

Why the Customers of Conventional Banks Do Not Want to Become the Customers of Islamic Bank (A Study of the Effect of Religiosity on Trust and Its Impact to Purchase Intention)

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Abstract

The purpose of this study is to analyze why a lot of Muslim customers of conventional banks have not become the customers of Islamic bank yet. The study was conducted in municipality of Banda Aceh, Aceh province, Indonesia in the early of 2016. A total of 92 Muslim customers of conventional banks that relatively easy to reach Islamic Bank randomly selected as a sample. The relatively small number of samples due to the data of religiosity is very hard to obtain because the practices of religiosity is personalized, and data will be biased if collected by sending questionnaire to every respondent. To overcome these difficulties it was determined that a small number of samples, so that the data can be collected through interviews. The magnitude of the effect of exogenous variable to variable endogen is used the formula of path analysis. This study documents the following findings: First, religiosity has very significant effect on the customers' desire to become the customers of Islamic bank. However, when trust variable positioned as the mediator variable, the coefficient of adjusted R^2 is dropped. This condition occurs due to the Muslim customers of conventional banks believe that the risk-sharing system practiced by Islamic banks is tantamount to the system of interest. Second, religiosity has not significant effect on the trust of customers of conventional banks to Islamic banks, and the trust is not significant impact on the customers' desire to become the customers of Islamic bank.

Keywords: Religiosity, Trust, Purchase Intention, Islamic Bank, Conventional Bank

Introduction

Religion of Islam stands on two main pillars, the pillars of faith (*iman*) or creed or belief) and the pillars of Islam. The pillars of faith – a set of beliefs - with regard to the belief or one's faith in God, the Angels, the Prophets, the books, doomsday, and divine will (*qada*) both its good and evil consequences. While praising the pillars of Islam - a set of practices - consists of creed (*the shahaadah*), establish praying, paying (*zakat*), fasting in the month of Ramadan, and do hajj (pilgrimage to Makah) if capable. Next, the pillars of Islam is an expression or manifestation of the pillars of faith because it is a religious practice that is carried out at the instigation of faith. How much and how well does a Muslim charity depends on the levels of the pillars of his belief. Therefore, the pillars of faith is a powerful source of motivation that led to their act of worship.

In the teachings of Islam, the pillars of faith is like the root sticks of a big and tall wood that are embedded firmly into the ground, while the pillars of Islam is described as logs towering growing on fertile ground with sturdy and caused its roots firmly in the ground (*hadidh*). The logs may not stand firmly if its roots are not deeper into the soil, and the trees are unlikely to bear fruit if he does not have roots and stems. If both of these things better, it will give birth to acts of worship, but if these two things are not good, it will give birth to deeds were not good anyway. For example, become a customer of Islamic bank is an act that is recommended by the teachings of Islam, because in this way he will avoid committing the sin of usury (verses 2: 278 of Koran). A Muslim who believes that the interest is usury (*riba*) then he becomes a customer of Islamic bank. Otherwise, a Muslim who does not believe the bank's interest is usury (*riba*) so that he prefers choosing to be a conventional bank customer. Therefore, in the teachings of Islam, a good practice is the impact of the pillars of faith and the pillars of Islam.

Religiosity approach is quite widely used by researchers to find out how the influence of the teachings of Islam to the Muslims to become the Islamic bank customers. Various theories have been developed to measure construct religiosity but the results were less satisfactory because the real data is difficult to obtain. There numerous challenges facing researchers in measuring religiosity. In this situation, researchers might depend on self-report methods; however they are not always accurate (Beit-Hallahmi & Argyle, 1997). Nevertheless, questionnaires can be used to describe customers' religion and their religiosity degree as well as interview. This mixed-methods approach was implemented in this study to overcome the flaws of each data collection technique (Abou *et al*, 2015). Another challenge faced by researchers in measuring religiosity is construct validity (Beit-Hallahmi & Argyle, 1997). Construct validity is manifested through the variations in answers of respondents, and

this would imply theoretical predictions. Thus, it is a methodologically quite difficult to measure a person's religious practice. (Abou *et al*, 2015). Therefore, to overcome this complexity, this research uses only the pillars of faith (*iman*) and the pillars of Islam (in the sense of extrinsic or commitment to the teachings of Islam) as the two elements of religiosity construct. By applying the two pillars, the purpose of this research is to find out how the religiosity has influence on the desire of the Muslim customers of conventional banks to be the customers of Islamic banks.

Religiosity

McDaniel and Burnet (1990) define religiosity as “a belief in God accompanied by a commitment to follow principles believed to be set by God”. Another scholar Johnson *et al* (2001:25) defines religiosity is “the extent to which an individual is committed the religion that he/she professes (admits, owns, confesses, agrees, recognizes) its teaching, such as the individual’s attitudes and behaviors reflect this commitment”. In this research, I define religiosity is “a belief in God, a commitment to follow Koran, Hadidh and also the consensus of the Islamic scholars.

Measuring religiosity is not an easy task as there are few clear characteristics or qualities directly reflecting religiosity (McGuire, 2002). The first scale was designed by Glock (1962), and formed four dimensions to measure religiosity. Those dimensions are ideological, intellectual, ritualistic and experiential. In 1964, a fifth, consequential dimension was added by Glock and Nicosia (1964). Religiosity is not a one-dimensional concept (King & Hunt, 1972; Stark & Glock, 1968); rather, it pertains to various element of religion. It includes belief, practice, knowledge, experience and the effect of those elements on daily activities (O’Connell, 1975). Most of the scales describe above are based on the concept of religiosity in a Christian context. Although Christianity shares several values with other religions, adapting previous scales or developing new ones an inevitable prerequisite to better grasp the religiosity of non-Christians. For instance, measuring Muslims’ religiosity with scales developed for Christians may lead to inaccuracy (Rani, 2015). To overcome it, Krauss *et al* (2005) constructed The Muslim Religiosity Personality Measurement Inventory (MRPI), which assumes that religiosity can be understood through two main constructs; Islamic worldview and religious personality. Islamic worldview reflects the belief in Islamic creed (*aqidah*), which is dictated by *Koran and Hadidh (Qur’an and Sunnah)*. Religious personality is manifested through one’s religious worldview in worship (*ibadah*). Ji and Ibrahim (2007) used intrinsic and extrinsic measures; however they added Islamic doctrinal questions, which are asking about the five pillars of Islam, and quest section. Rehman and Shabbir (2010) adapted Glock and Stark’s (1964) religiosity dimensions to fit within the Islamic religion (Abou *et al*, 2015). Due to the concept of religiosity was quite extensive and diverse, therefore, in this study the elements of the religiosity are divided into three elements: the pillars of faith, the pillars of Islam and Muslim commitment to practice what they had believed.

Trust

Trust is the confidence of customer regarding the honesty of the company to its customer. The customer confidence in the company includes customer assessment of the quality of products/services produced; the extent of the company concerned with the interests of customer is an aspect of the company that was rated by customer (Bloemer *et al*, 2001). The other experts, Sanzo *et al* (2003) defines trust is binovelen of partner with respect to the extent of the first party to believe that the partner (the second party) that really attracted to well-being (welfare) to the first party. Next, trust is a positive expectation that another will not - through words, actions or decisions - act opportunistically (Robin and Judge, 2008). Moreover, according Galbarino *et al* (2001) substance of the definition of trust can be divided to two main things, namely: trust is honesty and integrity. Honesty pertaining to fulfill the promise that has been spoken, while integrity is the quality, characteristics or circumstances that show the unity intact so that it has the potential and ability that exudes dignity and honesty (Ali and Hasan, 2005). So, there seems to be a consensus of treating trust as honesty, confidence, integrity, and trustworthiness (Amin *et al*, 2013).

From the perspective of Islamic principles, Islamic religion places the highest emphasis on trust and considers being trustworthy as the duty of every individual Muslim. For example, trustful and honest nature are inherent properties of the Prophet Muhammad (Hafasnuddin, 2008). Similarly, belief values (*aqidah*), ethics (*akhlaq*) and compliance with Islamic principles (*syariah*) are highly regarded and sustained as pillars in running Islamic banking activities based on trust (Othman and Owen, 2001). Furthermore, according to Wilson and Liu (2010), Yusuf and Jusoh (2014), potential customers of the bank will seriously pay attention to the level of confidence of Islamic banks, such as halal product offered, the bank's operating system or other related matters with the bank's adherence to the principles of sharia. Thus, The foundation of the philosophy of the dimension of trust in the Islamic banking system can be seen as a symbol of trustworthiness (*amanah*), honesty, equity, equality amongst human beings, and moral values that are established to enhance their business relationship between banks and customers.

Purchase Intention

Intention is a state of a person's willingness to perform the behavior, and it is considered as an immediate antecedent of behavior (Ajzen, 1985). The purchase intention is the desire to purchase a product after the advertisement through peripheral process (Putrevu & Lord, 1994). Another scholar, Abdillah (2009) defines intention to perform a behavior is a willingness to do something pushed by attitude, interest, and belief. Therefore, purchase intention is an individual awake plan to make an attempt to purchase the product relate with the quality perception.

By using the theory of Planned Behavior (TPB) as foundation, several researchers agreed that the intention to purchase indicates an individual human belief to buy to Halal food product. For instance, a Muslim customer has an intention to buy Halal food product which presented at the point of purchase displays. This direct measure provides a guideline to predict human social behavior. Next, in measuring the intention to purchase among customers, TPB theory has been widely used from the day it was developed until today. In a deeper application and usage, TPB theory has also been used by various researchers in measuring people's intention to purchase, consume and accept Halal food product. In addition, another researcher also concludes that "conceptualization of TPB presented by Ajzen (1985) implies a causal relationship between these four variables, namely: beliefs, intentions, and behavior". Of the various definitions mentioned above it can be concluded that the keyword of purchase intention is a desire to buy an intention to buy a certain brand of a product or service in the future.

Theoretical Framework

The teachings of Islam strongly forbid Muslims perform business activities containing usury (verses 2: 278 of the Koran). However, not all Muslims believe that the ban had been violated by conventional banks operating now. For example, a study conducted by Ratnawati et al (2000), Ahmad and Haron (2002), Ahmad *et al* (2010), Jalil and Rahman (2014) concluded that only a proportion of the Muslims who believe that the conventional banks operate on the basis of usury (*riba*) while the Islamic bank operates on the basis of non usury.

In the context of trust, Azwar (2008: 36) highlights that one's understanding of something (good or bad) and the dividing line between something can least someone will have belief in an object, which then led to the desire to practice it. In this regard, Robins and Judge (2008) adding that the trust is formed in a person continues with the desire to do something. In the context Islamiyah, Rani (2015) concluded that a good Muslim believes in God, obeys His laws, fears His punishment, develops an interest in his/her religion and practices it, and does not yield to temptation. Good Muslims should fear the Creator (verses 3: 102 and 33:70 of the Koran), which encourages the individual to abide to what is considered good (*i.e., halal*) and avoids to what is considered bad (*i.e., haram*).

The stronger the Muslims' faith the more good deeds they will do. This is because the faith is a driving force for human good deeds. The practice good deeds can be mandatory or voluntary, such as prayer, fasting, alms and become the customers of Islamic banks. For example, the Muslims who believe in the Islamic bank due to factors of non-religious (sale, service quality, costs, benefits etc) or factor of religion (product/ service contents lawful in terms of religion) then they would be willing to become a customer of the Islamic bank. The results of study conducted by Metawa and Almosawi (1998), Nasser *et al* (1999), Mark Loo (2010), Rani (2015), and Abou *et al* (2015) found that the customers who believe interest was usurious, trust in sin of usury, and belief in the Islamic banks operating in accordance with Islamic teachings affect their desire to become the customers of Islamic banks.

Prophet Muhammad said that seek knowledge from cradle to grave (hadidh). It means that if the Muslims often go to study the teachings of Islam, they should have stronger faith. The result of study conducted by Hafasnuddin (2012) found that the more often the Muslims follow the Islamic teachings, the higher their faith, which then affects the will of doing good deeds such a desire to be the customers of Islamic bank. Therefore, the Muslims that are steadfast faith, they believe in what are conveyed by Islam through the Koran (Qur'an) and the Hadidh, and then they should be the Islamic bank customers. Based on the descriptions above, it can be hypothesized several hypotheses as follows:

H1: The more the Muslims believe, the more their desire to become the customer of Islamic bank.

H2: The more the Muslims believe, the more their trust the accuracy of the Islamic bank in applying the profit-sharing system.

H3: The more the Muslims trust the accuracy of the Islamic bank in applying the profit-sharing system, the more their desire to become the customer of Islamic bank.

On the basis of various studies of literatures and researches that have been described above, the relationship among the variables religiosity, trust and purchase intention can be figured out as follow:

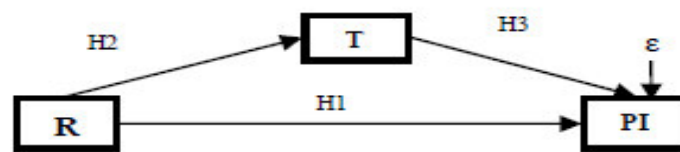


Fig. 1:
Conceptual Model

R = Religiosity
T = Trust
PI = Purchase Intention

Research Method.

This research was conducted in early of 2016 in the city of Banda Aceh municipality, Aceh Province, Indonesia. Due to the number of Muslim customers who become customers of conventional banks are not known so a number of samples in this study were set at 92 randomly selected samples of Muslim customers of conventional banks operating in Banda Aceh. The small number of respondents (92 respondents) caused by two main considerations: *first*, due to data collection of religiosity if done through sending a questionnaire, the data collected will be biased. *Second*, to overcome these problems, the data of religiosity collected through personally interviews over several months. *Next*, data processed through SPSS version 22 then analyzed by using path analysis.

This study consists of three variables, namely: religiosity, trust and intention to become the customers of Islamic bank. Religiosity is the respect of the extent of Muslims faith and commitment to practice their religion. The construct of religiosity is conditioned only two dimensions, namely faith and commitment. The construct of religiosity is measured through three questions (how far a Muslim believes the interest is *riba* (usury), it is forbidden in Islam, and who eats it then he would sin. While the dimension of extrinsic or commitment was measured by using two items: how often a Muslim circumcision conducting worship (such as prayer circumcision, circumcision fasting, and alms circumcision). This indicator is based on the hadith of Prophet Muhammad SAW, which means "God's closeness with a Muslim can be figured out through how frequencies the worship circumcision practiced by him". Other indicators to measure extrinsic or commitment is the frequency of going to study the teaching of Islam either a hearing or reading reviews of it the media (print, radio, internet, etc.). Then, construct of trust is measured by using the statement: the extent to which customers believe that the Islamic bank has implemented a system of risk sharing correctly, the justice of risk sharing system, the extent of Muslims confidence that the risk sharing system is different from the system of interest. Lastly, the behavioral intention measured by three indicators, namely: I intend to be the customer of Islamic bank in the future, I plan to keep on becoming the customer of Islamic bank in the future, I hope I can always use the services of Islamic bank in the future (Abdillah, 2009; Rani, 2015). All the indicators used in this study were measured using a Likert scale of 1 to 5. 1 means strongly disagree and 5 means strongly agree.

Results and Discussions

Measurement Model

The coefficients of Pearson correlation of 15 items that used in this research are valid at the significant level of 1%. The Cronbach Alpha coefficients of construct religiosity, trust, and purchase intension are 0.810, 0.787 and 0.801. Based on those coefficients, we can wrap up that all items and variables are valid and reliable. Next, the test values of goodness of fit measures are $\chi^2 = 89.8$, d.f = 90.27 and $\rho \geq 0.21$, which means that the model is structured fairly decent research associated with the data collected. Furthermore, some indicators of fit indices such as *Root Mean Square Error of Approximation* (RMSEA = 0.043), *Goodness of fit index* (GFI) = 0.94, *Normed Fit Index* (NFI = 0.95), and *Comparative Fit Index* (CFI = 0.92). Therefore, based on several indicators of fit indices were used, it can be concluded that the hypothetical model that has been prepared is acceptable or feasible.

Path Coefficient.

The test results by using SPSS version 22 show that the first hypothesis is proven (0559; $\rho \leq 0.000$), it means that the level of religiosity of Muslim customers of conventional banks has significant impact on the intention to become the customers of Islamic bank. However, when the trust variable is controlled, then adjusted R^2 coefficient dropped from 0.339 to 0.312, while the coefficient determination (R^2) remains (0.359). These findings indicate that the trust variable is a suppressor variable (Sharma et al, 1996), because it reduces the effect religiosity on customers' desire to become the customers of Islamic bank.

The second and the third hypothesis are rejected. These findings inform that the religiosity has not significantly effect on the trust (0.054; $\rho \leq 0.777$), and the trust of Muslim customers has not significant influence

on the Muslim customers' desire to become the customers of Islamic bank (0.006; $\rho \leq 0.970$). All path coefficient values of the research model can be summarized in the following figure.

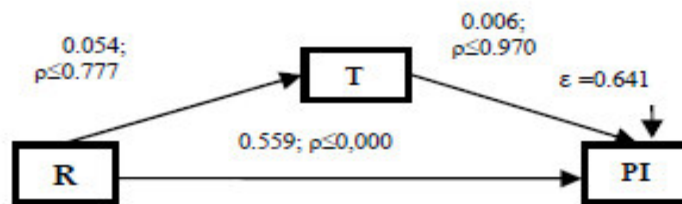


Fig. 2:
Conceptual Model

R = Religiosity
 T = Trust
 PI = Purchase Intention

Based on the findings above, there are some interesting things for further analysis: *First*, when trust is positioned as a mediating variable then it becomes a suppressor variable that suppresses the level of adjusted R^2 that dropped from 0.339 to 0.312. This condition occurs due to the Muslim customers of conventional banks believe that the profit-sharing system practiced by Islamic banks is tantamount to the system of interest. This is an indication that what is believed by Muslims customers of conventional banks on the application of the profit-sharing system is different from the one they know and believe in the Koran (*Qur'an*) and Hadidh. *Second*, when viewed in partial religiosity only, the Muslim customers of conventional banks' desire to become the customers of Islamic bank are fairly significant (0.559; $\rho \leq 0.000$). This finding is in line with the result of a study conducted by Yusuf and Jusoh (2014) in Malaysia who found that issues in 'halal accreditation' and 'behind the scene' are matters relating to consumer confidence in the bank's compliance level with the Islamic bank's operational principles. The finding is also almost in line with research conducted by Jumani and Siddiqui (2012) in Pakistan who found that the level of Islamic bank adherence to the operational principles of Islamic banks will shape consumer confidence to the bank, and the formation of such beliefs is preceded first by the establishment perception. Conversely, when the trust only seen partially the desire of Muslim customers of conventional banks to become the customers of Islamic bank is not significant (0.006; $\rho \leq 0.970$). These findings are interesting enough for further analysis with regard to why the Muslim customers of conventional banks have not become the customers of Islamic bank yet?. The following description may be trying to clarify the problems above:

- a. Due to the correlation between religiosity variable and trust variable is not significant, and then the path analysis cannot be used to explain the influence of religiosity on the purchase intention through intervening variable of trust. To overcome this problem, the Partially Conceptual Model (PCM) can be applied (Tobing, 2003). Based the PCM approach, the research model and the research results can be figured as follows:

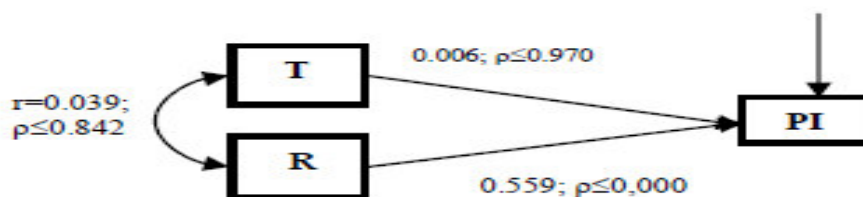


Fig 3:
Partially Conceptual Model

- b. Because of no significant correlation between religiosity and trust it proves that the trust of conventional bank customers to the application of the profit-sharing system that is applied by Islamic banks is not influenced by their faith to the verses of Koran and the hadidhs about the prohibition of usury, the sin of usury, and the penalties or sanctions for eating usury (*riba*) such as severe punishment in the hell someday. Furthermore, it also proves that the practices of the teachings of Islam that they do such as frequencies of Muslims practice their religion circumcisions (such as prayer circumcisions, fasting circumcisions, alms circumcisions), and the frequencies of studying the teachings of Islam, or how often Muslims follow recitals either by hearing or reading of Islam in the media (print, radio, internet, etc.) are no relation to their belief in the profit-sharing system run by the Islamic bank management. In other words, the conventional bank customers do not yet believe that Islamic banks have implemented a profit-sharing system is correctly

referred to in the verses of the Koran (Qur'an) and the hadidhs of the Prophet Muhammad. Consequently, the conventional bank customers or respondents conclude that the profit-sharing system run by Islamic banks is no different from the interest system applied by conventional banks. Therefore, the partially analysis of trust of the conventional bank customers shows that the application of the concept of Islamic bank which is run by the Islamic bank management has not kept pace with what customers understand and believe in the concept of prohibition of usury contained in the Koran and Hadidhs.

Third, in terms of religiosity, the average value of religiosity is low (3.42). It means that, the Muslim customers of conventional banks are classified as the customers who carry out religious teaching in fair category. More detailed description shows that the dimension of intrinsic (the level of their belief) that bank interest is usury (3.46), and their belief in the sin of usury is fair too (3.38). While the average value of the dimension of extrinsic such as the frequency of they do worship circumcisions (e.g. prayer, fasting, alms and frequencies of follow activity study the teachings of Islam regularly with preachers or scholars particular, hear or read reviews of Islamic teachings in the media (print, radio, internet etc) has value even lower than the average (3.01).

Conclusion

1. Consumers of conventional banks who do not understand the operational system of Islamic banks and sharia laws about the operations of Islamic banks cause they have not quite believe that the practices of Islamic banks are in accordance with the Shariah. Conversely, conventional bank customers who understand the operational system of Islamic banks and sharia laws about the operations of Islamic banks cause them to believe that the practices of Islamic banks are run correctly and they have a desire to become the consumers of Islamic banks in the future.
2. The religiosity has not significant influence on the trust of the customers of conventional banks to the Islamic banks. This finding informs that even Muslim customers of conventional banks believe that the interest is usury (*riba*) and have already practiced worship circumcisions but they do not believe yet that the Islamic bank has implemented the risk-sharing system correctly and fairly.
3. The trust of Muslim customers has not significant influence on the Muslim customers' desire to become the customers of Islamic bank. It means that the Muslim customers of conventional banks do not believe yet that the Islamic banks have implemented the risk-sharing system precisely, and also they do not believe yet the risk-sharing system is more justice than the interest one. Consequently, they believe that the risk-sharing system run by the Islamic banks is the same as the interest one practiced by conventional banks.
4. The religiosity has very significant impact on the customers' desire to become the customer of Islamic bank.

However, when the trust variable positioned as the mediator variable, the coefficient of adjusted R^2 is dropped. These findings indicate that the trust variable is a suppressor variable. This condition occurs due to the Muslim customers of conventional banks believe that the risk-sharing system practiced by Islamic banks is the same as the system of interest.

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