	1774.321	0.076

Source : Data processed using SmartPLS, 2022

• *Fit Test Model:*

Table 7 Fit Test Result

	Saturated Model	Estimated Model
SRMR	0.081	0.13
d_ ULS	1.809	4.674
d_ G	0.492	0.582
Chi-Square	1096.177	1228.783
NFI	0.728	0.695

Source : Data processed using SmartPLS, 2022

Table VII shows that the SRMR value of 0.081 is less than 0.90, indicating that the model meets the Model Fit criteria. Meanwhile, the NFI value is greater than 0.5, implying that the model is appropriate or meets the Model Fit criteria.

➤ *Hypothesis Test:*

At this stage of hypothesis testing, an analysis was performed to determine whether the dependent variable had a significant effect on the independent variable. The path coefficients that show the parameter coefficients and t-statistic values are used to test hypotheses. The influence between variables is said to be significant if it has a t-statistic value greater than the t-table or a P value less than 0.05. Meanwhile, the mediating effect is being tested. Meanwhile, the procedure developed by Baron and Kenny (Ghozali and Latan, 2015) is used to test the mediating effect, where the effect of exogenous variables is on the mediating variable and must have a t-statistic value greater than 1.96. which is significant.

Table 8 Path Analysis

Hypothesis	Original Sample (O)	T Statistics (O/STDEV)	P Values	Result
H1 Religious Obligation -> Customer Awareness	0.137	2.760	0.006	Supported
H2 Financial Literacy -> Customer Awareness	0.260	4.959	0.000	Supported
H3 Promotion -> Customer Awareness	0.334	6.064	0.000	Supported
H4 Customer Awareness -> Decision to Use	0.394	9.124	0.000	Supported
H5 Financial Literacy -> Customer Awareness -> Decision to Use	0.102	4.255	0.000	Supported
H6 Promotion -> Customer Awareness -> Decision to Use	0.132	4.833	0.000	Supported
H7 Religious Obligation -> Customer Awareness -> Decision to Use	0.054	2.451	0.015	Supported

Source : Data processed using SmartPLS, 2022

V. RESEARCH RESULT DISCUSSION

- The first hypothesis (H1) states that Religious Obligation has a positive and significant influence on Customer Awareness, which has been demonstrated and can be accepted. These findings are consistent with Pertiwi, Maslichah, and Mawardi's (2022) and Hasanah's (2019) findings that the Religious Obligation strategy has a positive and significant impact on Customer Awareness.
- The second hypothesis (H2) proves and declares that Sharia Financial Literacy has a positive and significant

effect on Customer Awareness. These findings are consistent with previous research by Saputra and Rahmatia (2021), as well as Iskanto and Yulihardi (2017), which found that Sharia Financial Literacy has a positive and significant relationship with Customer Awareness and solve the Milenial's Consumption Problems.

- The third hypothesis (H3) asserts that promotion has a positive and significant impact on customer awareness, which has been demonstrated and accepted. The findings of this study are consistent with the findings of Shrestha (2020), as well as Setiawati and Lumbantobing

- (2017), who found that promotion in the form of promotional activities can increase customer awareness.
- The fourth hypothesis (H4) demonstrates that Customer Awareness has a positive and significant effect on the Decision to Use the BSI Hasanah Card, which has been proven and declared acceptable. These findings support the findings of Jamshidi and Hussin (2018), Tajudin and Mulazid (2017), and Jamshidi and Kazemi (2020), who found that customer awareness has a positive and significant influence on the decision to use the BSI Hasanah Card.
- The fifth hypothesis (H5) asserts that Customer Awareness mediates the effect of Religious Obligation on the Decision to Use the BSI Hasanah Card. This hypothesis has been proven and declared accepted. These findings support the findings of Jamshidi and Hussin (2018) and Sari, Rohimat and Ahmad (2021), who discovered that the greater the customer awareness,

the greater the influence of religious obligation on the decision to use the BSI Hasanah Card.

- Customer Awareness, according to the sixth hypothesis (H6), mediates the relationship between Sharia Financial Literacy and Decisions. The use of the BSI Hasanah Card has been demonstrated and declared acceptable. Customer Awareness mediates the relationship between Sharia Financial Literacy and the Decision to Use the BSI Hasanah Card, according to Ganesan, Pitchay, and Nasser (2020).
- The seventh hypothesis (H7) asserts that Customer Awareness mediates the relationship between Promotion and the Decision to Use the BSI Hasanah Card and has been proven and accepted. These findings are consistent with Muhammad, Basha, and AlHafidh (2019) research, which found that Promotion can increase Customer Awareness perceptions, resulting in an increase in Decisions to Use the BSI Hasanah Card.

➤ *SEM Model Development:*

The theoretical model created at the hypothesis stage is described in the SEM model diagram, which makes it easy to see the causal relationship to be tested. In this diagram, the relationship between constructs is indicated by arrows. Straight arrows indicate direct causality between one construct and another (Figure 2.).

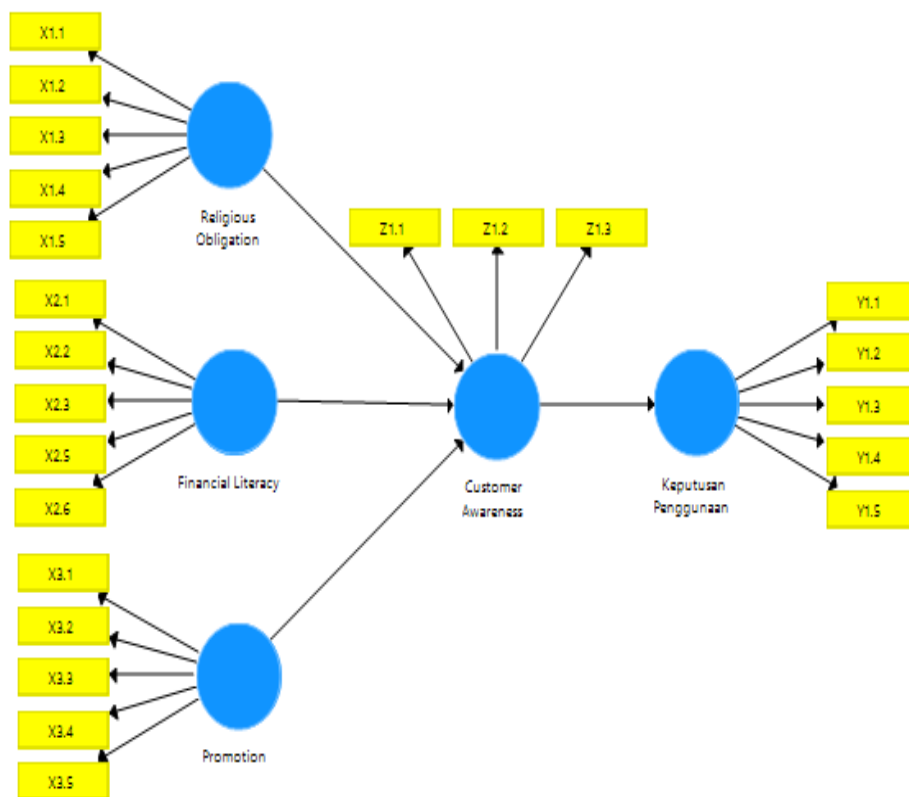


Fig 2 SEM Model Development Output Model PLS

VI. CONCLUSIONS AND SUGGESTIONS

➤ *Conclusion:*

The purpose of this research is to determine the impact of variables such as Religious Obligation, Sharia Financial Literacy, Promotion, and Customer Awareness. So, according to the research, Religious Obligation has an effect on Customer Awareness, Promotion has an effect on

Customer Awareness, Sharia Financial Literacy has an effect on Customer Awareness, and Customer Awareness has an effect on Decisions on Use. Customer Awareness serves as a bridge between Religious Obligation and Usage Decisions. Customer Awareness acts as a bridge between Sharia Financial Literacy and Use Decisions. Promotion and usage decisions are mediated by customer awareness.

➤ *Suggestion:*• *User Advices:*

- ✓ First, consumers are more aware of the BSI Hasanah Card business process is suitable from Islamic Law, or vice versa. However, what was there when Customers can assess and feel whether the BSI Hasanah Card is in accordance with Sharia or not based on the MUI Fatwa regarding Sharia Financing Cards and Banking Sharia has a Sharia Supervisory Board.
- ✓ Second, customers should exercise caution when using the BSI Sharia Financing Card Hasanah Card. To be able to create a BSI Hasanah Card as a tool for meeting needs and being wise in transactions, rather than a tool for millennials to be more consumptive.
- ✓ Third, customers are more cautious about information from BSI, particularly about the Hasanah Card and other BSI products. Furthermore, receiving information and promotions from media outlets not owned by BSI. The goal is to make BSI Hasanah Card users more comfortable using existing products and to maximize promotional opportunities.

• *Mangerial Advices:*

- ✓ First, management of the BSI Hasanah Card must improve users' and potential users' overall understanding of syar'i law. To avoid discrimination between Sharia and conventional products. For example, holding Sharia economic study events and reaching out via social media about the differences between the BSI Hasanah Card and conventional credit cards.
- ✓ Secondly, improving Islamic Financial Literacy through collaboration with educational institutions that have Organizations, Study Programs, and Concentrations focusing on the Development of Islamic Banking in Indonesia. So that customers and prospective customers can obtain Financial Literacy Sharia more easily.
- ✓ Third, improving Facilities and Transaction Ease with BSI Hasanah Card to Satisfied Customers so that customers can take advantage of the current promotions to meet their needs. For instance, the Hasanah transfer limit feature Card to Cash, the Remaining Limit Check Feature at BSI Mobile, the Points Feature or Transaction Rewards, collaborating with strategic merchants, and so on.

• *Theoretical Suggestions:*

- ✓ Additional research interested in discussing Islamic Banking Products can re-test with variables already present in the study, or replace and can add some of the variables studied with Social Factors, Ease of Transactions, Features, Trust, Intention to Use, Brand Image, Corporate Image, and so on.
- ✓ Second, increasing the number of respondents and broadening the scope of the study. To be more effective in research relating to the decision to use the BSI Hasanah Card.

- ✓ Third, this study expected that future research will be able to add or replace other mediating variables that have not yet been studied.

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