

Lifestyle and Religiosity of Employees of The Kyai Syarifuddin Lumajang Foundation Regarding Interests in Using Sharia Financial Institutions

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Abstract: Recent trends in the financial sector and services increasingly emphasize the importance of financial literacy. The 2019 National Survey of Financial Literacy and Inclusion (SNLIK) showed a financial literacy index of 38.03% and a financial inclusion index of 76.19%. This shows that Indonesian society in general does not yet properly understand the characteristics of various financial products and services offered by formal financial service institutions, even though financial literacy is an important skill in the context of community empowerment, individual welfare, consumer protection and increasing financial inclusion. Apart from financial literacy which must be improved, people's lifestyles also need to be known, because lifestyles related to money will influence a person's economic behavior. Economic behavior is also greatly influenced by a person's level of faith. The aim of this research is: to explore the influence of sharia financial literacy of Kyai Syarifuddin Foundation employees on their interest in using financial institutions. Sharia. to explore the influence between the lifestyle of Kyai Syarifuddin Foundation employees on their interest in using Sharia Financial Institutions. To explore the influence between the religiosity of Kyai Syarifuddin Foundation employees on their interest in using Sharia Financial Institutions. This research uses quantitative methods. Data collection techniques use documentation and questionnaires. The data analysis uses Multiple Linear Regression. The conclusion of this research: There is a partial influence by the Islamic financial literacy variable on interest in using Sharia Financial Institutions. There is a partial influence by lifestyle variables on interest in using Sharia Financial Institutions. There is no partial influence of the religiosity variable on interest in using Sharia Financial Institutions.

Keywords: Sharia Financial Institutions, Sharia Financial Literacy, Lifestyle, Religiosity, Interests.

INTRODUCTION

Sharia Financial Institutions have a very important position as institutions sharia-based economy in the midst of the national development process. Establishment of the Institution Sharia finance is an implementation of Muslims' understanding of the principle in Islamic economic law. Sharia Financial Institutions are financial institutions that carry out their activities based on Islamic sharia principles.¹

The basic concept of economic relations is based on Islamic sharia in the Islamic economic system. It turns out that it can be applied in the operations of banks and financial institutions non-bank. The application of this concept was realized with the emergence of Islamic financial institutions in Persada archipelago. Recent trends in the financial sector and services are becoming increasingly clear the importance of financial literacy because a lack of financial knowledge will lead to poor financial choices and decisions that can ultimately result undesirable financial consequences and economic conditions.

The 2019 National Survey of Financial Literacy and Inclusion (SNLIK) shows the index financial literacy was 38.03% and the financial inclusion index was 76.19%. Although still considered low, this figure has increased compared to the 2016 SNLIK results, namely the financial literacy index was 29.7% and the financial

inclusion index was 67.8%. This matter shows that Indonesian society in general does not understand the characteristics well various financial products and services offered by formal financial services institutions, even though financial literacy is an important skill in the context of community empowerment, individual welfare, consumer protection, and increasing financial inclusion.²

Lifestyle is a person's pattern of living behavior, patterns in shopping and allocating time.³ Lifestyle better describes a person's behavior, namely how he lives, uses his money and makes the most of the time he has but not above based on need but based on the desire to be extravagant or excessive. Lifestyle is different from personality. Personality describes the deepest characteristics that exists in humans. Although the two concepts are different, lifestyle and personalities are interconnected. Personality reflects the internal characteristics of consumers, Lifestyle describes the external manifestation of these characteristics, namely a person's behavior.⁴

¹ Heri Sudarsono, *Sharia Banks and Financial Institutions*, (Jakarta: Faculty of Economics, 2005), 25.

² Financial Services Authority, "Indonesian National Financial Literacy Strategy (SNLKI) 2021-2025". <https://www.ojk.go.id>, accessed on Friday, January 14 2022 at 19.30 WIB.

³ Roni Andespa, "The Influence of Personal Factors on Customers' Interest in Saving in Sharia Banks", *Al Masraf: Journal of Financial and Banking Institutions*, vo.2, no.2, (July-December 2017), 198.

⁴ Rini Ardista and Arviana Wulandari, "Analysis of the Influence of Price, Location and Lifestyle on Purchasing Decisions", *Value: Journal of Management and Accounting*, vo.15, no.2, (July-December 2020), 3. DOI: <https://doi.org/10.32534/Jv.V15i2.1156>

In Islam, basically all aspects of life have been arranged so neatly including consumerist issues where every Muslim must reflect their relationships with Allah SWT. Religiosity can not only be realized in worship, but also applied in doing something. Individuals with high religiosity at least have a certain amount of knowledge of their religious teachings regarding the basics of belief, holy books, rules of worship that an individual adheres to when carrying out worship. Carrying out what religion commands is not only in obligatory worship, but also how individuals apply the knowledge they have in all aspects of their lives.

Researchers chose the variables Islamic financial literacy, lifestyle and religiosity because Based on the description above, it is clear that these components are interconnected and be a factor in influencing people's interest in using a product, in this is a product of a Sharia Financial Institution. Researchers chose employees of the Kyai Syarifuddin Foundation Lumajang as the research object because the researcher assumed that Kayasan Kyai employees Syarifuddin Lumajang has high knowledge of religious law and institutions finance. Therefore, researchers are interested in conducting further research with the title "The Influence of Sharia Financial Literacy, Lifestyle and Religiosity of Kyai Foundation Employees Syarifuddin Lumajang Regarding Interest in Using Sharia Financial Institutions".

The aim of this research is to explore the influence between financial literacy

Kyai Syarifuddin Foundation employees regarding their interest in using financial institutions Sharia. to explore the influence between the lifestyles of Kyai Syarifuddin Foundation employees regarding interest in using Sharia Financial Institutions. To explore influence between the religiosity of Kyai Syarifuddin Foundation employees and their interest in using the Institution Sharia Finance.

THEORITICAL REVIEW

Definition of Sharia Financial Institutions

A sharia financial institution (syariah bank) is a business entity or institutions whose wealth is primarily in the form of financial and *non - financial assets financial assets* or real assets are based on sharia concepts. According to the Law on sharia banking in Indonesia that sharia financial institutions are bodies or institutions whose activities are to attract funds from the community and distribute them to the community based on sharia principles.⁵ Basically, Islamic Financial Institutions have a philosophy the basis of seeking Allah's pleasure to obtain virtue in this world and the hereafter. Besides that, Islamic financial institutions, is a system that is in accordance with the teachings of the Islamic religion regarding the prohibition of usury and gharar.⁶

Operational Principles of Sharia Financial Institutions

⁵ Ahmad Rodoni & Abdul Hamid, *Sharia Financial Institutions*, (East Jakarta: Zikrul Hakim, 2008), 5.

⁶ SK Lubis, *Islamic Economic Law, Cet.III*, (Jakarta: Sinar Graphics, 2004), 34.

Some operational principles in Sharia Financial Institutions are:⁷

1. Justice, namely the principle of sharing profits on the basis of actual sales contributions and risks of each party.
2. Partnership, namely the principle of equality between the parties involved in cooperation.
3. Position investor customers (saving funds), and use of funds, as well as the financial institution themselves, as business partners who synergize with each other to gain profits.
4. Transparency, in this case a Sharia Financial Institution is required to provide a report finances openly and continuously to investor customers or other parties involved so that they can know the actual condition of the funds.
5. Universal, namely the principle where Sharia Financial Institutions are required to provide rates, religion, race and class in society in providing services in accordance with Islamic principles as *rahmatan lil alamin*.

Sharia Financial Literacy

Sharia Financial Literacy Indicators

The indicators contained in sharia financial literacy are:⁸

- Knowledge, one aspect that a person must have in the concept of financial literacy, to be able to manage finances well. This is also expected to be possible improve their welfare.
- Ability, can be defined if someone has a high level of literacy then able to make good financial decisions. Decision making goes wrong one of the most important in the context of financial literacy.
- Attitude, in personal financial management, attitude is the ability to know sources of cash, paying obligations, knowledge about opening an account on sharia financial institutions, as well as carrying out personal financial planning for the future will come.
- Confidence, not everyone is able to increase self-confidence at the moment plan long-term needs.

Lifestyle Indicators

Lifestyle will influence a person's desire to behave and ultimately determine a person's consumption choices. Lifestyle indicators are divided into three, namely:⁹

- Activity, Activity refers to how each individual spends time and the money they have.
- Interest (*Interest*), Interest is something that is of interest or

⁷ Nurul Huda dan Mohammad Heykal, Lembaga Keuangan Islam: Tinjauan Teoritis dan Praktis, (Jakarta: Kencana Prenada Media Grup, 2010), 38.
⁸ Fajriah Salim, et al. "The Influence of Sharia Financial Literacy, *Islamic Branding*, and Religiosity on Students' Decisions to Use Sharia Banking Services: Study of FAI Students at Ibn Khaldun University, Bogor Class of 2017-2018", *El-mal: Journal of Islamic Economics & Business Studies*, vo.5, no.1, (2022), 230. DOI: 1047467/elmal.v5i2.752

⁹ Nugroho Setiadi, *Consumer Behavior: Contemporary Perspectives on Consumer Motives, Goals and Desires. Revised Edition*, (Jakarta: Kencana Prenada Media Group, 2010), 148.

anything that is consumers who are considered important in life and social interaction.

- Opinions (*Opinions*), Opinions are oral or written answers given by someone response to a stimulus situation, where there is some kind of statement to make. Opinion is used to describe interpretations, expectations, and evaluations, such as beliefs about other people's intentions, anticipation regarding future events the future, and consideration of rewarding or punishing consequences from alternative courses of action.

Understanding Religiosity

Religiosity Indicators

The aspect of belief (faith) is an important factor in a Muslim. Confidence This is the basis for religious practices carried out, which will then create the person gains beneficial experiences from his or her religious beliefs and practices. Regarding these three aspects of religiosity, they are used as indicators of religiosity:¹⁰

- Religious beliefs .
The main beliefs are the substance and foundation of values and norms In Islam, it is the belief in only one God (Allah). This belief in Almighty Allah is called *tawhid*. Therefore, Islam too It is called a monotheistic religion ,

namely a religion that believes in one God.

- Religious practice .
Belief in Allah needs to be realized in real behavioral practice. Al-Qur'an as a primary reference source providing guidance on these practices and behaviors, therefore Humans need to always study and understand the contents of the Koran. Second reference source is a hadith of the Prophet Muhammad, namely in the form of the words, deeds and decrees of the Prophet Muhammad regarding various aspects of life, such as procedures for performing ritual worship to God, organizing, acting towards nature, overcoming social problems and etc
- Religious experience .
In an Islamic perspective, a very meaningful experience in religion will be Individuals feel when religious practices are carried out with the intention of obedience and submission and devotion to Allah alone, which has been mentioned above as valuable behavior worship. In this case, experiences such as happiness, calm, a sense of closeness God, the ability to regulate oneself and so on will be felt by individuals if in carrying out religious activities, both rituals and other activities carried out with a heart that is submissive and obedient to Allah.

¹⁰ Razak, Y., et al, *Religious education: For universities and the general public*, (Jakarta: Uhamka Press, 2011).

Definition of Interest

Interest Indicator

Every activity carried out should be accompanied by high interest, attention and feeling happy, so that the expected goals can be achieved well. Interest has the following indicators:¹¹

- *Affection*
The definition of *affection* in the Big Indonesian Dictionary is affection, soft emotional feelings. This means that *affection* is a *psychological* element that exists in the human self in the form of feelings that are smooth, soft and tender. Thus you can It is understood that a person's emotional state will influence their interest in something a particular object or activity.
- Awareness to value choices
Awareness and choice of values means the awareness one has someone about the good and bad of something, such as an object or activity. In this case you can It is understood that a person's awareness of whether an object or activity is good or not certain things will influence the choice of interest in that object or activity.
- Expression of feelings
Direction of feelings means a person's ability to control,

control and regulate their own feelings. This ability will influence the emergence of interest in someone, for example someone who is able to organize mood, then he will choose certain objects or activities that will pleasing his heart or feelings.

- Selection
The definition of selection in the Big Indonesian Dictionary is selection (for get the best). This is related to awareness and the choice of values above. When someone has an awareness of whether something is good or bad, then he will be able to do it to select everything in his life, including choosing the object of his interest.
- Heart inclination
Heart inclination means a feeling of interest in something. This interest can arise from within or outside a person. It means A person's inclinations cannot be forced. Likewise with interests, The tendency of a person's heart to choose certain objects of interest for each person will vary.

METHOD

This research uses a quantitative approach that emphasizes the influence on Numerical data is either directly extracted from research or the results of data processing quantitative. The quantitative data in this research is the number of employees of the Kyai Syrifuddin Foundation and explanation

¹¹ R. Oktavia, "Minat Belajar Mahasiswa Pendidikan IPA dalam Perkuliahan dasar Biofisika" *Semesta: Journal of science Education and Teaching*, (2019).

of tables of respondents' answers to the questions that have been asked by researchers.

The population in this research are employees of the Kyai Syarifuddin Foundation who are formal education unit teaching staff with a total of 199 teaching staff. As for technique to determine the number of samples, the Slovin formula is used. Techniques used for draw samples using *non-probability sampling*, namely the *proportionate stratified method random sampling*. The *proportionate stratified random sampling* method is used if the population has members/elements that are not homogeneous and proportionally stratified.¹²

The method or method of data collection used in this research is method documentation and *questionnaires*. The documentation method is looking for data about things or things variables in the form of notes, books, magazines, documentation, meetings and so on. The documents collected are in accordance with the objectives and focus of the problem.¹³ *Questionnaires* are a technique Data collection is carried out by giving a set of questions or written statements to respondents to answer.¹⁴

EXPOSURE AND DISCUSSION

Operational Definition of Independent Variable

¹² Sugiyono, *Metode Penelitian*, 130

¹³ Setya Mustafa Pinton, *Metodologi Penelitian Kuantitatif dan Kualitatif* (Malang: Universitas Negeri Malang, 2020), 67.

¹⁴ Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D*, (Bandung: Alfabeta, 2019), 199.

The independent variable is a variable that influences the dependent variable. As for that The independent variables in this research are Sharia Financial Literacy (X1), Lifestyle (X2), and Religiosity (X3). Operationally, sharia financial literacy is insights someone has regarding the products and services of sharia financial institutions, which will have implications on a person's attitude regarding interest in using sharia financial institutions. Lifestyle is a person's behavior patterns, activities, interests and opinions can ultimately determine options for using sharia financial institutions. Religiosity is a tendency someone in behaving or making decisions using sharia financial institutions due to the influence of religious beliefs.

Operational Definition of Dependent Variable

The dependent variable is a variable that is influenced by the independent variable. As for that The dependent variable in this research is Interest in Using Financial Institutions Sharia (Y). Operationally, interest is related to employee behavior or decisions Kyai Syarifuddin Foundation in using sharia financial institutions.

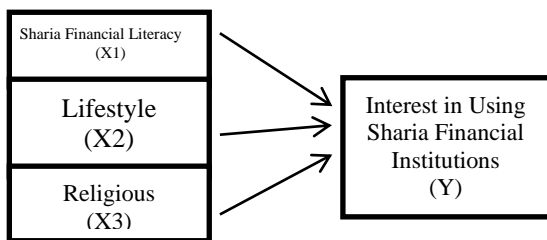
Framework of thinking

A framework is a conceptual model of how theories relate with various factors that have been identified as important issues. Framework of thinking A good one will theoretically explain the relationship between the variables to

be studied. So theoretically it is necessary to explain the relationship between independent and dependent variables.¹⁵ Framework for thinking is a synthesis of the relationships between variables compiled from various theories that have been described.¹⁶

Based on the description above, a framework for thinking about literacy can be created Sharia finance, lifestyle and religiosity of Kyai Syarifuddin Foundation employees provide influence on interest in using sharia financial institutions. As for the framework of thought

This research can be seen in the following picture:



Thinking Framework Image

Research Hypothesis

A hypothesis is a temporary answer to a research problem formulation, where the research problem formulation has been stated in the form of a question sentence.¹⁷ Based on theoretical basis

¹⁵ Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D*, (Bandung: Alfabeta, 2019), 95.

¹⁶ Sugiyono, *Metode Penelitian*, 96.

¹⁷ Sugiyono, *Metode Penelitian*, 99.

and framework of thought above, the hypothesis proposed is:

- H1 : Sharia financial literacy of employees of the Kyai Syarifuddin Lumajang Foundation in part has a significant effect on interest in using Sharia Financial Institutions
- H2 : The lifestyle of the employees of the Kyai Syarifuddin Lumajang Foundation is partially influential significant impact on interest in using Sharia Financial Institutions
- H3 : The religiosity of Kyai Syarifuddin Lumajang Foundation employees is partially influential significant impact on interest in using Sharia Financial Institutions

Description of Research Subjects

Kyai Syarifuddin Islamic Boarding School is a private Islamic educational institution founded in 1912 by Kyai Syarifuddin. Initially this Islamic boarding school was named "*Tashilul Mubtadi'in*". Then, to perpetuate the name of the founder by his successors or caregivers and alumni, this Islamic boarding school was renamed Pondok "Kyai Syarifuddin" Islamic boarding school. Kyai Syarifuddin Islamic Boarding School is located at Wonorejo RT.15 RW.06 Kedungjajang Lumajang, East Java. The Kyai Syarifuddin Islamic

Boarding School was founded for producing Muslim cadres who are pious, mukhlis, have good morals and are highly dedicated and able to channel their knowledge to the community. Therefore, the Kyai Islamic boarding school Syarifuddin always and always "Preserves good old values and transfers new, better value."

Descriptive Analysis

Descriptive analysis is used to describe or describe the condition of the data in a study. The variables used in this research include the dependent variable namely Interest (Y) and independent variables consisting of sharia financial literacy (X1), lifestyle (X2), and religiosity (X3).

The sharia financial literacy variable is shown by X1total. Based on statistical test results descriptive shows the sharia financial literacy variable with a sample of 62 Foundation employees Kyai Syarifuddin has a minimum score of 28, a maximum score of 40, the average score (mean) of 33.47, this value indicates that the sharia financial literacy variable is taken as a representative sample of the overall sharia financial literacy score. Whereas The standard deviation is 3.171, this value shows that the literacy data is spread Islamic finance is quite diverse.

Lifestyle variables are shown by X2total. Based on the results of descriptive statistical tests shows the

religiosity variable with a sample of 62 Kyai Syarifuddin Foundation employees has a minimum value of 12, a maximum value of 20, an average value (mean) of 16.31, this value indicates that the lifestyle variables taken as samples are complete represents the overall lifestyle score. Meanwhile, the standard deviation is 1.843 values This shows that the distribution of lifestyle data is quite diverse.

The religiosity variable is shown by X3total. Based on the results of descriptive statistical tests shows the variable of interest with a sample of 62 employees of the Kyai Syarifuddin Foundation minimum value is 21, maximum value is 28, average value (mean) is 25.06 value This shows that the religiosity variable taken as a sample is representative of the overall religiosity score. Meanwhile, the standard deviation is 3.157 shows that the distribution of religiosity data is quite diverse.

The interest variable in using Sharia Financial Institutions is shown by Y total. Based on the results of descriptive statistical tests, it shows the variable of interest in using the Institution Sharia Finance with a sample of 62 Kyai Syarifuddin Foundation employees has value minimum value of 22, maximum value of 36, average value (mean) of 29.66 value This shows that the interest variable uses Sharia Financial Institutions taken as a representative sample of the overall interest score using the Institute Sharia Finance. Meanwhile, the standard deviation is

3.171, this value shows that The distribution of interest data using Sharia Financial Institutions is quite diverse.

Validity test

This validity test functions to measure and show the validity of the instrument used. If the significance value (sig.) is smaller than 0.05 (5%) then it is declared valid, however, if it is the opposite (significance value > 0.05) then it is declared invalid (in the sense that the invalid question item is invalid).¹⁸

Reliability Test

Based on the data above, it can be seen that *the Cronbach's Alpha* value is $0.816 > 0.60$. So it can be seen that the instrument for measuring sharia financial literacy reliable. *Cronbach's Alpha* value is $0.748 > 0.60$. So it can be seen that the instrument lifestyle measurements are reliable. *Cronbach's Alpha* value is $0.691 > 0.60$. So you can It is known that the religiosity measurement instrument is reliable. *Cronbach's Alpha* value is $0.848 > 0.60$. So it can be seen that the interest measurement instrument is reliable.

Normality test

Based on the results of the normality test with the *One-Sample Kolmogrov-Smirnov* test , a value was obtained The significance of the normality test is 0.200. These results show that $0.200 > 0.05$. So the data can be said to be normally distributed.

Multicollinearity Test

Based on the results of the normality test with the *One-Sample Kolmogrov-Smirnov* test , a value was obtained The significance of the normality test is 0.200. These results show that $0.200 > 0.05$. So the data can be said to be normally distributed.

Heteroscedasticity Test

Based on the table above, all variables do not experience symptoms heteroscedasticity. This is said to be due to the significance value of all the independent variables more than 0.05. The significance value of the sharia financial literacy variable (X1) is $0.755 > 0.05$, The significance value of the lifestyle variable (X2) is $0.830 > 0.05$ and the significance value of the religiosity variable (X3) is $0.297 > 0.05$.

Multiple Linear Regression Test

Based on the regression analysis, the following regression equation is obtained:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 8.585 + 0.375 X_1 + 0.568 X_2 - 0.030 X_3 + e$$

Statistical Test t

The t test is used to determine the effect of each independent variable partially, shown by the Coefficients table.¹⁹ If the probability value is > α then H0 is accepted, which means which shows that the dependent variable

¹⁸ Sugiyono, Metode Penelitian Bisnis (Bandung: Alfabeta, 2001), 109.

¹⁹ Agus Tri Basuki dan Nano Prawoto, *Analisis Regresi dalam Penelitian Ekonomi & Bisnis: Dilengkapi Aplikasi SPSS & Eviews*, (Jakarta: Rajawali Pers, 2016), 52.

partially has no significant effect on the independent variable. However, on the contrary, if the probability value $< \alpha$ then H_a is accepted, which shows that the dependent variable has a partial effect on independent variable. The limit for the α value in this t test is 0.05 (5%). As for the results from this t test are as follows:

The calculation results are explained as follows:

- The t test on the Islamic financial literacy variable (X1) shows that the t value is significant smaller than 5%, namely $0.006 < 0.05$, then it can be seen that H_a is accepted and the variable Sharia financial literacy (X1) partially influences the variable of interest using Sharia Financial Institutions.
- The t test on the lifestyle variable (X2) shows that the significance value of t is smaller of 5%, namely $0.016 < 0.05$, then it can be seen that H_a is accepted and the lifestyle variable (X2) has a partial effect on the variable interest in using financial institutions Sharia.
- The t test on the religiosity variable (X3) shows that the significance value of t is greater of 5%, namely $0.854 > 0.05$, it can be seen that H_0 is accepted and the religiosity variable (X1) has no partial effect on the interest variable in using the Institution Sharia Finance.

CONCLUSION

The conclusions from the results of this research are:

- There is a partial influence by the Islamic financial literacy variable (X1) on interest using Sharia Financial Institutions (Y). Based on these results, H_a is accepted. In this research, the higher the sharia financial literacy of Yayasanan Kyai employees Syarifuddin, the interest in using financial institutions will increase Sharia.
- There is a partial influence by the lifestyle variable (X2) on interest in using Sharia Financial Institutions (Y). Based on these results, H_a is accepted. It means The higher the lifestyle of the Kyai Syarifuddin Foundation employees, the higher it will be also interested in using Sharia Financial Institutions.
- There is no partial influence of the religiosity variable (X3) on interest in using Sharia Financial Institutions. Based on the results of this research, H_0 was rejected. It means The higher the religiosity of the employees of the Kyai Syarifuddin Foundation, the less they have any influence on interest in using Sharia Financial Institutions.

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