



Analysis of Public Perceptions of The Existence of Islamic Banking and Conventional Banking in The Tegal City Area

Nafisah Alawiyah^{1*}, Hendri Hermawan Adinugraha¹, Muhammad Sulthoni¹

¹Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, Indonesia

Correspondence e-mail: nafisatulalawiyah@mhs.uingusdur.ac.id

Abstract

The existence of Islamic banking and conventional banks usually have a strategic way as an intermediary institution and provide services in the payment business, but the type of the two banks can affect the preferences of prospective customers to choose between the two banks. This research is a descriptive study with a qualitative approach conducted through observation, interviews, questionnaires, and documentation. The level of public knowledge about Islamic banks and conventional banks can be categorized into a level that is still considered sufficient, not too broad. In the selection of banking institutions, people choose conventional banks because most people do not know the existence of Islamic banks. People's perceptions of Islamic banks are different. This perception can affect how people behave in choosing a particular bank for the issue of funds they have either to save or make loans at Islamic banks.

Keywords: *economic; islamic banking; conventional banks*

INTRODUCTION

The current period of globalization is indistinguishable from the economy. The part of the economy within the current time is valuable to back all human needs and needs so that within the economy there's a require for improvement in terms of innovation, frameworks, and the financial demonstrate itself. One of these financial advancements is the development of a Sharia-based economy, way better known as the Islamic economy (Widyaningsih, 2005). The advancement of this Sharia-based economy gave birth to a keeping money institution whose framework is based on Islamic standards, so it is called Islamic managing an account. Islamic managing an account has an vital part within the economy.

The financial issues confronted by Indonesia nowadays cannot be isolated from the commitment of Bank Indonesia. Based on PBI number 23/18/PBI/2021 concerning financial control, which contains money related control can too be carried out based on sharia standards (Gubernur Bank Indonesia, 2019). Banks are not a strange thing to the people in Indonesia. Banks are often considered as safe financial institutions in carrying out various kinds of financial activities. In this case, banks have an important role in encouraging economic growth in Indonesia.

The presence of Islamic managing an account and conventional banks ordinarily have a vital way as an middle person institution and give administrations within the installment commerce, but the sort of the two banks can influence the preferences of planned clients to select between the two banks (Sandria, 2018). It cannot be denied that numerous individuals within the

Tegal City range still don't recognize what an Islamic bank is. Different public perceptions approximately Islamic managing an account can affect people's intrigued within the city of Tegal to become clients (Wahyuningsih & Nur'ana, 2016).

Open recognitions that are still exceptionally thick are related to bank intrigued and profit-sharing frameworks. They blend up different presumptions, a few still acknowledge intrigued, a few acknowledge the profit-sharing framework whereas still tolerating the intrigued framework, and others categorically dismiss the intrigued framework (Damayanti, 2017). Even people who are overwhelmingly Muslim still don't get it and realize the existence of Islamic Banks as Sharia-based budgetary educate that are by the lessons of Islam. In this manner, it is fundamental to optimize the presence of Islamic banks so that they can construct a society whose each financial activity is based on Islamic law (Nengsih, 2015). Be that as it may, it isn't as simple as envisioned since Islamic keeping money is still less competitive with customary banking (MiftaQurromah & Rafikasari, 2021).

Islamic banking provides interest-free services to its customers. Payment and withdrawal of interest is prohibited in all forms of trade. Islam prohibits Muslims from collecting or paying interest (riba). This prohibition is what distinguishes the Islamic banking system from the conventional banking system. Technically, usury is added to the principal and the loan amount. Islamic banks are developed based on principles that do not allow for a separation between secular and religious affairs. This principle requires respect for sharia law as the foundation in every aspect of life. Hence, the operation of the Islamic banking system has become increasingly widespread. The peak has now been reached with the passing of Law No. 10 of 1998 on Banking. Decree No. 10 of 1998 on Banking opens up opportunities for anyone who wants to establish an Islamic bank or who wants to switch from a conventional system to a profit-sharing system.

Assessment of both types of banks can be influenced by several internal factors, the first is religious stimulant factors, namely religious knowledge factors that encourage a person to take economic action. According to (Kamarni, 2012) another inside calculate is the information calculate, information approximately the sort of managing an account and the presence of Islamic commercial banks can be a figure in intrigued in sparing at ordinary commercial banks and Islamic commercial banks. Besides, outside components that too influence inclinations, office variables, satisfactory offices that can encourage and quicken all customer needs, and the sum of expenses charged may be a contemplations for clients in bank determination (Pandia, 2012). The presence of Islamic banks must be created ideally and equitably in every region in Indonesia. The foundation of Islamic banks moreover has objectives counting being able to extend business by giving trade capital to individuals who need capital concurring to commonly concurred financing (Tomisa, 2014).

Based on data released by BPS Tegal City, the economic growth rate of Tegal City accelerated in 2022, reaching 5.16%, after the previous year grew by 3.12%. This figure reached the target set of 4.00-5.00% with a percentage achievement of 129 percent (Utha, 2023). The Tegal Financial Services Authority noted a stable banking sector during 2022, reflected by positive growth figures in Assets. On the other hand, Third Party Funds (DPK) still recorded a growth of 3.51% yoy to IDR 40.10 trillion. In terms of interest rates, the transmission of interest rate reduction policy has been maintained on the decline in credit interest rates to a fairly competitive level. General fund collection of both conventional and Sharia banks dominated Rp37.67 trillion (93.96%) while the rest was in BPR and BPRS. From the growth of the Islamic

banking side, third party funds were able to grow to Rp2.68 trillion with a share of 6.69% (Kamandhanu, 2023).

The growth of Islamic banking in Indonesia is currently quite rapid, but this good growth has caused various difficulties (Fathurrahman & Azizah, 2018). In truth, there's still a part of less intrigued by Tegal City inhabitants in Islamic managing an account, there are a few components, one of which is the area figure. since not each locale has an Islamic bank. The moment is the advancement calculate, from the bank itself less socialization and advancement of the Islamic bank company, so that individuals don't know the presence of Islamic banks and administrations contained within the bank. Third, the notoriety of the company itself. Of these issues, of course, it is homework for the Islamic bank company itself to present the company to the open. One way to present it is by socializing specifically to the field clarifying the benefits of administrations and preferences accessible at Islamic banks, as well as the points of interest of BSI compared to other ordinary banks.

In a journal researched by (Siregar & Siregar, 2020), it is revealed that the potential for Islamic banks is great to compete with conventional banks. One way to implement it is by optimizing funds from third parties and the number of offices. This is one of the indicators to be able to boost the Market Share of Islamic banks in Indonesia. The study also explains that increasing third party funds will increase the number of customers, and customers require the presence of offices in their physical form and technology. Meanwhile, based on the results of research conducted by (Pasi, 2019) Knowledge can influence a person's behavior. Knowledge is obtained from information received throughout his life. Knowledge about Islamic banks received by the community cannot be realized if it does not have a good attitude so that it is not realized in the behavior of becoming an Islamic bank customer. In other words, knowledge, attitudes and actions are a unity of behavior.

Today's society is progressively basic and particular in deciding and overseeing its job. Based on this, the presence of a financing institution that gives quick, exact and secure arrangements is required by the more extensive community nowadays. Competition for an awfully tight showcase share like today makes Islamic keeping money have to be survey its promoting methodology approach, not as it were from depending on quality items and competitive costs, but too supported by endeavors in promoting the products or administrations created. Promoting is coordinated at knowing the wants of buyers and after that fulfilling these needs. Showcasing methodology is one way to attain these company objectives. With the expanding financial improvement in Indonesia nowadays, it can be seen that numerous monetary teach have sprung up which moreover provide motor vehicle financing, causing each financial institution to be required to be more inventive and inventive since of the progressively furious trade competition, great promoting is required. Since promoting may be a major calculate that's critical within the survival of these budgetary teach.

Based on the above background, the author was interested in researching and studying the preferences and perceptions of the public towards the existence and services of Islamic Banking and conventional banking in Tegal City. The purpose and objectives of this study were conducted to obtain an overview of the preferences and perceptions of the community towards banking institutions in the city of Tegal and see which community chose between the two banking institutions. This research provides benefits for the development of financial science, especially Islamic banking and input for related parties and can provide an overview of the influence of

religiosity, products, service quality and subjective norms on customer decisions in choosing Islamic banks, so that it can make input for the institution.

LITERATURE REVIEW

1. Perception

A person's ability to choose, arrange, and interpret environmental stimuli is known as perception. This internal process influences behavior and enables an organism to take in and process information that is taken in by its organs and then travel to the brain, where it is processed through thought processes that lead to understanding (Puspita Yazid & Ridwan, 2017). Perception is defined as "a response, a direct acceptance of an absorption or the process of a person knowing several things through the five senses" in the Indonesian Language Dictionary. Sunyoto defines perception as the process through which individuals choose, arrange, and understand the information they are given, forming a meaningful perspective of the outside world. Perception is also involved when interpreting an event based on prior experiences (Rahmidiani, 2019).

Perception depends not only on physical things but also on the environment and the state of the individual. At the same time, in the process of acquiring or receiving information also comes from environmental objects. Stimulus is considered as an event that exists in the external environment of the individual and is perceived using a device consisting of neurons, which then activates the sensory processing process. When a certain number of sensations penetrate the deep structure of the nervous system, this sensation is called perception.

Perception in Islam Perception is an important spiritual function, it becomes the window to understanding the events and realities of life that humans face. Humans as creatures entrusted with the mandate of the Caliphate are endowed with various privileges, one of which is a more complex and sophisticated cognitive process and function than other creatures of God. In the language of the Quran, some of the cognitive processes and functions begin with the process of creation. In QS. Al-Mukminun, verses 12 to 24, referring to, the process of creating humans is completed by the creation of the functions of hearing and seeing. This sentence is not talking about the ears or the eyes but about a function. These two functions are very important to humans and are mentioned as always being in the same state.

Sarlito WS argues that perception is the ability a person has in making observations, which includes: the ability to distinguish, categorize, and focus. Therefore, even if the object is the same, someone will have a different perception. This may be due to differences in value systems and personality traits. According to (Walgito, 2010) the factors that play a role in perception are:

- a. The object being perceived. The object causes a stimulus that hits the sensory organs or receptors.
- b. Sense organs, nerves, and nerve centers. The sense organs or receptors are tools to receive stimulus.
- c. Attention, which is the concentration of all individual activities aimed at something or a group of objects.

2. Preferences

Kotler claims that customer preferences display preferences from a large range of currently available service goods. An propensity or liking for anything is called a preference. An individual's likes or dislikes for a product, good, or service they have used can also be considered a preference. Preference is defined by Abdul Rahman Shaleh and Muhibb Abdul Wahab as a propensity to act and pay attention to individuals. Things or circumstances that draw attention and are associated with happy or content feelings.

Andi Mappiare, on the other hand, defines preference as a mental construct made up of a variety of attitudes, beliefs, attitudes, biases, anxieties, and other inclinations that influence people to make a specific decision. Variables Impacting Preferences Cultural, social, personal, and psychological aspects are the four factors that affect people's choices for goods and services, according to Nugroho J. Setiadi.

3. Islamic Banking

Islamic banks, or simply Islamic banks, are financial institutions that don't rely on interest to function. Islamic banks are financial institutions whose primary business is to provide financing and other payment services, as well as money circulation traffic that is implemented in accordance with the principles of Islamic law. In other words, Islamic banks are financial institutions whose operations and products are developed based on the Al-Qur'an and hadith of the Prophet SAW. A bank is an organization that deals with financial problems (Muhamad, 2017). As a result, the Bank's work will always be focused on financial matters because they are the primary mechanism to facilitate commerce. Islam created the concept of Islamic muamalah, which aims to prevent banks from using the interest system. Thus, the conflict of interest between banks and usury gave rise to the creation of Islamic banks as a substitute. As a result, the Islamic Bank was established, fulfilling the desire of Indonesian Muslims to be freed from the usury problem.

In accordance with Indonesian Law Number 10 of 1998, which was enacted on November 10, 1998, and pertains to Islamic Banking, Islamic Banks are companies that receive deposits from the general public and disburse those funds to the public in the form of credit or other forms with the goal of raising the standard of living for all. In general, Islamic banks serve the following purposes, according to (IKIT, 2015):

- a. Investment manager function, where Islamic banks act as investment managers of fund owners (shahibul maal), then Islamic banks channel these funds to productive businesses so that banks can generate profits.
- b. Investor function, Islamic banks can invest funds in productive sectors with little risk.
- c. Social function, Islamic banks can raise funds in the form of Zakat, Infaq, Sadaqah and Waqf (ZISWAF).
- d. Financial services function, this function is a service provided by Islamic banks to the general public.

4. Conventional Banking

Conventional banks are those that conduct business in a traditional manner; they can be divided into two categories: conventional commercial banks and rural banks. According to (Usanti, 2016) conventional banks that offer services related to payment traffic are known as conventional commercial banks, and conventional banks that do not offer such

services are known as rural banks. Given that Indonesia's history is inextricably linked to the Dutch system (Westerners), which brought Indonesian banks into existence, the bulk of new banks in the country are geared toward conventional principles.

Based on conventional ideas, banks utilize two approaches to determine pricing for their consumers and pursue profit (Siregar, 2020):

- a. Interest rates are used to calculate the selling price of deposit products like current accounts, savings accounts, and deposits as well as the purchase price of loan products (credit). This process of determining prices is referred to be spread based.
- b. Other bank services: Known as fee-based, conventional banks employ or apply a variety of fees in nominal or specific percentages, including administrative, rent, dues, and other expenses.

In summary, traditional banks can receive funding from external sources, such as clients, through current accounts, certificates of deposit, deposits on call, transfer funds, stocks, and bonds. The bank's primary revenue source is this one. The bank then divides its income amongst lending, investing, primary reserves, and secondary reserves.

METHOD

This study uses a qualitative method and is descriptive in nature. The postpositivist concept underpins the qualitative research method, which is used to study natural object situations in which the researcher serves as the primary instrument. Research findings place an emphasis on meaning, data analysis is inductive and qualitative, and data collection methods are triangulated (combined) (Sugiyono, 2012). According to (Nana Syaodih Sukmadinata, 2011) qualitative descriptive research, the goal of existing phenomena both natural and man-made is to be described, with a focus on the attributes, qualities, and correlations between various activities. Furthermore, descriptive research portrays a state as it is rather than offering a course of action, manipulating the variables under study, or changing them. The research itself, which is conducted via questioners, interviews, observation, and recording, is the sole treatment provided.

Primary data from in-depth interviews with members of the community and students who are familiar with the topics being discussed was used in this study. Submitting surveys to students and members of the community outside the research region comes next. The study's respondent pool was chosen based on how well-informed the participants were about the issues facing Indonesia's conventional and Islamic banking sectors.

RESULTS AND DISCUSSION

1. Differences between Islamic Banks and Conventional Banks

Which is also bolstered by the fact that Islamic banks survived the very serious national banking crisis of 1998, as seen by the growth of Islamic commercial banks and the opening of Islamic branches by conventional banks. Operating expenses were lower than those of conventional banks because Muamalat Bank was able to sustain its profitability despite the high interest rates on deposits thanks to the Islamic banking profit sharing scheme. The return and profit sharing offered by clients to financial institutions or by financial institutions to customers is the primary distinction between conventional and Islamic financial organizations.

Profit sharing is a principle that Islamic banks apply. Since interest is usury, which is prohibited, Islamic banks do not use interest as a source of revenue or charge interest on loans or the usage of funds (Wahyuna & Zulhamdi, 2022). The following describes the distinctions between Islamic and regular banks :

a. Purpose of Establishment

Conventional banks follow public principles or have a profit-driven focus while upholding free values. In contrast, Islamic banks were founded with the dissemination and application of sharia principles in addition to profit-making objectives.

b. Implementation Principle

Conventional banks base their application of applicable law on conventional concepts pertaining to national and international regulations. In the meantime, the Ulama fatwa governs the principles of Islamic banking, which are founded on Islamic law and make reference to the Koran and Hadith. in order for all financial operations to follow Islamic law.

c. Activity Supervisor

The operations of conventional banks are overseen by a board of commissioners. In the meanwhile, the national Sharia council, the bank's board of commissioners, and the Sharia supervisory board make up the supervisory framework of Islamic banks.

d. Fund Management

Under the Act's guidelines, fund management is permitted in all successful business divisions of conventional banks. Islamic banks require their customers to use their funds in accordance with Islamic law. Islamic banks are required to handle client money in business areas that comply with Islamic law. Because of this, funds belonging to customers should not be managed or invested in industries that go against Islamic principles, including the pharmaceutical or tobacco industries.

e. Profit Sharing

The distinction between Islamic and regular banks is in their banking profits. Islamic banks make their money through leasing, customer partnerships, and buying and selling. Conventional banks, however, profit on the interest rates that they charge their clients.

f. Fine Management

The administration of fines is the final area where Islamic banks and conventional banks differ from one another. In traditional banks, late payments result in penalties for the client. If the client waits until the designated time to make their payment, even the interest rate may go up. Conversely, clients of Islamic banks are not subject to fines for missing payments or being unable to make them. Rather, the bank will collaborate and reach a consensus. While certain Islamic banks do levy fines, the bank does not profit from these fines; instead, the money collected is allocated as social funds.

2. Public perception of Islamic Banking

The public's see of sharia budgetary teach can be spoken to by the public's see of sharia banking. The community as of now knows the presence of Islamic keeping money. Individuals have other options to routine banks to meet their needs, such as sparing cash, and financing for trade capital. As well as utilizing the administrations given by Islamic managing an account. Related to information almost Islamic keeping money. 5 (five) out of 15 (fifteen) witnesses who have been met by analysts have known the presence of Islamic managing an account. It can be said that information almost Islamic managing an account is still seemingly moo, not as well wide.

A few sources indeed said that customary banks are the same as Islamic banks, and there are not as well numerous areas and branches within the Tegal City zone. This is often what makes individuals less mindful of Islamic keeping money. Keeping money items change and have preferences and comforts that can be gotten from keeping money items, particularly Islamic managing an account items. Clients can decide Islamic keeping money items that are on their capabilities and needs of clients on the off chance that they can get it Islamic keeping money items more profoundly or broadly (Firdaus & Alawiyah, 2021).

The results of this study regarding Islamic banking knowledge are in line with research (Isa, 2017) which states that public knowledge about Islamic banking products and services is still low. It is not only Islamic bank products and services that informants do not know. Akad utilized in Islamic keeping money or Islamic bank items is additionally obscure. In the interim, investigate related to open discernments or sees on Islamic banks has been broadly conducted. Among them is inquire about conducted by Bank Indonesia in collaboration with a few investigate teach that endeavored to outline the potential advancement of Sharia Banks based on the investigation of financial potential and designs of attitudes/preferences of financial on-screen characters and Sharia Bank services. In expansion, it is additionally to ponder the characteristics and behavior of community bunches of clients and imminent clients of Shariah keeping money administrations as a premise for deciding the socialization and promoting procedures for Shariah banks.

The consider uncovered that 95% of respondents thought that the keeping money framework is imperative and essential in supporting the smooth running of financial exchanges. The inquire about too uncovered that the common impression captured by the open around Sharia Banks is (1) Sharia Banks are bona fide with banks with profit-sharing frameworks, and (2) Sharia Banks are Islamic banks. In any case, based on the overview conducted within the West Java locale, 8.1% of respondents expressed that Sharia Bank is solely for Muslims. It was too uncovered that open information almost the Shariah keeping money framework is relative.

3. Public Perception of Conventional Banking

Public perception of the existence of conventional banking includes various important aspects that influence how people perceive and interact with conventional banking. Conventional banking is often perceived as a stable and reliable institution. people tend to feel more comfortable and secure in using conventional banking services, especially if they have had negative experiences with Islamic banking or financial products that are not in line with their religious principles (Putra & Septiana, 2019).

Conventional banking often offers more extensive and diverse services, including access to a range of financial products, account opening services, and other banking facilities. People who have complex financial needs may feel more satisfied with conventional banking due to the ease of access to various products and services. Conventional banking has an extensive network and is spread across various locations, including in less accessible areas. This makes it easier for customers to access banking services without having to be in the location of the banking center (Kurniawaty, 2019). Conventional banking also often offers easy and fast transaction services, including interbank transfers, bill payments, and account management. So people who need quick and easy access to financial services may prefer conventional banking.

Based on the results of research conducted by the author conducting research directly into the field, as conducted interviews with Mrs. Rizki Nur Annisa said "It is more dominant in conventional banks because conventional banks are easier to attract customers who save funds so that it is easier to get capital and security is also guaranteed so there is no data leakage". While the results of interviews conducted with Mr. Nur Alam explained that "Prefer conventional banks because the operational system uses interest rates and general agreements based on national rules. In addition, it is also due to other factors such as everything being very easy for customers, from buildings to services and types of services enough to attract customers to use the services of conventional banking institutions and the existence of conventional banks in Tegal City very much ". Of the 15 (fifteen) respondents interviewed, who have a good perception and understanding of conventional banking as many as 10 (ten). And of 10 (10) respondents, all respondents have accounts in conventional banks.

4. Comparison of Public Perceptions of Islamic Banks and Conventional Banks

Intrigued can be said to be an intrigued in something and a inclination to select what is wanted. One of them is with intrigued and inclination towards the presence of a bank and intrigued in sparing, for illustration, the inclination of a devout individual to select an Islamic bank over a ordinary bank since based on devout law the concept of usury in customary banks isn't legitimized in Islam. Concurring to (Damayanti, 2017) "a imminent customer will be curious about an Islamic bank when there's a item or framework that's seen to advantage him". Intrigued cannot elude from a person's behavior in every day exercises. Kotler in Nisak, Saryadi, & Suryoko (2013: 2) states that a person's behavior is as a rule impacted by a few variables such as propensities within the family, convictions, culture, way of life, and other things related to the environment. This clarifies that the relationship between a person's behavior is closely related to choosing an intrigued in something.

A person's behavior is additionally related to decision-making agreeing to desires and contemplations of that individual (Roisah & Riana, 2016: 103). Astogini explained in Sari & Anwar (2018: 26) that Indonesian buyer behavior is related to religiosity seen from the way item acquiring choices are made. Devout Indonesian shopper behavior can be seen from the reality that Indonesian individuals are exceptionally concerned approximately something that's permitted or not permitted in religion, for illustration, a Muslim will not purchase a item without a halal name issued by MUI since MUI is an institution that ensures the halalness of a item. This too applies to bank determination in saving (Putri et al., 2019).

Based on the comes about of the questionnaire, reactions from respondents were gotten with respect to discernments which included questions related to respondents' choice of Islamic managing an account educate or ordinary banks and the sorts of administrations that had been gotten to by respondents. The comes about gotten appear that most respondents still select ordinary banks over Islamic banks and the sorts of administrations that are regularly utilized by respondents are exchanges, investment funds, and cash tarts. On normal, respondents gave reasons that since the operational system uses an intrigued rate system, respondents don't get it the premise for the presence of Islamic banks that carry out Islamic sharia standards and the presence of Islamic banks is less noticeable or less various in different districts.

In choosing a banking institution, respondents chose conventional banks because most respondents did not know the existence of Islamic banks. People's perceptions of Islamic banks are different. This perception can affect how people behave in choosing a particular bank for the issue of funds that they have either to save or make loans at Islamic banks. This behavior can be a form of evaluation and it includes the attitude shown by a person. This attitude can be in the form of supporting or rejecting. Thus, with different perceptions comes a variety of responses regarding Islamic banks. Several things influence people's disinterest in Islamic banks, including the factor of far location and lack of branches in certain areas, there are also work demands for payroll using the nearest Conventional Bank in Selajambe Village. This research is in line with Retno Juwita Ningrum's research entitled "Factors Affecting Undergraduate Students of Sharia Banking IAIN METRO Transacting with Conventional Banks". In this study, external factors including employment and location affect people's decisions to transact with Conventional Banks.

CONCLUSIONS

The level of public knowledge about Islamic banks and conventional banks can be categorized into a level that is still considered sufficient, not too broad. This is evidenced by the answers that have been asked from the community. The community understands what Islamic banks and conventional banks are, they are also able to distinguish the differences between Islamic banks and conventional banks, and they already understand the products contained in Islamic banks and conventional banks. Two factors motivate people to save in Islamic banks and conventional banks, namely internal factors and external factors. Internal factors include job requirements, while external factors include location and disinterest. In choosing a banking institution, respondents chose conventional banks because most respondents did not know the existence of Islamic banks. People's perceptions of Islamic banks are different. This perception can affect how people behave in choosing a particular bank for the issue of funds that they have either to save or make loans at Islamic banks.

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