

Religiosity And Bank Products And Their Relationship With Decision Making In Micro Small Medium Business Funding In PT.Bank Muamalat Indonesia

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Abstract.

This study aims to determine the impact of religion and banking products on the financing decisions of small and medium-sized enterprises (MSMEs) at Bank Muamalat Indonesia Malang Branch. A sample of this survey is an MSME lending customer at Bank Muamalat Indonesia Malang Branch. This study uses primary data through the distribution of quizzes. The survey method uses the method of multiple linear regression analysis with SPSS version 18. The results of simultaneous tests based on the findings show that religion and banking products have a common and significant influence on the coefficients of funding. The results show that religion does not have a partial and significant impact on funding decisions. Second, banking products have a partial and significant impact on funding decisions. This study is expected to benefit Bank Muamalat Indonesia, especially PT Bank Muamalat Indonesia Malang Branch, in terms of product design that is more diverse and adapted to the needs of MSME.

Keywords: Bank lending, religion, banking products, MSME

I. INTRODUCTION

Small and Medium Enterprises (MSMEs) are now recognized as one of the most effective ways to reduce poverty in the Indonesian economy. Based on surveys and statistics, it is proven that during the crisis and after the national economic crisis, MSMEs are able to become a safety valve and also as a driver of economic growth as well as being included in the sector of the largest economic actors. MSMEs are not only the most important business sector for the country's development, but also provide excellent job opportunities for domestic workers, which helps reduce unemployment. MSMEs are a sector of economic actors that make a significant contribution to the Indonesian economy. Not only that, because this business group has proven to be resistant to various economic shocks, it is important to strengthen the MSME group, which includes various organizations. The legal framework has set the criteria for businesses that are included in MSMEs. MSMEs play an important role in job creation and expansion. Formation of Gross Domestic Product (GDP). Provision of safety nets, especially for low-income communities, to enable them to carry out productive economic activities. Financial Institutions, especially Islamic banks, provide a lot of support for economic development, especially for MSMEs. Islamic financial institutions, especially Bank Muamalat Indonesia, must be able to convince MSME actors to fund their business capital, so that companies can continue to grow based on sharia principles.

Offering similar products with competitive interest rates and fast and easy credit processing are also carried out by conventional banks and other (non-sharia) fund channeling financial institutions. Bank Muamalat Indonesia was founded in 1991 and was initiated by the Indonesian Ulema Council in collaboration with the Indonesian government, and until now has become one of the foreign exchange banks. The establishment of Bank Muamalat Indonesia was initiated by the Indonesian Ulema Council (MUI), the Association of Indonesian Muslim Scholars (ICMI) and Muslim entrepreneurs. The notion of usury is often associated with Islam. Anshori from Ghufroon and Risnawita (2010: 168), explains that religion refers to the formal aspects of rules and obligations, and religion refers to aspects where a person has lived in one's mind, however, those who are very religious and understand the concept of usury do not always use the principle of riba. sharia to fund its business institutions. Conventional banks use an interest rate system and are often referred to in Islam as usury. In Islam, it is illegal to engage in high risk investments if Islam forbids it as it

can harm one person while benefiting another. Consequently, when Muslims use banking services and products, banks operating with low-risk investment systems must ensure that they feel safe and protected.

Bank Muamalat Indonesia can be an option for MSME actors who are looking for business capital. Bank products are another factor that influences customer decisions. Everything that can be sold to the market to fulfill a want or need is the definition of a product. Products produced by a company must have its own advantages from the product itself, such as quality, quality, design, packaging, warranty, and taste, in order to attract people's interest to buy the product. MSME actors prefer bank products that can meet their business needs, especially those that provide a simple and fast process. PT Bank Muamalat Indonesia (BMI) is one of the Islamic banks that provides financing on SMEs. BSI financing in 2021 is 171.99 trillion (Kompas, 2/2/2022) and new MSME financing is recorded at Rp. 39.48 trillion or 23.05 percent. Islamic banks can provide alternative sources of capital for MSME entrepreneurs. The government's target for financing the MSME sector is 30% compared to 23.05 percent, indicating that the customer's decision to take MSME financing at the bank is still low. At this time, the practice of Islamic banking is not widely understood by the general public, especially the people of Malang, both in their business activities and in their products and services, resulting in a lack of public decisions to finance and the perception that there is no difference in taking bank financing from Islamic banks and conventional. In this case, Islamic banks must make joint efforts to increase the use of Islamic banking to provide business capital financing.

II. THEORETICAL FOUNDATION

Definition of Islamic Bank

Sharia bank is a bank which in its activities, both in raising funds and in the context of distributing funds, provides and imposes rewards on the basis of sharia principles, namely buying and selling and profit sharing. (Budi, Nuritomo , 2015) . Sharia banking includes everything related to sharia banks, sharia business units, institutions, business activities, as well as methods and processes for conducting business activities, as regulated in Law no. 21 of 2008. (Ismail, 2011:33) , while sharia bank according to Sjahdeini (2007:1), is an institution that functions as an intermediary, collecting funds from the public and redistributing these funds to people in need in the form of financing based on sharia principles. than the interest principle. In conclusion, Islamic banking can be defined as a type of ethical and moral financial service based on sharia law (Islamic teachings). The prohibition of interest (riba), both nominal and interest-bearing, as well as other economic practices that contain maisir, gharar, haram, and other forms of fraud, distinguishes them from conventional banks.

Objectives of Islamic Bank

The main purpose of establishing a sharia bank, according to the practice of the Qur'an, is generally divided into two categories: first, to avoid usury, and second, to practice sharia principles in banking for the purpose of benefiting. The following are some of the objectives of Islamic banks according to Susanto (2008):

a. Avoiding Riba

Islamic banks aim to keep people away from usury in banking business activities.

b. Practicing Sharia Principles in Banking

Applying Sharia principles to all aspects of life is an obligation imposed by Allah on His servants. The main purpose of applying Sharia principles is to gain profit from the afterlife (falah). Likewise in the world of banking, the purpose of applying sharia principles is to obtain economic benefits other than the pleasure of Allah SWT. Based on the explanation above, Islamic banks are here to help the community's economy and improve the living standards of the lower middle class who want to avoid non-Islamic banks.

The basic objective of Islamic banking, according to Kazarian in Sjahdeini (2018:32), is "To provide financial facilities by seeking financial instruments that comply with sharia provisions and norms". Furthermore, unlike the interest-based banking system, the main objective of Islamic banking is to provide socio-economic benefits to Muslims rather than maximizing profits. The aim of Islamic banks, according to the above definition, is to create justice in the economic sphere through sharia principles and the prohibitions

imposed on Islamic banks, enabling them to operate in accordance with the Qur'an and Hadith. Islamic banks are expected to be able to help the regional economy and support the development of the national economy as a whole, as well as improve people's living standards and be free from non-sharia practices.

Islamic Bank Functions

Islamic banks serve two main functions: as a commercial entity (*tamwil*) and as a social entity (*maal*). Islamic banks serve several functions as business entities, including investment, investor and service. As an investment, Islamic Commercial Banks collect funds from investors or customers using the principles of *wadi'ah yad dhamanah* (savings), *mudharabah* (profit sharing), or *ijarah* (lease). Islamic banks channel their funds through profit sharing, buying and selling, or leasing as investors. As a provider of banking services, Islamic Banks offer financial, non-financial, and agency services.

Financial services are provided according to the principles of *wakalah* (mandatory), *kafalah* (bank guarantee), *hiwalah* (debt transfer), *rahn* (debt guarantee or pawn), *qardh* (good loans for bailouts), *sharf* (foreign exchange buying and selling), and others. Non-financial services such as *wadi'ah yad amanah* (safe deposit box) and agency services based on the *mudharabah muqayyadah* principle. Meanwhile, Islamic banks function as social institutions, manage social funds for the collection and distribution of *zakat*, *infaq*, and *shadaqah* (ZIS), and distribute *qardhul hasan* (benevolent loans).

Religiosity

According to Nasution as quoted by Jalaluddin (2012:12), the concept of religion comes from the words *al-Din*, religion (*relegere*), and religion. *Al-Din* (Semitic) means law or rule of law. The word then has the Arabic meaning of mastering, subjugating, obeying, indebted, paying, and custom in Arabic. Religion (Latin) or *relegere*, on the other hand, refers to the act of gathering and reading. Then *religare* means "to bind". The word religion consists of the letters *a = no*; *gam = go*, which means not to go, stay, or be passed down from generation to generation. Religion refers to the formal aspects of religion related to rules and obligations, according to Anshori in Ghufron and Risnawita (2010: 168), while religiosity refers to aspects of religion that a person has lived in his heart. Furthermore, Ghufron and Risnawita said that religiosity refers to a person's level of piety to his religion. If someone has lived and internalized the teachings of his religion, then religious teachings will have an impact on all actions and views of his life. According to Karim (2011), religiosity in Islam manifests itself in various aspects of life, including the economy. Economic activities in the modern era would not be complete without the presence of Islamic financial institutions. The sharia aspect of *muamalah* activities includes Sharia Financial Institutions. It should be noted that all transactions are allowed in *muamalah* activities, except those prohibited by sharia. According to the Shari'a, the cause of the prohibition of a transaction is the presence of haram factors in its substance, haram in addition to its substance, and invalidity.

Bank Products

A product is anything that is offered to a customer with the intention of satisfying something the customer wants. Every product produced by the company must have its own advantages, from quality, design, packaging, warranty to taste, so that people can buy it. In Islam, a product is defined as something created through a good manufacturing process, useful for consumption, efficient, and can provide material, moral, or spiritual benefits to consumers. The Islamic definition of a product is something that is useless and forbidden. Economical goods and conventional goods are interchangeable. However, in the Islamic economy, goods can be exchanged and morally beneficial (Usman, 2015:133). The Islamic banking product as a whole is a combination of the above-mentioned methods of collecting and distributing funds by Islamic Banks. Products that are often used to meet the needs of citizens. These products have been recommended by scholars, or in this case approved by the National Sharia Council of the Indonesian Ulema Council (DSN MUI), which is responsible for overseeing various forms and products of Islamic banking down to the operational level. The National Sharia Council accepts the results of sharia banking products in general. The report raises concerns about whether they are following sharia law or deviating from it. As has been done in a number of Muslim-majority countries. *Wadi'ah Current Accounts*, *Mudharabah Current Accounts*, and *Wadi'ah Time Deposits* are examples of funding products. Sharia banking financing products for the general

public are based on the principles of buying and selling, leasing, profit sharing, and lending and borrowing money. Wakalah, Kafalah, Sharf, Hawalah, and Rahn are examples of *Fee Based Income Products*.

Financing

Credit or financing according to Law Number 10 of 1998 is the provision of money or equivalent claims based on a loan agreement or agreement between a bank and another party that requires the borrower to repay the debt after a certain period of time. by setting the ratio (Rokhim, 2014). Financing, according to Muhammad (2002: 260), is defined as "funding or expenditures issued to support planned investments, either by themselves or by others". Financing, in a narrow sense, refers to funding provided to customers by financial institutions such as Islamic banks. According to Muhammad (2014), financing is an activity according to sharia in which Islamic banks channel funds to parties other than banks. The distribution of funds in the form of financing is based on the trust given by the owner of the fund to the user of the fund. The owner of the fund has confidence in the recipient of the fund that the funds in the form of financing will be paid in full. Investors have confidence in the recipient of the financing, as well as the recipient of the financing.

MSMEs (Micro, Small and Medium Enterprises)

Although the MSME sector has a bright future for the country's economy, MSMEs still face challenges in their development. One of the most significant challenges is obtaining venture capital financing. Business capital is undoubtedly important for every MSME, because companies with insufficient capital will find it difficult to grow and run their operations. AUFAR'S (2014:9) MSMEs are productive businesses owned by Indonesian citizens, either in the form of individual business entities, not legal entities, or business entities with legal entities, such as cooperatives; is not a subsidiary or branch that is owned, controlled, or affiliated, either directly or indirectly, with a medium or large business. Have a minimum net worth of Rp. 200,000,000, excluding land and buildings, or sales proceeds of at least Rp. 200,000,000 per year, while medium-sized businesses are businesses with fixed assets criteria that are between the manufacturing and non-manufacturing industries (Rp 200,000,000 to Rp 500,000,000). (Rp 200,000,000 to Rp 600,000,000).

Empowerment of MSMEs in the face of globalization and high competition has forced them to respond to global challenges such as increasing product and service innovation, developing human and technological resources, and expanding their marketing area. This is necessary to increase the selling value of MSMEs, especially in order to be able to compete with foreign products which are increasingly flooding Indonesia's industrial and manufacturing centers, considering that MSMEs are an economic sector that is able to absorb most of Malang's workforce as respondents in this study. Saturated sampling is a data collection technique that determines the sample size by using all members of the population as a sample. When the population is small, this sample is used. A census in which all members of the population are sampled is known as saturated sampling. Associative research with quantitative methods is used in this study. Multiple regression analysis was used in this study to determine whether the research hypothesis was significant or not. The purpose of this study was to see the effect of religiosity, product quality, and MSME financing (Case Study of PT. Bank Muamalat Indonesia Malang Branch). The following is the model used:

	$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$
Where :	
Y	: MSME Financing
a	: Constant
β_1, β_2	: Regression Coefficient
X ₁	: Religiosity
X ₂	: Bank Products
e	: Confounding factor (<i>residual</i>)

Results and Discussion

Classic assumption test

To see whether the independent variable has an effect on the dependent variable, the researcher uses a multiple linear regression model. Several assumptions must be met so that the estimation or regression

coefficient is unbiased and detects the actual situation in the Best Linear Unbiased Estimator (BLUE) analysis. Classical assumption test which includes normality test, multicollinearity test, and heteroscedasticity test is performed before analyzing the data and testing the hypothesis.

Normality test

The purpose of the normality test is to determine whether the independent variable and the dependent variable, or both, in a regression model are normally distributed. A good model uses normal or near normal data. Statistical test Kolmogorov Smirnov Test can be used to determine whether the data is normally distributed or not.

- If Sig > 0.05 then the data is normally distributed.
- If Sig < 0.05 then the data is not normally distributed.

Table 1.			
Normality Test Kolmogorov Smirnov			
Unstandardized Residual			
N		100	
Normal	mean	.0000000	
Parameters ^{a,b}	Std. Deviation	2.33276683	
most Extreme Absolute		.100	
Differences			
	Positive	.047	
	negative	-.100	
Kolmogorov		.907	
Smirnov Z			
asymp. Sig.		.386	
(2-tailed)			

- Test distribution is Normal.
- Calculated from data.

Source: Processed Data, 2022

As can be seen from Table 1, Asymp. Sig (2-tailed) has a significance value of 0.386 > 0.05. Thus, the residual value can be concluded to be normally distributed based on the decision making criteria for the KS normality test. As a result, the assumptions or requirements for normality of the regression model are met, and the hypothesis is accepted.

Multicollinearity Test

Multicollinearity test is used to see whether the independent variables in a regression model have a strong correlation (exogenous). There should be no correlation between independent variables in a good regression model. Multicollinearity problems arise when independent variables are correlated. Tolerance and Variance Inflation Factors (VIF) values can be used to determine the presence or absence of multicollinearity symptoms in the regression model. The output coefficient table in the Collinearity Statistics section in Table 2 below shows the results of the multicollinearity test of the model.

Table 2. Multicollinearity Test Results			
Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.870	1.134
	X2	.870	1.134

Dependent Variable : MSME Financing

Source: Processed Data, 2022

On Table 2, it can be seen that from an observation period to a period the value of *Tolerance Variables* X1 and X2 is 0.870 > 0.10 and the VIF value is 1.134 < 10.00, then it can be concluded that it is known that there is no multicollinearity.

Heteroscedasticity Test

Heteroscedasticity test aims for the regression test that looks for the variance inequality between the residual observations with other observations, this is the last standardized assumption test. Could seen on the diagram below to know about the heteroscedasticity test .

Figure 1 illustrates the findings of this study ,

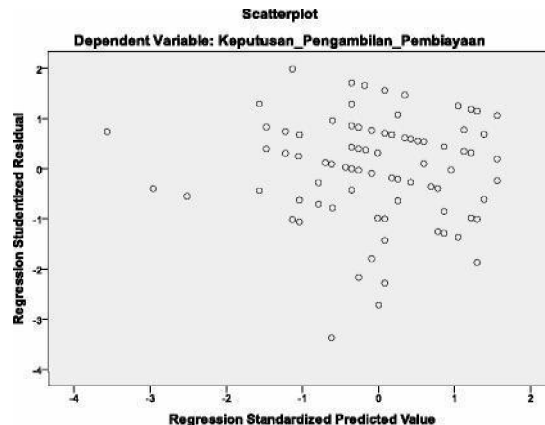


Fig 1. Heteroscedasticity Test

Source: *Processed Data, 202 2*

On figure 1, the data is spread above and below or around 0; the dots don't cluster right above or below. The data points do not form a pattern and spread in all directions. As a result, there is no problem with heteroscedasticity, and a good and ideal regression model can be achieved.

Results Multiple Linear Regression

Determine whether there is a difference in variance between the regression model and the residual value in the multiple linear regression equation model, which is used to explain the effect of more from one independent variable with one dependent variable . In this study, the regression equation model was compiled to determine religiosity and Bank product as independent variable and MSME Financing preference as dependent variable. The following are the results of the SPSS regression equation:

Table 3.Multiple Linear Regression Analysis

Model	Unstandardized Coefficients ^a	Standardized Coefficient	Standardized Coefficient
	B		Std. Beta Error
(Constant)	11.0 24	3.1 8 76	
religiosity	0.13 8	.13 3	.11 2
Bank Products	0.3 4 3	.13 7	.27 3

Dependent Variable : MSME Financing

Source: *Processed Data, 202 2*

The results of the multiple linear regression calculation in accordance with table 3 above are obtained the parameters for each variable can be seen on equality regression under this

$$Y = 11.024 + 0.138 X_1 + 0.343 X_2$$

The interpretation of the results of the above equation is as follows:

1. The constant value (a) of 11.0 24 indicates that if the variables of Religiosity (X1) and Bank Products (X2) if not included in this study or equal to constant , then MSME financing (Y) is worth 11.024 explained by variables outside the study .
2. The positive coefficient is 0.13 8 for the religiosity variable (X1). The existence of a positive coefficient value indicates that religiosity (X1) has an effect on MSME financing (Y). of 0.138 . It means if religiosity the more ok then _ MSME financing will increase , with assumption the other variables are constant.
3. The positive coefficient of Bank Product Variable (X2) is 0.3 4 3. The positive coefficient value indicates that Bank Product (X2) has a positive effect on MSMEs (Y). This means that if the other variables

remain constant and the Bank Product (X2) is getting ok then MSME financing increased by assumption the other variables are constant

Test Hypothesis

Test hypothesis used for test significance big influence obtained variable free to variable tied. Based on explanation above this model will be analyzed with test significant simultaneous (F test) and test significant partial (t test).

Simultaneous Significance Test (F Test)

The results of the Anova output can be used to perform simultaneous significance testing (F test) in regression analysis. The purpose of this test is to see whether the model's exogenous variables have a simultaneous effect on the endogenous variables. Simultaneous significance test was identified by comparing Fcount and Ftable and $F_{count} > F_{table}$. In this research model, $k = 2$ and $df = 2$ and $df(N)$, namely $N - k - 1 = 100 - 2 - 1 = 97$. Thus, the Ftable in the test model is 3.10. Based on the results of the F test in the regression model, the variable of religiosity and bank products each has a sig value of 0.006 and a calculated F value of 5.497. Because $Sig. 0.006 < 0.05$ and $F_{count} 5.497 > F_{table} 3.10$. So, based on the basis of decision making in the F test, it can be concluded that H_a on the hypothesis is accepted, or the variables of religiosity and bank products have a significant effect to the decision concurrent financing.

Partial Significance Test (t Test)

Furthermore, the significance test can be carried out partially (t test) in the regression analysis by paying attention to the results in the output coefficient table. The t-test was used to test the significance of the effect of variable free to variable partial. t-test is used to determine whether all independent variables have a partial effect on the dependent variable. Table 4 shows the results of the t-test for each variable in the substructure model developed in this study:

Table 4 .Partial Significance Test Results

Model	Unstandardized Coefficients ^a		
	B	T	Sig.
(Constant)	11.024	3.435	.002
religiosity	.138	1.028	.301
Bank Products	.343	2.586	.012

Dependent Variable : MSME Financing

Source: Processed Data, 2022

The t table value of 1.98609 is obtained from $n-k$ where $n = 100$ and $k = 2$ with $\alpha = 0.05$, according to the results of the t test. The results of the t-test for each variable can be explained as follows:

1. The influence of religiosity on MSME financing decisions.

The results of the t test are known to have sig. religiosity variable is 0.302 and the t-count value is 1.028, based on the output coefficient in Table 5. Because $Sig. 0.302 > 0.05$ and $t_{count} 1.028 < t_{table} 1.98609$, according to the basis for decision making in the t-test, it can be concluded that H_{a1} is rejected and H_{01} is accepted, or in other words the religiosity variable does not partially influence the decision to finance MSMEs.

2. The influence of bank products on MSME financing decisions.

The results of the t test are known to be significant based on the output coefficients in Table 4. bank product variable t value of 2.586. Because the value of $Sig. 0.012 < 0.05$ and $t_{arithmetic} 2.596 > t_{table} 1.98609$ on the t test, it can be concluded that H_{01} is rejected and H_{a1} is accepted, or in other words bank products have a positive and partially significant effect on MSME financing decisions.

Coefficient of Determination Test (R-Square)

The coefficient of determination test (R^2) is used to find out how much variation in the independent variable can explain the dependent variable (endogenous, exogenous). In other words, the value of R^2 is useful for predicting or determining the magnitude of the effect given by the exogenous variables simultaneously (together) on the endogenous variables. In this study, the endogenous variables are religiosity and bank products. Meanwhile, MSME financing is an exogenous variable in this study. Table 6 shows the results of the calculation of the coefficient of determination for the model developed in this study:

Table 6. Results of the Coefficient of Determination

Model Summary			
Model	R	R Square Adjusted R	
		R Square	Square
1	.318 ^a	.107	.087

- Predictors : (Constant), Religiosity , Bank Products
- Dependent Variable: MSME Financing
- Source: SPSS , 202 2

Based on the output of "Model Summary" in Table 6 above, the results of the coefficient of determination (R Square) test show the R Square coefficient of 0.107 or 10.7 percent. This figure shows that religiosity and bank products can explain 10.7 percent of the decision variables for MSME financing decisions, while the rest comes from variables not included in the study.

III. CLOSING

Conclusion

The following conclusions can be drawn from the research findings:

- Based on the data obtained , the variables of religiosity and bank products both influence the decision to do financing. That is, in this study religiosity and bank products affect customer decisions to seek MSME financing from Bank Muamalat Indonesia Malang Branch.
- religiosity variable has a limited influence on the decision.

Suggestion

- Bank Muamalat Indonesia Malang Branch must continue to improve services to customers. The reason is, based on the results of the questionnaires distributed, 27 out of 100 respondents were dissatisfied with the services provided by Bank Muamalat Indonesia Malang Branch.
- It can be used as a reference for future researchers, and if necessary, more complex research methods can be used to improve the results of previous research. Then add other variables relevant to the research, and examine the causes of certain variables that influence and do not influence the decision to obtain MSME financing from Bank Muamalat Indonesia Malang Branch.

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