

Determinants of Customer's Decision in Selecting Banking Services in the Province of Jambi

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Abstract: This study was intended to examine the effect of profit sharing principle and interest, bank reputation, and information asymmetry against customer decision in choosing banking services between islamic bank and conventional bank in Jambi Province. In this study, data was obtained from primary data using a questionnaire. The respondent obtained from customer of islamic bank and conventional bank in Jambi Province. The sample selection used nonprobability sampling with accidental sampling technique and analyzed by using discriminant analysis. The results showed that in choosing banking services, the customer of islamic and conventional banks in Jambi Province did not take attention about the principle of profit sharing and interest, bank reputation and information asymmetry.

1 INTRODUCTION

In the assessment of the Global Islamic Financial Report (GIFR) in 2016 Indonesia got ranks sixth of the country that has the potential and is conducive in the development of the islamic finance industry after Malaysia, Iran, Saudi Arabia, United Arab Emirates, and Kuwait, Indonesia is projected to rank first in next few years. This optimism is in line with the pace of institutional expansion and the accelerated growth in the assets of islamic banks which are very high, coupled with the volume of sukuk issuance that continues to increase (IslamicFinancialPolicy, 2016).

Finance Minister Bambang Brodjonegoro in the National Sharia Economy seminar at the Ministry of Finance Complex, Jakarta, Tuesday, April 14, 2015, stated that the reason Islamic banks have a stronger endurance than conventional banks faced with the global crisis is because islamic banks tend to play safe which means every transaction in islamic finance must be based on underlying asset. That is different from conventional banks that tend to be speculative. Many conventional banks play at the level of high speculative. Whereas Islamic banks are not in the area, they tend to be more conservative and prioritize caution. However, it does not mean riskless Islamic banking. If the management does

not go well, then there is a possibility that it can be problematic (Anonim, 2015).

Islamic banks are banks that in their operations do not use the interest system, but use the basic principles in accordance with Islamic sharia. In determining the rewards, both rewards given and received, Islamic banks do not use interest systems like conventional banks, but use the concept of reward in accordance with the agreed contract which is often called a profit sharing system (Ismail, 2014). Whereas according to (Undang-UundangNo21, 2008), conventional banks are banks that carry out their business activities conventionally and based on their types consist of conventional commercial banks and rural credit banks, while conventional commercial banks are conventional banks which provide services in payment traffic and people's credit banks are conventional banks which in their activities do not provide services in payment traffic.

This research intended to examine the effect of profit sharing and interest principle, bank reputation, and information asymmetry against customer decision in choosing banking services between islamic bank and conventional bank in Jambi Province.

2 THEORETICAL FRAMEWORK

According to (Maisur, et al., 2015) the principle of profit sharing is the profit obtained by sharia-compliant banks that are shared with customers. The level of division must be based on the percentage ratio and not the specified amount.

Interest is additional money deposited in financial institutions or money lent. The amount of interest to be paid is set in advance regardless of whether the financial institution of the deposit recipient or the borrower is successful in his business or not. The amount of interest that must be paid is listed as a percentage number or per hundred in a year which means that if money is not paid or deposits are not taken in a few years the debt can occur or the savings will multiply (Muhammad, 2011)

The issue of interest responsiveness to savings and its effect on economic growth in developing countries (LDCs) concluded that the high interest of the people in saving was influenced by the high and low interest rates. The higher interest rate results in an increase in the amount of savings. If the interest rate is high, then the community will reduce current consumption to increase savings (Arrieta, 1988).

Financing projects are at the core of people's lives and development bases. Funding patterns, instruments and frameworks facilitate financing and lead to development. Several types of financing instruments are common in developed countries that lubricate the wheels of development. Islam forbids flowers and justifies profit sharing. Both provide benefits but have fundamental differences as a result of investment and money saving (Maisur, et al., 2015).

In conducting transactions in Islamic banks, customers only consider the profit sharing factor. When it is found that the profit sharing rate of Islamic banks is higher than the interest rate of conventional banks, such as when the research is conducted, they will join Islamic banks. The rest, if the situation is reversed, it is feared they will choose to join a conventional bank. From here a simple prediction can be made if the interest rate is high while the profit sharing rate is unable to keep pace with the rate of interest, it is not impossible if the customer will transfer funds to a conventional bank which offers higher economic benefits (Misanam & Liana, 2007).

The policy carried out by the company to achieve reputation is by holding a personal selling, because it is considered that this program can be closer to themselves between companies and consumers (Azis, 2001). Several things related to this are that personal selling must take place through face to face

with customers and must be aggressive in order to provide communication between customers and companies that will provide a form of service (Azis, 2001).

The company's reputation is built on a network of stakeholder partnerships through which companies continue to improve organizational learning and develop new business solutions. In particular, the activation of decision processes that involve stakeholders, partnership building, and supportive behavioral stimulation, allows companies to recover from severe losses of investor confidence (Romenti, 2010).

Even though the company's reputation is everywhere, it is still relatively replaceable. Some, surely because reputation is rarely noticed until they are threatened. Economists see reputation as a transitory signal. Game theory describes reputation as a character that distinguishes between types of companies and can explain their strategic behavior. Signaling Theory calls our attention to the information content of reputation. Both recognize that reputation is actually the perception of the company that is owned by external observers. For Game Theory experts, reputation is functional: they generate perceptions among employees, customers, investors, competitors, and the general public about what a company is, what it does, what it means. This perception stabilizes the interaction between the company and its people (Fombrun & Riel, 1997).

Past behavior, attitudes and product attributes together have a significant effect on interest in saving (Sagan, et al., 2012). Examined the effect of service facilities, products and promotions on customer decisions in saving where the factors of service facilities, products and promotions have an influence on customer decisions in saving (Yupitri & Sari, 2012).

Disclosure of information to bank stakeholders, should not be limited to financial information alone, but also non-financial information that allows customers to know the level of suitability of bank operations with the principles that exist in the bank. This is because with the existence of complete reporting of information it will support the relationship of corporate governance that is beneficial for both parties (Yulianto, 2010).

The desire of customers to obtain financial information as complete as possible is difficult to fulfill by management because it is influenced by several factors such as the cost of presenting information, management's desire to avoid risks to see its weaknesses, and time used to present information (Yaya & Ahim Abdurahim, 2003). Besides this according to (Yaya, et al., 2007) management needs to consider cost and benefits in presenting disclosure in financial reports or annual

reports. management and cost can also be used by management in providing financial information, so that management will be more selective in delivering financial information.

Customers need non-financial information regarding the application of the principles and quality of services provided by the bank. Non-financial information will be used to assess the quality of the application of the principles and quality of actual bank services because this is the main reason customers save in the bank (Yaya, et al., 2007).

3 RESEARCH METHOD

The population in this study were customers of conventional banks and Islamic banks in Jambi Province. The method of data collection in this study is to distribute questionnaires and conduct interviews with respondents. The selection of samples to be tested in this study using nonprobability sampling technique. Nonprobability sampling techniques include, systematic sampling, quota sampling, incidental sampling, purposive sampling, saturated sampling, and snowball sampling. Of the six Nonprobability Sampling techniques, this study uses accidental sampling techniques (Sugiyono, 2012), which is the sample in this study are customers of islamic banks in Jambi Province and customers of conventional banks in Jambi Province.

Exogenous variables in this study are the principle of profit sharing and bank interest, bank reputation, and bank information asymmetry. The endogenous variable in this study is the customer's decision.

The analysis used in this study is discriminant analysis. Before discriminant analysis, the data must first be tested whether the data is normal and the absence of multicollinearity between independent variables and each independent variable follows the normal distribution function and homogeneity of variance between groups of data (Yamin & Heri, 2014). This research was tested in the following discriminant model:

$$Z = \lambda + w_1X_1 + w_2X_2 + w_3X_3$$

Where:

- Z = Value of the discriminant function
- λ = Constanta value
- w1 = The coefficient of the principle of profit sharing and interest

- X₁ = The principle of profit sharing and interest
- w₂ = Bank Reputation Coefficient
- X₂ = Bank's reputation
- w₃ = Information Asymmetry Coefficient
- X₃ = Information Asymmetry

So the discriminant function can be written as:

$$Z = w_1 \text{ The Principle Of Profit Sharing And Interest} + w_2 \text{ Bank's Reputation} + w_3 \text{ Information Asymmetry}$$

The steps taken in discriminant analysis are identifying discriminant variables, discriminant functions, and classifications.

4 ANALYSIS

Before discriminant analysis, make sure the data is normally distributed, and the absence of multicollinearity between independent variables and each independent variable follows the normal distribution function and homogeneity of the variance between groups of data (Yamin & Heri, 2014).

4.1 Multicollinearity Test Results

Seeing the results of the calculation of tolerance values in table 1, there is no independent variable that has a tolerance value of less than 0.10 which means there is no correlation between independent variables whose value is more than 95%. The results of the calculation of the Variance Inflation Factor (VIF) also show the same thing, namely there is not one independent variable that has a VIF value of more than 10. So it can be concluded that there is no multicollinearity between independent variables.

Tabel 1: Multikolinierity Test Result

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Prinsip Bagi Hasil dan Bunga	,301	3,324
Reputasi Bank	,428	2,334
Asimetri Informasi	,224	4,465

4.2 Normality Test Result

The data normality test was carried out by Kolmogorov-Smirnov nonparametric statistical test and normal distributed data can also be seen on Normal P Plot Regression Standardized Residual Graph.

Table 2 : Kolmogorov-Smirnov test Result

<i>One-Sample Kolmogorov-Smirnov Test</i>		<i>Unstandardized Residual</i>
N		71
Normal Parameters ^{a,b}	Mean	,000000 0
	Std. Deviation	,332989 86
Most Extreme Differences	Absolute	,053
	Positive	,039
	Negative	-,053
Test Statistic		,053
Asymp. Sig. (2-tailed)		,200 ^{c,d}

From the results of the Kolmogorov-Smirnov Test in table 2, the results of the Kolmogorov-Smirnov value are 0.053 with Asymp. Sig. (2-tailed) 0.200. This result shows normality data because of the asymp value. Sig. (2-tailed) > 0.05, which means that a disturbing or residual variable has a normal distribution.

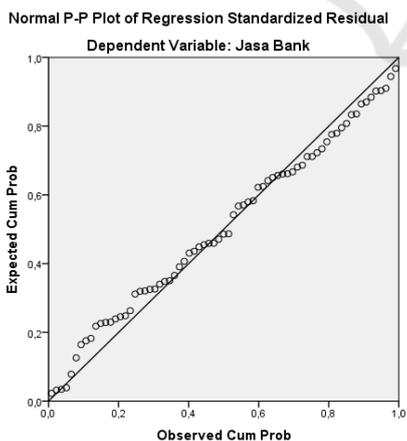


Figure 1: Normal P-P Plot of Regression Standardize Residual

By looking at normal P-Plot of regression standadized residual graphs in picture 1, the points spread around the diagonal line, and the spread does not move away from the diagonal line which means

the normal P-chart The standadized residual plot shows a normally distributed model.

4.3 Identifying Discriminant Variables

Identifying discriminant variables can be seen F test statistics, for F test can be used p-value in the significant column where:

1. Sig. > 0,05, means there are no differences between groups.
2. Sig. < 0,05, means there are differences between groups.

From the explanation of table 3, it can be seen that only four variables are (X2.6), (X2.7), (X2.8), and (X2.9) which can be used to identify differences between categories. So the variables that are feasible and can be used for discriminant analysis are variables (X2.6), (X2.7), (X2.8), and (X2.9).

Table 3: Discriminant Variable Identification Results

Tests of Equality of Group Means					
	Wilks' Lambda	F	fl	df2	Sig.
X1.1	,995	,334	1	69	,565
X1.2	,993	,513	1	69	,476
X1.3	,995	,326	1	69	,570
X1.4	,994	,388	1	69	,535
X2.1	,959	2,986	1	69	,088
X2.2	,984	1,092	1	69	,300
X2.3	,992	,533	1	69	,468
X2.4	,999	,103	1	69	,749
X2.5	,986	,992	1	69	,323
X2.6	,862	11,048	1	69	,001
X2.7	,724	26,266	1	69	,000
X2.8	,943	4,174	1	69	,045
X2.9	,881	9,308	1	69	,003
X3.1	,990	,689	1	69	,409
X3.2	,970	2,119	1	69	,150
X3.3	1,000	,000	1	69	,989
X3.4	1,000	,017	1	69	,896
X3.5	,997	,230	1	69	,633
X3.6	,995	,323	1	69	,571
X3.7	,986	,972	1	69	,328
X3.8	1,000	,011	1	69	,917

4.4 Discriminant Function

The discriminant function equation can be seen in the canonical discriminant function coefficients table in table 4. Then the discriminant function equation in this study is:

$$Z = 0,447 + 0,153*X1.1 + -0,467*X1.2 + -0,048*X1.3 + 0,192*X1.4 + 0,704*X2.1 + 0,009*X2.2 + -0,032*X2.3 + -0,517*X2.4 + -0,063*X2.5 + 0,007*X2.6 + 0,454*X2.7 + -0,472*X2.8 + 0,776*X2.9 + -0,009*X3.1 + -0,051*X3.2 + -0,125*X3.3 + 0,203*X3.4 + -0,463*X3.5 + -0,069*X3.6 + 0,171*X3.7 + -0,331*X3.8$$

Table 4 : Discriminant Function Result

Canonical Discriminant Function Coefficients	
	Function
	1
X1.1	,153
X1.2	-,467
X1.3	-,048
X1.4	,192
X2.1	,704
X2.2	,009
X2.3	-,032
X2.4	-,517
X2.5	-,063
X2.6	,007
X2.7	,454
X2.8	-,472
X2.9	,776
X3.1	-,009
X3.2	-,051
X3.3	-,125
X3.4	,203
X3.5	-,463
X3.6	-,069
X3.7	,171
X3.8	-,331
(Constant)	,447
Unstandardized coefficients	

From the equation, it can be seen that the most dominant variable X2.9 is to predict differences in groups of types of sharia bank customers and conventional bank customers, because it has the highest coefficient value of 0,776 while variable X2.4 is a weak factor to predict customer decisions in choosing banking services between Islamic banks and conventional banks, this difference is seen from the coefficient value of -0,517.

To test the statistical significance of the discriminant function, multivariate test of significance is used, so to test the differences between the two groups of banks, namely Islamic banks and conventional banks for all variables,

multivariate tests are used together. The *wilk's lamda* test can be approximated by the chi-square statistic (Ghazali, 2011).

Table 5 : Wilks Lamda Test Result

Wilks' Lambda				
Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	,437	48,378	21	,001

Based on table 5, the value of wilks lamda is 0.437 with a significant value of 0.001 <0.05, then there is a significant difference between sharia bank customer decisions and conventional bank customer decisions which means accepting the hypothesis H0 is 48,378 compared to the value The chi-square table that can be seen with the chi-square table (n-1 with significance 0.05) is equal to 90.53 > from the calculated chi-square value of 48.378 with a significant number of 0.001 so that there is a significant (real) difference between decisions of sharia bank customers and conventional bank customer decisions which means accepting the hypothesis H0.

To test how big and meaningful the differences between the two groups of companies can be seen from the square canonical correlation (CR2) value shown in table 6.

Table 6 : Eigenvalues Test Result

Eigenvalues				
Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	1,286a	100,0	100,0	,750

The result of table 6 shows the canonical correlation number is 0.750 which if squared (0.750) 2 is 0.563. This means that 56.3% of the variance of the customer's decision variables in selecting banking services can be explained by the principle of profit sharing and banks, bank reputation, and bank information asymmetry.

4.5 Classification

One of the discriminant functions is to classify future observations into one of two groups of companies. In this study the two groups of companies in question are the decisions of customers in choosing banking services between conventional Islamic banks and banks which can be seen in table 7.

Table 9 : Classification Results
Classification Results^a

Jasa Bank		Predicted Group Membership		Total
		1	2	
Origin	Bank Syariah	30	5	35
	Bank Konvensional	5	31	36
Count	1	85,7	14,3	100,0
	2	13,9	86,1	100,0
%				

a. 85,9% of original grouped cases correctly classified.

Table 7 shows that there were 10 respondents who were misclassified, namely 5 respondents who initially decided to choose the services of a conventional bank were then predicted to choose Islamic banking services, and 5 respondents who actually chose Islamic banking services were predicted to choose the services of conventional banks. Overall, the discriminant model formed has a fairly high validation level is 85.9%. The survey results above show the results of the accuracy of the discriminant model which is quite high.

5 RESULTS

5.1 Effect of Profit Sharing Principles and Interest on Customer Decisions

The result of the study shows that the principle of profit sharing and interest does not affect the customer's decision in choosing banking services between Islamic banks and conventional banks. The tendency of customers to choose banking services viewed in terms of profit causes customers to prefer saving to conventional banks compared to Islamic banks because the interest gains obtained at conventional banks are higher even though basically the customer knows that the principle of interest is usury for non-Muslim customers, while profits on Islamic banks are volatile. This was made clear by (Arrieta, 1988) who concluded that the high interest of people in saving was influenced by the high and low interest rates.

The tendency of customers to choose banking services in terms of benefits supported by (Misanam & Liana, 2007) states that in conducting transactions in Islamic banks, customers only consider profit sharing factors. When it is found that the shari'ah bank profit sharing rate is higher than the

conventional bank interest rate, then they will join a sharia bank.

The results of the study show the customer's perceptions of the principle and profit sharing system and interest that the customer does not understand well the concept of profit sharing and interest, both in the product and the operational mechanism, especially for the principle of Islamic banks. In this case the socialization of the community for Islamic bank principles in particular and conventional banks is very necessary because there are still many people who do not yet know the principles of interest and profit sharing so that customers consider basically the same.

The results of interviews with one of the customers when interviewed claimed that if making a loan with an Islamic bank would be more disadvantage compared to a conventional bank, this is because the installments paid every month on Islamic banks are larger than conventional banks. Conversely, there are also customers who argue that making loans to Islamic banks can actually pay lower interest compared to conventional banks. Differences of opinion expressed by customers can be caused by policies in determining profit sharing and interest in different banks and in principle the profit sharing system in Islamic banks and interest in conventional banks is different.

After the research was found other factors that influence customers in making decisions to choose banking services, namely factors that are influenced by aqeedah and according to Islamic law, customer thinking about usury which is forbidden in the Qur'an and Hadith makes customers more Islamic banks than banks conventional. In this regard also the factor of the length of time the customer relates to the bank contributes to the loyalty of the tendency of customers to choose bank services that are used today even though the customer understands that bank interest is contrary to Islamic sharia. Like customers in conventional banks who are reluctant to move to Islamic banks because they have long been customers of conventional banks, this can be seen from the sample that the length of time being a customer in a conventional bank is dominated by 5-10 years and more than 20 years for 58%. the length of being a bank customer in sharia is dominated for 0-5 years and 5-10 years by 89%.

5.2 Reputation Effect of Banks on Customer Decisions

The result of the study shows that the bank's reputation does not have a significant influence on the customer's decision in choosing banking services

for both Islamic banks and conventional banks. However, four indicators of the bank's reputation variables are (1) the availability of strategic locations for branch offices that are easily reached, not far from home, and have access to public transportation facilities to the bank office, (2) easy location for ATM availability, (3) excellence bank products, and (4) bank achievements that have already been achieved and perceptions of both the people who have used products at the bank have an influence on the customer's decisions in choosing banking services.

The results showed that the level of employee honesty, speed and responsiveness of employees in dealing with complaints of problems needs to be improved, so that customers will be more trusting and more loyal to use banking services. In addition, the level of comfort of the atmosphere of the room at the bank office given to the bank at this time (such as the waiting room, transaction space) must be further increased so that customers feel comfortable despite waiting with a long queue number.

Safe bank area conditions such as the location of the bank, parking lot, CCTV monitoring, etc. need to be considered so that customers can feel safe to transact with the bank, no need to worry about unwanted things. The large availability of strategic location of branch offices and the ease of finding locations for the availability of ATMs can attract customers to use bank services where customers more easily reach bank offices and find ATMs if they want to make transactions.

After conducting a survey and conducting interviews with several customers, one of the reasons customers choose bank services currently used is due to the needs and information obtained. The customer claims to use the bank that he is currently using because of the need factor in which the employee's salary is now transferred and taken through the bank in collaboration with the office both government and private offices. Likewise, students who will get a scholarship where the scholarship money will be transferred through a bank account according to the requirements when applying for a scholarship that inevitably requires students to open a new account according to a predetermined bank. In addition there are banks that offer Hajj savings and some customers use Islamic banks for the benefit of Hajj, this is also because generally Hajj travel services work together with Islamic banks.

The number of easy to find branch offices also affects customers in choosing banking services. In the regency area, the number of sharia bank branch

offices can be calculated compared to the number of conventional bank offices. Recognition of customers from one of the districts that were respondents claimed why they prefer the services of conventional banks, because conventional bank offices have long been established compared to Islamic banks that have only been established for the past 3 months. With a bank office that has only one office location far from the customer's home, customers are also increasingly lazy to use Islamic banking services.

Conventional bank customers also say why to choose the services of conventional banks. This is because they have long been customers of conventional banks for 5-10 years or even more than 20 years, at that time not getting information for Islamic banks. The lack of socialization of Islamic banks compared to conventional banks that often socialize offering products through offices in Jambi Province and Universities in Jambi City makes customers prefer conventional banking services.

5.3 Effect of Information Asymmetry on Customer Decisions

The result of the study shows that information asymmetry does not have a significant effect on the customer's decision in choosing banking services for both Islamic banks and conventional banks.

The results showed that there were still many banks that did not provide complete financial information to customers, such as information on the calculation of the distribution of interest and interest for the customer and the bank, and information on how to calculate Loan to Deposits Ratio (LDR), Non Performing Loans (NPL), and the Bank's Capital Adequacy Ratio (CAR) to customers. Even though the customer already knows the benefits for the customer, the calculation of the determination of profit sharing and interest for the bank and the customer remains important, because the customer needs information to know the calculation of the profit sharing and interest system, because the customer is the biggest uncertainty.

The survey results of one of the bank's former employees said why the banks did not provide information on the calculation of LDR, NPL, and CAR. They themselves as bank employees did not know the calculation even the value of LDR, NPL, and CAR, with reasons that knew financial matters. is part of their accounting and supervisor. Although there are several bank customers both in Islamic banks and conventional banks do not understand the Loan to Deposits Ratio (LDR), Non Performing Loans (NPL), and Capital Adequacy Ratio (CAR), but this information is still important because many

customers want financial information as complete as possible to find out how the real condition of the bank, and should be a bank employee must also understand this not only accounting and supervisors.

6 CONCLUSIONS

The principle of profit sharing and interest does not have an influence on the decisions of customers in choosing banking services, which means the principle of interest and profit sharing does not cause customers to choose banking services for both conventional and Islamic banks.

Reputation has no effect on customers decisions in choosing banking services, which means that employee performance, facilities, environment and products do not cause customers to choose banking services.

Information Asymmetry has no influence on customer decisions in choosing banking services, which means that moral hazard and adverse selection do not cause customers to choose banking services.

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