



## Does motivation and *switching intention* affect the trader's decision to choose *Baitul Maal wa Tamwil* as the intervening variable?

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### ABSTRACT

For traders and business actors who are motivated and interested in transitioning from conventional to sharia, the existence of Islamic microfinance institutions like *Baitul Maal wa Tamwil* (BMT) Sidogiri is a blessing. However, it's not solely a blessing; other factors like push-pull mooring (PPM) also play a role, demonstrating the confidence and motivation of business actors in BMT. The purpose of this study is to analyze the effect of push-pull mooring (PPM) mediating, motivation, and switching intention on traders' decisions to choose BMT. The variables in this study include independent variables, namely motivation (X1), and intent switching (X2), and the trader's decision to choose BMT (Y), whereas the mediation variable is push-pull mooring (Z). We conducted this research on MSME traders in Mempawah District, West Kalimantan Province, and monitored their decision to choose BMT from September 2023 until its completion. The primary data for this study was collected through questionnaires distributed to MSME traders in Mempawah Regency, West Kalimantan Province. We used the Warp Partial Least Square program for data collection in this study. PLS is a causal modeling approach whose goal is to maximize variable variability. The results of this study are The study concludes that motivation significantly and positively influences push-pull mooring, switching significantly and positively influences the trader's decision to choose BMT, and switching intention significantly and positively influences the trader's decision to choose BMT. Push Pull Mooring Mediates the Influence of Motivation on the Trader's Decision to Choose BMT. Push Pull Mooring Mediates the Effect of Switching Intention on the Trader's Decision to Choose BMT.

**Keywords:** motivation, switching intention, interest, trader, push pull mooring

### INTRODUCTION

The expansion of Islamic banking in Indonesia has given birth to other financial institutions, including insurance companies, savings and loan associations, cooperatives, and microfinance institutions known as *Baitul Maal basah Tamwil* (BMT). Today, more than ever, Islamic economics can help us solve our financial and economic problems. The purpose of Islamic microfinance institutions known as BMT is to provide financial benefits to weak and oppressed members of society. In addition to improving microeconomics, BMT also

organizes sharia economy and people's economy. BMT's focus is not only on economic activities, but also on social activities. BMT cites authoritative Islamic texts, Cooperative Law No. 25 of 1992, and DSN-MUI fatwas. Before communicating with the public, BMT must first assess the potential improvements to the operating system and its components.<sup>12</sup>

The existence of IKN Development has a positive impact on Mempawah Regency has a very large impact on the economic sustainability of the local community, currently the government is starting to promote economic equality with development everywhere One example is now the government inaugurated that Mempawah Regency is one of the only international ports in Kijing Beach, the impact of it all many foreign companies are trying to invest, then many companies were also built starting from PT Hantam, PT Wilmar and others. The number of companies entering makes the community's economy increase, one of which is that many people have established MSMEs to provide needs for local company workers.

The presence of Islamic microfinance institutions with 20 trillion assets, namely *Baitul Maal wa Tamwil* (BMT) Sidogiri in Mempawah regency also has an impact on traders and economic growth in Mempawah district, collaboration between communities and local governments is also needed because it will have a positive impact and increase community productivity in increasing regional and household income.

This is what is interesting why people prefer Islamic financial institutions such as BMT Sidogiri which currently still exist to carry out its mission in the community. Even though there are also many other banks around. There are several factors that may make people choose Islamic financial institutions as a bridge for their sustainability in increasing the economy and income for daily needs. Islamic finance itself has advantages compared to other banks, meaning that all activities carried out are in accordance with the needs and teachings of the Prophet Muhammad SAW, then besides that many other factors people may choose sharia financial institutions.

In Islamic economics, all muamalah activities are permissible, provided that they are lawful activities and do not include usury, gharar, maytsir or any part thereof of any party to the transaction. Islamic banking established The reason is that every transaction, financial and otherwise, should be interest-free. When you use the interest rate system, it is required by the financial institution Regardless of the debtor, a certain amount of principal and interest must be paid

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<sup>1</sup> Yasmin Anfan Solekha Et Al., "Baitul Maal Wa Tamwil Sebagai Lembaga Keuangan Mikro Syariah Pemberdaya Ekonomi Umat (Konsep Dan Teori)," *Velocity: Journal Of Sharia Finance And Banking* 1, No. 1 (2021): 44-58.

<sup>2</sup> Nurul Setianingrum et al., "Pawn," *IQTISHODUNA: Jurnal Ekonomi Islam* 13, no. 1 (2024): 199-210.

win or lose in his business.<sup>3,4</sup> In this case it has to do with Maqashid Sharia aims to safeguard the interests of humans as social beings. Then, at present, present, and in the future, society must be able to take care of itself. Property, as something that can last a lifetime, must be affirmed within the limits of sharia law and tolerated in a lifetime. The Hereafter and the happiness of the world will begin from the form of wealth that Islam has established. The authors of the study conducted in 2023 are analyzed by Obtaining property and security (falah) in a good and respectable way of life is the main goal of the Islamic economy which is the maqashid itself. This is true prosperity that must be protected by faith, knowledge, life, posterity, and wealth.<sup>56</sup>

Islamic banking finance has many types of contracts. In general, Islamic financing is differentiated according to the type of contract used.<sup>7</sup> Islamic banking moves using a system based on Islamic economics. In contrast, Islamic banking is defined by other schools of thought as a financial institution that follows the five principles of sharia law. These include the following: (1) not charging interest on any transaction; (2) conduct business and trade in a fair and lawful manner; (3) distribute zakat from its profits; (4) not exercise a monopoly; and (5) collaborate in social development through legitimate commercial efforts. Islamic banking organizations operate in accordance with these five sharia principles. This is in accordance with the teachings in Islam and the explanation in the Qur'an as follows :

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِمَّا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَ يَوْمٌ لَا بَيْعَ فِيهِ وَلَا خُلَّةٌ وَلَا شَفَاعَةٌ ۗ وَالْكَافِرُونَ هُمُ الظَّالِمُونَ

Meaning: O believers! Before one day the cessation of trade, friendship, and intercession, then invest some of the sustenance that We have given you. The guilty are those who deny. (Qs. Al-Baqarah: 254)

Here is Jalayn's Tafseer: "O people who suffer!" As the sustenance we give you, zakat in particular (before the time of buying and selling) or ransom (for him, even friendship) is common. and its usefulness, or lack thereof, regardless of its intrinsic value, particularly on the Day of Resurrection. There are lines at the bottom of the three words bai'u, khullatu, and syafaa'atu, according to the Qur'an. (And the unbelievers) to Allah or to what He requires of Him (they are

<sup>3</sup> Mirasanti Wahyuni, "The Effect of Profit Sharing Financing Volume and Murabahah Financing on Financial Performance of Sharia Commercial Banks with NPF as a Moderation Variable," *Ebbank Journal* 7, No. 1 (2016): 1-10, [Http://Ebbank/Article/Viewfile/84/85](http://Ebbank/Article/Viewfile/84/85).

<sup>4</sup> Asyari Asyari, "Literature Review: The Effect of Prices and Income on Consumer Choice and Consumption in Islam," 2023.

<sup>5</sup> Ubbadul Adzkiya, "Analisis Maqashid Al-Syariah Dalam Sistem Ekonomi Islam Dan Pancasila," *Jesi (Jurnal Ekonomi Syariah Indonesia)* 10, No. 1 (2020): 23, [Htpps://Doi.Org/10.21927/Jesi.2020.10\(1\).23-35](https://doi.org/10.21927/Jesi.2020.10(1).23-35).

<sup>6</sup> Atik Purmiyati et al., "Assistance with The Economic Potential of Sharia Micro Enterprises (Baitul Maal Wat Tamwil and Sharia Cooperatives) and The Implementation of Local Culture Production to Reduce Poverty in Galis Village," *IQTISHODUNA: Jurnal Ekonomi Islam* 13, no. 1 (2024): 175-86.

<sup>7</sup> Nur Melianda Herman, "Feasibility Analysis Of Financing Subsidized Mortgage Customers At Bank Btn Syariah Makassar Branch," No. 10 (2022): 1-16.

His servants) because they have listened to His call. Avanlabs is committed to "Tafsir Al-Quran Through Knowing Tafsir Verses Of The Qur'an And Hadith In Muslims," Tafsirq.com website offers commentary on verse 254 of the Qur'ann.

Then, Tafsir Quraish Shihab explains that those who surrender to Allah and the Hereafter should consider themselves to be on the path that Allah has provided for them. It must be done quickly before sunset. This is a day that has been set for good and there is no reason for conflict. Today, you won't be able to understand anything that has happened in the world. There is no buying and selling, friendship, or intercession with anyone other than Allah on this very day. Today, it is clear that society is being treated unfairly because it is unable to meet its basic needs.

Based on the explanation of the two interpretations above, we can understand that zakat and other obligatory alms are intended to prepare us for the day when we will get a lot of food and drink, even if only a little, such as dzarrah (dust). There will be no more selling of goods for profit in auctions. It is impossible for a person to break God's law, even if he has to sell goods on the black market. Neither from his position nor with the help of his teammates, the topic could not be profitable. Intervention is a mediating effort to help others or alleviate suffering. Anyone who disobeys Allah's decrees is considered an infidel. On this day, supernatural powers will intervene to help those who are bad, or those who do not touch their belongings or who do not give them permission. They discussed the will of Allah (which must be obeyed) and the will of His prophets, determining what is lawful and what is haram, and the greatest commandment is the rebuke of Allah, and the rules of worship of His enemies, even if there are no enemies. People who disbelieve are called infidels, because of this.

Then related to the verse of motivation of life for humans Verse related to motivation

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ وَالْأَنْفُسِ وَالثَّمَرَاتِ وَبَشِيرِ الصَّابِرِينَ  
*Meaning: And surely we will punish you with severe blows, whipping, heartache, sorrow, and other diseases. And give the card to the sick person. (Qs Al-Baqarah: 155)*

The following is the interpretation of Tafsir Al-Muyassar of the Ministry of Religious Affairs of Saudi Arabia based on the verse mentioned above: And we will test you by introducing some uncertainty, scarcity, and poverty as a result of the challenges in obtaining. or lose all these things. From the bottom of one's heart, when one dies or is martyred in the way of Allah, and when one's crops of dates, grapes, and grains diminish or perish. In addition, I beg you, O Prophet, to bless those who are diligent in facing these and similar challenges with good news that will bring them joy and satisfaction both in this life and the hereafter.

All operations carried out by fund managers and funding implementation must be unified and supported by Islamic banking. To ensure that all fund management activities are carried out correctly and in accordance with related regulations, Islamic banks must provide guidance and guidance if recipients of

funds are found to have made mistakes or conditions in managing their funds. In<sup>8</sup> evaluating a business project, BMT must analyze the market situation, both past and future, so that business processes can be identified based on the business results of the financed project or potential members.

But in fact, the presence of financial institutions in Mempawah Regency makes business actors and small traders motivated to finance and save because there are more and more choices, because there are several financial institutions that use the old way to quickly get customers, namely waiting for customers to come first, this is different from Islamic financial institutions, namely BMT Sidogiri in Mempawah Regency As the only financial institution with sharia principles and There are unique events such as picking up balls to their homes and places of business so that customers are not busy having to come to the office to deposit their funds, this is in line with research that customers are motivated to save simply by registering as customers rather than coming directly to the store or office and queuing for hours<sup>9</sup>, saving does not have to come to Rizki's office, Laily. "The Effect of Ball Pick-Up Service Quality, Al Hikmah Mobile and Profit Sharing Ratio on Saving Decisions at Bmt Al Hikmah Mayong Branch" (Iain Kudus, twenty-two years old, ease of withdrawal Customers simply talk to the police on duty when they visit our office every day or call during working hours The officer then handed over the withdrawal amount to Nurul Azizah, in accordance with the "Pick-up System Strategy in Increasing Member Saving Motivation at Ksu Bmt Dana Mentari Muhammadiyah Kc Karanglewas Purwokerto (Iain Purwokerto, 2019). (Darwaih & Rufaida, 2019) After that, business actors clients of BMT Sidogiri must undergo training. Previous research findings show that training is very useful in improving the knowledge, abilities, and attitudes of small and medium enterprises (SMEs) Improving company outcomes and reducing bad loans is the goal of this small business growth There is a very good collaboration between BMT Sidogiri and business actors in the process of marketing small business products in Sui Kunyit Hulu Village.

The hope that must be achieved by traders and other general public is that the presence of Islamic financial institutions in the community of Mempawah Regency today can bring better changes and have a positive impact on customers and employees such as carrying out the teachings of the Sunnah of the Prophet in meeting in accordance with Islamic law and contributing to meeting the needs of the wider community. This is in line with the fact that Islamic HR Management is able to handle human resources with business insight and Islamic economics.<sup>10</sup> Then the knowledge received by the public about Islamic banking cannot be realized unless there is a good attitude that practices it, Islamic banking

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<sup>8</sup> Riyan Pradesyah And Nur Aulia, "The Effect Of Murabahah And Musyarakah Financing On Profitability At Pt. Bank Syariah Mandiri," *Aghniya: Journal Of Islamic Economics* 3, No. 1 (2021), <https://doi.org/10.30596/Aghniya.V3i1.5852>.

<sup>9</sup> Abd Rosyid et al., "Implementation of the Ball Pickup System on Mudharabah Savings Products at Kspps Bmt Nu East Java Sumenep City Branch," *Proceedings* 1, No. 1 (2023): 89–96.

<sup>10</sup> Muhammad Makrufli, "The Positive Impact of Islamic Human Resources for Human Resources at Bank Syariah Mandiri Kcp Ujung Tanjung Rohil," *Nathiqiyah* 2, No. 1 (2019).

customers which is a form of behavior. In other words: knowledge, attitudes and actions are one whole<sup>11</sup> Then the use of technology applications such as mobile banking provided by Islamic financial institutions for traders is very influential<sup>12</sup> When Indonesia was hit by an outbreak last year The results obtained show that the existence of Islamic financial institutions serving the public has experienced many achievements in financing, sales and operating profits due to the Covid-19 virus pandemic. It means that there is an outbreak, this does not make the institution loose.<sup>13</sup>

When it comes to traders' decisions to use Islamic financial institutions, previous research has found that this rate has a beneficial and significant impact. In a study conducted by Uin Ar-Raniry in 2020, Muna Dahlia and colleagues examined the relationship between the level of financial literacy among Islamic scholars and their tendency to use Islamic financial institutions. After that, there is product knowledge in the selection of Islamic banks by customers. In many ways, the decision to open an account at an Islamic bank is strongly influenced by cultural factors and public opinion.<sup>14</sup> Customers are more likely to choose Islamic banking services when they perceive high-quality customer service, which is due to the emergence of friendly customer service representatives.<sup>15</sup> Therefore, the decision to save is strongly influenced by other elements such as hedonism, religiosity, motivation, and support.<sup>16</sup> When an individual is not stimulated or motivated by extrinsic variables, even strong variables will not be enough to attract his attention.<sup>17</sup> This suggests that other factors, such as moorings, also play a role. contributing elements. This study in contrast to Janet.<sup>18</sup> found that performance is positively influenced by internal and external incentives simultaneously, and performance is significantly influenced by

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<sup>11</sup> Ida Royani Pasi, "The Influence of Knowledge and Attitudes on Public Behavior in Islamic Banks," *Journal of Al-Qasd Islamic Economic Alternative* 1, No. 2 (2019): 189–201.

<sup>12</sup> Ageng Asmara Sani, Ragil Satria Wicaksana, and Duniyati Scientific, "Implications of Adiba Msme as an Instrument of Channeling MSME Community in Using Sharia Financial Institution Services," *Journal of Tabarru': Islamic Banking and Finance* 2, No. 2 (2019): 38–49.

<sup>13</sup> Abdillah Rony, "'Analisis Dampak Likuiditas Dan Permodalan Pada Kspps-Bmt Amanah Indonesia Wangon Banyumas Pada Masa Pandemi Covid-19" Seperti Yang Dikatakan Iain Purwokerto Pada Tahun 2021.

<sup>14</sup> Anshor Wibowo and Nia Hariyati, "Pengaruh Budaya Dan Persepsi Masyarakat Non Muslim Terhadap Keputusan Menjadi Nasabah Bank Syariah Mandiri Kantor Cabang Pembantu Bengkalis," *JPS (Jurnal Perbankan Syariah)* 1, no. 1 (2020): 29–42.

<sup>15</sup> Rafiqah Hastharita, "Faktor-Faktor Yang Memengaruhi Keputusan Nasabah Memilih Jasa Bank Syariah Di Makassar," *Jurnal Hukum Ekonomi Syariah* 4, no. 01 (2020): 66–80.

<sup>16</sup> Rokhmania Nurmaeni, Siti Hasanah, and Mustika Widowati, "Analisis Pengaruh Hedonisme, Religiusitas, Motivasi, Dan Promosi Terhadap Keputusan Menabung Pada Bank Syariah (Studi Kasus Pada PT Bank BRI Syariah, Tbk Kantor Cabang Pembantu Majapahit Semarang)," *Jurnal Tabarru': Islamic Banking and Finance* 3, no. 2 (2020): 303–12.

<sup>17</sup> Zet Ena and Sirda H Djami, "Peranan Motivasi Intrinsik Dan Motivasi Ekstrinsik Terhadap Minat Personel Bhabinkamtibmas Polres Kupang Kota," *Among Makarti* 13, no. 2 (2021).

<sup>18</sup> Janet Potu, Victor P K Lengkong, and Irvan Trang, "Pengaruh Motivasi Intrinsik Dan Motivasi Ekstrinsik Terhadap Kinerja Karyawan Pada Pt. Air Manado," *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi* 9, no. 2 (2021).

several internal and external motivations. Internal and external factors affect the level of public interest, according to Dian Septianti.<sup>19</sup> The researchers found that consumers' switching intentions were significantly influenced by interest and retention factors, with retention factors clearly mediating the relationship between attraction and moving intention in contrast to Trio Prima Matondang.

### Literature Review

#### Bush Pull Mooring (PPM)

Switching factors are factors that can prevent or support a customer's switch from the old service provider to the new service provider.<sup>20</sup> Then this migration framework was used over the last few years to measure and understand why people move as customers. *Switching cost* is a strategy to prevent customers through retention. Customers can move by offering a distinct advantage over the competition, so that customers build a strong relationship with the product or company.<sup>21</sup> Subjective norms, Subjective norms are perceptions or beliefs about the beliefs of another person that influence the intention to do or not perform the behavior in question.<sup>22</sup>

#### Push Effect

The push effect shows the force that pushes people away from their place of origin towards a new place called consumer migration.<sup>23</sup> Consumer migration research also considers satisfaction and dissatisfaction as the main driving factors that push consumers away from the service provider used now<sup>24</sup>, stating that the push effect is obtained from consumers feeling uncomfortable with the current service provider so that consumers increase switching intentions to the new service provider.

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<sup>19</sup> Dian Septianti and Melia Frastuti, "Pengaruh Penggunaan Media Berbasis Internet, Motivasi Intrinsik Dan Motivasi Ekstrinsik Terhadap Minat Berwirausaha Online Mahasiswa Universitas Tridinanti Palembang," *Jurnal Ilmiah Ekonomi Global Masa Kini* 10, no. 2 (2019): 130–38.

<sup>20</sup> Yelita Anggiane Iskandar, "Factors Influencing The Intention Of Jakarta Workers To Move To The State Capital In Kalimantan: From Systematic Literature Review To Conceptual Framework Of Push-Pull-Mooring," *Berkala Sainstek* 11, No. 1 (2023): 50–59.

<sup>21</sup> Dedi Muliadi, "Management of Business Management and Development in MSMEs in Bogor Regency (Case Study on Fast Food Business)," *Journal on Education* 5, No. 4 (2023): 10976–88.

<sup>22</sup> Afif Arrosyid And Eko Priyoadmiko, "Analisis Pengaruh Sikap, Norma Subjektif, Kontrol Perilaku Dengan Religiusitas Dan Niat Sebagai Variabel Moderasi Terhadap Keputusan Muzakki Dalam Membayar Zakat," *Quranomic: Jurnal Ekonomi Dan Bisnis Islam* 1, No. 1 (2022): 15–37.

<sup>23</sup> Bruce Moon, "Paradigms in Migration Research: Exploring 'moorings' as a Schema," *Progress in Human Geography* 19, no. 4 (1995): 504–24.

<sup>24</sup> Harvir S Bansal, Shirley F Taylor, and Yannik St. James, "'Migrating' to New Service Providers: Toward a Unifying Framework of Consumers' Switching Behaviors," *Journal of the Academy of Marketing Science* 33, no. 1 (2005): 96–115.

### **Pull Effect**

The pull effect reflects the force that draws people to a goal<sup>25</sup>.<sup>26</sup> The pull effect is a positive factor that attracts potential migrants to certain destinations, such as arrival, better job opportunities, or a comfortable environment. These pull effects include better development and job opportunities, higher incomes and consumer comfort<sup>27</sup>.

### **Mooring Effect**

The pull effect reflects the force that draws people to a goal<sup>28</sup>.<sup>29</sup> The pull effect is a positive factor that attracts potential migrants to certain destinations, such as arrival, better job opportunities, or a comfortable environment. These pull effects include better development and job opportunities, higher incomes and consumer comfort.

### **Switching Intention**

Switching Intensity is the level of certainty or expectation that a customer will move from one service provider to another when entering a new service provider domain. An individual makes plans to perform the behavior in the future, very intensively. Author Pradnyawati dan Suasana 2008 Many spindle studies show that spindle intensity is a good proxy for spindle parameters such as quality, efficiency, spindle cost, and alternative attitude. Move intention is a concept that lies between the intention to buy and the intention to return, which indicates that consumers have the intention to move from the current service provider to another service provider. The main concept in research that examines consumer migration between service providers is the intention to switch. As long as the current product or service does not satisfy consumer needs, consumers will switch products or services to find products or services that can meet these needs.<sup>30,31</sup>

### **Motivation Theories**

"Motivation is defined as psychological/biological needs and desires that include integral forces that directly generate and integrate one's behavior and activities."<sup>32</sup> When a person's intrinsic urges—his or her psychological and

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<sup>25</sup> Moon, "Paradigms in Migration Research: Exploring 'moorings' as a Schema."

<sup>26</sup> J Yule Bogue, "Drugs of the Future" (ACS Publications, 1969).

<sup>27</sup> Bansal, Taylor, and St. James, "'Migrating' to New Service Providers: Toward a Unifying Framework of Consumers' Switching Behaviors."

<sup>28</sup> Moon, "Paradigms in Migration Research: Exploring 'moorings' as a Schema."

<sup>29</sup> Bogue, "Drugs of the Future."

<sup>30</sup> Adita Primadana Sugandha And Tias Andarini Indarwati, "Pengaruh Push, Pull, Dan Mooring Terhadap Switching Intention Pada Konsumen Pengguna Wifi Di Era Pandemi Covid-19," *Jurnal Ilmu Manajemen* 9, No. 4 (2021): 1537–48, <https://doi.org/10.26740/jim.v9n4.p1537-1548>.

<sup>31</sup> Asyari Asyari, "Religiosity, Cultural Belief and Economic Behavior in Contemporary Moslim Minangkabau West Sumatera," *International Journal Applied Business and Economic Research (IJABER)* 14, no. 13 (2016): 8813.

<sup>32</sup> Heung Chul Oh, Muzaffer Uysal, and Pamela A. Weaver, "Product Bundles and Market Segments Based on Travel Motivations: A Canonical Correlation Approach," *International Journal*

physiological needs – are met, they tend to perform desired actions. According to an alternative hypothesis, human motivation is a need that develops in response to psychological distress, such as the desire to gain approval, status, or acceptance. Physiological demands, such as hunger, thirst and pain, can develop in response to emotional and mental stress<sup>33</sup>. Therefore, encouragement can help you control your behavior as you meet basic needs and achieve the happiness you seek; This is because motivation is a biological and psychological drive that can be influenced by internal and external forces. Traveler's motivation, on the other hand, refers to the interaction between internal factors, such as psychological pressure, and external factors, such as destination attributes, that influence a person's decision to travel (Uysal and Jurowski, 1994). As a result, the intrinsic variable or emotional component is related to motivational drive. And it connects with outside forces, specifically situational or cognitive elements, to motivate motivation.<sup>34</sup> As a result, the intrinsic variable or emotional component is related to motivational drive. And it connects with outside forces, specifically situational or cognitive elements, to motivate motivation.<sup>35</sup>

### **Sharia Microfinance Institutions**

Sharia law governs the products, contracts, and operations of Islamic microfinance institutions (MFIs), which follow the same structure as conventional MFIs. All financial needs of the micro sector are met by MFIs, which also initiate the financial system. In this regard, Islamic microfinance institutions play an important role by providing capital for the creative sector; This, in turn, contributes to the economic progress of the community, which is seen in rising wages, more job options, and overall happiness.<sup>36</sup> Latifah and colleagues (2022) Organizations that provide banking, insurance, wealth management, and similar services are known as financial institutions. Whatever this organization does, whether collecting taxes or providing other financial services, will always refer to the financial industry. What is meant by a financial institution is any legal entity that receives deposits from other legal entities and then lends the money to other legal entities as referred to in Law No. Article 1.b Article 14 of 1967 which regulates Banking Principals. The article "Islamic Financial Institutions" by Nonie Afrianty, Desi Isnaini, and Amimah Oktarina was published in 2020 by Zigie Utama.

### **Sharia Financial Literacy**

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of *Hospitality Management* 14, no. 2 (1995): 123–37, [https://doi.org/10.1016/0278-4319\(95\)00010-A](https://doi.org/10.1016/0278-4319(95)00010-A).

<sup>33</sup> Philip Kotler and Kevin Lane Keller, "Marketing Management," *Publisher: Erlangga*. Jakarta, 2009.

<sup>34</sup> Yooshik Yoon and Muzaffer Uysal, "An Examination of the Effects of Motivation and Satisfaction on Destination Loyalty: A Structural Model," *Tourism Management* 26, no. 1 (2005): 45–56, <https://doi.org/10.1016/j.tourman.2003.08.016>.

<sup>35</sup> Yooshik Yoon And Muzaffer Uysal, "An Examination Of The Effects Of Motivation And Satisfaction On Destination Loyalty: A Structural Model," *Tourism Management* 26, No. 1 (2005): 45–56, <https://doi.org/10.1016/j.tourman.2003.08.016>.

<sup>36</sup> Tastaftiyan Risfandy et al., *Financial Institutions and Markets: Digital Economy and Islamic Finance* (Deepublish, 2023).

This term and its related terms have been studied in various fields, including consumer behavior relating to elements of information and data transfer that might affect human behavior (Adiyanto et al., 2021). Among the many aspects of money and finance covered in Islamic finance theory is the management of funds (including easily accessible retirement and investment accounts) and assets (including savings, investments, and insurance). Social protection such as grants, grants, and travel also exist in addition to zakat and inheritance.

## METHODS

This type of research is qualitative research whose purpose is to study the relationship between the variables studied with the phenomenon or problem under study. Here the empirical relationship between research variables is tested using quantitative methods, according to (Uma Sekaran and Roger Bougie, 2021). In this analysis the independent variables are Motivation (X1) and Switching Intention (X2), the decision to use BMT (Y), and the media variable is Push Pull Mooring (Z). This decision was taken by the MSME Student Body of Kalimantan Province, namely in the BMT selected area. And it will be done from the beginning of September 2023 until the end. The primary data used in this study was a questionnaire given to MSME students in the Mempawah area of West Kalimantan province. The information used on a non-existent basis is from the problem that the author will examine, journals, and literature books. In this study the relevant literature is taken from literature works with relevant titles, research related to what the researcher does, books, and relevant documents. Here are the data collection techniques used in this study: This questionnaire or questionnaire is the main aspect that must be filled out by respondents. The application of secondary data is carried out using documents related to BPS, the Cooperative Office, and MSMEs as part of the research survey. A group of interesting people, events, or things that researchers want to study is called a population. All MSME teachers who participated in this study came from Mempawah District in West Kalimantan Province. Z is the Push Pull Mooring variable used to represent the Mediation variable in this study.

**Table 1. Variables, Operational Definitions, and Indicators**

No	Variable	Variable Operational Definition	Indicator	Size	Reference
	Motivasis (x1)	The ability to manage one's behavior in fulfilling one's desires and achieving the desired level of satisfaction is a key component of motivation, namely the psychological and biological drives of humans who are susceptible to influences both from within and outside the individual.	Instrinsik Motivation Extrinsic Motivation	Push Pull Ordinal	Kotler & Keller, 2009

Switching Intention (X2)	The ability to manage one's behavior in fulfilling one's desires and achieving the desired level of satisfaction is a key component of motivation, namely the psychological and biological drives of humans who are susceptible to influences both from within and outside the individual.	Intention as hope Intention as Intention as a plan	ordinal	Bansal et al (2005) and Haryanto (2007)
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Trader's Decision to Choose BMT(Y)	Because BMT is an MFI, it does not attach too much importance to profits in the sales process so that it is better able to meet the needs of micro businesses.	Belief Experience	Ordinal	
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No	Variable	Variable Operational Definition	Indicator	Size	Reference
Motivasis (x1)	The ability to manage one's behavior in fulfilling one's desires and achieving the desired level of satisfaction is a key component of motivation, namely the psychological and biological drives of humans who are susceptible to influences both from within and outside the individual.	Instrinsik Push Motivation Extrinsic Pull Motivation	Ordinal	Kotler & Keller, 2009	
Switching Intention (X2)	The ability to manage one's behavior in fulfilling one's desires and achieving the desired level of satisfaction is a key component of motivation, namely the psychological and biological drives of humans who are susceptible to influences both from within and outside the individual.	Intention as hope Intention as Intention as a plan	Ordinal	Bansal et al (2005) and Haryanto (2007)	

Trader's Decision to Choose BMT(Y)	Because BMT is an MFI, it does not attach too much importance to profits in the sales process so that it is better able to meet the needs of micro businesses.	Belief Experience	Ordinal
Push Pull Mooring (Z)	One tool that can be used to explain the movement of humans from one place to another is a push-pull tether.	Switching cost Norma subjectif Attitude to displacement Tendency to look for alternatives	Ordinal Bansal et al (2005)

In this case, questionnaires are used for research. Research instruments in the form of surveys or closed questions are sent to participants who meet the criteria to collect the data needed for research. The kiss of the kiss can be seen here.

**Table 2. Instrument grille**

No	Variable	Indicator	No. Item
	Motivasis (x1)	Instrinsik Push Motivation Extrinsic Pull Motivation	1-5
2.	Switching Intention (X2)	Intention as hope Intention as desire Intention as a plan	6-13
	Trader's Decision to Choose BMT(Y)	Belief Experience	14-19
4.	Push Pull Mooring (Z)	Switching cost Norma subjectif Attitude to displacement Tendency to look for alternatives	20-25

In this study, the *Warp Partial Least Square* program was used for data. PLS is a causal modeling approach whose goal is to maximize variable variability. The PLS approach is used as a measuring tool because the scale used as a measuring instrument is non-parametric, considering that the measurement scale of dependent and independent variables used in research is a nominal and ordinal scale.

## RESULT AND DISCUSSION

### Measurement Model Analysis

In the research measurement model, there are several evaluations that must be tested, namely:

**Table 3. Measurement Model Evaluation**

Leave it variable	Composite Reliability	Cronbach's Alpha coefficients	BIRD
X1	0.883	0.828	0.613
X2	0.865	0.824	0.667
And	0.946	0.930	0.746
With	0.664	0.618	0.638

**Source: Primary Data Processed with WarpPLS 8.0 (2023)**

Based on the table above from the results of improving indicators on each variable there are four variables, namely Motivation, Switching Intention, Trader Decision and Push Pull Mooring Choosing BMT in Mempawah Regency has a loading factor value located between 0.60 to 0.70 > 0.70, it is concluded that the loading factor value has been met.

**Table 4. Loading Factors For Variable Motivation, Switching Intention, Trader Decision and Push Pull Mooring before Respecification**

Indicator	X1	Indicator	X2	Indicator	And	Indicator	With
M.1	(0.939)	SI.1	(0.817)	KP.1	(0.911)	PPM.1	-
M.2	(0.910)	SI.2	(0.673)	KP.2	(0.883)	PPM.2	(0.890)
M.3	(0.834)	SI.3	(0.388)	KP.3	(0.886)	PPM.3	(0.854)
M.4	(0.616)	SI.4	(0.827)	KP.4	(0.714)	PPM.4	(0.744)
M.5	-	SI.5	(0.753)	KP.5	(0.932)	PPM.5	-
		SI.6	(0.918)	KP.6	(0.838)	PPM.6	-
		SI.7	-				
		SI.8	-				

Source: Primary Data Processed with WarpPLS 8.0 (2023)

Based on the data processing above, it shows that in the variable there are six indicators that do not meet the value of the loading factor, namely one indicator on the Motivation variable (X1), namely on M.5. Two Indicators on the Switching Intention Variable (X2) namely SI.7 and SI.8 and Three Indicators on the Push Pull Mooring (Z) Variable namely on PPM. 1, PPM.5 and PPM.6 which

have a small loading factor value of 0.60 are removed not to proceed to the next stage of testing.

**Table 5. Loading Factors for Variable Motivation, Switching Intention, Trader Decision and Push Pull Mooring after Respecification**

Indicator	X1	Indicator	X2	Indicator	And	Indicator	With
M.1	(0.939)	SI.1	(0.817)	KP.1	(0.911)	PPM.2	(0.890)
M.2	(0.910)	SI.2	(0.673)	KP.2	(0.883)	PPM.3	(0.854)
M.3	(0.834)	SI.3	(0.388)	KP.3	(0.886)	PPM.4	(0.744)
M.4	(0.616)	SI.4	(0.827)	KP.4	(0.714)		
		SI.5	(0.753)	KP.5	(0.932)		
		SI.6	(0.918)	KP.6	(0.838)		

**Source: Primary Data Processed with WarpPLS 8.0 (2023)**

Based on the results of the improvement indicators in the table above, the variables Motivation (X1), Switching Intention (X2), School Decision (Y), and Push Pull Mooring (Z) have met the loading factor criteria, which have values between 0.60 and 0.70 > 0.70, indicating that the loading factor is met.

**Table 6. Discriminant Validity**

Variable	(X1)	(X2)	(AND)	(With)
Motivasis (x1)	(0.783)	0,319	0,778	-0,006
Switching Intention (X2)	0,319	(0.683)	0,324	0,662
Trader Decision (Y)	0,778	0,324	(0.864)	-0.019
Push Pull Mooring (Z)	-0.006	0,662	-0.019	(0.681)

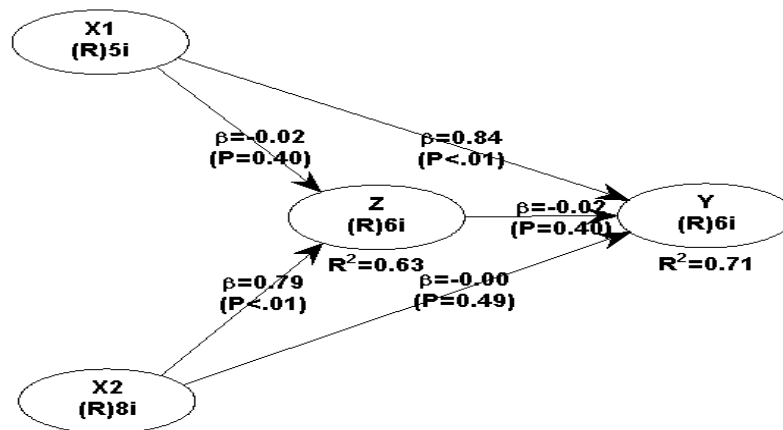
**Source: Primary Data Processed with WarpPLS 8.0 (2023)**

The following table shows that the discriminant validity of each variable has been met, this is evidenced by the absolute value of AVE which is higher than the correlation coefficient of each column. In other words, the level of motivation (X1) can be measured precisely through the level of motivation (X1), meaning that the level of motivation (X1) of 0.783 is greater than the level of intention to switch (X2) to decision making (Y) (0.319), greater than the level of decision making (Y) (0.778). The switching intention (X2) value of 0.683 is greater than the

decision to use push-pull mooring (Z) which is 0.324. The Trader's decision-making factor (Y) is higher compared to the Push Pull Mooring (Z) which is -0.019 with a value of 0.864. The value of the Push Pull Mooring (Z) rate of 0.681 is greater than the decision-making value of trader Y which is -0.019.

**Structural Model Analysis**

Evaluate structural models which include model fit tests and R Squared. In the model check test, there are three test statistics, namely: average path coefficient (APC), average R square (ARS), and average variance inflation factor (AVIF). APC and ARS criteria are accepted with a p-value of less than 0.05, and AVIF criteria are set at less than 5.



**Figure 1 Direct Effect**

Source: Primary Data Processed with WarpPLS 8.0 (2023)

Based on the data presented in Figure 1.1 above, it can be concluded that the direct influence of Knowledge of Riba (X1) has a positive and significant influence on the Mass Decision to Acquire (Y) with a P-Value smaller than 0.01 (less than 0.05) and an R-squared value of 0.89 (89%).

**Table 7. PLS Output for Direct Influence Model X1**

Criterion	Rule of Thumb	Direct Influence
Average Path Coefficients (APC)	Level B Values & Lit; 0.05	0.334, P<0.001
Average R-squared (ARS)	Level B & Lit; 0.05	0.668, P<0.001
Average adjusted R-squared (AARS)	Level B & Lit; 0.05	0.664, P<0.001
Average block VIF (AVIF)	A value of <5 and ideally <=3.3	1.285
Average full collinearity VIF (AFVIF)	A value of <5 and ideally <=3.3	2.380
Tenenhaus GoF (GoF)	Nilai small >=0.1, medium >=0.25, large >=0.36	0.608

Sympson's paradox ratio (SPR)	Rated >0.7 and ideally 1	0.800
R-squared contribution ratio (RSCR)	Value >=0.9 and ideally 1	1.000
Statistical suppression ratio (SSR)	Accepted if value >0.7	1.000
Nonlinear bivariate causality direction ratio (NLBCDR)	Accepted if value >=0.7	0.800

Source: Primary Data Processed with WarpPLS 8.0 (2023)

The results show that the average path coefficient (APC) has an index value of 0.334 and a p-value of less than 0.001 as shown in table 4.12. ARS has an index of 0.668 with a p-value of less than 0.001, AARS has an index of 0.664 with a p-value of less than 0.001, AFVIF of 2.380 is also less than 5, a Tenenhaus (Gof) value of 0.608 is included in the significant category, and a Simpson's Paradox Ratio (SPR) value greater than 0.7 is 0.800. The following conditions are met: An R-Squared Contribution Ratio (RSCR) of 1,000, which is greater than 0.9; SSR of 0.7, which is greater than 1,000; and NLBCDR 0.800, greater than 0.7, greater than 0.800.

**Table 8. R-Square Results**

Variable	Nilai R-Square	Level of Influence
COURAGE - KP	0.89	Hard
YES - KP	0.79	Hard
MOT-SI-PPM- KP	0.70	Hard

Source: Primary Data Processed with WarpPLS 8.0 (2023)

From table 4.16 above, it can be seen that the Motivation (MOT) variable has a hard influence on the Trader's Decision to Choose BMT by 89%, of which 11% is influenced by other factors outside the study. As many as 79% of *Switching Intention* (SI) variables have an influence on the Trader's Decision to Choose BMT, of which the other 21% are influenced by other factors outside the study. Motivation (MOT) and Switching Intention (SI) variables through Push Pull Mooring (PPM) variables have an influence on the Trader's Decision to Choose BMT by 70% where 30% are influenced by other factors outside this study.

### Hypothesis Testing

The p-value can be used to test the results of hypothesis testing, while the path coefficient can be used to test the significance of the relationship. The conclusion of the hypothesis test is reached by comparing the p-value with alpha (confidence level) of 5%. The results of data compression using WarpPLS can be seen in the following table.

**Table 9. Hasil path coefficients dan p-value**

Variable	P-Value	Path Coefficients
X1 Against Z	<0.001	0.94
X2 Against Z	<0.001	0.89
X1 To Y	=0.010	0.15
X2 Against Y	<0.001	0.84
X1 Against Y through Z	<0.001	0.78
X2 Against Y through Z	<0.001	0.85

**Source: Primary Data Processed with WarpPLS 8.0 (2023)**

### Direct Influence

Based on the results of the hypothesis test using WarpPLS 8.0 software, each of the following variables, namely Motivation (X1) and Switching Intention (X2) has a direct influence on the decision to use BMT (Y) in the sample. : The decision of schools to use BMT in Mempawah district is positively and significantly influenced by motivation. The test results using WarpPLS 8.0 show that Riba Knowledge has a positive and significant influence on Urban Community Decision Making with a P-Value of < 0.01 meaning less than 0.05 and R2 = 0.89 or a certainty level of 89%. The second hypothesis is that the intention to move has a positive and statistically significant effect on BMT purchasing decisions from suppliers. The test results using WarpPLS 8.0 show that Switching Intention has a positive and significant effect on BMT Purchase Decisions in Mempawah District with a P-Value value of less than 0.01 (less than 0.05) and an R2 value of 0.79 (or 79%). H3: The Effect of Motivation and Switching Intention on the Decision to Use BMT by the Group as a Whole through Push-Pull Mooring is Significant and Positive. The test results using WarpPLS 8.0 show that religion has a positive and significant influence on the decision of the Peer Group to have a BMT in Bukittinggi City with a P-Value of less than 0.01 (less than 0.05) and an R-squared value of 0.70 (70%).

### Discussion

The following analysis and interpretation can be done based on problem formulation and data results using the WarpPLS 8.0 program :P Motivation Against Push Pull Mooring It is shown that Motivation has a positive and significant effect on Push Pull Mooring. Which means that the Trader Has Motivation towards Push Pull Mooring as an Intervening variable. The results showed that thrust effects (learning comfort, service quality and perceived price), attraction effects (e-learning motivation, perceived usability), mooring effects (learning engagement, exchanging costs and social presence) and habitual effects (relationship inertia) all significantly influenced users' switching intentions from offline to online real-person English learning stages. "Using the Push-Pull-Mooring-Habit framework to explore user intent to switch from in-person to online English learning platforms," was the title of the study conducted by Chen

and Keng. Additional results showed that all three motivational groups had different effects in the end. "An Empirical Study On The Motivation To Unfollow Brand Microblog Users: A Push-Pull-Mooring Model Perspective," published in the *International Journal Of Information Management* in 2020, page 102066, written by Zhenya Tang and Leida Chen.

The Effect of Switching Intention on Push Pull Mooring In this case, it shows that Switching Intention has a positive and significant effect on Push Pull Mooring, based on the test results which means that Switching Intention Affects Push Pull Mooring as an intervening variable. This is supported by previous research that the findings suggest that questioner's switching behavior is influenced by driving factors (i.e., dissatisfaction with service), pull factors (i.e., satisfaction with service), and mooring factors (i.e., social factors, personal factors, situational factors). Another finding is that millennial consumers' attitudes and subjective norms influence and predict their behavioral intentions towards Islamic banking. With the exception of perceived financial risk, all moderators have a direct effect on behavioral intentions toward Islamic banking and could be antecedents of behavioral intentions toward Islamic banking. The profit-loss sharing and knowledge of usury moderates the nexus of behavioral attitudes and intentions and the nexus of subject norms and behavioral intentions. Our findings thus expand the literature on Islamic banking and the context of consumer behavior<sup>37,38</sup> in addition, the findings suggest that the effects of these factors varied significantly before and after the switch. Dissatisfaction with the information quality of the service will affect users before switching, while satisfaction with the information quality of the service will affect them after switching.<sup>39</sup>

The Influence of Motivation on the Trader's Decision to Choose BMT The test results show that usury knowledge has a positive and significant effect on the Trader, that is, the Decision to Use BMT is Influenced by the Motivation Variable. As part of its mission to alleviate poverty, BMT's main goal is to improve the economic quality of micro and small enterprises.<sup>40</sup> The main component of BMT is the flexibility of the target population which in this case is a small-scale economic group. In 2022, Mubaroq The results showed that the Motivation variable (X1) had a positive effect on group decision making. (

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<sup>37</sup> Asyari et al., "Millennial Generation's Islamic Banking Behavioral Intention: The Moderating Role of Profit-Loss Sharing, Perceived Financial Risk, Knowledge of Riba, and Marketing Relationship," *Journal of Risk and Financial Management* 15, no. 12 (2022): 590.

<sup>38</sup> Asyari Asyari, "Strengthen the Resilience of Small and Medium Enterprises (SMEs) in Covid-19 Pandemic through the Strengthening Entrepreneurial Orientation and Religiosity (A Conceptual Framework)," 2022.

<sup>39</sup> Zhouying Liu Et Al., "Exploring Askers' Switching From Free To Paid Social Q\&A Services: A Perspective On The Push-Pull-Mooring Framework," *Information Processing \& Management* 58, No. 1 (2021): 102396.

<sup>40</sup> Wira Al-Amin, Andespa and Husnul Bashir, "The Role of Baitul Maal Wa Tamwil (BMT) Sidogiri Sui Kunyit Branch Unit on the Empowerment of Small Micro Enterprises in Sui Kunyit Hulu Village," *BULLET: Multidisciplinary Journal* 1, no. 6 (2022): 1214-27.

According to Yani, 2021) Researchers found a positive correlation coefficient, meaning that both variables were positively related and concluded that the better the infection, the more effective BMT. Authors Naswati and Zuhri (2022) attended. Based on the results of the study, the customer's decision-making process at the time of purchasing BMT financing products is positively and significantly influenced by references <sup>41</sup> Then This shows that the implementation of digital transformation will not succeed without educational intermediaries on digital technology itself. Furthermore, this study recommends strategies to increase the implementation of digital transformation for MSME business actors by increasing digital literacy of business actors<sup>42</sup>

The Effect of Switching Intention on Traders' Decisions to Choose BMT The test results show that usury knowledge has a positive and significant effect on Traders Choosing BMT. The Decision to Use BMT by Companies is Strongly Influenced by Switching. The Influence of Motivation on Traders' Decisions to Choose BMT Through Push Pull Mooring Testing with WarpPLS 8.0 shows that usury knowledge has a positive and significant effect on Traders Choosing BMT. The effect of variable mediation of tether push pull on BMT purchasing decisions from suppliers. The Effect of Switching Intention on Traders' Decisions to Choose BMT Through Push Pull Mooring The test results show that knowledge of usury has a positive and significant effect on Traders Choosing BMT. The Effect of Switching Intention on BMT Use Decisions in Mempawah District: Analysis of Push-Pull Mooring Variables.

## CONCLUSION

Research shows that all Independent Variables (X) include intrinsic push motivation, extrinsic pull motivation, intensity As hope, intention As desire and intention As a plan is able to have a positive and significant influence on the Dependent Variable (Y), namely the decision of traders who have confidence and experience to choose BMT Sidogiri Branch Mempawah Regency West Kalimantan. Then the Sorting Variable is the same as the variable X to Y. Where *Push Pull Mooring* is able to identify intrinsic push motivation, extrinsic pull motivation, intensity As Hope, intention As desire and intention As a plan for the trader's decision to choose BMT Sidogiri Branch Mempawah Regency West Kalimantan.

### Author's Contribution

Al-Amin: Contribute to formulating research ideas, collecting data, processing data, and interpreting data, writing systematics, and research methods.

Asyari: Contributing to analyzing interpretation results, the language proofread.

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<sup>41</sup> Elma Juliani Mutia, "The Influence of References and Services on Customer Decisions in Choosing Murabahah Financing Products at Bmt Al-Aqobah Palembang" (Uin Raden Fatah Palembang, 2017).

<sup>42</sup> Dhea Ananda Puteri and Asyari Asyari, "The Effect of Digital Transformation On The Revitalization of Msmes In Pandemi Time With Digital Literacy As An Intervening Variable (Case Study of Micro Enterprises in the City of Bukittinggi)," *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 8, no. 2 (2023): 217–38.

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### Declaration of Competing Interest

The author declares that there is no conflict of interest.

### Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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