Journal of International Islamic Business Studies (JIIBS)

Volume 3, Number 1, 2026, 57-65
ISSN NO. 3109-2209

Factors Affecting Customers' Financing Decisions in Islamic Banking

Abdul Razalli [1]*

[1]Sultan Idris University, Perak, Malaysia

*Email corresponding author: abdulrazalli25@gmail.com

Received 10/05/2026 Revised 22/08/2026 Published 30/09/2026

Abstract

This study examines the factors associated with customers' decisions to select Islamic banking financing products and identifies the factor with the strongest contribution in the observed factor structure. The study focuses on Bank Muamalat customers and prospective financing customers in Central Java, Indonesia. The study employed a quantitative survey and convenience sampling with 100 respondents. The questionnaire covered 15 indicators representing the service marketing mix, brand equity, and customer characteristics and behaviour. Exploratory factor analysis was conducted using principal component analysis and Varimax rotation. The reported Kaiser–Meyer–Olkin (KMO) statistic was 0.662, while Bartlett's test of sphericity was significant ($\chi^2 = 378.659$, df = 105, $p < 0.001$). Five components with eigenvalues greater than one were retained, explaining 63.149% of the total variancThe rotated component matrix indicates that the service process has the highest reported loading (0.834), followed by personal factors (0.829), social factors (0.815), product considerations (0.773), and cultural factors (0.767) on their respective components. The factor pattern includes several cross-loadings, which require cautious interpretation. The study uses a convenience sample of 100 respondents, and the data were collected between December 2024 and February 2025. The results should therefore not be interpreted as evidence of current customer preferences, and the exploratory component structure requires confirmation on an independent sample. The findings suggest that Islamic banks should pay particular attention to the efficiency and clarity of financing procedures, while also considering customer-level and contextual factors in product communication and service design.

Keywords: Islamic banking, financing decision, exploratory factor analysis, service marketing mix, brand equity, customer behaviour, Indonesia.

INTRODUCTION

Islamic banking has developed as an alternative financial intermediation system based on Sharia principles, including the prohibition of riba and the use of contracts that define the rights and obligations of the parties. In Indonesia, the development of Islamic banking has been supported by regulatory reforms, institutional development, and growing public awareness of Sharia-compliant financial services. According to the Financial Services Authority (OJK), Islamic banking assets reached IDR 980.30 trillion in December 2024, representing an annual growth of 9.88% and a market share of 7.72% of the national banking industry. Financing distributed by Islamic banks also reached IDR 643.55 trillion, increasing by 9.92% year-on-year (OJK, 2025). This development highlights the expanding role of Islamic banking in Indonesia's financial system and the importance of examining its financing practices and performance.

Bank Muamalat Indonesia provides a relevant institutional setting for this study because it is one of Indonesia's established Islamic banking institutions, with an operational network extending across the country. By the end of 2024, the bank operated 234 service offices, including branches and sub-branches, with a presence in Central Java, including Semarang, Kudus, Pekalongan, and Purwokerto. Central Java is also a relevant regional setting because Islamic banking financing in the province continued to expand, reaching IDR 35.18 trillion in September 2025, with annual growth of 9.87% (OJK, 2025). These institutional and regional characteristics provide a relevant context for examining the implementation of Islamic banking

Volume 3, Number 1, 2026, 57-65
ISSN NO. 3109-2209

services and the factors associated with financing performance. Financing products are particularly important because they provide working capital and investment funding for households and business owners, including micro, small, and medium-sized enterprises (MSMEs). Recent studies on Indonesian Islamic banking show that customers' decisions and intentions are associated with service quality, religious commitment, brand-related perceptions, and other consumer considerations (Asnawi et al., 2020; Janah et al., 2021; Junaidi et al., 2022).

Despite the availability of Sharia-compliant products, customers' decisions to use Islamic financing are not determined by religious considerations alone. Customers may also evaluate product suitability, pricing or margin arrangements, promotional information, service accessibility, employee competence, physical facilities, and the speed and transparency of financing procedures. Brand awareness, perceived value, brand association, and perceived quality may further shape trust and perceived risk. In addition, cultural, social, personal, and psychological characteristics can influence how customers process information and assess financing alternatives. Empirical research has similarly identified the relevance of product information, profit-margin perceptions, service quality, trust, and religiosity in Islamic banking decisions and customer responses (Ahmed et al., 2022; Kartika & Maulidya, 2021; Sadly et al., 2025).

This study examines customers and prospective customers associated with Bank Muamalat in Central Java, Indonesia. Specifically, it aims to identify and reduce the 15 observed indicators into a smaller set of underlying components that explain customers' considerations in selecting Islamic banking services. By applying factor analysis, this study seeks to identify the key dimensions underlying customer preferences and provide insights into the aspects of Islamic banking services that deserve greater managerial attention. The remainder of this article is organized as follows: the next section reviews the relevant literature and research methodology, followed by the presentation and discussion of the empirical findings. The final section presents the conclusions, implications, and recommendations for future research

The research gap addressed here is the limited integration of three perspectives within one factor-analytic framework: (1) the service marketing mix, (2) brand equity, and (3) customer characteristics and behaviour. Studies focusing separately on service marketing or customer characteristics may not fully capture the combined structure of customers' financing decisions. Prior research has examined service quality and customer satisfaction in Indonesian Islamic banks (Asnawi et al., 2020), trust and religiosity (Abror et al., 2022), and the adoption of Islamic banking in Indonesia (Junaidi et al., 2022). However, these streams do not necessarily explain how service-marketing, brand-equity, and customer-behaviour indicators cluster together in the specific context of financing-product selection. This study therefore examines the joint pattern of these indicators rather than testing a single causal relationship.

The study's contribution is contextual and integrative. It applies an exploratory factor-analytic approach to the specific decision to select Islamic bank financing products, rather than to digital banking adoption, deposit choice, or general customer satisfaction. The analysis is intended to identify clusters of considerations that can inform subsequent model development and more rigorous confirmatory testing.

RESEARCH GAP AND NOVELTY

Previous studies have highlighted the importance of service quality, perceived value, trust, and religiosity in shaping customer decisions in Islamic banking (Albaity & Rahman, 2021; Fusva et al., 2021; Usman et al., 2022). However, these studies generally examine selected relationships or specific outcomes rather than exploring service marketing, brand equity, and customer behaviour simultaneously within a single analytical framework. This study addresses this gap by integrating these three perspectives to examine customers' and prospective customers' considerations in selecting Islamic banking financing products. Its novelty lies in the exploratory use of factor analysis to identify how 15 observed indicators cluster into a smaller number of underlying components. Rather than assuming predetermined dimensions or causal relationships, this study identifies an empirical component structure that may provide a basis for further investigation and validation in future research.

Volume 3, Number 1, 2026, 57-65
ISSN NO. 3109-2209

LITERATURE REVIEW

Service Marketing Mix

The service marketing mix provides a framework for examining how customers evaluate service offerings. In this study, the relevant dimensions are product, pricing, promotion, place, people, physical evidence, and process. For financing products, these dimensions may relate to the suitability of the financing contract, the affordability and transparency of payment obligations, the clarity of promotional information, service access, employee competence, the physical service environment, and the efficiency of application and approval procedures. In Islamic banking, service quality also encompasses Sharia-related values, trustworthiness, and the fulfilment of service promises; these aspects have been linked to customer satisfaction and loyalty (Asnawi et al., 2020; Ahmed et al., 2022).

Brand Equity

Brand equity captures the value associated with a brand in customers' minds. The indicators considered in this study are brand awareness, perceived value, brand association, and perceived quality. In financial services, these dimensions may be important because customers often face information asymmetry and must rely on institutional reputation, perceived reliability, and the value they expect to receive from a financing relationship. Studies in Islamic banking have found that trust, perceived value, satisfaction, and brand-related attitudes are relevant to customer trust and loyalty, supporting the inclusion of brand-related considerations in the present framework (Abror et al., 2022; Albaity & Rahman, 2021; Junaidi et al., 2022).

Customer Characteristics and Behaviour

Customer decisions may also be shaped by cultural, social, personal, and psychological factors. Cultural norms and values can influence the acceptability of financial products; family, peers, and business networks can provide information and recommendations; personal circumstances may affect financing needs and repayment capacity; and psychological factors may shape perceptions of risk, trust, and confidence. Evidence from Indonesia indicates that religious obligations and attitudes can influence intentions to use Islamic banking, while religiosity, trust, and service perceptions are also relevant to customer responses (Janah et al., 2021; Sadly et al., 2025; Usman et al., 2022).

RESEARCH METHOD

Research Design

The study employed a quantitative, cross-sectional survey design. The research was conducted at Bank Muamalat in Central Java, Indonesia. The respondents comprised business owners and customers who were currently undertaking or had previously undertaken financing. Data were collected from 1 December 2024 to 28 February 2025.

Population, Sample, and Data Collection

This study employed convenience sampling and involved 100 respondents, consisting of business owners and customers or prospective customers of Bank Muamalat in Central Java, Indonesia. Data were collected through a structured questionnaire using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The research instrument initially consisted of 66 statements covering the dimensions examined in this study. Before the main survey, a pilot test involving 30 respondents was conducted to assess the validity and reliability of the instrument. The pilot-test results indicated that 59 items met the specified validity criteria, with a Cronbach's alpha coefficient of 0.948.

The validated instrument was subsequently used to identify 15 observed indicators for exploratory factor analysis (EFA). The final sample consisted of 100 respondents, equivalent to approximately 6.7 respondents per observed indicator. This respondent-to-indicator ratio was considered in evaluating the suitability of the sample for exploratory factor analysis. Sample adequacy was further assessed through the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's test of sphericity. The analysis aimed to identify the

underlying components represented by the observed indicators and examine how customers' considerations in selecting Islamic banking financing products were grouped into broader dimensions.

Respondent characteristics included gender, age, business type, financing contract, and customer status (existing or prospective customer). Participation in the study was voluntary, and respondents were informed of the research purpose and the confidentiality of their responses before completing the questionnaire. Informed consent was obtained from the participants.

Table 1 Measures and Variables

Perspective	Indicators
Service marketing mix	Product; pricing; promotion; place; people; physical evidence; process
Brand equity	Brand awareness; perceived value; brand association; perceived quality
Customer characteristics and behaviour	Cultural factor; social factor; personal factor; psychological factor

Data Analysis

Exploratory factor analysis was conducted using Principal Component Analysis (PCA) with [SPSS version]. PCA was selected as a data-reduction technique to summarize the information contained in the observed indicators into a smaller number of components. Unlike common-factor analysis, which focuses on identifying underlying latent factors, PCA transforms the observed variables into components that account for their total variance. Sampling adequacy was assessed using the Kaiser–Meyer–Olkin (KMO) measure and Bartlett's test of sphericity. Individual measures of sampling adequacy (MSA) were examined through the anti-image correlation matrix. Components were retained based on the eigenvalue-greater-than-one criterion and evaluated using the scree plot. Varimax rotation with Kaiser normalization was applied to facilitate component interpretation.

Indicators with factor loadings of 0.50 or higher were considered to have a substantial association with their respective components. Each indicator was assigned to the component on which it exhibited the highest loading. Cross-loadings were identified when an indicator had secondary loadings greater than 0.40 on another component. Indicators exhibiting substantial cross-loadings were interpreted cautiously when determining their component membership. The resulting component structure was interpreted as an exploratory data-reduction outcome rather than evidence of established causal relationships.

RESULT AND DISCUSSION

Instrument Reliability and Sampling Adequacy

The pilot test yielded a Cronbach's alpha coefficient of 0.948, indicating high internal consistency. The KMO statistic for the factor analysis was 0.662, which falls within the "mediocre" category according to Kaiser's (1974) classification, but remains acceptable for proceeding with factor analysis. Bartlett's test of sphericity was statistically significant ($\chi^2 = 378.659$, $df = 105$, $p < 0.001$), indicating that the correlation matrix was not an identity matrix and that the data were suitable for factor analysis.

Table 2 Instrument Reliability and Sampling Adequacy

Test	Reported result	Interpretation
Cronbach's alpha (pilot test)	0.948	High internal consistency reported; item-count discrepancy requires checking
KMO	0.662	Sampling adequacy is acceptable but not strong
Bartlett's test	$\chi^2 = 378.659$; $df = 105$; $p < 0.001$	Correlation matrix is suitable for factor analysis

Volume 3, Number 1, 2026, 57-65
ISSN NO. 3109-2209

Table 3 Measure of Sampling Adequacy

Indicator	MSA
Product	0.633
Pricing	0.573
Promotion	0.538
Place	0.686
People	0.617
Physical evidence	0.677
Process	0.595
Brand awareness	0.734
Perceived value	0.759
Brand association	0.704
Perceived quality	0.613
Cultural factor	0.635
Social factor	0.695
Personal factor	0.593
Psychological factor	0.735

All 15 reported MSA values exceed 0.50, ranging from 0.538 to 0.759. Accordingly, none of the indicators would be excluded solely based on the reported MSA values.

Table 4 Communalities

Indicator	Extraction communality
Product	0.721
Pricing	0.445
Promotion	0.498
Place	0.780
People	0.614
Physical evidence	0.801
Process	0.723
Brand awareness	0.504
Perceived value	0.662
Brand association	0.491
Perceived quality	0.580
Cultural factor	0.689
Social factor	0.684
Personal factor	0.749
Psychological factor	0.531

The extraction communalities range from 0.445 to 0.801. Three indicators—pricing (0.445), brand association (0.491), and promotion (0.498)—fall below 0.50. This suggests that the retained components explain these indicators less strongly than the other indicators. Although pricing, promotion, and brand association exhibited communalities below the conventional threshold of 0.50, they were retained because their communalities remained above 0.40 and their individual measures of sampling adequacy (MSA) exceeded 0.50. Their retention was also supported by their theoretical relevance to customers' selection of Islamic banking products. Pricing reflects customers' considerations of financing costs and affordability, promotion captures the role of marketing communication in influencing customer awareness and preferences, while brand association represents the perceptions and meanings attached to the bank's identity. Therefore, despite being less strongly represented by the five-component solution than the other

Volume 3, Number 1, 2026, 57-65
ISSN NO. 3109-2209

indicators, these variables were considered sufficiently relevant for retention in the exploratory analysis (Hair et al., 2019).

Table 5 Total Variance Explained

Component	Eigenvalue	Variance (%)	Cumulative (%)
1	3.506	23.373	23.373
2	1.890	12.602	35.975
3	1.640	10.933	46.907
4	1.374	9.161	56.068
5	1.062	7.080	63.149

Five components had eigenvalues greater than one and jointly explained 63.149% of the total variance. The rotated sums of squared loadings indicated that the five components accounted for 13.955%, 13.069%, 12.224%, 12.002%, and 11.898% of the total variance, respectively.

Table 6 Rotated Component Matrix

Indicator	C1	C2	C3	C4	C5
Product	0.000	−0.117	0.235	0.773	0.234
Pricing	−0.054	−0.028	0.661	−0.066	0.032
Promotion	−0.132	0.137	0.660	0.130	−0.099
Place	0.153	0.037	0.460	0.030	0.736
People	0.211	0.044	0.733	0.094	0.143
Physical evidence	0.216	0.629	0.151	0.023	0.579
Process	0.834	−0.057	0.088	−0.096	0.089
Brand awareness	0.567	0.403	0.129	−0.040	−0.039
Perceived value	0.486	0.537	0.064	0.355	−0.088
Brand association	0.493	−0.002	−0.078	0.489	−0.053
Perceived quality	0.674	−0.018	−0.197	0.238	0.172
Cultural factor	0.004	0.221	−0.225	0.034	0.767
Social factor	−0.024	0.815	−0.012	−0.045	0.130
Personal factor	0.060	0.234	−0.021	0.829	−0.058
Psychological factor	−0.064	0.553	0.098	0.219	0.404

Table 7 Preliminary Interpretation of Components

Component	Indicators with notable reported loadings	Preliminary interpretation
1	Process (0.834); perceived quality (0.674); brand awareness (0.567)	Financing process and perceived service/brand quality
2	Social factor (0.815); physical evidence (0.629); psychological factor (0.553); perceived value (0.537)	Social influence and customer evaluation
3	People (0.733); pricing (0.661); promotion (0.660)	Frontline service and marketing offer
4	Personal factor (0.829); product (0.773)	Personal needs and product suitability
5	Cultural factor (0.767); place (0.736); physical evidence (0.579)	Cultural context and service accessibility

These labels are provisional and should not be treated as definitive latent constructs. Several indicators show cross-loadings, including physical evidence (0.629 on Component 2 and 0.579 on Component 5), brand awareness (0.567 on Component 1 and 0.403 on Component 2), perceived value (0.537 on Component 2 and

Volume 3, Number 1, 2026, 57-65
ISSN NO. 3109-2209

0.486 on Component 1), and brand association (0.493 on Component 1 and 0.489 on Component 4). The component labels above are therefore based on the largest loading of each indicator and should be interpreted with caution.

Discussion

The most prominent result is the loading of the process indicator on Component 1 (0.834), the highest coefficient in the rotated matrix. This finding is consistent with the view that financing procedures are an important part of the service experience. Customers seeking business financing may be concerned with application requirements, processing time, communication during assessment, clarity of contract terms, and certainty about the next steps. A cumbersome process may increase perceived transaction costs even when the financing product itself is attractive. The importance of service quality and the overall service experience in Indonesian Islamic banking has also been documented in prior research (Asnawi et al., 2020; Fusva et al., 2021).

The results also indicate that customer characteristics and social context are relevant to the observed decision structure. Social and personal factors have substantial loadings on Components 2 and 4, respectively, while cultural considerations load strongly on Component 5. This pattern suggests that financing decisions may be embedded in family, peer, business-network, and community contexts. Prior Indonesian studies have identified religious obligations, attitudes, and consumer characteristics as relevant to Islamic banking intentions and preferences (Janah et al., 2021; Junaidi et al., 2022; Kartika & Maulidya, 2021). However, because the study uses exploratory factor analysis, these results do not establish that the factors cause customers to choose a particular financing product.

Marketing-related indicators are distributed across components rather than forming a single, clearly isolated marketing-mix factor. People, pricing, and promotion load on Component 3, while product loads on Component 4 and place loads on Component 5. This dispersion may reflect the multidimensional nature of banking services: customers may evaluate employees and promotional information together, but assess product suitability in relation to their personal financing needs and location in relation to accessibility.

Brand-related indicators are also not perfectly consolidated. Brand awareness and perceived quality load most strongly on Component 1, while perceived value has its largest loading on Component 2 and brand association shows similar loadings on Components 1 and 4. This cross-loading pattern cautions against claiming that brand equity emerged as a single, unambiguous component. This cautious interpretation is important because previous Islamic banking studies have linked trust, perceived value, satisfaction, and brand-related attitudes with customer responses, but the present exploratory structure does not establish a single brand-equity factor (Abror et al., 2022; Albaity & Rahman, 2021; Junaidi et al., 2022). A future study should refine the measurement items and test the structure using confirmatory factor analysis or a suitable structural equation modelling approach.

Taken together, the findings support an integrative view of financing-product selection, while also highlighting the need for further measurement development. The five-component structure suggests that customers' decisions are shaped by several interconnected considerations rather than by a single factor. This finding can be compared with previous factor-analytic research on Islamic bank selection, including Utomo (2024), which also examines the dimensions underlying customers' preferences for Islamic banking services. Such comparisons are important for identifying both recurring considerations and context-specific differences in customer decision-making. However, the contribution of the present study remains exploratory and context-specific. The five-component structure should therefore not be treated as a validated measurement model until it has been tested using an independent sample and subjected to further validation.

CONCLUSION

This study identifies five components underlying customers' considerations when selecting Islamic banking financing products at Bank Muamalat in Central Java. The five components explain 63.149% of the total variance. The service process has the highest loading in the rotated component matrix (0.834),

indicating its prominence in the factor structure. Other notable loadings relate to personal, social, cultural, product, and accessibility considerations. The results should be interpreted cautiously. The KMO value of 0.662 indicates only moderate sampling adequacy; three communalities are below 0.50; and several indicators exhibit cross-loadings. The five-component structure is therefore exploratory and requires confirmatory testing on an independent sample.

The study has several limitations. First, the sample comprises 100 respondents selected through convenience sampling, limiting generalisability. Second, the data were collected between December 2024 and February 2025; the results cannot be assumed to represent present-day Islamic banking customers or the current competitive and regulatory environment. Third, the exploratory design identifies patterns of association but does not test causal effects, and the cross-loadings and low communalities of several indicators limit the clarity of the factor structure.

Future research should collect a new and adequately justified sample, refine the questionnaire, and report transparent item-level validity and reliability results. Researchers may compare customer segments, financing contract types, and Islamic banks, and may incorporate Islamic financial literacy, religiosity, trust, perceived risk, and digital service experience where supported by the research question. The factor structure should be tested using confirmatory factor analysis or an appropriate SEM approach after exploratory results have been independently replicated.

REFERENCE

Abror, A., Patrisia, D., Engriani, Y., Idris, I., & Dastgir, S. (2022). Islamic bank trust: The roles of religiosity, perceived value and satisfaction. *Asia Pacific Journal of Marketing and Logistics*, 34(2), 368–384. https://doi.org/10.1108/APJML-10-2020-0715

Ahmed, S., Mohiuddin, M., Rahman, M., Tarique, K. M., & Azim, M. (2022). The impact of Islamic Shariah compliance on customer satisfaction in Islamic banking services: Mediating role of service quality. *Journal of Islamic Marketing*, 13(9), 1829–1842. https://doi.org/10.1108/JIMA-11-2020-0346

Alamsyah, H. (2012). Perkembangan dan prospek perbankan syariah Indonesia: Tantangan dalam menyongsong MEA 2025. Makalah pada Milad ke-8 Ikatan Ahli Ekonomi Islam (IAEI).

Albaity, M., & Rahman, M. (2021). Customer loyalty towards Islamic banks: The mediating role of trust and attitude. Sustainability, 13(19), Article 10758. https://doi.org/10.3390/su131910758

Antonio, M. S. (2001). Bank syariah: Dari teori ke praktik. Gema Insani.

Arikunto, S. (2010). Prosedur penelitian: Suatu pendekatan praktik (Edisi revisi). Rineka Cipta.

Ascarya. (2006). Akad dan produk bank syariah: Konsep dan praktik di beberapa negara. Bank Indonesia.

Asnawi, N., Sukoco, B. M., & Fanani, M. A. (2020). The role of service quality within Indonesian customers satisfaction and loyalty and its impact on Islamic banks. *Journal of Islamic Marketing*, 11(1), 192–212. https://doi.org/10.1108/JIMA-03-2017-0033

Fusva, A., Dean, D., Suhartanto, D., Syarief, M. E., Arifin, A. Z., Suhaeni, T., & Rafdinal, W. (2021). Loyalty formation and its impact on financial performance of Islamic banks: Evidence from Indonesia. *Journal of Islamic Marketing*, 12(9), 1872–1886. https://doi.org/10.1108/JIMA-12-2019-0258

Ghozali, I. (2011). Aplikasi analisis multivariate dengan program IBM SPSS 19 (Edisi ke-5). Badan Penerbit Universitas Diponegoro.

Volume 3, Number 1, 2026, 57-65
ISSN NO. 3109-2209

Janah, N., Medias, F., & Pratiwi, E. K. (2021). The intention of religious leaders to use Islamic banking services: The case of Indonesia. *Journal of Islamic Marketing*, 12(9), 1786–1800. https://doi.org/10.1108/JIMA-01-2020-0012

Junaidi, J., Anwar, S. M., Alam, R., Lantara, N. F., & Wicaksono, R. (2022). Determinants to adopt conventional and Islamic banking: Evidence from Indonesia. *Journal of Islamic Marketing*, 14(3), 892–909. https://doi.org/10.1108/JIMA-03-2021-0067

Kartika, R., & Maulidya, F. K. (2021). Determinants of Muslim customers' preferences towards Islamic banks products and services. *Jurnal Manajemen Stratejik dan Simulasi Bisnis*, 2(2), 1–21. https://doi.org/10.25077/mssb.2.2.1-21.2021

Kuncoro, M. (2013). Metode riset untuk bisnis dan ekonomi: Bagaimana meneliti dan menulis tesis. Erlangga.

Rangkuti, F. (2013). The power of brands: Teknik mengelola brand equity dan strategi pengembangan merek. Gramedia Pustaka Utama.

Rivai, V., & Arifin, A. (2010). Islamic banking: Sebuah teori, konsep, dan aplikasi. Bumi Aksara.

Rodoni, A., Sopyan, Hamid, A., & Yansyah, L. (2008). Lembaga keuangan syariah. Zikrul Hakim.

Sadly, E., Agustami, E., & Effendi, S. (2025). Customer behavior analysis in the adoption of Islamic banking products: An empirical study on trust, religiosity, and service quality. *International Journal of Economics*, 4(1), 722–727. https://doi.org/10.55299/ijec.v4i1.1448

Santoso, S. (2010). Statistik multivariat: Konsep dan aplikasi dengan SPSS. Elex Media Komputindo.

Santoso, S. (2012). Aplikasi SPSS pada statistik multivariat. Elex Media Komputindo.

Silaen, S., & Widiyono. (2013). Metodologi penelitian sosial untuk penulisan skripsi dan tesis. In Media.

Supranto, J. (2008). Statistik: Teori dan aplikasi (Edisi ke-7). Erlangga.

Usman, H., Kusumo Projo, N. W., Chairy, C., & Haque, M. G. (2022). The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia). *Journal of Islamic Marketing*, 13(5), 1089–1110. https://doi.org/10.1108/JIMA-08-2020-0230

Utomo, T. P. (2024). Analisis faktor-faktor yang mempengaruhi keputusan nasabah dalam memilih jasa perbankan syariah (Studi pada Bank Syariah Mandiri, Kantor Cabang Malang) [Karya ilmiah, Universitas Brawijaya].