

THE INFLUENCE OF RELIGIOUS QUALITIES AND AWARENESS OF SUBJECTIVE NORMS OF MADURANIAN MUSLIM ENTREPRENEURS ON THE INTEREST IN USING SHARIA BANK WITH OBEDIENCE TO KYAI AS A MODERATION VARIABLE

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Abstract

The majority of the Madurese Muslim population makes kyai the main axis in determining decision making on various matters. The influence of kyai varies depending on their genealogical origins (hereditary), depth of religious knowledge, personality, loyalty to the people, and other supporting factors. In this case, even the interest in using sharia financial institutions does not escape the role of a kyai. It is not uncommon to find many Madurese Muslim entrepreneurs who generally have an understanding of Islamic banking knowledge, but there are still few who use Sharia Banks as a place to store money and make transactions. The aim of this research is to test whether there is an influence between religious quality (religiosity) and subjective norms on interest in using Sharia Banks with obedience to kyai as a moderating variable. The object of this research is Madurese Muslim entrepreneurs. The sampling technique uses random sampling with the Slovin formula. The data collection technique uses a questionnaire. The data analysis techniques used are descriptive statistical analysis and Moderated Regression Analysis (MRA). The results of the analysis show that the moderating variable The Role of the Kyai is a variable that moderates the influence between the predictor variable and the dependent variable where the moderating variable interacts with the predictor variable without becoming a predictor variable.

Keywords: Interest in Using, Religious Quality, Subjective Norms, Role of Kyai, Sharia Bank.

INTRODUCTION

Banks are entities whose business activities are collecting funds from the public in the form of savings and distributing them to the public in the form of financing or credit and other forms. In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks and sharia banks (Andrianto & Anang Firmansyah, 2019). Based on Law no. 21 of 2008 concerning Sharia Banking, sharia banking is everything that concerns sharia banks and sharia business units, including institutions, business activities, as well as methods and processes in carrying out business activities themselves (Nurdin, N., & Yusuf, K, 2020). Sharia banking is a sharia financial institution whose operational system is adapted to the rules of Islamic law.

The emergence of the largest sharia bank in Indonesia has meant that the Muslim community in particular is no longer divided in using sharia banks. However, the Islamic financial market is divided into two main groups. The first is the emotional consumer



group, who are very concerned about halal and haram principles and are less sensitive to prices/costs and service quality. The second group is rational consumers who are sensitive to price/cost, product selection, company reputation and of course service quality (Delanuari & Srikartikowati, 2020).

The problem that then arises is market share. Based on the State of the Global Islamic Economy Report 2019-2020, the sharia financial industry is estimated to reach \$3.5 trillion in 2024. Compared to other countries, sharia banking assets in Indonesia are still at 15.87% with a market share of 6,000. 51%, smaller than the neighboring country, Malaysia, which has reached 29% at the end of the 2022 period (Romli, 2022).

The journey of sharia banking to increase market share faces many challenges, one of which is the religious quality related to sharia banking products. A person's religion can be manifested in various aspects of his life. It is not related to activities that are visible to the eye, but also activities that are invisible and occur within society (Miftaqurromah & Sari, 2021). Several previous studies have suggested that factors such as trust, understanding and religious quality can influence individuals' interest in using Islamic financial products and services (Mudiarasan, Subramaniam, & Prabhakar, 2020).

Another important factor is how to build awareness in society itself with subjective norms. These norms refer to an individual's opinion about other people's perspectives, in order to determine whether to participate in an activity or not. In this case, community activities in using sharia banking services and getting the benefits will affect the people around them (Baharuddin, 2022).

Madurese Muslim entrepreneurs have special characteristics as a group that has business activities and is Muslim. In this context, emotional and rational factors of Madurese Muslim entrepreneurs are considered to have a significant influence on interest in using Islamic banks. Emotional factors include the quality of an individual's religion, quality of service and understanding of halal/haram. Meanwhile, emotional factors describe an individual's view of social norms and expectations of the people around them, such as costs/prices, quality of service and will easily migrate to conventional financial products, even though they basically understand that this is contrary to their religious values.

In Indonesia, the figures most trusted as sources of knowledge about sharia products are preachers or ulama. In this case (Hassan, et.al., 2013) states that the existence of figures/advisers who understand sharia financial principles is still very small, and therefore in many cases the reference group represented by religious figures does not significantly influence interest because the religious figure themselves do not have good knowledge about sharia finance. Likewise, the Madurese Muslim community uses the figure of a kyai as a solution in overcoming all the problems of life, including the preference for using sharia financial institutions (Nasrulloh, et. al. 2023). Kyai in Madura have a very important role, and the orientation of Madurese society is towards kyai, not towards bureaucratic leadership.

However, despite the importance of religious qualities and subjective norms as well as the role of kyai as moderating variables for using sharia banking, there has been no interest in Madurese Muslim entrepreneurs in various literacies. The use of the role of kyai is considered to be one of the moderating variables due to Madurese custom which glorifies the role of kyai in deciding cases in aspects of Madurese society's life. Research that specifically examines these factors is still limited. Therefore, this research aims to fill this knowledge gap by analyzing the influence of religious qualities and subjective norms of Madurese Muslim entrepreneurs on interest in using Islamic banks, with obedience to kyai as a moderating variable.

LITERATURE REVIEW

Religious Quality (religiosity)

Religious quality (religiosity) is a complex system that arises from each individual's sense of trust in the beliefs and rituals that connect the individual to a divine existence. There are two dimensions of religiosity, including:

1. Intrinsic religiosity.

This dimension shows that beliefs are thought through carefully and must be implemented seriously.

2. Extrinsic religiosity.

This dimension is a situation where individuals involve religion to achieve other goals.

Subjective Norms

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA), which is a model for predicting interests and behavior. This model includes predictions of interests and behavior from subjective attitudes and norms. The TRA model has limitations in predicting consumer interests and behavior because consumers do not have control over their behavioral intentions. However, not all human behavior occurs of one's own will or is controlled by individual humans themselves.

Therefore, the Theory of Planned Behavior (TPB) model is proposed to improve this limitation. Ajzen (1991) developed TRA into TPB by adding predictions from perceived behavioral control.

Subjective norms are views that important people or groups will support certain behavior, subjective norms are determined based on social pressure from other people to behave in accordance with these views. Subjective norms are pressure from other people such as friends, family, friends or others directly or indirectly which influence a person's behavior. Subjective norm indicators include:

1. Influential person
2. Close friend
3. Important people



Interest in Using

Interest is defined as a desire that exists within an individual which has a direct connection with society, so that with this society is defined as consumers in accordance with the consumer theory explained by Al-Ghazali, which refers more to consumption theory which is in accordance with the concept of benefit or usefulness.

So there is a relationship between these theories, namely that you must prioritize needs, not desires. For example, if a consumer uses or chooses a product, good or service at a sharia bank, it must have a beneficial impact on him or it is something that is needed. Meanwhile, if these things do not have elements that are prohibited in Islamic rules, then it is legal to do them. In accordance with the legal basis for carrying out muamalah activities, namely muamalah can be carried out unless there are arguments that prohibit it. According to Crow, the factors that arouse interest are:

1. Encouragement from within the individual

The emergence of interest from within the individual can be driven on the basis of needs in the form of physical needs and psychological needs.

2. Social motive factors

This factor is a factor that arouses interest in carrying out an activity. Social motives have a close relationship with interest in becoming a sharia bank customer because this factor arises from the surrounding environment.

3. Emotional factors

In this factor, emotions have a close relationship with interest. This is because emotionality is used as a measurement of the intensity for individuals to pay attention to a desire or to a certain object.

Obedience to Kyai

Obedience is the same as obeying, obeying, in Arabic it is also often called ta'dzim, meaning respect for both the dhohir and the inner self. Kyai are the leaders or caretakers of Islamic boarding schools, where these Kyai are role models for ustadh, Islamic boarding school students and the community in general. Apart from being the leader of the boarding house, Kyai also have a social stratum in society, so it is identical for Kyai to have a large community, namely the ummah.

Research Hypothesis

A hypothesis is a temporary answer to a problem formulation stated in the form of a question. In this context, the hypothesis in this research is as follows:

1. Religious qualities influence the interest of Madurese Muslim entrepreneurs in using sharia banks.
2. Subjective norms influence the interest of Madurese Muslim entrepreneurs in using sharia banks.
3. Obedience to the kyai is able to fully moderate the influence of religious qualities on the interest of Madurese Muslim entrepreneurs in using Sharia Banks.

4. Obedience to Kyai is a variable that is able to moderate the influence of subjective norms on the interest of Madurese Muslim entrepreneurs in using sharia banks.

RESEARCH METHODS

In this research the author uses an associative approach using a quantitative approach, namely research that aims to determine the relationship between two or more variables and a theory can be built that functions to explain, predict and control a phenomenon. Associative research uses quantitative or statistical analysis techniques, which is a type of research whose specifications are systematic, planned and clearly structured from the start and are used to research certain populations and samples with the aim of testing predetermined hypotheses.

The independent variables in this research are religious quality (X1) and subjective norms (X2), while the dependent variable used is Interest in using sharia banking. The moderation variable used is obedience to the kyai. The population in this study were Madurese Muslim entrepreneurs. The sampling technique used is random sampling with the Slovin formula.

This questionnaire or questionnaire is measured using a Likert scale which is able to measure a person's response or responses regarding social objects by determining the variables to be studied, determining indicators that can measure the variables to be studied and reducing these indicators into a list of questions. This research provides alternative answers for each variable including religious quality, subjective norms, interest and obedience to clerics ranging from strongly disagree to strongly agree with a score of 1-5.

The research instrument test will be carried out before carrying out the multiple regression test. This research instrument test includes validity and reliability tests. Classical assumption analysis was also carried out in this research before data processing was carried out using multiple linear regression and also Moderate Regression Analysis (MRA). The classical assumption tests carried out include normality tests, multicollinearity tests, and heteroscedasticity tests. The multiple linear regression test was carried out through the t test and F test. The t test was carried out to test the influence of each (partial) independent variable on the dependent variable. The F test is carried out to determine the overall effect (simultaneous or simultaneous test) of the independent variable on the dependent variable.

The regression equation in this research is: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$

Where :

Y: Interest in Using Sharia Financial Institutions

α : Constant

β : Regression coefficient

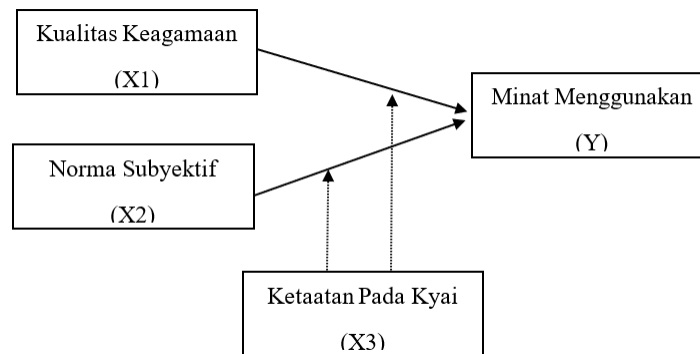
X1: Religious Quality

X2: Subjective norm



e : Error

Figure 1
Analysis Model



The data obtained from this research was taken by distributing questionnaires to Madurese Muslim entrepreneurs both online and offline. The respondents of this research were all Madurese entrepreneurs with Muslim status. Distribution of questionnaires began on September 20, 2023 and was completed on October 25, 2023. Respondent characteristics include gender, age, and length of time running the business. The characteristics of the respondents are as follows:

a. Characteristics of respondents based on gender

The results of the research obtained characteristics based on gender are presented in the following table:

Table 1
Characteristics of respondents based on gender

Gender	Number of people)	Percentage (%)
Man	74 people	74%
Woman	26 people	26%
Total	100 people	100%

From the table above it can be seen that there were 74 male respondents with a percentage of 74% and 26 female respondents with a percentage of 26%. Thus, the majority of Madurese Muslim entrepreneurs who filled out this research questionnaire were dominated by men.

b. Characteristics of respondents based on age

The results of the research obtained by age characteristics are presented in the following table:

Table 2
Characteristics of respondents based on age

Age	Number of people)	Percentage (%)
Between 20-30 Years	30 people	30%
Between 31-40 Years	55 people	55%
More than 40 years	15 people	15%
Total	100 people	100%

Based on the table above, it can be seen that the majority of respondents from this study who are Madurese Muslim entrepreneurs are aged 31-40 years. As many as 30% or 30 respondents who filled out the questionnaire were aged 20-30 years, aged 31-40 years had a percentage of 55% or as many as 55 respondents, those aged more than 40 years were 15% or 15 respondents. Therefore, it can be concluded that the average Madurese Muslim entrepreneur is 31-40 years old.

c. Characteristics based on the period of running the business

The results of the research obtained characteristics based on the period of running the business are presented in the following table:

Table 3

Respondent characteristics based on business period

The period of running the business	Number of people)	Percentage (%)
< 1 Year	25 people	25%
1-3 Years	15 people	15%
>3 Years	60 people	60%
Total	100 people	100%

Based on the table, it can be seen that the majority of respondents to this research are business actors with a period of running a business of more than 3 years. As many as 25% or 25 respondents were business actors who had been running their business for less than 1 year. This was followed by the length of time running the business within 1-3 years amounting to 15% or 15 respondents and finally the business actors who had been running the business for more than 3 years, namely 60% or 60 respondents.

The descriptive analysis method is a method that aims to provide an overview or describe something as it is. This analysis aims to review the answers of 100 respondents to various statements included in the questionnaire. The questionnaire distributed consists of 22 statement items that reflect the indicators of the variables, namely The Influence of Religious Quality and Awareness of Subjective Norms of Madurese Muslim Entrepreneurs on Interest in Using Sharia Banks with Obedience to Kyai as a Moderating Variable. The questionnaire in this study uses a Likert scale ranging from number 1 to number 5, where:

- a. Minimum Index: 1
- b. Maximum Index: 5
- c. Intervals: $5-1 = 4$
- d. Interval Distance: $(5-1) : 5 = 0.80$

From the calculation above, the following perception is obtained:

Table 4

SCALE	CATEGORY
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1.00	1.80	Strongly Disagree
1.81	2.61	Don't agree
2.62	3.42	Neutral
3.43	4.23	Agree
4.24	5.00	Strongly agree

RESULTS AND DISCUSSION

Data Description

Respondents in this research were Muslim entrepreneurs in the Madura region. Respondents in this study accumulated as many as 100 people. The following is a table showing the distribution of Muslim entrepreneurs who were respondents in this study:

Table 5
Distribution of respondent data

Regency	Number of Respondents	Percentage
Bangkalan	38	38%
Lacquer	11	11%
Pamekasan	42	42%
Sumenep	9	9%
Total Respondents	100	100%

The table shows that respondents are dominated by entrepreneurs in Pamekasan. The next largest number of respondents came from entrepreneurs from the Bangkalan area. This shows that the respondents were dominated by Pamekasan district.

Validity and Reliability Test

Table 6
Recapitulation of Validity Test Results

Items	R count	R table	Conclusion	Items	R count	R table	Conclusion
X1.1	0.718	0.195	Valid	Z.1	0.790	0.195	Valid
X1.2	0.550	0.195	Valid	Z.2	0.761	0.195	Valid
X1.3	0.741	0.195	Valid	Z.3	0.853	0.195	Valid
X1.4	0.689	0.195	Valid	Z.4	0.831	0.195	Valid
X1.5	0.716	0.195	Valid	Z.5	0.816	0.195	Valid
X1.6	0.625	0.195	Valid	Z.6	0.818	0.195	Valid
X2.1	0.767	0.195	Valid	Y.1	0.799	0.195	Valid
X2.2	0.893	0.195	Valid	Y.2	0.854	0.195	Valid
X2.3	0.951	0.195	Valid	Y.3	0.849	0.195	Valid
X2.4	0.877	0.195	Valid	Y.4	0.818	0.195	Valid
X2.5	0.951	0.195	Valid	Y.5	0.758	0.195	Valid

Based on the results of the validity test above, it is known that each item in each variable has a calculated r value that is greater than the r table (0.195). So it can be

concluded that the research instrument has been declared valid and can be used in research.

Table 6
 Recapitulation of Reliability Test Results

Variable	Alpha	Information
Religiosity	0.760	Reliable
Subjective Norms	0.933	Reliable
The role of the Kyai	0.895	Reliable
Interest in Using Sharia Financial Institutions	0.874	Reliable

The results of the reliability test show that all research variables are reliable. This is indicated by a Cronbach's alpha value > 0.06.

Table 8
 Recapitulation of Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residuals
N		100
Normal Parameters, b	Mean	0.0000000
	Std. Deviation	2,20235544
Most Extreme Differences	Absolute	0.069
	Positive	0.069
	Negative	-0.069
Statistical Tests		0.069
Asymp. Sig. (2-tailed)		,200c,d
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

The results of the normality test can be seen above which shows a significance value of 0.200 (greater than 0.05) so the data is said to be normally distributed.

Table 9
 Recapitulation of Test Results Multicollinearity

Coefficients ^a						
Model	Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
	B	Std. Error			Beta	Tolerance
1 (Constant)	3,723	1,559	2,388	0.019		

Religiosity	0.226	0.061	0.281	3,688	0,000	0.877	1,140
Subjective Norms	0.206	0.095	0.244	2,161	0.033	0.400	2,497
The role of the Kyai	0.267	0.086	0.357	3,091	0.003	0.383	2,610
a. Dependent Variable: Interest in Using							

Based on the calculation results in the table above, it can be seen that the tolerance value is greater than 0.1 and the VIF value is less than 10. So it can be concluded that there are no symptoms of multicollinearity in the research data.

Table 10

Recapitulation of Heteroscedacity Test Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	1,652	1,032		1,601	0.113		
Religiosity	-0.018	0.041	-0.048	-0.450	0.654	0.877	1,140
Subjective Norms	0.097	0.063	0.245	1,536	0.128	0.400	2,497
The role of the Kyai	-0.068	0.057	-0.192	-1,182	0.240	0.383	2,610
a. Dependent Variable: Abs_Res							

Based on the results above, the significance value for each variable is greater than 0.05. So it can be concluded that the research data is appropriate and does not experience symptoms of heteroscedasticity.

Hypothesis testing

Multiple Linear Regression Test

The data analysis technique in this research uses multiple linear regression, to determine whether or not the independent variable has an influence on the dependent variable.

Table 11

Recapitulation of Multiple Linear Regression Test Results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	3,723	1,559		2,388	0.019		

Religiosity	0.226	0.061	0.281	3,688	0,000	0.877	1,140
Subjective Norms	0.206	0.095	0.244	2,161	0.033	0.400	2,497
The role of the Kyai	0.267	0.086	0.357	3,091	0.003	0.383	2,610
a. Dependent Variable: Interest in Using							

The F test in multiple regression is a test to find out whether the independent variable simultaneously or simultaneously influences the dependent variable, namely by analyzing the significance value. The results of the F test in this study can be seen from the significance value of 0.000 (Sig < 0.05). Based on the table above, the results of the F Test above, it can be seen that the significance value is 0.000 which is smaller than 0.05, which means that Religiosity, Subjective Norms, and the Role of Kyai together (simultaneously) have a significant influence on Interest in Using the Institution. Sharia Finance.

Table 12
 Recapitulation of Coefficient of Determination Test Results

Model Summary b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,714a	0.510	0.495	2,237
a. Predictors: (Constant), Role of Kyai, Religiosity, Subjective Norms				
b. Dependent Variable: Interest in Using				

The coefficient of determination (R²) shows the contribution or contributions of all independent variables simultaneously in influencing the dependent variable. From the test results above, an Adjusted R² value of 0.495 or 49.5% was obtained. This shows that interest in using Sharia financial institutions can be influenced by 49.5% by the independent variables, namely religiosity, subjective norms, and the role of the Kyai. Meanwhile, 50.5% of interest in using Islamic financial institutions is influenced by other variables outside the research model used in this research.

The next test is the t-test which is carried out to determine the effect of the independent variable on the dependent variable partially.

Table 13
 Recapitulation of T Test Results

Coefficientsa							
Model		Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
		B	Std. Error			Tolerance	VIF
1	(Constant)	3,723	1,559	2,388	0.019		
	Religiosity	0.226	0.061	0.281	3,688	0,000	0.877 1,140

Subjective Norms	0.206	0.095	0.244	2,161	0.033	0.400	2,497
The role of the Kyai	0.267	0.086	0.357	3,091	0.003	0.383	2,610
a. Dependent Variable: Interest in Using							

The table above shows that the Religiosity Variable has a significance value of 0.000, which is less than 0.05, which means that Religiosity partially has a significant influence on Interest in Using Sharia Financial Institutions. Furthermore, the Subjective Norms variable has a significance value of 0.033, which is smaller than 0.05, which means that Subjective Norms partially have a significant influence on Interest in Using Sharia Financial Institutions. The Kyai Role variable has a significance value of 0.003, which is smaller than 0.05, which means that The role of Kyai partially has a significant influence on Interest in Using Sharia Financial Institutions.

Discussion

Hypothesis Testing Moderation Model The Role of Kyai Moderates the Influence of Religiosity on Interest in Using (X1*Z)

The use of the t test is to determine the effect of the dependent variable. Hypothesis testing in this study used SPSS software, where testing was carried out at a significant level of 0.05 ($\alpha = 5\%$). The decision making criteria are as follows:

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5,063	7,536		0.672	0.503
Religiosity	0.206	0.326	0.256	0.631	0.530
The role of the Kyai	0.382	0.336	0.511	1,139	0.258
Religiosity*The Role of Kyai	0.001	0.014	0.051	0.074	0.941

a. Dependent Variable: Interest in Using

The results of the above calculations can be explained that the variable Role of the Kyai has a significance value of 0.258, greater than 0.05, which means that the Role of the Kyai partially does not have a significant influence on Interest in Using Sharia Financial Institutions.

The interaction variable Religiosity with the Role of the Kyai has a significance value of 0.941, greater than 0.05. Thus, moderation is classified as a Moderator Homologizer because the moderation variable (the role of the Kyai) is not significant either as a predictor or as a moderator (interaction). This means that the role of the Kyai influences the strength of influence, but does not interact with the predictor variable (Religiosity) and does not significantly influence the criterion/dependent variable (Intention to Use).

Hypothesis Testing Moderation Model The Role of Kyai Moderates the Influence of Subjective Norms on Interest in Using (X2*Z)

The use of the t test is to determine the effect of the dependent variable. Hypothesis testing in this study used SPSS software, where testing was carried out at a significant level of 0.05 ($\alpha = 5\%$). The decision making criteria are as follows:

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	25,751	7,697		3,345	0.001
Subjective Norms	-0.724	0.394	-0.856	-1,840	0.069
The role of the Kyai	-0.553	0.370	-0.739	-1,496	0.138
Subjective Norms*The Role of Kyai	0.043	0.018	2,171	2,469	0.015

a. Dependent Variable: Interest in Using

The results of the above calculations can be explained that the variable Role of the Kyai has a significance value of 0.138 which is greater than 0.05, which means that the Role of the Kyai partially does not have a significant influence on Interest in Using Sharia Financial Institutions.

The interaction variable Subjective Normal with the Role of Kyai has a significance value of 0.015, which is smaller than 0.05. Thus, moderation is classified as Pure Moderator, because the moderation variable (Role of Kyai) is not significant as a predictor but is significant as a moderator (X2*Z). This means that the Kyai Role variable is a variable that moderates the influence between the predictor variable and the dependent variable where the moderating variable interacts with the predictor variable without becoming a predictor variable.

CONCLUSION

The findings of this research support the notion that religious quality and subjective standards have a positive and significant effect on Madurese Muslim business interest in using sharia banking. In addition, obedience to kyai can strengthen the positive

influence of religious attributes and cultural norms on the enthusiasm of Madurese Muslim businesses in using Sharia Banking. Therefore, this research can help the growth of sharia banking and provide suggestions to practitioners and policy makers to increase the effectiveness of marketing and promotion of sharia banking goods and services to Madurese Muslim business owners.

Based on the findings of this research, suggestions that can be given are as follows:

1. By strengthening aspects of Islamic quality and subjective standards, sharia banking can improve marketing and promotion of sharia banking goods and services to Madurese Muslim companies.
2. To increase Madurese people's interest in utilizing sharia banks, sharia banking can strengthen the function of kyai as a moderating variable in the introduction of sharia financial institutions, especially sharia banking.
3. Sharia banking has the potential to increase public and religious leaders' knowledge of sharia financial products, so that it can inspire the enthusiasm of the Madurese people to use sharia banks.
4. Islamic banking can improve the quality of goods and services provided to better meet the demands and preferences of Madurese Muslim business owners.

This research is also expected to help the growth of sharia banking and assist practitioners and policy makers in selling and promoting sharia banking goods and services to Madurese Muslim business owners more successfully.

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