THE INFLUENCE OF RELIGIOSITY AND CUSTOMER PERCEPTION ON INTEREST IN SAVINGS

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Abstract

Sharia Banking is an institution that functions to collect and channel public funds effectively and efficiently which is useful for improving economic and national quality. The problem that occurs is that the development of Islamic banks is growing, the competition between banks, both conventional banks and Islamic banks, will be increasingly tight. Therefore, the need for efforts from banks to attract customers' savings. The main success of the services provided by banks is not only from internal factors but also external factors. Internal factors include the amount of funds owned by banks and credit, while external factors include the level of trust and bank image.

This research aims to analyze and prove that religiosity and perception affect the interest in saving in Islamic banks. The approach used is a quantitative approach using primary and secondary data. The population of this research is the customers of BSI KCP Mojokerto Bangsal as many as 700 customers and the sample obtained is 161 respondents. This sampling uses the Cochran table formula with the respondents' criteria, namely BSI KCP Bangsal customers and aged 17-50 years. Analysis of the data used is SPSS 22 software. This research is survey research conducted through data collection using multiple regression analysis techniques. The results show that the religiosity variable has an influence on interest in saving in Islamic banks with a value of 32.860 > 1.960, while the perception variable has an influence on interest in saving in Islamic banks because the value is 21.954 > 1.960. From these results, Islamic banks have opportunities to improve performance and events that are useful for explaining Islamic bank products to customers.

Keywords: Religiosity, Perception, Interest in Saving, BSI
INTRODUCTION

Islamic banking is an institution that functions to collect and distribute public funds effectively and efficiently which is useful for improving the quality of the economy and national stability (Ananda & Setiawan, 2011). The Law no. 21 Article 1 paragraph (7) of 2008 concerning Islamic Banking stated that the definition of sharia principle is a set of agreement rules in terms of carrying out activities to save funds and financing must be in accordance with the provisions of Islamic law. With the existence of this law, it is possible to strengthen Islamic banking in Indonesia (Khusairi, 2015). The MUI fatwa explains that the Islamic principles in Islamic banking include the principles of justice and balance, benefit, universalism, do not contain gharar, maysir, usury, injustice and unlawful objects (Musyahidah et al., 2021).

The growth of Islamic banks is considered to be increasing because of the large number of new banks. The Financial Services Authority issued a letter Number: SR-3/PB.1/2021 which contained the Granting of Permits for the Merger of PT Bank Syariah Mandiri and PT Bank BNI Syariah into PT Bank BRI Syariah as well as permission to change the name to PT Bank Syariah Indonesia. Deputy President Director of PT Bank Mandiri (Persero) stated that if the development of Islamic banks is growing at this time, the competition between banks, both conventional banks and Islamic banks, will be increasingly tight.

Metawa examines customer behavior in Islamic banking, what happens is that customers make their decision to choose Islamic banking because they prioritize the religion that is there (Metawa & Almossawi, 1998). Religiosity is an important value in a person's cognitive structure that can influence individual behavior because it contains values, beliefs and behavior patterns that can lead to goals or ideals and plays an important role in the adjustment process so that behavior and attitudes are in accordance with what has been done. determined. Glock and Stark's theory (in Susanti, 2016) explains several dimensions of religiosity, namely the dimensions of belief (pillars of faith), dimensions of religious practice (pillars of Islam), dimensions of religious knowledge (Al-Qur'an and Hadith), dimensions of appreciation and dimensions of consequences. That way, the community supports Islamic banks because of adherence to Islamic principles.
Robbins' theory states that perceptual actors are influenced by the characteristics of each individual such as attitudes, motives, interests, experiences and expectations (Robbins, 2010). People in Indonesia have an attitude that is happy to be helped by someone, because the services provided are interactions between individuals and other individuals (Maika, 2016). Currently, there are still many different public perceptions about Islamic banking. Thus, it becomes a challenge for Islamic banking to equalize public perception. There is a common positive perception of the existence of Islamic banks. If there are many positive perceptions obtained by Islamic banks, it is likely that people have an interest in becoming customers of Islamic banks. This happens because of the positive perception that the community has, so that interest in becoming a customer will increase. Therefore, the need for efforts from banks to attract customers' savings.

Kotler's theory (Meidisa & Susanti, 2019) regarding interest in saving states that a person's behavior that appears is influenced by the response to an object that shows the customer's desire to search for information related to what is being sought. Based on previous research from research conducted by (Wijayati, 2019) entitled "The Effect of Religiosity and Knowledge on Interest in Savings in Islamic Banks in the Dukuh Krajan Pulosari Jambon Ponorogo Community", stated that the religiosity variable had an effect on interest in saving in Islamic banks. Meanwhile, according to research conducted by (Ningsih, 2017) entitled "The Influence of Perception, Level of Religiosity and Disposable Income on Interest in Savings in Islamic Banking", states that the perception variable has an influence on interest in saving.

The reason the researchers chose this location as a research location was because at BSI KCP Mojokerto Bangsal many customers chose to save there because they knew that the operational activities were based on sharia principles and researchers were interested in researching at BSI KCP Mojokerto Bangsal. In addition, during the Initial Observation, the BSI KCP Mojokerto Bangsal accepted and allowed researchers to conduct research at BSI KCP Mojokerto Bangsal. The researchers are interested in analyzing and proving that religiosity and perception affect the interest in saving at BSI KCP Mojokerto Bangsal.
REVIEW OF LITERATURE

RELIGIOSITY

Religiosity according to the term comes from an English word which reads religion while the adjective from religious or pious (Muhammad, 2006). Religiosity can also be interpreted as a person's benchmark to measure the extent of knowledge, belief, practice of worship and the rules and appreciation of his religion (Siregar, 2021).

Religion according to Islam is carrying out its religious obligations seriously and thoroughly. Can be seen in QS. Al-Baqarah verse 208 which reads:

"O you who believe, Enter Islam as a whole, and do not follow the steps of the devil. Indeed, he is a real enemy to you."

Religiosity is considered to have a formal and institutional nature because it is a form of consideration of commitment to one's beliefs or traditional (religious) practices that have been running for a long time (Masruchin, 2014).

According to the theory of Glock and Stark explaining several (in Susanti, 2016) the dimensions of religiosity are divided into five, namely:

Dimensions of belief

Is a picture of someone who holds fast to his religion. This dimension of belief relates to the pillars of faith that believe in the existence of Allah SWT, Angels, Books, Apostles, the Last Day, Allah's Destiny (Qada' and Qodar) (Mauladi et al., 2018).

Dimensions of Religious Practice

In this dimension, a person will be judged on the extent to which a person fulfills his religious obligations. The dimensions of this belief in Islam are called the pillars of Islam, namely reading the two sentences of the creed, praying, fasting, zakat and pilgrimage (Mayasari, 2014).

Dimensions of Religious Knowledge

In this dimension of knowledge, it will be seen how a person learns the teachings of his religion, the most important thing is the basic teachings that must be believed and implemented according to what Allah has commanded. In this dimension, it is hoped
that Muslims can learn and understand the Qur'an and Hadith, the science of Fiqh and creed (Affandi & Diah, 2011).

**Dimensions of Appreciation**

In this dimension of appreciation, a person will experience religious feelings when someone feels close to Allah SWT, for example prayers that are answered quickly, feelings of trustworthiness, feelings of happiness, peace and so on. In praying or worshiping because I love Him and I feel that I am in the presence of Allah so that I feel solemnity by praying to Allah SWT because it can control one's mind to do good (Mastiyah, 2018).

**Dimensions of Consequence**

This dimension relates between individuals with one another which can show how far a person can behave motivated by his religious teachings such as helping friends who are in trouble and doing good to neighbors. In Islam, this dimension relates to the concept of morality to fellow human beings (El-Menouar, 2014).

**PERCEPTION**

Perception is an impression of a person on an object obtained by sensing, organizing and interpreting the object that can be accepted by the individual, so that it can be interpreted as integrated activity within a person (Suhari, 2012). Perception in a general sense is the view of each individual on something that will make a person's response to what action will be taken (Thoha, 2010).

According to Robbins perception can be influenced by several characters of each individual who is influenced by the following: (Robbins, 2010) a) **Attitudes**, Two individuals who are the same but the view of the object of each individual is different from one another; b) **Motives**, A person's unsatisfied needs will encourage the individual to have a strong influence on his perception; c) **Interests**, Our interests with the interests of others will experience differences, therefore the focus of one's attention in one situation can be different from another and have different tastes; d) **Experiences**, The character of the individual can be influenced by past events, as well as individual interests or interests. Someone will feel the past experience of something that is associated with things that will happen in the future; e) **Expectations**, Expectations can change people's perceptions as seen from their current expectations.
INTEREST IN SAVING

From the explanation above, it can be seen that the notion of interest in saving is a pleasure that comes from his heart to choose a product or deposit their money in a bank for certain reasons. The interest referred to in this study is the attractiveness of an object that has a positive impression so that Islamic bank customers feel comfortable and have the desire to save.

The factors that someone is interested in becoming a customer are, among others, because they prioritize halal product. In Islamic banks, the activities carried out refer to Islamic principles because Islamic banks provide products in a halal manner. Service factors can also influence a person to save.

The stages of consumer buying interest according to Kotler and Keller are as follows: (Kotler et al., 2021): a) **Attention**, it is the initial stage in assessing whether a product or service is in accordance with the needs or not. Besides that, consumers must also learn about the products or services that have been offered; b) **Interested**, at this stage, consumers begin to have an interest in buying, after getting clear information about the products and services offered; c) **Desire**, Consumers begin to have the desire and desire to buy. This stage is marked by the emergence of a strong interest from consumers to buy and try; d) **Action**, at this stage, consumers already have the stability to buy and use the products and services offered.

RESEARCH METHOD

The research used is quantitative research. The quantitative method collects primary data regarding customer interest in saving at BSI KCP Mojokerto Bangsal. The research population is BSI KCP Mojokerto Bangsal customers. The population obtained is 700. Seeing the size of the population, the researchers will limit it to take samples. According to Ferdinand (in Sulistiowati, 2011), determination of this research sample using the Cochran table formula. In the Cochran table, it is explained that if the population is 700, based on the sample determination table with an alpha of 0.01, the minimum sample that must be met is 161 customers. The sampling technique using proportional sampling is a sampling technique by pinpointing the characteristics that are in accordance with the objectives
Meanwhile, those who are designated as respondents who happen to be at the location, if that person is suitable, will be used as respondents.

This data source uses primary and secondary data. The data that has been collected comes from respondents (customers) directly by using data collection techniques in the form of questionnaires. Primary data sources come from customers while secondary data comes from literature, books and others. The data collection method used is using a questionnaire and pre-observation. Collecting data by distributing questionnaire links related to customer interest in saving at Islamic Banks.

RESULTS AND DISCUSSION

Validity Test

This validity test is used to measure whether or not the questionnaires that have been distributed are valid. The questionnaire is considered valid if the questions in it can explain something that will be measured by the questionnaire. Significance test by comparing (rcount) with (rtable) for degree of freedom (df) = n-2, n here is the number of samples. The rtable value with a significance level of 5% using a one-way test and n = 161 is 0.159. In order to be declared valid, the rcount must be greater than the rtable (Yusup, 2018).

| Variable | Statement | Rcount | Rtable | Description |
|----------|-----------|--------|--------|-------------|
| Religiosity (X1) | X1.D1.1 | 0.454 | 0.159 | Valid |
| | X1.D1.2 | 0.492 | 0.159 | Valid |
| | X1.D1.3 | 0.549 | 0.159 | Valid |
| | X1.D2.1 | 0.606 | 0.159 | Valid |
| | X1.D2.2 | 0.612 | 0.159 | Valid |
| | X1.D2.3 | 0.577 | 0.159 | Valid |
| | X1.D3.1 | 0.623 | 0.159 | Valid |
| | X1.D3.2 | 0.578 | 0.159 | Valid |
| | X1.D3.3 | 0.610 | 0.159 | Valid |
| | X1.D4.1 | 0.534 | 0.159 | Valid |
| | X1.D4.2 | 0.578 | 0.159 | Valid |
| | X1.D4.3 | 0.529 | 0.159 | Valid |
| | X1.D5.1 | 0.453 | 0.159 | Valid |
| | X1.D5.2 | 0.387 | 0.159 | Valid |
| | X1.D5.3 | 0.332 | 0.159 | Valid |
| Perception (X2) | X2.D1.1 | 0.788 | 0.159 | Valid |
| | X2.D1.2 | 0.817 | 0.159 | Valid |
| | X2.D1.3 | 0.770 | 0.159 | Valid |
Reliability Test

A questionnaire can be said to be reliable if the respondent's answers are consistent and stable. SPSS is used to measure reliability with the provisions of Cronbach Alpha > 0.70.

| Variable          | Alpha | Description |
|-------------------|-------|-------------|
| Religiosity       | 0.799 | Reliable    |
| Perception        | 0.794 | Reliable    |
| Interest in Saving| 0.741 | Reliable    |

Source: SPSS output (primary data processed in 2021)

Coefficient of Determination Test

R2 or the coefficient of determination test is used to estimate how far the ability of the model to explain the variation of the dependent variable (Ghozali, 2018).

| Model | R       | R Square | Adjusted R Square | Std. Error of Estimate |
|-------|---------|----------|-------------------|------------------------|
| 1     | 0.934a  | 0.873    | 0.872             | 0.430                  |

Source: SPSS output (primary data processed in 2021)

From the information above, the value of R Square is 87.3%, so the variables of religiosity and perception can state the variable of interest in saving. The remaining 12.7% is another variable.

F Uji Test

Simultaneous effect test is used in order to determine the variable X (independent) which affects the variable Y (dependent) with a significance of 0.0005. Independent variables together or simultaneously that affect the dependent variable at a significant level
of 0.05. If $F_{\text{count}} > F_{\text{table}}$ with sig. > 0.05 = $H_0$ is accepted, $H_1$ is rejected but if $F_{\text{count}} > F_{\text{table}}$ with sig. 0.05 = $H_0$ is rejected, $H_1$ is accepted. The results of the F test in multiple regression analysis can be shown in the following table:

| Table 4 | F Test ANOVA$^a$ |
|---------|------------------|
| Model   | Sum of Squares   | Df | Mean Square | F      | Sig.  |
| Regression | 200.717 | 2   | 100.359 | 543.581 | .000$^b$ |
| Residual  | 29.171   | 158 | 0.185   |         |       |
| Total    | 229.888  | 160 |         |         |       |

Source: SPSS output (primary data processed in 2021)

From the table above, the level of sig. 5% and df1 = 1 and df2 = 159 then the table obtained is $F(1;159) = 3.90$. In the calculation, the value of $F_{\text{count}} F_{\text{table}}$ (0.185 < 3.90) is obtained so that $H_0$ is accepted and $H_1$ is accepted. sig level. 0.000 < 0.05. So the regression model can be used in this study where the use of the independent variables Religiosity and Perception as a whole has an effect on Saving Interest.

T Uji Test

The t-test is a comparison of $t_{\text{count}}$ and $t_{\text{table}}$ by looking at sig. This t test is also used to test the effect of each independent variable on the dependent variable. Independent variables with test criteria, namely:

$H_0$ is accepted if $t_{\text{count}} t_{\text{table}}$ with sig. > 0.05
$H_0$ is rejected if $t_{\text{count}} t_{\text{table}}$ with sig. 0.05

| Table 5 | T Test Coefficients$^a$ |
|---------|-------------------------|
| Model   | Unstandardized Coefficients | Standardized Coefficients | T      | Sig.  |
|         | B | Std. Error | Std. Error | Beta | Beta | T      | Sig.  |
| 1 (Constant) | -.024 | .533  | .533  | -.045 | .964 |
| Religiosity | .329 | .100  | 1.166 | 32.860 | .000 |
| Perception  | -.390 | .180  | .779  | 21.954 | .000 |

Source: SPSS output (primary data processed in 2021)
In order to know the magnitude of the influence of each independent variable on the dependent variable means as follows:

**H1 test: t test between the variables of religiosity and interest in saving**

The results of the t count between Religiosity to Saving Interest of 32.860 > t table = 1.960 and a probability number of 0.000 < 0.05 means that H1 is accepted, it partially has a positive and significant influence between the variables of Religion on Interest in Saving. Therefore, it can be said that H1 which reads that religiosity as measured by belief, religious practice, religious knowledge, appreciation, and consequences have a positive effect on interest in saving can be accepted.

**H2 test: t test between the variables Perception of Interest in Savings**

The result of the t count between religiosity and interest in saving is 21,954 > t table = 1,960 and the probability number is 0.000 < 0.05, which means that H2 is accepted, it partially has a positive and significant influence between the variables perception of interest in saving. Therefore, it can be said that H2 which reads that perceptions measured by attitudes, motives, interests, experiences and expectations have a positive effect on interest in saving can be accepted.

**DISCUSSION**

**The Influence of Religion on Interest in Savings at BSI KCP Mojokerto Bangsal**

Based on the results of the regression, it can be seen that the significant value of the religiosity variable (X1) is 0.000 < 0.05 with a value of t count > t table (32.860 > 1.960). The value of the coefficient of religiosity is positive, namely 0.873 in the R square test results. The level of religiosity has an effect of 72.7% in making decisions about saving interest at BSI KCP Mojokerto Bangsal. So the research hypothesis H1 is accepted. The higher the level of religiosity owned by each customer, the more customers' interest in saving at BSI KCP Mojokerto Bangsal will increase. Based on the results of the distribution of respondents' answers, it is appropriate, where the level of religiosity of the dimensions of belief, the dimensions of religious practice, the dimensions of religious knowledge, the dimensions of appreciation and the dimensions of consequences has a value of 72.7% or as many as 117 respondents answered strongly agree. Where the most strongly agree results are in item 1. The statement is "I believe in Allah SWT and His Apostles".
From the data that has been obtained, it can be concluded that there are many customers who are moved to save at BSI KCP Mojokerto Bangsal because of the confidence dimension of each customer. The existence of this ideology has an influence on the level of increase in customers at BSI KCP Mojokerto Bangsal. It is in accordance with the theory of Law No. 21 of 2008 regarding the understanding of sharia principles which stipulates that Islamic banking activities are based on fatwas issued by authorized institutions and the Glock and Stark theory if religiosity is the whole of the soul in each individual which includes beliefs, feelings, and beliefs. behavior carried out by a person consciously and seriously towards his religion by working on the five religious' dimensions.

The results of this study are supported by the research from (Wijayati, 2019) entitled "The Effect of Religiosity and Knowledge on Interest in Savings in Islamic Banks in the Dukuh Krajan Pulosari Jambon Ponorogo Community", it is known the effect of perception (X1) on interest in saving (Y) the value of t count > t table (3.170 > 1.99) with a significance value (0.002 < 0.05). It can be concluded that the religiosity variable has an influence on the interest in saving.

Influence of Perception on Interest in Saving at BSI KCP Mojokerto Bangsal

Based on the results of the regression, it can be seen that the significant value of the perception variable (X2) is 0.000 < 0.05 with a value of t count > t table (21.954 > 1.960). The value of the coefficient of perception is positive, namely 0.873 in the results of the R square test. The level of perception has an effect of 59.0% in making decisions about saving interest at BSI KCP Mojokerto Bangsal. So the research hypothesis H2 is accepted. The better the customer perception, the more customer interest in saving at BSI KCP Mojokerto Bangsal will increase. Based on the results of the distribution of respondents' answers, it is appropriate, where the level of perception as measured by absorption of stimuli or objects from outside the individual, understanding or understanding, and assessment or evaluation has a value of 59.0% or as many as 95 respondents answered agree. Where the most agreeable results are found in item 1. The statement is "BSI operational activities are in accordance with sharia provisions so that it is reassuring".

The results of this study are in accordance with Robbins' theory if perception is a process of individuals to organize and interpret impressions from their five senses in order
to give meaning to their environment. Therefore, the research can be proven, namely customer perceptions of Islamic banking have a positive influence on interest in saving at BSI KCP Mojokerto Bangsal. In addition, it is also supported by research conducted by (Ningsih, 2017) entitled "The Influence of Perception, Level of Religiosity and Disposable Income on Interest in Savings in Islamic Banking", it is known the influence of religiosity (X1) on interest in saving (Y) value $t_{count} > t_{table}$ ($5.052 > 2.03011$) with a significance value ($0.000 < 0.05$). It can be concluded if the perception variable has an influence on interest in saving.

**CONCLUSION**

Based on the test results, the religiosity variable has a positive value of $0.000 < 0.05$ and the value of $t_{count} > t_{table}$ ($32.860 > 1.960$). So, the religiosity variable simultaneously has a significant effect on interest in saving at BSI KCP Mojokerto Bangsal. Thus, the research hypothesis H1 can be accepted.

Based on the test results, the religiosity variable has a positive value of $0.000 < 0.05$ and the value of $t_{count} > t_{table}$ ($21.954 > 1.960$). The perception variable simultaneously has a significant effect on interest in saving at BSI KCP Mojokerto Bangsal. The research hypothesis H2 can be accepted.

Based on the results of the F table test with a significant level of 5% and $df1 = 1$ and $df2 = 159$, the table obtained is $F(1;159) = 3.90$. In the calculation, the value of $F_{count} < F_{table}$ ($0.185 < 3.90$) is obtained so that $H0$ is accepted and $Ha$ is accepted, as for Level sig. 0.000. Therefore, the regression model can be used in this study where the use of the independent variables religiosity and perception as a whole has an effect on Saving interest.

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