Factors Affecting the Decision of Non-Muslims To Become Customers of Islamic Banks in Makassar

Novita Rosanti
Institute of Business and Finance NITRO, Makassar, Indonesia
Email: novita.rosanti@nitromks.ac.id

ABSTRACT

The research objective is to analyze the factors that influence the decision of non-Muslims to become customers at Islamic Banks in Makassar. The population in this study are non-Muslims who are customers at the XYZ Syariah bank in Makassar. The sample used was 86 respondents based on the Slovin formula. The sampling technique used is accidental sampling. Analysis of the data used in this study uses multiple regression. Based on the results of the investigation, it can be concluded that the location has a positive and significant effect. Services have a positive and insignificant impact. Perception has a positive and insignificant impact, profit sharing has a positive and significant influence, and promotion has a positive and insignificant effect on the decision of non-Muslims to become customers at Islamic banks in Makassar.

Keywords: Decision, Islamic Bank, Location, Service, Perception, Profit Sharing, Promotion, Non-Muslim.
INTRODUCTION

Background

The growth of financial institutions in Indonesia is genuinely extraordinary, like mushrooms in the rainy season; besides that, support from the government is also defending financial institutions because it can contribute to economic growth. Economic growth, as it is now one of the most prominent aspects, is in the financial industry sector because some people in Indonesia are in the middle to a lower level (Takaya, Ramli & Lukito, 2019; Ramli, 2019a; Priarso, Diatmono & Mariam, 2018). This is what spurs the growth rate of financial institutions, especially sharia. Besides, the majority of Indonesia’s population is Muslim, so that the mindset of the community to shift to the Sharia financial sector is growing, one of the Sharia financial sectors in Indonesia is sharia banking.

The development of sharia banking in Indonesia after the reform was marked by the permissibility of conversion of conventional commercial bank branches to Sharia branches in Indonesia. Islamic Banking as an alternative to the traditional banking system, which is expected to drive the real sector (monetary-based economy), therefore Islamic banking requires special arrangements, where these rules must be able to accommodate various interests, not only Muslim but also non-Muslims because Sharia banking is universal.

As a product, Islamic banking is starting to be sought after by all consumers (both Muslim and non-Muslim) in Indonesia. The community may have specific reasons so that it influences them to make decisions in making choices in Islamic banks. The reasons, as stated by Machmudah (2009) and Chandra, Takaya & Ramli, (2019), are location, service, perception, profit and loss sharing (profit sharing), and promotion. Nowadays, Islamic banks are not only looked at by Muslim communities, but non-Muslim communities have also begun to look at Islamic banks.

The Head of the Department of Financial Literacy and Inclusion of the Financial Services Authority (OJK) said that many non-Muslim residents like to use sharia products that have no element of riba. Thus the marketing of the use of sharia products must be intensified because so far, the public views sharia banking products only for those who are Muslim. Yet the fact is that many non-Muslims use sharia products. (https://Kompas.com, Tuesday/15 January 2019 / at 09:30)
Dagun (2006) and Maniagasi and Ramli (2018) state that decisions are the result of solutions to a problem that must be dealt with. Therefore, before deciding on saving, the customer must consider several aspects so that the decision may be following the expected desires. Decisions that must be considered before saving, according to Machmudah (2009: 26), are location, service, perception, profit sharing, and promotion.

In connection with the description above, the object of this research at PT. XYZ Syariah Bank in Makassar. As one of the sharia banking industries, the bank needs to pay attention to the decision of non-Muslims to become customers because the competitive conditions of the banking business encourage each banker to find a variety of best service strategies to attract new customers and retain existing customers.

Fadhilah (2018) states that the location, service, perception, profit and loss sharing and promotion variables partially have a significant positive effect on the interests of non-Muslim customers to become BCA Syariah KC customers in Yogyakarta. Different things were found by Yupitri (2012), who stated that one of the independent variables obtained was that the facility had a non-significant positive effect on non-Muslim customers to become Bank Syariah Mandiri. So the problem raised in this study is whether location, service, perception, profit sharing, and promotion can influence the decision of non-Muslims to become customers at Islamic Banks in Makassar.

Research Purposes
The research objective is to analyze the influence of location, services, perceptions, profit sharing, and promotion of the decision of non-Muslims to become customers at Islamic Banks in Makassar.

LITERATURE REVIEW

Decision
According to Dagun (2006) states the decision is the result of solving a problem that must be faced clearly. In the Great Dictionary of Science, decision making (Decision Making) is defined as the choice of decisions or policies based on specific. This process includes two or more alternatives because if there is only one alternative, there will not be one decision to be taken.
A decision can be made only if several alternative choices do not exist then the action taken without the opinion cannot be said to make a decision (Ramli, 2018b; Imran & Ramli, 2019). According to Kotler and Armstrong (2008), consumer purchasing decisions are buying the most preferred brand from various alternatives, but two factors can be between purchase intention and purchase decision. The first factor is the attitude of others, and the second factor is the situational factor. Therefore, preferences and purchase intentions do not always result in actual purchases (Ramli, 2017a; Ramli & Yudistira, 2018).

Decision making is an individual activity that is directly involved in obtaining and using the goods offered (Ramli, 2019b; Mariam 2019; Ramli, 2018a). According to Setiadi (2003) and Puteri and Ramli (2017) define a decision (decision) involving the choice between two or more alternative actions or behaviors. Decisions always require a choice between several different responses (Ramli, 2017b; Mariam & Ramli, 2019).

Factors that can influence consumer buying decisions According to Tjiptono (2016: 77) are as follows:

1. Personal factors, which are characteristics that include age and stages of the life cycle, work, economic situation, lifestyle, income, characteristics, and self-concept. This aspect is often used as the basis for market segmentation.

2. Psychological Factors, where psychological variables can be divided into motivation, perception, learning, beliefs, and attitudes.

3. Social Factors are environmental factors surrounding the customer consisting of referral groups and families. Besides, three mechanisms in influencing consumer decision making, namely pressure for specific individuals to be obedient and obedient, the need to obtain psychological associations with certain groups, and the need to find information about certain categories of specific groups.

4. Cultural factors are factors that include culture, sub-culture, and social class. Learning can be interpreted as a set of values, reputations, desires, and behaviors that are learned by members of the community through families and other essential institutions. Sub-culture is a group of people who have a shared value system based on experiences and situations of living together, whereas social class is a reflection of community groups whose status is determined based on some indicators.

5. Situational Factors, which are factors that include physical and unique elements, social and interpersonal factors, time factors, task purchasing factors, and consumer
disposition factors, can influence the amount of time and effort that consumers devote to purchasing certain products or services.

Machmudah (2009), through his research, found that several factors can influence non-Muslims to become customers of Islamic banks. The elements are:

1) Location. The business location is the place, and the company does work. The business theory design reads "place it at the geographical point that gives the company the most opportunity in the effort to achieve its goals." Another opinion says that the business location is the place where the company does its activities. The indicators used are as follows: a) Location in the center of government b) Strategic location c) Number of shopping centers near the bank

2) Service. Service is an activity carried out by a person or group of people based on material factors through certain systems, procedures, and methods in the framework of efforts to meet the interests of others following their rights. Service is essentially a series of activities; therefore, service is a process. As a process, service takes place routinely and continuously, covering the entire life of people in the community. The service indicators used are as follows: a) Ease of getting service b) Courtesy and friendliness c) Full responsibility

3) Perception. Expressing perception is an observation about objects, events, or relationships obtained by inferring information and interpreting messages. Knowledge is a process that starts from vision to form responses that occur in individuals so that individuals are aware of everything in their environment through their senses. Perception indicators used are as follows: a) Choosing Bank Syariah Mandiri products because the sharing of mutual benefits b) The products are already well-known c) Good service d) Profit and loss sharing (Revenue Sharing)

The forbidden interest in sharia brings the consequence of the absolute elimination of interest. The concept is built as a new offer outside the interest system by sharing the risks and benefits for economic actors. The profit-sharing indicators used are as follows: a) Fair and transparent profit-sharing b) Sharing profit sharing ratio c) Consistent in determining margins.

4) Promotion. Promotion is the process of communicating a marketing mix variable, which is very important to be carried out by companies in marketing products. Promotion indicators used are as follows: a) Quality of advertisements b) Conduct paper by describing Islamic bank products available at Bank Syariah
c) In making the publication must be clear and tell the advantages of each of its products.

**RESEARCH METHODS**

The population in this study are non-Muslims who are customers at the XYZ Syariah bank in Makassar City. The sampling technique uses accidental sampling, which is determined based on the Slovin formula. According to Sugiono (2010: 85), Accidental sampling is a technique of determining samples based on coincidences, i.e., anyone who accidentally meets with a researcher can be used as a sample if it is seen that people who happen to be met are suitable as data sources. The sample size in this study was 86 respondents.

This research uses primary data types obtained by the questionnaire technique. Data collection using a questionnaire or a list of questions that have been prepared and arranged, so that prospective respondents only need to fill out or mark it easily and quickly. The survey uses the type of open questions. Measurement scale used to measure research variables consisting of location, service, perception, profit sharing, promotion, and decision using a Likert scale.

The analytical method uses the calculation of multiple linear regression, which is used to jointly measure the effect of location, service, perception, profit sharing, and promotion on the decision of non-Muslims to become customers at Islamic Banks in Makassar. The questionnaire variables were tested with the validity test, reliability test, the classic assumption test and then the hypothesis was tested using the T-test.

**RESEARCH RESULTS AND DISCUSSION**

Respondents taken in this study were 86 non-Muslim customers who have a savings account at the XYZ Syariah bank in the city of Makassar. Sampling is done randomly with the accidental sampling method, where respondents who are used as research samples are the ones encountered by the researcher. Based on the completed questionnaire, obtained information both about the general description of the respondent and about the customer’s profile. The description of the respondents can be seen in Table 1 below.
Table 1: Respondent Data Based on Religion

|   | RELIGION  | NUMBER OF PEOPLE | PERCENTAGE (%) |
|---|-----------|------------------|----------------|
| 1 | Christian | 25               | 29%            |
| 2 | Catholic  | 42               | 49%            |
| 3 | Hindu     | 11               | 13%            |
| 4 | Buddha    | 8                | 9%             |
|   | TOTAL     | 86               | 100%           |

Source: Primary data

From table 1, it can be seen the characteristics of respondents based on religion. The variation of respondents based on religion shows that most respondents are Catholicism, which is 49%, then respondents who are Christians are 29%, then Hinduism is 13%, and Buddhism is 9%.

Validity and Reliability Test of Research Instruments

Based on the data from the questionnaire that has been distributed to all respondents, the instrument test questions were conducted in the questionnaire. The results of the validity and reliability test of the research instrument can be seen in Table 2 and Table 3 below.

Table 2: Validity Test Results

| Indicator   | Variable                                      | Significant Information |
|-------------|-----------------------------------------------|-------------------------|
| Location (X1) |                                               |                         |
| X1.1        | Located in the office center                  | 0,000                   | valid                   |
| X1.2        | Near from residential areas                   | 0,000                   | valid                   |
| X1.3        | Close to shopping centers                     | 0,000                   | valid                   |
| Service (X2) |                                               |                         |
| X2.1        | Ease                                          | 0,000                   | valid                   |
| X2.2        | Friendliness of employees                     | 0,000                   | valid                   |
| X2.3        | Employee politeness                           | 0,000                   | valid                   |
| Perception (X3) |                                           |                         |
| X3.1        | Profit-sharing                                | 0,000                   | valid                   |
| X3.2        | The product is widely known                   | 0,000                   | valid                   |
| X3.3        | Fast service                                  | 0,000                   | valid                   |
From Table 2, it can be concluded that the validity testing for all question items on the questionnaire has been valid. This can be seen in each item; the overall correlation coefficient has a value above 0.05. So that testing can be continued at the next stage, which is the reliability test of the research variable.

**Table 4.12: Reliability Test Results**

| Variable | Item                | Cronbach’s Alpha | Information |
|----------|---------------------|------------------|-------------|
| X1       | X1.1, X1.2, X1.3    | 0.677            | Reliable    |
| X2       | X2.1, X2.2, X2.3    | 0.668            | Reliable    |
| X3       | X3.1, X3.2, X3.3    | 0.774            | Reliable    |
| X4       | X4.1, X4.2, X4.3    | 0.798            | Reliable    |
| X5       | X5.1                | 0.613            | Reliable    |

Source: SPSS Output
Based on table 3, it can be concluded that each variable has a Cronbach Alpha value > 0.6. Thus it shows that all variables in this study have been reliable. The condition for conducting research is that the data used must be valid and reliable.

Discussion

Effect of Location on Non-Muslim Decisions Becoming a Customer at Islamic Banks in Makassar

The multiple linear regression coefficients on location variables are 0.550, which means that location has a positive effect on the decision of non-Muslims to become customers. This shows that if the area increased by one percent, then the choice of non-Muslims to become customers would increase by 0.550 or 55%, and vice versa. To test the significance of the influence of location on the decision of non-Muslims to become customers at Islamic Banks, a partial significance test (t-test) was carried out with a predetermined significance level of <0.05. The analysis results, as presented in the coefficients table, give a value of 0.002; This means that 0.002 < 0.05. Thus the first hypothesis (H1), which states that location has a significant positive effect on the decision of non-Muslims to become customers at Islamic banks in Makassar, can be accepted.

The location variable has a significant effect on the decision of non-Muslims to become customers because customers assume that the location of the bank is strategic, close to customer settlements, and easily accessible. The determination of the company site must prioritize that is following the target market so that it can be effective and efficient. This is in line with the opinion of Sumarni and Soeprihanto (2005) which states that the right location will significantly affect the number of customers of a bank, for example, an easily accessible site will encourage customers to come to conduct transactions such as taking credit.
This study is in line with research conducted by Machmudah (2009), which says that location has a significant positive effect on the interests of non-Muslim customers becoming customers of the CIMB Niaga Syariah Bank Semarang Branch.

Effect of service on the decision of non-Muslims to become Sharia bank customers in Makassar

The multiple linear regression coefficients on the service variable are 0.074, which means that service has a positive effect on the decision of non-Muslims to become customers. This shows that if services increase by one percent, then the choice of non-Muslims to become customers will increase by 0.074 or 7.4%, and vice versa. To test the significance of the effect of services on the decision of non-Muslims to become customers at Sharia banks in Makassar, a partial significance test (t test) was carried out with a predetermined significance level of <0.05. The analysis results as presented in the coefficients table give a value of 0.657; this means that 0.657 > 0.05. Thus the second hypothesis (H2), which states that service has a significant positive effect on the decision of non-Muslims to become customers of Sharia banks in Makassar, is rejected.

Based on the results of the analysis, it is known that the service is less influencing the decision of non-Muslims to become customers using Islamic banks, but other factors influence the decisions in using Islamic banks such as location and profit-sharing. This research is also strengthened by study conducted by Nopitasari (2017), which states that the knowledge, religiosity, products, reputation, and services available in Islamic banks have a positive but not significant effect in determining whether a customer will save or not.

Influence of perception on non-Muslim decisions to become customers of Islamic banks in Makassar

The multiple linear regression coefficients on the perception variable are 0.193, which means that the perception has a positive effect on the decision of non-Muslims to become customers. This shows that if perceptions increase by one percent, then the choice of non-Muslims to become customers will increase by 0.193 or 19.3%, and vice versa. To test the significance of the effect of perceptions on the choice of non-Muslims to become Sharia bank customers in Makassar, a partial significance test (t-test) was conducted with a predetermined significance level of <0.05. The analysis results, as
presented in the coefficients table, give a value of 0.126; this means that 0.126 > 0.05. Thus the third hypothesis (H3), which states that the perception of a significant positive effect on the decision of non-Muslims to become customers at a Sharia bank in Makassar, is rejected.

Perception is one of the things that causes someone to have a decision. This is because with the perception, then someone will look for information/experience about objects, events, people, and influential factors obtained from the sensing process that causes interest. However, perception is not a factor that significantly influences the decision of non-Muslims to become customers in Islamic banks because non-Muslim customers pay more attention to other factors offered by banks.

This study is also supported by previous research conducted by Utami (2017), which states that the perception of a positive effect is not significant on the decision of non-Muslims to become customers in Islamic banks.

**Effect of profit sharing on the decision of non-Muslims to become customers of Islamic banks in Makassar**

The multiple linear regression coefficients on the profit-sharing variable are 0.442 which means that the profit-sharing has a positive effect on the decision of non-Muslims to become customers. This shows that if the revenue share increases by one percent, then the decision of non-Muslims to become customers will increase by 0.442 or 44.2%, and vice versa.

To test the significance of the effect of revenue sharing on the decision of non-Muslims to become customers at Islamic banks in Makassar, a partial significance test (t-test) was conducted with a predetermined significance level of <0.05. The analysis results, as presented in the coefficients table, give a value of 0.003; this means that 0.003 > 0.05. Thus the fourth hypothesis (H4) which states that profit-sharing has a significant positive effect on the decision of non-Muslims to become customers at Sharia banks in Makassar, is accepted.

Profit-sharing has a positive and significant effect on the decision of non-Muslims to become customers because it is positive, the higher the profit-sharing provided by banks, the choice of non-Muslims to become customers in Islamic banks is higher. This result is because the profit-sharing provided by Islamic banks to customers is quite high. This is supported by Asnawi (2014) which states that profit sharing is closely related to the
ability of banks to manage finances to benefit, for non-Muslims they think that revenue sharing is logical because customers will benefit from banks if the banks also benefit.

So, logically, the better a bank manages its finances, the higher the profit the bank gets, the higher the advantage the bank receives, the higher the revenue share shared for sharia bank customers.

**Effect of promotion on the decision of non-Muslims to become customers of Islamic banks in Makassar**

The multiple linear regression coefficients on the promotion variable are 0.157, which means that promotion has a positive effect on the decision of non-Muslims to become customers. This shows that if the promotion increased by one percent, then the choice of non-Muslims to become customers would increase by 0.157 or 15.7%, and vice versa. To test the significance of the promotion effect on the choice of non-Muslims to become customers at Islamic banks in Makassar, a partial significance test (t-test) was conducted with a predetermined significance level of <0.05. The analysis results, as presented in the coefficients table, give a value of 0.262; this means that 0.262 > 0.05. Thus the fifth hypothesis (H5), which states that promotion has a significant positive effect on the decision of non-Muslims to become customers at Sharia banks in Makassar, is rejected.

Promotion is an effort made by a bank to introduce the bank more to the broader community both through electronic and print media. Advertising, personal selling, public relations, sales promotions, and publications provided by Islamic banks are less attractive, so people are less interested in becoming customers in Islamic banks. With this promotion influences the people's decision to choose an Islamic bank. However, it does not significantly influence because non-Muslim customers pay more attention to factors other than promotional elements.

The results of this study t-test by previous research conducted by Atwal (2014), Sakti (2010), and Yulianto (2010), which states that promotion has a positive and not significant effect on people's decisions to choose Islamic banks.
CONCLUSION

Based on the results of the analysis and discussion that has been presented, the research conclusions are as follows:

1. The location has a positive and significant impact on the decision of non-Muslims to become customers at Islamic banks in Makassar.
2. Services have a positive and insignificant effect on the decision of non-Muslims to become customers at Islamic banks in Makassar.
3. Perception has a positive and not significant effect on the decision of non-Muslims to become customers at Islamic banks in Makassar.
4. Profit-sharing has a positive and significant impact on the decision of non-Muslims to become customers at Islamic banks in Makassar.
5. The promotion has a positive and insignificant effect on the decision of non-Muslims to become customers at Islamic banks in Makassar.

Suggestions

The suggestions put forward in this study are as follows:

1. The bank more intensively communicates the concept of revenue sharing to the public.
2. Further research to expand research by adding other variables such as knowledge and security. Given that there are still many variables that are not covered in this study.

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