

Identification Of Determining Factors Of Community Decisions In Selecting Sharia And Conventional Banks

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Abstract

The people of North Sumatra Province, especially the South Tapanuli region which are diverse in terms of their religion, there are Muslims, Christians and other religions. However, religious factors or perceptions that are only based on religious reasons do not necessarily affect people's behavior towards decisions about using this type of banking service. Seeing the many factors that determine customer decisions in using banking services. The type of research is a quantitative field research. The marketing mix variable partially cannot be used as a determining factor for community decisions in choosing Sharia and conventional banks in North Sumatra Province. While motivation and perception variables can be partially used as a determining factor for community decisions in choosing Sharia and Conventional Then, the motivation, perception and marketing mix variables can simultaneously be used as a determining factor for community decisions in choosing Sharia and Conventional Banks in North Sumatra Province.

Keywords: marketing mix, motivation, perception,

Abstrack

Masyarakat Provinsi Sumatera Utara, khususnya wilayah Tapanuli Selatan memiliki agama yang beragam, ada Muslim, Kristen dan agama lain. Namun, faktor atau persepsi keagamaan yang hanya didasarkan pada alasan keagamaan tidak serta merta mempengaruhi perilaku masyarakat terhadap keputusan tentang penggunaan jenis layanan perbankan. Melihat banyak faktor yang menentukan keputusan pelanggan dalam menggunakan layanan perbankan. Jenis penelitian adalah penelitian kuantitatif. Variabel bauran pemasaran secara parsial tidak dapat digunakan sebagai faktor penentu bagi keputusan masyarakat dalam memilih Syariah dan bank konvensional di Provinsi Sumatera Utara. Sementara variabel motivasi dan persepsi sebagian dapat digunakan sebagai faktor penentu untuk keputusan masyarakat dalam memilih Syariah dan Konvensional Kemudian, variabel motivasi, persepsi dan bauran pemasaran secara bersamaan dapat digunakan sebagai faktor penentu untuk keputusan.

Kata Kunci: Bauran Pemasaran, Motivasi, Perse

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INTRODUCTION

The main advantage of Sharia banking that is in great demand by customers is the prohibition of usury and all types of non-sharia transactions. The main factor that distinguishes conventional banks from Sharia banks is the interest rate (interest) as a remuneration for equity participation applied to conventional banks, while in Sharia banks the remuneration for capital participation is calculated based on the gains or losses earned based on the "principles and contracts that are used". The principle of profit sharing with a mudharabah agreement (compensation for profit sharing), the principle of buying and selling with a murabahah agreement (reward in margin), the principle of rent or with ijarah (reward is ujah) (Antonio, 2001).

Public understanding and socialization of Sharia banking products and systems in Indonesia is still limited. This is supported by data published by Bank Indonesia, that in 2017 the Sharia banking market share only had 5.3% (OJK, 2017). Although the majority of Indonesia's population is Muslim, this is inversely proportional to the slow development of Sharia banks. Efforts to develop Sharia banks are not only based on legal aspects and regulations but also must be oriented to the market or the community as users of banking services.

The South Tapanuli Region as one of the regions in North Sumatra Province, which is dominated by Muslim residents, has its own uniqueness towards the behavior of consuming a banking product. Based on the results of interviews conducted by researchers with 10 people in Padangsidimpuan City (one of the regions in the South Tapanuli region), in general they said they liked saving their money in the bank. Some choose conventional banks, some choose Sharia banks. Of the 10 people interviewed, only 3 people chose Sharia banks. Whereas 7 more people prefer conventional banks. Some even choose Sharia banks and conventional banks.

The people of North Sumatra Province, especially the South Tapanuli region which are diverse in terms of their religion, some are Muslim, Christian, and other religions, it is very possible to have a variety of perceptions that influence people's behavior in choosing banks. However, religious factors or perceptions that are only based on religious reasons do not necessarily affect people's behavior towards decisions about using this type of banking service.

Based on the results of researchers' interviews with one of the sharia bank employees in Padangsidempuan City, there were also non-Muslim customers.

In addition, non-economic aspects are also believed to be able to influence people's interactions with the banking world. Seeing the many factors that determine customer decisions in using banking services, this is what encourages researchers to identify more closely related to these factors.

LITERATURE REVIEW

Kajian Teori Theoretical review

Sharia Banking Law No. 21 of 2008 states that Sharia banking is everything that concerns about Sharia banks and Sharia business units, covering institutional, business activities, as well as ways and processes in carrying out their business activities. Sharia banks in carrying out their business activities based on sharia principles.

Sharia banks as intermediaries between investors who invest their funds in banks, Sharia banks then distribute funds to other parties who need funds. Investors who place their funds will get a reward from the bank in the form of profit sharing or other forms that are approved in Sharia sharia. Sharia banks distribute funds to parties who need funds in general in the sale and purchase agreement and business cooperation. Rewards obtained in profit margins, profit sharing forms, and / or other forms in accordance with Islamic sharia (Ismail, 2011).

Decisions are choices made from a number of alternatives (Daft, 2003). Besides the decision is also an alternative choice of two or more, to determine an opinion. The explanation is almost the same as according to Schiffman and Kanuk decision as an action of two or more alternative choices (Sumarwan, 2011).

Meanwhile, according to Amini, the understanding of decision making can be seen from two aspects, namely: (a) The etymology of decision making means taking and setting for something. Decision is a conclusion that is held after holding considerations. (b) The terminology of decision making is a process of determining something (Amini, 2004).

The decision is a conclusion that has been chosen after considering the choice of several alternatives. In this case the decision referred to is the decision

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to use the services of Sharia banks and conventional banks after considering the ease and benefits of the two types of banks.

Consumer purchasing decisions are influenced by three factors, namely: (a) Internal Factors (personal factors) consist of perception, family, motivation and involvement, knowledge, attitude, learning, age group, and lifestyle. (b) External Factors consist of culture, social class, and membership in a group. (c) Situational Factors, Engel in the book Etta Mamang and Sopiah explained that the actual situation of consumers can be separated into three, namely the communication situation, the purchase situation, and the usage situation (Sangadji dan Sopiah, 2013).

In addition to the factors outlined above, in making a decision to use a bank product, customers consider several factors such as sharia value, profit sharing, product, promotion and motivation factors. (a) Sharia value is one of the determinants of consumption decisions. The reason customers use Sharia bank products and services is because Sharia banks are a financial institution based on Islamic principles. (b) Services, According to Agni S. Mayangsari service is the heart of all the joints that exist in the company. If the heart has a problem, then all organs in the body will experience problems (Mayangsari, 2014). (c) Profit Sharing, It is a system of profit sharing between the owner of the fund and the fund, for example, between an Sharia bank and the recipient's customer, using the *mudhārabah* and *musyārahah* contract. (Suwiknyo, 2009). Profit sharing is the ratio or profit obtained from investment and financing managed by sharia banks from customers. (d) Products is something that can meet the needs and desires of consumers. The product will provide good benefits in meeting the daily needs of something owned by consumers (Sunyoto, 2014). (e) Promotion, is one of the variables in the marketing mix that is very important to be carried out by companies in marketing products. Promotional activities as a communication tool to influence consumers in purchasing or using products in accordance with their needs and desires. (f) Motivation, Willingness to spend a high level of effort toward the goals to be achieved, which is conditioned as the ability of efforts to meet an individual's needs.

Based on the references that I read, there are several previous studies that have discussed the determinants of consumer decisions in choosing banking services, including the following:

- a. Research conducted by Dra. Andry Herawati and Liling Listyawati, entitled "Identification Of Determining Factors Of Muslim And Non Muslim Customers In Choosing The Services Of Sharia Banks In Surabaya City". The analysis technique used to achieve these research objectives is descriptive statistical analysis and factor analysis. Samples were taken with a nonprobability sampling technique with accidental sampling of 150 Sharia bank customers spread across five areas of the city of Surabaya. In this study, the analyzed data were collected through questionnaires. The results showed that the dominant variables determining the decision of Muslim and non-Muslim customers in choosing Sharia banking services were physical and non-physical objects. It's just that a very important variable considered by Muslim customers is physical attractiveness (exterior & interior), while those for non-Muslim customers are more concerned with satisfying computer facilities, ATMs, Phone Plus than other factors. It is recommended that Sharia banks should differentiate unique products, and be promoted in a more informative way, conduct personal selling, relying on personnel who understand Sharia banking fundwledge products, and focus on service excellence by developing service facilities. The difference with this research is the object of the research, this study is sampled only Muslim ones and the selected banks are Sharia banks and conventional banks, not just Sharia banks as they studied before. In addition, the difference is in terms of the location of research and research time.
- b. Research conducted by Harif Amali Rivai, et., al., entitled Identification Of Determining Factors Of Consumer Decisions In Choosing Banking Services: Sharia Banks Vs Conventional Banks. Analysis of people's attitudes and behavior in choosing Sharia banks, used descriptive statistical analysis in the form of cross tabulation, graphics, averages and frequencies. To find out what factors influence people's behavior in choosing Sharia banks and conventional banks, factor analysis is used. Next, to identify the relationship between various factors of consumer behavior in choosing banking services, crosstab analysis is used. The results of this study found that there were differences in perception of the existence of Sharia banks compared to conventional banks. Of the 124 conventional bank customer respondents, 51.4% stated that the concept of interest is contrary to religious teachings. However, they still choose

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to stay in touch with various products offered by conventional banks. Only 29.8% of the respondents stated firmly that the concept of interest does not conflict with religious teachings, so that it can be legitimate for them to stay in touch with various conventional bank products. While the rest (18.5%) thought that they did not know; whether interest is against religion. Furthermore, if it is related to the frequency of respondents who are familiar with the operation of Sharia banks in West Sumatra, the majority (94.4%) stated that they know the existence of banks and their products. The difference with this research is the method, the data analysis and the location of the research.

- c. Research conducted by Budi Utami entitled "Comparison Of Determination Of Banking Election Decisions (Case Study On Bank Rakyat Indonesia Sharia And Bank Rakyat Indonesia Conventional)". Their research aims to compare the influence of the variables Professionalism, Access, Popularity, Facilities, Bank Interest / Profit Sharing System and Bank Products on customer decisions in choosing Bank Rakyat Indonesia Sharia Banking Services and Bank Rakyat Indonesia Conventional. The data collection method used in this study was by collecting primary and secondary data, by distributing questionnaires to customers of Bank Rakyat Indonesia Sharia and Bank Rakyat Indonesia Conventional as well as conducting library research through books, articles, internet, journals and other sources. The analytical tool used to prove the hypothesis in this study is descriptive statistics namely factor analysis. Indicators of aspects of consumer behavior are measured using a 5-point Likert Scale. To find out what are the things that affect customers in choosing banking services, refer to the 6 dimensions, namely Professionalism, Access, Popularity, Facilities, Bank Interest / Profit Sharing System and Bank Products. The results showed that the customer's decision in choosing the banking services of Bank Rakyat Indonesia Syariah and Bank Rakyat Indonesia Conventional was influenced by Professionalism, Access, Popularity, Facilities, Bank Interest / Profit Sharing System, and Bank Products. The results also obtained that from the comparison of the variables Professionalism, Access, Popularity, Facilities, Bank Interest / Profit Sharing System, and Bank Products against Bank Rakyat Indonesia Sharia and Bank Rakyat Indonesia Conventional customers are more likely to choose Bank Rakyat Indonesia Sharia. The difference between the above research with this

research is the focus of the problem under study, the location of the study and the time of the study, the variables and objectives of the study, its methods and data analysis.

METHODS

This type of research is a quantitative field research. Data collection using research instruments, analysis, and quantitative/statistical nature, aims to test the hypothesis set (Sugiyono, 2016) This quantitative research is a process of finding knowledge that uses data in the form of public behavior in choosing sharia banks and conventional banks that are arranged using a Likert scale as a measuring tool to measure the determinants of the community in twisting Sharia banks and conventional banks.

The study population is all customers who use the services of Sharia banks and conventional banks in the South Tapanuli region. Because the total population in the South Tapanuli region who are customers in Sharia banks and conventional banks is not yet known, the formula needed to determine the number of samples is to use the Lemeshow formula. In order to obtain the minimum sample size needed in this study was 97 respondents. This research area covers 4 districts (South Tapanuli, Mandailing Natal, Padang Lawas, Padang Lawas Utara) and one City of Padangsidempuan. The sample of this study consisted of people who were conventional bank customers and Sharia bank customers.

Primary data in this study are data sourced from the distribution of questionnaires with samples to be studied. Samples were taken using the Lemeshow formula above with incidental sampling of Sharia bank customers spread across 4 districts and one city of Padangsidempuan. In this study the analyzed data were collected through questionnaires. In this study secondary data were obtained from written documents, such as profiles.

According to Arikunto, data collection instruments are the tools chosen to collect data so that these activities become systematic and easier (Sugiyono, 2016). Data collection methods in this study using a questionnaire instrument. Questionnaires are efficient data collection techniques, when researchers know for certain variables to be measured and know what can be expected from respondents. The measurement scale used in this study is the interval

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measurement scale, with a scaling technique using a Likert scale. Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena.

The main design of the contents of the research questionnaire included aspects of demographics (sample / respondent biodata), activity of using banking services, and consumer behavior. Demographic aspects consist of: (1) bank type (sharia or conventional), (2) individual or non-individual customers, (3) Regency / City of origin, (4) age, (5) gender, (6) marital status , (7) types of work, (8) monthly income. Activities in the use of banking services include: (1) perceptions about interest, (2) consideration of choosing a bank, (3) long time a customer, (4) information about a bank. While aspects of consumer behavior consists of (1) marketing mix elements, (2) motivation and, (3) consumer perception.

DISCUSSION

Based on the activity of using community banking services in North Sumatra Province, especially in the South Tapanuli region, it is known that the public perception that conventional bank interest is equal to usury is 69% of the 97 respondents studied. The remaining 31% of total respondents have a perception that conventional bank interest is not the same as usury. The people of South Tapanuli Region who had been sharia bank customers were 54% while those who had never been sharia bank customers were 46% of the 97 respondents. People who choose Sharia banks on the grounds of religion as much as 69%. While respondents who chose Sharia banks for reasons of profit as much as 19%. and the rest chose Sharia banks because of the service of employees as much as 11%.

1. Marketing mix as the Deciding Factor of Community Decision in Choosing Sharia Banks and Conventional Banks.

From the results of the t test above it can be seen that the t-count for the marketing mix variable is 1.652 and for the t-table obtained from the formula $df = (nk-1)$, $df = (97-3-1) = 93$ results obtained for t -table of 1.66140 which means $t\text{-count} < t\text{-table}$ with a significance value of $0.102 > 0.05$. So it can be concluded that the marketing mix cannot be used as a determining factor for community decisions in choosing Sharia banks and conventional banks in North Sumatra Province especially in the South Tapanuli Region.

2. Motivation as a Determinant of Community Decisions in Choosing Sharia Banks and Conventional Banks.

From the results of the t test above the t-count value for the Motivation variable is 4.138 while the value of t-table 1.66140 which means t-count > t-table (4.138 > 1.6614). Likewise with a significance value of 0,000 < 0.05. So it can be concluded that motivation influences or can be used as a determining factor of community decisions in choosing Sharia banks and conventional banks in North Sumatra Province especially the South Tapanuli Region.

3. Perception as a Determinant of Community Decision in Choosing Sharia Banks and Conventional Banks.

From the results of the t test above the t-calculated value for the perception variable is 3.487 while the value of t-table is 1.66140 which means t-count > t-table (3.487 > 1.6614). Likewise with a significance value of 0.001 < 0.05. So it can be concluded that perception influences or can be used as a determining factor of community decisions in choosing Sharia banks and conventional banks in North Sumatra Province especially the South Tapanuli Region.

The F test is used to show whether all the independent / independent variables entered in the model have a joint effect on the dependent variable. F test is used to determine the marketing mix, motivation, and perception simultaneously can be used as a determining factor for community decisions in choosing Sharia banks and conventional banks. The provisions in the F test are if $F_{count} > F_{table}$, then the hypothesis is accepted, meaning that the marketing mix, motivation, and perception can be used as determinants of community decisions in choosing Sharia banks and conventional banks. Meanwhile, if $F_{count} < F_{table}$, the hypothesis is rejected, meaning that the marketing mix, motivation, and perception can be used as determinants of community decisions in choosing Sharia banks and conventional banks. In addition, if the value of sig < 0.1 then the hypothesis is also accepted.

Based on the table of simultaneous significance test results (Test F) above, it can be explained that the F_{count} value of 19,580 and F_{table} can be seen in the statistical table with degrees of freedom $df = nk-1$ or $97-3-1 = 93$ obtained value of 2.7 so it can be concluded that $F_{count} > F_{table}$ (19.580 > 2.7) means that the hypothesis is accepted. This means that together, marketing mix, motivation, and

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perception affect people's decisions in choosing Sharia banks and conventional banks.

After the researchers conducted research directly by distributing questionnaires submitted to the people in the South Tapanuli region who became customers in Sharia banks and conventional banks to 97 respondents and processed the results of the answers of respondents from the questionnaire that researchers had distributed through the application of SPSS version 22 is as following:

Based on the calculation results obtained Adjusted R Square value of 0.367 or (36.7%). This shows that the influence of the independent variable (marketing mix), (motivation), and (perception) on the dependent variable (customer decision) of 0.367 or (36.7%) while the rest of 0.633 or (63.3%) is influenced by variables others are not included in this study.

1. Marketing Mix as a Decision Factor for Community Decisions in Choosing Sharia Banks and Conventional Banks in North Sumatra Province especially in the South Tapanuli Region

From the results of the t test above it can be seen that the tcount for the marketing mix variable is 1.652 and for ttable obtained from the formula $df = (nk-1)$, $df = (97-3-1) = 93$ the results obtained for the ttable are 1,66140 which means $tcount < ttable$ with a significance value of $0.102 > 0.05$. So it can be concluded that the marketing mix cannot be used as a determining factor for community decisions in choosing Sharia banks and conventional banks.

The results of this study contradict the results of previous research conducted by Budi Utami with the title Comparative Determination of Banking Selection Decisions (Case Study on Bank Rakyat Indonesia Sharia and Bank Rakyat Indonesia), which, based on the results of the study showed that the customer's decision in choosing banking services Bank Rakyat Indonesia Sharia and Bank Rakyat Indonesia Conventional are influenced by Bank Products which are part of the marketing mix.

2. Motivation as a Determining Factor of Community Decisions in Choosing Sharia Banks and Conventional Banks in North Sumatra Province, especially in the South Tapanuli Region

From the results of the t test above the value of t for the Motivation variable was 4.138 while the value of t table 1.66140 which means $tcount > t$

table (4.138 > 1.6614). Likewise with a significance value of 0,000 < 0.05. So it can be concluded that motivation can be used as a determining factor for community decisions in choosing Sharia banks and conventional banks.

This research is supported by the results of previous research conducted by Hesti Maya Sari et al., In a journal entitled "The Effect of Motivation and Service Quality on Savings Decisions at Bank Syariah Sinarmas Padang" Motivation variables partially significantly influence customer savings decisions at Bank Syariah Sinarmas Padang.

3. Perception as a Determining Factor of Community Decisions in Choosing Sharia Banks and Conventional Banks in North Sumatra Province especially in the South Tapanuli Region.

From the results of the t test above the value of t for the perception variable is 3.487 while the value of t table is 1.66140 which means $t_{count} > t_{table}$ (3.487 > 1.6614). Likewise with a significance value of 0.001 < 0.05. So it can be concluded that perception influences or can be used as a determining factor for community decisions in choosing Sharia banks and conventional banks.

This research is supported by the results of previous research conducted by Harif Amali Rivai, et al with the title Identification of Determinants of Consumer Decisions in Choosing Banking Services: Sharia Banks vs. Conventional Banks, where based on the results of this study found that there are differences in perceptions of the existence of Sharia banks compared to conventional banks. Of 124 conventional bank customer respondents, 51.4% stated that the concept of interest is contrary to religious teachings. However, they still choose to stay in touch with various products offered by conventional banks. Only 29.8% of the respondents stated firmly that the concept of interest does not conflict with religious teachings, so that it can be legitimate for them to stay in touch with various conventional bank products. While the rest (18.5%) thought that they did not know; whether interest is against religion. Furthermore, if it is related to the frequency of respondents who are familiar with the operation of Sharia banks in West Sumatra, the majority (94.4%) stated that they know the existence of banks and products.

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4. Marketing Mix, Motivation and Perception as the determining factor of the community's decision in choosing Sharia banks and conventional banks in North Sumatra Province especially in the South Tapanuli Region.

The F test is used to determine the effect of the marketing mix, motivation, and perception on people's decisions in choosing Sharia banks and conventional banks. Based on the results of the simultaneous significance test (Test F) above, it can be explained that the Fcount value of 19,580 and Ftable can be seen in the statistical table with degrees of freedom $df = nk-1$ or $97-3-1 = 93$ obtained value of 2.7 so that it can be concluded that $F_{count} > F_{table}$ ($19.580 > 2.7$) means that the hypothesis was accepted. This means that together the marketing mix, motivation, and perception influence or can be used as a determining factor for community decisions in choosing Sharia banks and conventional banks.

This research is supported by the results of previous research conducted by Budi Utami with the title comparative decision makers in banking selection (case studies on Indonesian sharia people's banks and conventional Indonesian people's banks), where Based on the results of the study showed that the customer's decision in choosing the banking services of Bank Rakyat Indonesia Syariah and Bank Rakyat Indonesia Conventional are influenced by Professionalism, Access, Popularity, Facilities, Bank Interest/Profit Sharing System, and Bank Products. The results also obtained that from the comparison of the variables Professionalism, Access, Popularity, Facilities, Bank Interest/Profit Sharing System, and Bank Products against Bank Rakyat Indonesia Syariah and Bank Rakyat Indonesia Conventional customers are more likely to choose Bank Rakyat Indonesia Syariah.

CONCLUSION

Based on the research results described in the previous chapter it can be concluded as follows:

1. The marketing mix variable partially cannot be used as a determining factor of community decisions in choosing Sharia banks and conventional banks in North Sumatra Province especially in the South Tapanuli Region.

2. Motivational variables can be partially used as a determining factor for community decisions in choosing Sharia Banks and Conventional Banks in North Sumatra Province especially in the South Tapanuli Region
3. Partial perception variable can be used as a determining factor for community decisions in choosing Sharia Banks and Conventional Banks in North Sumatra Province especially in the South Tapanuli Region,
4. Motivation, perception and marketing mix variables can simultaneously be used as a determining factor for community decisions in choosing Sharia Banks and Conventional Banks in North Sumatra Province especially in the South Tapanuli Region.

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