

The Influence of Religiosity, Corporate Image and Service Quality towards Decision Making of Becoming a Customer of Bank BNI Syariah Jakarta Utara

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Abstract:- This study tries to achieve the objectives of 1) analyzing the extent of the influence of religiosity towards decision making of becoming a customer of BNI Syariah Jakarta Utara 2) analyzing the extent of corporate image towards decision making of becoming a customer of BNI Syariah Jakarta Utara 3) analyzing the extent of service quality towards decision making of becoming a customer of BNI Syariah Jakarta Utara. This study employs explanatory quantitative research intended to explain the relationship among variables to examine a hypothesis. The population in this study is all customers of Bank BNI Syariah Jakarta Utara during the period of December 2017 amounted to 41,296 customers with a total of samples of 100 respondents. In order to answer the problems formulated in this study, multiple linear regression analysis is conducted. Based on the discussion and analysis, the result reveals several conclusions as follows: 1) Religiosity provides influence towards decision making of becoming a customer of BNI Syariah Jakarta Utara, which means that the higher level of religiosity a person develops, the decision making of becoming a customer of BNI Syariah Jakarta Utara also rises. 2) Corporate image of BNI Syariah provides influence towards decision making of becoming a customer of BNI Syariah Jakarta Utara, which means the better corporate image BNI Syariah is able to maintain, the decision making of becoming a customer of BNI Syariah Jakarta Utara also rises 3) Service quality provides influence towards decision making of becoming a customer of BNI Syariah Jakarta Utara, which means the better service quality offered, the decision making of becoming a customer of BNI Syariah Jakarta Utara also rises 4) Religiosity, corporate image and service quality simultaneously provides influence towards decision making of becoming a customer of BNI Syariah Jakarta Utara, which means the changes in variables of religiosity, corporate image and service quality also changes the decision making of becoming a customer of BNI Syariah Jakarta Utara.

Keywords:- Religiosity, Corporate Image, Service Quality and Customer Decision.

I. INTRODUCTION

Bank BNI Syariah officially operates pursuant to Governor of Bank Indonesia Decree No.12/41/KEP.GBI/2010 dated 21 May 2010, business permit has been obtained by Bank Umum Syariah (BUS) PT Bank BNI Syariah or BNI Syariah. In organizational level, BNI Syariah is one of the units in BNI, in which BNI Syariah utilizes conventional facilities of BNI such as ATM and several branch offices, thus although Bank Syariah branch offices are still low in number, through the utilization of these facilities BNI Syariah customers do not need to worry in case they are in a location far from BNI Syariah branch offices. BNI Syariah has conducted its operational activities for 8 years having assets amounted to IDR 37.7 billion, performance of Bank BNI Syariah experience rapid improvement supported by 349 outlets namely: 19 Regional Offices, 68 branch offices, 190 sub-branch offices, 16 cash offices located in 27 provinces and 149 regencies/cities. In addition to that, BNI Syariah has 1,584 SCO outlets established in 19 Regional Offices

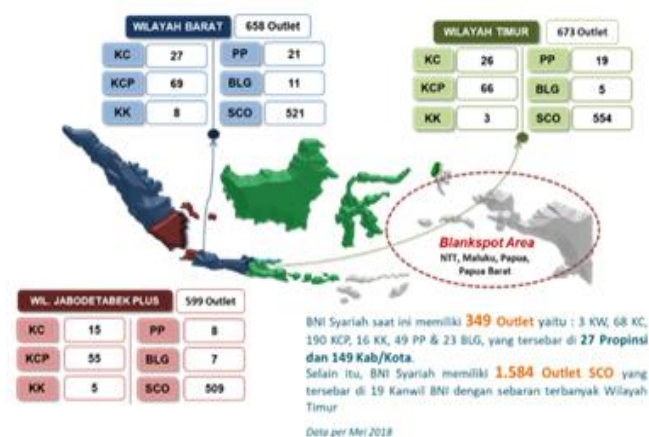


Fig 1:- Map of Locations of BNI Syariah per Regional Office

Region of Jabodetabek Plus consists of 13 Branch Offices, namely: Bekasi, Depok, Bogor, Jakarta Timur, Karawang, Bumi Serpong Damai, Tangerang, Tanjung Karang, Fatmawati, Jakarta Utara, Cilegon, Jakarta Barat, and Bendungan Hilir. They are divided into classes based on the assets in their branch offices, in which offices included in branch offices class 1 (one) are in Jakarta Utara,

Benhil, Fatmawati and Jakarta Timur having similar period of office establishment. Branch Office of Jakarta Utara

reveals lower satisfactory performance in raising public funds compared to other branch offices class 1 (one).

Branch Office	Year 2013	Year 2014	Year 2015	Year 2016	Year 2017
Jakarta Timur	533,115,196	686,300,357	835,226,540	994,038,867	1,199,000,367
Benhil	2,202,361,617	6,132,765,152	6,909,206,780	8,992,229,896	9,934,273,177
Fatmawati	634,528,683	689,838,292	821,917,558	980,180,376	1,268,387,477
Jakarta Utara	343,004,608	420,030,439	527,428,160	554,723,288	676,730,618

Table 1:- Total of Third-Party Funds Branch Office Class 1 in Jakarta

Branch Office	Year 2013	Year 2014	Year 2015	Year 2016	Year 2017
Jakarta Timur	39,883	51,477	66,079	78,098	79,784
Benhil	29,196	34,273	46,592	59,691	64,424
Fatmawati	40,347	48,072	62,498	70,943	75,920
Jakarta Utara	23,528	30,007	37,305	40,038	41,296

Table 2:- Total of Customers in the Last 5 Years

Preliminary interview and questionnaire distribution to 30 customers of BNI Syariah Jakarta Utara to know which factors having the highest influence towards decision making of becoming customers of BNI Syariah Jakarta Utara using 9 (Nine) questions containing the most dominant factors influencing decision making of becoming customers of BNI Syariah Jakarta Utara, from those questions it is found that the factors having the highest influence for people in becoming customers of BNI Syariah Jakarta Utara is religiosity, corporate image of BNI Syariah and service provided by Bank BNI Syariah Jakarta Utara, respectively.

II. PROBLEM FORMULATIONS AND OBJECTIVES OF STUDY

Referring to the background of study, problem identification and limitation, problem formulations created in this study is as follows:

- Does religiosity provide influence towards decision making of becoming customers of BNI Syariah Jakarta Utara?
- Does Corporate Image of BNI Syariah provide influence towards decision making of becoming customers of BNI Syariah Jakarta Utara?
- Does service quality provide influence towards decision making of becoming customers of BNI Syariah Jakarta Utara?

- Do the aforementioned variables provide simultaneous influence towards decision making of becoming customers of BNI Syariah Jakarta Utara?

Objectives of this study are as follows:

- To analyze the extent of religiosity towards decision making of becoming a customer of BNI Syariah Jakarta Utara
- To analyze the extent of corporate image towards decision making of becoming a customer of BNI Syariah Jakarta Utara
- To analyze the extent of service quality towards decision making of becoming a customer of BNI Jakarta Utara

III. THEORETICAL FRAMEWORK

A. Religiosity

Religiosity according to Sari, et al (2012) is a conceptual level of a person towards religion and commitment level of a person towards his or her religion. Conceptual level is knowledge level of a person towards his or her religion, while commitment level is defined as something in need of comprehensive understanding, thus resulting in various ways of an individual to become religious. Religiosity may be interpreted as a consistency between belief towards religion as a cognitive element, religious feeling as affective element, and behavior towards religion as psychomotoric element (Astogini, et al, 2011).

B. Corporate Image

Kotler (2002:338) argues that image is: “society perception towards a company or its products.” Webster (1993) quoted in Sutisna (2001:331) defines image as a mental picture or concept of an object. Buchari Alam (2000:317) quoting the argument of Huddleston (1985:365) concerning image is “Impressions considered and known by an individual or a group of people related to a company or its products gained through experience.” Corporate image according Nicholas Ind (1992) quoted in Sutisna (2000) argues that it is “a brief description possessed by an organization resulted from accumulated messages it receives.

C. Service Quality

Parasuraman *et al* (2010) points out that service quality perceived as the extent of discrepancy between customer’s perceptions of services offered and their actual experience. Groomroos (2009) argues that service quality is functions of what is received by customer in actual (technical quality) and how those services are offered (functional quality). Understanding on service quality provides an important role towards a creation of excellent service. Parasuraman initiated the dimension of *servqual*. This dimension is created to measure service quality using a questionnaire. *Servqual* technique is able to find out the extent of discrepancy between customer expectation and services received. *Servqual* is divided into 5 dimension, namely *Tangibles*, *Reliability*, *Responsiveness*, *Assurance* and *Empathy*. This study selected 3 (three) dimension of service quality relevant to the background of study which are *reliability*, *responsiveness* and *assurance*.

D. Purchase Decision

Kotler and Armstrong (2012) states that “customer buyer behavior refers to the buying behavior of final consumers – individuals and household that buy goods and services for personal consumption”, the definition may be interpreted in that the behavior of purchase decision refers to post-purchase behavior from consumers either as individuals or households purchasing goods and services for personal consumption. Kotler and Keller (2013) defines it as buyers of the most preferred brand, however two factors stand between purchase intention and purchase decision, which are other people’s attitudes and unexpected situational factors. Schiffman and Kanuk (2007) state that it is a selection of two or more alternative options for purchase decision, which means in order to conduct decision making, there must be other alternative options. Deriving from the definitions pointed out by the aforementioned experts, it may be concluded that purchase decision is an action conducted by a consumer to select his or her preferred brand from a range of alternatives in order to fulfill his or her needs and desire.

IV. METHODOLOGY OF STUDY

This study uses explanatory quantitative research to explain the relationship between one variable with another variable to test a hypothesis. The purpose of employing this explanatory method is to explain the relationship between the variables of religiosity, quality of corporate image and service quality towards purchase decision variable. Dependent variable used in this study is decision of becoming a customer of BNI Syariah Jakarta Utara (Y). Independent variables used in this study are:

- Religiosity variable (X1)
- Corporate Image variable (X2)
- Service quality variable (X3).

Population in this study is derived from all customers of Bank BNI Syariah Jakarta Utara during the period of December 2017 amounted to 41,296 people. Sampling method employed is purposive sampling therefore the total sample is determined to be 100 respondents. In order to answer the problems formulated in this study, multiple linear regression analysis is employed. Regression analysis is basically a study of dependability of dependent variables towards one or more independent variables, with the purpose of estimating and predicting the average value of dependent variables according to the value of known independent variables (Ghozali 2011). Regression having two or more independent variables is called multiple regression. Therefore, due to employing more than one independent variables, this study uses multiple regression. Regression equation in this study is conducted to find out the extent of independent variables of Religiosity (X1), Corporate Image (X₂), Service Quality (X3), towards dependent variable which is Purchase Decision (Y).

V. RESULT AND DISCUSSION

A. Multiple Linear Regression Analysis

The result of statistical test on the influence of religiosity, corporate image and service quality towards decision of becoming a customer of BNI Syariah Jakarta Utara is computer-process with SPSS software using multiple linear regression analysis partially and simultaneously. The Recapitulation of the Result of Multiple Regression Analysis can be seen on table 3.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1						
	(Constant)	1.044	2.421		.431	.667
	Religiusitas	.305	.102	.225	2.981	.004
	Citra Lembaga	.264	.132	.184	2.000	.048
	Kualitas Layanan	.682	.112	.517	6.070	.000

a. Dependent Variable: Keputusan Pembelian

Table 3:- Recapitulation of the Result of Multiple Regression Analysis

Source: Primary data processed, year 2019

Calculation of multiple linear regression to predict the extent of dependent variables towards independent variables. Its regression equation is formulated as follows:

$$Y = 1.044 + 0.305X_1 + 0.264X_2 + 0.682X_3$$

Observing the above multiple linear regression links, it indicates that a = 1.044 serves as a constant value, which is an estimated decline of decision of becoming a customer, if independent variables of religiosity and corporate image provides value of 0 (zero). Therefore in the absence of religiosity, corporate image and service quality then decision of becoming a customer of BNI Syariah Jakarta Utara is found at 1.044. And $b_1 = 0.305$ is the positive coefficient or slope for religiosity variable (X_1) which provides influence on decision of becoming a customer (Y). It shows that if religiosity variable increase, then decision of becoming a customer also rises. $b_2 = 0.264$ is the negative coefficient or slope for corporate image variable (X_2) which provides influence on decision of becoming a customer (Y). It means that if corporate image variable increases then decision of becoming a customer also rises. $b_3 = 0.682$ is the positive coefficient or slope for service quality variable (X_3) which provides influence on decision of becoming a customer (Y). It means that if service quality increases, then decision of becoming a customer also rises.

B. Determination Correlation Value (R^2)

Conducting multiple linear regression analysis, it shows the high ability of the model used to explain the influence of independent variables towards dependent variables, which may be seen in Adj. R. Square (R^2) of 0,615 shown in the following table 4:

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.792 ^a	.627	.615	1.889

a. Predictors: (Constant), Kualitas Layanan, Religiusitas, Citra Lembaga

b. Dependent Variable: Keputusan Pembelian

Table 4:- Determination Correlation Value (R^2)

It indicates that regression model used is able to explain the influence of variables of religiosity, corporate image and service quality towards decision of becoming a customer which is 61.5%, while the remaining 38.5% are explained by variables outside the scope of this study. Based on multiple linear regression analysis from each variable of religiosity, corporate image and service quality, the result shows that there is multiple correlation (R) of 0.792. This value reveals strong relationship between independent variables towards dependent variables.

C. Result of Hypothesis Testing T-test Result

From the above explanation on the result of t_{count} and t_{Table} then analysis result may be elaborated partially as follows: 1) The influence of religiosity variable (X_1) towards decision of becoming a customer (Y), the partial result reveals that at level of significance 5% ($\alpha = 0.05$) with level of confidence 95% the Table value of 1.980 is obtained. Statistical test result in t-count of 2.981 due to the value of $t_{count} > t_{Table}$ (2.981 > 1.980) then it may be said that religiosity variable (X_1) provides partial significant influence towards decision of becoming a customer. 2) The influence of corporate image (X_2) towards decision of becoming a customer (Y), partial calculation shows that at level of significance 5% ($\alpha = 0.05$) with level of confidence of 95% the Table value of 1.980 is obtained. Statistical test result in the value of t-count of -2.000, due to the value of $t_{count} > t_{Table}$ (2.000 > 1.980) then it may be interpreted that corporate image variable (X_2) provides partial significant influence towards decision of becoming a customer. 3) The influence of service quality variable (X_3) towards decision of becoming a customer (Y), partial calculation result shows that at level of significance 5% ($\alpha = 0.05$) with level of confidence 95% the Table value of 1.980 is obtained. Statistical test result in the value of t-count of 6.070, due to $t_{count} > t_{Table}$ (6.070 > 1.980) then it may be said that service quality variable (X_3) provides partial significant influence towards decision of becoming a customer. From the above explanation, it may be concluded that religiosity, corporate image, service quality provides partial influence towards decision of becoming a customer.

D. F-Test Result

In order to find out whether independent variable provides simultaneous significant influence towards dependent variables or not, F-test is conducted through comparing F_{count} and F_{Table} at the level of significance 5% ($\alpha = 0.05$) or comparison of F significant value. If $F_{count} > F_{Table}$ or Sig.F value < 0.05, it means H_0 is rejected, on the contrary if $F_{count} < F_{Table}$ or Sig.F value > 0.05 it means H_0 is accepted. The analysis of F-test result is presented in the following table 5:

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	575.355	3	191.785	53.766	.000 ^b
	Residual	342.435	96	3.567		
	Total	917.790	99			

a. Dependent Variable: Keputusan Pembelian

b. Predictors: (Constant), Kualitas Layanan, Religiusitas, Citra Lembaga

Table 5:- F-Test Result

Source: Primary data processed, Year 2019

The result of multiple regression analysis using $Df_1 = 3$ and $Df_2 = 96$ on alpha 5% F_{Table} of 2.479 is obtained, while F_{count} is found to be 53.766 therefore the above

calculation result in $F_{count} > F_{Table}$, then H_0 is rejected and H_a is accepted, thus it indicates that variables of religiosity, corporate image and service quality provide simultaneous significant influence towards decision of becoming a customer (Y). From the explanation above, it may be concluded that religiosity, corporate image, and service quality provide simultaneous influence towards decision of becoming a customer.

E. Determination of Independent Variables with Dominant Influence

In order to know the extent of independent variables towards dependent variables, then the result of coefficient of regression of each variable is observed. The use of standardized Coefficient Beta is able to eliminate differences in measurement unit on independent variables which consists of variables of religiosity, corporate image and service quality in the following table 6:

Variable	Standardized Coefficient Beta
Religiosity	0.225
Corporate image	0.184
Service quality	0.517

Table 6:- Standardized Coefficient Beta
Source: Primary Data Processed, Year 2019

Based on the result of coefficient of regression (b) each variable of service quality provides dominant influence towards decision of becoming a customer. This is due to the coefficient of regression (*Standardized Coefficients Beta*) on that variable provides the highest value compared to the variables of religiosity and corporate image.

F. Result of Correlation Matrix

The result of correlation matrix analysis for each variable is detailed in the following table 5:

Inter-Dimensional Correlation Matrix					
Variable	Dimension	Purchase Decision			
		Culture (Y1.1)	Social (Y1.2)	Personal (Y1.3)	Psychological (Y1.4)
Religiosity	Religious beliefs (X _{1.1})	0.365**	0.326**	0.209*	0.349**
	Religious involvement (X _{1.1})	0.300**	0.232*	0.315*	0.089
	Fear of divine punishment (X _{1.1})	0.340**	0.253*	0.275**	0.169
Corporate Image	Memorable(X _{2.1})	0.340**	0.253**	0.358*	0.144
	Adaptable (X _{2.2})	0.308**	0.289**	0.268**	0.069
	Protectable (X _{2.3})	0.340**	0.253**	0.275**	0.169
Service Quality	Reliability (X _{3.1})	0.384**	0.358**	0.127	0.144
	Responsiveness (X _{1.1})	0.308**	0.289**	0.264**	0.232**
	Assurance	0.365**	0.369**	0.215**	0.205**
**Correlation is significant at the 0.01 level (2-tailed)					
Source: Primary Data Processed, Year 2019					

Table 7:- Inter Dimensional Correlation Matrix

Based on the analysis result, it is found that the highest coefficient of correlation value through comparison of inter-dimensional of each variable results in Religiosity variable is 0.365, corporate image variable is 0.358, and service quality variable is 0.384.

G. Discussions

Referring to the data analysis and findings conducted, the discussions in this study is elaborated as follows:

➤ *The Influence of Religiosity towards Decision of Becoming a Customer*

The analysis result shows that religiosity variable provides influence towards decision of becoming a

customer, which reveals that the higher level of religiosity a person develops, the decision of becoming a customer also rises. Positive influence also reveals that religiosity influence is in line with decision of choosing sharia bank, or in other words, high level religiosity will influence in the higher chance for a person to make decision to become a customer of sharia bank, whereas low level religiosity result in lower chance of a person's decision of becoming a customer of sharia bank.

Religiosity is realized in various aspects of life including economic aspect. In modern era, economic activities is not complete without the existence of banking institutions. Those institutions are included in the sharia aspects related to muamalah activities. In such activities, it must be taken into account that all transactions is valid unless they are prohibited by sharia laws. The reason of a prohibited transaction according to sharia laws is due to conditions of the elements are prohibited, the external attributes are prohibited, and the conditions are not met. The prohibited elements is caused by its prohibited transaction object, the prohibited external attributes is based on the principle that each transaction is agreed upon mutually willing or *ridho* parties during transaction deal thus able to avoid any *tadlis* or fraud (Alfi Mulikhah Lestari, 2015).

Religiosity functions as a medium of the highest scale of a culture's values. Bearing this perspective in mind, religiosity assists in socialization process through mediating the effects of other beliefs and encouraging consumers to embrace all values and perspectives. Religiosity also provides influence on several aspects on decision behavior based on the regulations and prohibitions from their beliefs (Safiek Mokhlis, 2010). Religiosity is thus a complex integration among religion, feelings and religious activities inside an individual, in which they are related to the decision making in becoming a customer of sharia bank. The result of this study therefore supports the previous study conducted by Hakimi, *et al* (2018), Samaa Taher Attia (2017) and Zakaria, *et.al* (2016), all concluded that there is religiosity influence towards purchase decision.

➤ *The Influence of Corporate Image towards Decision of Becoming a Customer*

The analysis result reveals that corporate image provides significant influence towards decision of becoming a customer, which reveals that the better corporate image the institution is able to maintain, the decision of becoming a customer also rises. Sharia bank is a general bank which conducts its business according to the principles of sharia, having activities in providing bank services. Basically, the function of sharia bank is not extremely different with a conventional bank which is providing services as intermediary institution. However, it should be noted that conventional banks are established long before sharia bank thus allowing the society to perceive that conventional banks and sharia banks are identical and the difference is in the name only. This may prove to influence people to entrust their money to a banking institution. However, if the potential customers are

not equipped with adequate information procedures and products of sharia bank, those potential customers will refer to corporate image as the point for consideration of becoming a customer of banking institution.

The definition of image is notional and unable to measure in systematical ways, however it may be found from receptions both positive and negative, especially from the society (Rueslan, 2008) therefore image also indicates a person's knowledge and experience which is unable to systematically measured but may be felt and considered in decision making process. The result of this study supports the previous studies conducted by Hakimi, *et al* (2018) and Aditya Bagus P and Yessy Artanti (2014), obtaining the result that corporate image provides significant influence towards decision of becoming a customer.

➤ *The Influence of Service Quality towards Decision of Becoming a Customer*

The analysis result reveals that service quality provides significant influence towards decision of becoming a customer. The result of this study shows that the changes or improvement over service quality result in the rising decision of becoming a customer. Kotler (2007) argues that banking institutions are service providers whose business is based on the principle of trust thus the issues in service quality is considered a determining factor in the success of those institutions. Service quality is a form of consumer evaluation towards perceived service compared to expected service. In order to survive and develop, banking institutions are required to provide good service quality that is able to meet customer' expectations and needs.

In the concept of service quality, there is a term reliability, which is defined as the ability of an institution to provide service as promised accurately and reliably. Responsiveness, or willingness to provide prompt and appropriate service with clear delivery of messages to customers. Assurance, which means knowledge and courtesy able to foster customer trust. A conclusion may be formulated that service quality and decision of becoming a customer provides a deep relationship due to the considerations contributing to decision making of becoming a customer depends on service quality provided by the bank, which basically includes expectations and results as perceived by customers. Customers assist the bank in achieving desired services. Well-maintained relationships result in positive impacts upon both parties. The result of this study supports the previous studies conducted by Sendy Octavia Puspa Juwita (2017), Arifindan Khotimah (2014) and Denny Daud (2013) that reveals the result that service quality provides significant influence towards decision of becoming a customer.

VI. CONCLUSIONS

Based on the result of research and discussion conducted, several conclusions may be drawn as follows:

- Religiosity provides influence towards decision of becoming a customer of BNI Syariah Jakarta Utara, which means that the higher level of religiosity a person develops, the decision making of becoming a customer of BNI Syariah Jakarta Utara also rises.
- Corporate image of BNI Syariah provides influence towards decision making of becoming a customer of BNI Syariah Jakarta Utara, which means the better corporate image BNI Syariah is able to maintain, the decision making of becoming a customer of BNI Syariah Jakarta Utara also rises
- Service quality provides influence towards decision making of becoming a customer of BNI Syariah Jakarta Utara, which means the better service quality offered, the decision making of becoming a customer of BNI Syariah Jakarta Utara also rises
- Religiosity, corporate image and service quality simultaneously provides influence towards decision making of becoming a customer of BNI Syariah Jakarta Utara, which means the changes in variables of religiosity, corporate image and service quality also changes the decision making of becoming a customer of BNI Syariah Jakarta Utara.

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