



CUSTOMERS' INTEREST IN SAVING MONEY ON ISLAMIC BANKING IN THE CITY OF BENGKULU

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Abstract

Islamic banking is a financial institution that mostly founded in Islamic countries and has a remarkable performance in developing the people's economy. Islamic banking have become the first choice for most people of the city of Bengkulu although its existence in Bengkulu is recently appeared in the community compared to conventional banks. This condition raises the issue of why customers of Islamic banks in Bengkulu city interested in saving money in Islamic banks. It is important to know in order to get a clearer picture of customer interest savings in Islamic banks in the city of Bengkulu. A sample of respondents was taken from customers of Islamic banks in Bengkulu city to examine their interest to save on Islamic banks, the research use a qualitative method conducted by observation, literature, interviews and questionnaires to customers of Islamic banks in the city of Bengkulu. Analysis of data indicated that customers of Islamic banks in the city of Bengkulu in general interested in saving money in Islamic banks because of the convenience and the services provided by Sharia bank satisfy customers, and the location of Islamic banks in Bengkulu city are strategic, and its prohibited the Bank interest of which is prohibited in Islam and utilize the profit sharing system which is allowed in Islam. This study contributes towards a better understanding of customers' interest in saving money on Islamic Banking in Bengkulu City. Hence, the findings of this study should be value to Islamic banks in terms of expanding their customer base

Keywords: *Islamic Banking, Bengkulu, Sharia Bank.*

Introduction

Like the conventional banks the sharia banks also has the same function that is intermediary institution, but sharia bank based on profit sharing while the conventional bank based on interest rate. The profit sharing is strongly recommended by Islamic law. The existence of Sharia Banks has become opportunities to all people to do the activities related to money comfortably, without a doubt, and based on a strong religious motivation in mobilizing public funds for financing the economic development in society (Sumitro, 2004). These opportunities are not only felt by Muslims alone, but also by people of non-Muslims, as Islamic banks proved to have ability of supporting the economic development and reliable. In addition, Islamic banks considered able to coexist in harmony and in a healthy and fair competition with conventional banks that have been there, because the Islamic bank is not exclusive to Muslims alone, there are no restrictions for non-Muslims to make relations with the Islamic bank.

Sharia Bank with its profit sharing system as an alternative substitute of interest-rate system has managed to avoid any negative impact from the implementation of interest-rate system, such as (a) the imposition on customers with compound interest especially for customers who can not afford to maturity date, (b) the incidence of extortion (exploitation) the strong against the weak, (c) the concentration of economic power in the hands of the elite, bankers and financiers, (d) the lack of opportunities for lower economic people to develop their business potential (Sumitro, 2004).





There are certain salient features of Islamic banking and finance which making it distinctive and unique from its conventional banking include: first, Islamic banking strives for a just, fair and balanced society as envisioned by the Islamic economics (Mirakhor, 2000; Warde 2000), Prohibition on interest, gambling, excessive risks, and the Islamic bank provide a level playing field to protect the interests and benefits of all parties involved in market transactions and to promote social harmony (Ahmad, 2000; Chapra, 2000). While in conventional banking system it involves injustice to the borrowers since the interest on their loans have to be paid irrespective of the outcomes of their business. (Lewis and Algaud, 2001; Iqbal and Molyneux, 2005).

Second, Islamic banking is constructed upon the principle of brotherhood and cooperation, which stands for a system of equity sharing, risk sharing and stake taking. It promotes such sharing and cooperation between the provider of funds (Investor) and the user of funds (entrepreneur) (Ahmad, 2000; Iqbal and Molyneux, 2005). Third, as a system grounded on ethical and moral framework of the Islamic law of Shariah, Islamic banking is also characterized by ethical norms and social commitments (Ahmad, 2000; Mirakhor, 2000; Warde, 2000).

In a service business, quality depends on the customer's experience with delivery because, unlike products, services are experienced while they are produced. Studies from the service literature emphasize the importance of quality perceptions and the relationship between service satisfaction and quality (e.g. Cronin and Taylor, 1992; Taylor et al., 1994)

Customer satisfaction is the feeling or attitude of a consumer toward a product/service after it has been used (Solomon, 1996; Wells and Prenskey, 1996). A satisfied consumer will repeat the purchase of the product and convey positive messages about it to others (Dispensa, 1997). By contrast, a dissatisfied consumer is more likely to switch to an alternative product/service the next time he/she recognizes the same need. Not only this, but also his/her dissatisfaction will reflected in a negative word of mouth which might have a serious damaging effect on the business. Therefore, it is crucial that firms ensure customer satisfaction for their products/services. This has led to the increasing popularity of measuring customer satisfaction in recent year (Gulledge, 1996)

Saving money potential of Bengkulu city community still very limited, it is due to the income which they obtained from the working as a civil servant, fisherman, entrepreneurs, farmers, etc. should be used for future needs, according to the needs or for unexpected purposes.

There is a shift in the mindset of people to save in Bengkulu city, because in some Bengkulu communities formerly in terms of saving more attached to their habit of saving money in the house, whether it is stored in earthenware piggy banks, as well as under the pillow or mattress. With the progress of the mindset of today's society, most of Bengkulu City communities are choosing sharia banks as their main choice to save and thus, it has increased the business in sharia banking in Bengkulu. Choice of people of Bengkulu fell to Sharia banks due to the banking product that does not use interest rate, which is forbidden by Indonesian Ulema Council, because it falls under the category of usury and prohibited by religion, not only in the Islamic religion but also other religions. From the description above, the writer tries to raise an issue that is why customers are interested in saving money at the Sharia banks, and what the customer's most desirable form of savings at Sharia banks.





METHODS

Research Approach

Type of this research is field research, where the writer directly to the field in order to obtain information, and doing interview to customers of sharia banks in Bengkulu city. Techniques to determine respondents in this research is by utilizing purposive sampling, the samples that was chosen based on the position and the skills that are considered to represent the entire population. The respondents in this research are the customers of Sharia Bank who have saved their money in Sharia bank at Bengkulu city.

Focus of Research

This research focused on customers' Interest in saving money on Islamic Banking in Bengkulu City. In order to focus on the existing problem the authors discuss only:

1. Costumers' interest in saving money on Islamic Banking, especially to those people who have saved their money at Islamic bank
2. The Islamic Banks which are currently present at Bengkulu city are Bank Muamalat Indonesia (BMI) Bengkulu branch, Bank Syariah Mandiri (BSM) Bengkulu Branch, Bank Perkreditan Rakyat Syariah Muamalat Harkat (BMH), Bank Perkreditan Rakyat Syariah Safir.

DISCUSSION

Establishment of Sharia Banks at Bengkulu City

In this research we are focusing on four Sharia Banks at Bengkulu city, there are Bank Muamalat Indonesia (BMI) Bengkulu branch, Bank Syariah Mandiri (BSM) Bengkulu Branch, Bank Perkreditan Rakyat Syariah Muamalat Harkat (BMH), Bank Perkreditan Rakyat Syariah Safir.

- a. Bank Muamalat Indonesia (BMI) Bengkulu branch, started to operate in Bengkulu on 18 September 2003, initially there are seven employees, one person as branch manager, one person as account manager, and 5 persons as customer service, teller, back office, and assistant manager, and in July 2004, another 1 person join the bank working as office operational (agustina, 2005: 15). This bank has shown a well performance, it collected the fund from the people in the form of saving, and deposit, the fund then being disbursed to real sector or invested in the form of financing the capital trading, plantation business, and education sector.
Till December 2004 the asset of this bank has reached Rp 38.29 Billion, collection of funds Rp 36.63 Billion, financing Rp 53.45 Billion, the profit achieved Rp 1.52 Billion and FDR 145,92 % (agustina, 2005:16).
- b. Bank Syariah Mandiri (BSM) Bengkulu branch, started to operate in Bengkulu on 2 January 2006, initially it has only 13 employees, one person as branch manager, one person as account manager and 11 persons working as customer service, teller, back office and marketing. Bank Syariah Mandiri has operated well in Bengkulu, this is inseparable from the work ethic banks operating under Islamic principles which refers to a noble character. There are five main values of character which are applied in this bank, as bellow:
 - a. *Shiddiq* (integrity) maintain the dignity with integrity begins with a sincere intention, to think clearly, speak properly, commendable attitude and behave exemplary. And to be honest, to others and to God the almighty one.





- b. *Istiqomah* (Consistent) being consistent is the key to success and upholding the commitment, optimistic, never give up, self-confidence, courageous, patient and wise.
 - c. *Fathanah* (Professionalism) Professionalism has been enforced in working environment at Bank Syariah Mandiri. The spirit of continuous learning, smart, innovative, skilled, and justice, and sense of responsibility, and mutual respect in carrying out its duties and serve business partners.
 - d. *Amanah* (Responsibility) reliable because of full responsibility. Be reliable, responsive, objective, accurate, and discipline.
 - e. *Tabligh* (Leadership) leadership based on love, transparent, guiding, visionary, and communicative and empowers, educate and motivate as well as being the other party to increase its function as a caliphate in the world.
- c. Bank Perkreditan Rakyat Syariah Muamalat Harkat / Sharia Rural Banks *Muamalat Harkat*
The establishment of Bank Muamalat Harkat started since 1993, on 8 January 1996 the bank obtained a permission to operate, it is then inaugurated on 3 February 1996, and started to operate on 22 February 1996, with initial capital of about Rp 300 Million. At the beginning stage of Bank Muamalat Harkat it has attracted large people to join them. Unfortunately, at the beginning of this bank's operational it's experiencing mismanagement. Because of this mismanagement, then from 1996 to 1998 the bank suffered a loss. As per 31 December 1998 the accumulated losses of banks has reached Rp 127 Milion with total assets of Rp 248.139 Million. Since 1999, the bank started to record profit, but as of 2001 the profits can cover losses suffered by the bank's mismanagement earlier. And in 2003 the bank can distribute profits in the form of dividends to shareholders. Profits from the bank as of 31 December 2007 amounted to Rp 233.079 Million with assets of Rp 8.1 Billion.
- d. Bank Perkreditan Rakyat Syariah Safir / Sharia Rural Banks *Safir*. Started to operate on 10 September 2005, inauguration of bank was inaugurated by the head of Bank Indonesia Bengkulu, Mr. Syarifuddin Bassara. As for the meaning contained within the word SAFIR is: *Siddiq* (reliable), *Amanah* (Keeping trust), *Fathonah* (clever or smart), *Istiqomah* (consistent), *Rahmat* (happiness and prosperity).

Customers' Interest in Saving Money on Islamic Banking in Bengkulu City

To determine customers' interest in saving money on Islamic Banking in Bengkulu City, the author has done questionnaires and interviews to Bengkulu city community, which has obtained the report as follows:

Table 1
Source of customer knowledge about the existence of Islamic banks

The Questionnaire answers

Where are you aware of the existence of Islamic banks?

Item	Alternative Answers	F	P (%)
1.	a. Know from own knowledge	11	27,5
	b. Know from other people	13	32,5
	c. Know from mass media	16	40
	Total	40	100





From the table we can know that 27,5% of the respondents knew of the existence of Islamic banks from their own knowledge, whereas sourced from others by 32,5% and sourced from mass media approximately 40%. Means it can be concluded that the client was initially more aware of the existence of Islamic banks from the mass media. Because the media itself has been widely circulated in the city of Bengkulu and the influence of the mass media is very powerful to arouse the interest of customers to save money in Islamic banks.

Table 2
Customer knowledge about the Indonesian Ulema Council (IUC) fatwa against the prohibition of interest on commercial banks

Do you know about the IUC fatwa prohibiting bank interest on commercial banks?

Item	Alternative Answers	F	P(%)
2.	a. Yes	29	72,5
	b. No	10	25
	c. Less aware	1	2,5
	Total	40	100

Average respondents knew about the IUC fatwa against the prohibition of interest on commercial banks amounted to 72.5%, which does not know only 25%, and less aware of 2.5%. Sources of knowledge of the existence of the IUC fatwa is based on mass media communication tools, both print and electronic.

Table 3

How would you respond to the Indonesian Ulema Council (IUC) fatwa regarding the prohibition of interest on commercial banks?

Item	Alternative Answers	F	P (%)
3.	a. Agree	22	55
	b. Disagree	3	7,5
	c. Doubt	13	32,5
	d. Don't Know	2	5
	Total	40	100

From the table above it is clear that 55% of respondents agree with the IUC fatwa regarding the prohibition of interest on commercial banks, while 32.5% undecided on the IUC fatwa. 7.5% did not agree to the prohibition of general interest, and 5% of respondents did not vote because they did not expect to hear or know the IUC fatwa. It can be concluded that the decision of the IUC fatwa very big influence on the customer, and the customer receives the fatwa without any other consideration.

According to Masyfuk Zuhdi, (1997) the bank interest is included into category of *riba nasiah* where the lender of money take extra money from the amount of money which he/she has lent to the owe as the compensation for the delay of debt.





Table 4

Bengkulu city customer knowledge regarding fund raising products in Islamic banks

Do you know the funds raising products in Islamic banks?

Item	Alternative Answers	F	P (%)
4.	a. Yes	19	47,5
	b. No	17	42,5
	c. Doubt	4	10
	Total	40	100

Based on the table above, respondent's answers about the knowledge of the products raising funds in Islamic banks are claimed to know (yes) 47.5%, do not know 42.5%, and the undecided or doubt by 10%. The percentage of customers who know the types of fund raising products to customers who do not know it is slightly different.

Table 5

Reason for choosing to save in Islamic Banks

Why do you choose to save in Islamic Banks?

Item	Alternative Answers	F	P (%)
5.	a. Comfort	35	87,5
	b. Needs	5	12,5
	c. Lifestyle	-	-
	Total	40	100

Based on the table, 87.5% of respondents reasoned choose to save in Islamic banks because of the convenience provided by the bank, and only 12.5% said that choosing to save in Islamic banks as a mere necessity.

Comfort perceived by the customer based on the results of interviews conducted by the author of the respondents to one customer in Bank Safir stating that the convenience of the system is that it can avoid the bank interest which is *haram*. And in any Islamic banks an institution guarantees deposits from customers. While stating savings in Islamic banks only as a need that is due to make loans only, which is which if every customer who will make loans they need to first open a savings account. It is clear that 12.5% of customers choose to save in Islamic banks only as a mere borrowing needs.

Table 6

Service provided by sharia bank to customers

How is the service, which is provided by sharia bank to customers?

Item	Alternative Answers	F	P (%)
6.	a. Satisfy	28	70
	b. Less satisfactory	-	-
	c. Moderate	12	30
	Total	40	100

Services provided to the customers of Islamic banks perceived by the respondents stating that satisfy as much as 70%, which is less satisfactory answer no or 0%, and which states moderate as much as 30%.

Based on observations of the author at the time of giving questioners and interviews in Islamic banks' customer, it is evident that the service provided to customers is that every customer is not considered limited to the debtor and the creditor, but the customer is considered as partners / co-workers.





Table 7
Customer's motivation to save money in Islamic Banks

What motivate you to save money at Islamic Banks?

Item	Alternative Answers	F	P (%)
7.	a. Investment	8	20
	b. Using a profit sharing system	26	65
	c. Want to try	6	15
	Total	40	100

Based on the above table, the motivation of respondents to savings in Islamic banks varied. The answers that stating saving for investment is equal to 20%, saving in Islamic banks due to the use of profit sharing system is 65%, while stating to try a comparison between Islamic banks and conventional banks by 15%.

Table 8
Customer feedback about the operating system of Islamic banks and conventional banks

Do you think the operational system at Sharia Bank is the same as in Conventional Bank?

Item	Alternative Answers	F	P (%)
8.	a. Yes	11	27,5
	b. No	18	45
	c. Doubt	11	27,5
	Total	40	100

Based on the table above, respondents who said Islamic banks operating system is the same as the conventional banks amounted to 27.5%, which was comparable to that expressed doubt also by 27.5%, while most of the states are not the same operational system by 45%.

Actually, the customer understands about operating system in sharia banks would be based on explanation from Human Resources in sharia banks, according to the writer's observation of human resources in sharia banks in Bengkulu city mostly the human resource at Sharia Banks in Bengkulu City were from graduate of conventional college and having no practical experience in terms of Islamic banks operating system. This would significantly affect the productivity and professionalism of Islamic banking itself.

Table 9
Which type of fund raising products that you use?

Item	Alternative Answers	F	P (%)
9.	a. Deposit	1	2,5
	b. Demand Deposit	1	2,5
	c. Saving	38	95
	Total	40	100

Shown in the table above, Saving is the type of fund raising products which is most demanding customers of Islamic banks in the city of Bengkulu 95%, while the products of deposits and demand deposits respectively as much as 2.5%.

Savings is the type most in demand by customers because customers can come to Islamic banks at any time if they have money left over that can to be set aside. Different with its deposits and demand deposit is where the customer first invest at least Rp 1.000.000 that withdrawal period has been set at the beginning of the contract, within 1





month, 3 months, 6 months, and so on. While the type of demand deposits the money can be withdraw only by check and the customer can't withdraw the money by using credit card or saving book.

Most demanding types of fund raising product at Sharia Bank in Bengkulu City

Saving is the most demanding type of fund raising products by customers in Bengkulu city rather than deposit and demand deposit. The saving in Sharia bank use two type of contracts, that is *wadi'ah* and *mudharabah*. In *wadi'ah* contract, it follows the principles of *wadi'ah yad adh-dhamanah* that these savings do not benefit because the money deposited can be taken at any time by using a passbook or other media such as ATM cards. This type of saving did not benefit from the bank because of its deposits, but the bank is not prohibited if it is to provide some sort of bonus / gift to the savers.

While the savings under the contract of *mudharabah*, the Islamic banks act as *mudharib* (fund managers), while customers who act as *shahibul mall* (the owner of the funds). Islamic banks whose position as *mudharib*, have the power to perform a wide variety of businesses that do not conflict with Islamic principles and develop it, including doing *mudharabah* with other parties. But on the other hand, Islamic banks also acting as a trustee, which means banks have to be careful or thoughtful as well as acting in good faith and are responsible for everything that arise from errors or negligence.

The profit which is obtained by Islamic Bank from fund management of *Mudharabah*, will then be divided to the owner of the funds in accordance with the ratio agreed and stipulated in the contract of account opening.

The reason why the product in the form of saving deposits *mudaraba yad-dhamanah* is more popular among customers of Islamic banks in the city of Bengkulu, is because the issues related to their ability to save. Where the ability of customers in Bengkulu city to save is not been too high, and by using the regular savings products the customer can save even start from Rp 10,000 only, whereas in demand deposit the customer deposits start saving at least Rp 1.000,000.

Analysis of customers' interest in saving money on Sharia banks at Bengkulu city.

In recent years, the term of sharia banks are already familiar in the ears of Bengkulu city community that largely embraced Islam. The establishment of sharia banks originated from the desire to implement banking transactions in accordance with Islamic principles, especially free usury or interest.

The interest of customer to save money in Sharia Banks in Bengkulu city is quite impressive where most clients have heard of IUC FATWA on bank interest prohibition on commercial banks, based on our survey that 55% customer of sharia bank in Bengkulu city agreed to the prohibition of bank interest by IUC, as mentioned in the table above.

The optimism upon the development of sharia banking in the future is getting better, it is also supported by an increased understanding and desires of customers of Sharia banks in the city of Bengkulu to use the services of sharia banks. Customers of Sharia banks have also discovered that the Sharia banks use the profit sharing system, in which the profit sharing principles adopted by Sharia banks make vanishingly small risk of loss due to speculation or monetary fluctuations. Savers will earn profit sharing ratio or percentage specified in the agreement. However the economic situation either worsened or show the bright, ratio of profit sharing is unchanged, unlike conventional bank interest rates, which always vary and are determined by the bank.





However, the sharia bank still have not been able to compete with commercial banks customers, it happen because the market share of Islamic banks only reached half of the conventional banks. Therefore, to further improve the prospective customer to save in sharia banks, the sharia banks must more aggressive in terms of disseminating to the public regarding fund raising products contained in sharia banks.

Based on data obtained from the respondents stated that they never completely attended by the sharia banks in disseminating its products, where such recognition as much as 70%.

Apart from the things that have been described above, a thing that can foster customer interest towards Sharia banks in the city of Bengkulu based on the results of research is because of its convenience in terms of saving of 87.5%, the reason for the satisfactory of service provided by the bank sharia to the customer is by 70%, And also the location where sharia banks are easy to access at 62.5%. According to Almosawi (2001); Gerrard and Cunningham (2001) found that convenience factors were of paramount importance in banking selection criteria as compared to other factors based on their survey conducted on conventional banking customers in Bahrain and Singapore respectively (Almosawi, 2001; Gerrard and Cunningham, 2001)

Based on the recognition of the customers of sharia banks in the city of Bengkulu, which makes them interested in saving money in Islamic banks is due to a quick service in Islamic banking and cost in terms of opening a savings account is relatively lower when compared to conventional banks. Therefore the Islamic bank customers can reach the lower middle and can open a savings account to set aside some of the money in Islamic banks.

CONCLUSION

- a. The most demanding type of fund raising products in Islamic banks is saving, whether it is using contract *wadiah yad adh-dhamanah* and *mudharaba*. Under the contract of *wadiah yad adh-dhamanah* these savings do not benefit as it act as only deposit money, but the bank is not prohibited to provide some sort of bonus / gift to savers. While under the contract of *mudharaba*, where the bank acts as *mudharib* (fund manager) and the client acts as *shahibul mall* (the owner of the funds), the bank will share profits generated according to a predetermined ratio set at the beginning of the contract.
- b. Customers interested in saving money on Islamic banks in the city of Bengkulu is because the services provided by the bank satisfy the customers and comfortable and the Islamic banks are guaranteed by Deposit Insurance Agency (DIA). Besides the location of Islamic banks in Bengkulu city are easily accessible. Islamic banks use the system profit sharing, and mostly the community in Bengkulu city aware of IUC Fatwa regarding on prohibition of bank interest because it is regarded as usury.
- c. It is suggested that the Islamic banks in the city of Bengkulu always be able to improve the quality of service and comfort to the customers of Islamic banks, because of the good service, the customer will be satisfied and comfort to save in Islamic banks. And also the Islamic banks should be able to introduce their products to every customer who opens a savings account, thus it will increase the knowledge of customers in understanding the products of Islamic banks.



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