

DAFTAR PUSTAKA

- Abdul-Hamid, A.H. and Mohd-Nordin, N.A. (2001), "A Study on Islamic Banking Education Experience and The Strategy for The New Millennium – a Malaysian Evidence", *International Journal of Islamic Financial Services*, Vol. 2 No. 4, hal. 3-11.
- Abdul-Hamid, M., Yaakub, N.I., Mujani, W.K., Sharizam, M. dan Jusoff, K. (2011), "Factors Adopting Islamic Home Financing: A Case Study Among Consumers of Islamic Bank in Malaysia", *Middle East Journal of Scientific Research*, Vol. 7, Special Issue, hal. 47-58.
- Ahmad, N. dan Haron, S. (2002), "Perceptions of Malaysian Corporate Customers Towards Islamic Banking Products and Services", *International Journal of Islamic Financial Services*, Vol. 3 No. 1, hal. 13-29.
- Al-Jabri, Ibrahim M, dan M.Sadiq Sohail. 2012. "Mobile Banking Adoption: Application of Diffusion of Innovation Theory." *Journal of Electronic Commerce Research*, Vol 13 No 4, hal. 381.
- Amin, H., Abdul-Rahman, A.-R. dan Abdul-Razak, D. (2013), "An Integrative Approach for Understanding Islamic Home Financing Adoption in Malaysia", *International Journal of Bank Marketing*, Vol. 31 No. 7, hal. 544-573.
- Amin, M., Isa, Z. dan Fontaine, R. (2013), "Islamic Banks: Contrasting the Drivers of Customer Satisfaction on Image, Trust, and Loyalty of Muslim and non-Muslim Customers in Malaysia", *International Journal of Bank Marketing*, Vol. 31 No. 2, hal. 79-97.
- Ayinde, L.O. dan Echchabi, A. (2012), "Perception and Adoption of Islamic Insurance in Malaysia: an Empirical Study", *World Applied Sciences Journal*, Vol. 20 No. 3, hal. 407-415.
- Aziz, H.A., Echchabi, A., Houssein Eddine, C.O., Ayedh, A.M., Musse, O.S.H. dan Azouzi, D. (2015), "Current State and Future Prospects of Islamic Banking in Morocco: An Empirical Investigation", *Journal of Emerging Economies & Islamic Research*, Vol. 3 No. 2, hal. 1-10.
- Azrak, Tawfik, Buerhan Saiti, dan Engku Rabiah Adawiah Engku Ali. 2016. "An Analysis of Reputational Risks in Islamic Bank in Malaysia With A Proposed Conceptual Framework." *Journal of Islamic Thought And Civilization of The International Islamic University Malaysia (IIUM)*.

- Bashir, M.S. (2012), "Analysis of Customer Satisfaction with the Islamic Banking Sector: Case of Brunei Darussalam", *Asian Journal of Business and Management*, Vol. 2 No. 10, hal. 38-50.
- Bisharat, R.M.N. (2014), "Patronage Factors in Islamic Banks in Pakistan", *Journal of Business and Management*, Vol. 16 No. 6, hal. 108-114.
- Bizri, R.M. (2014), "A Study of Islamic Banks in The Non-GCC MENA Region: Evidence from Lebanon", *International Journal of Bank Marketing*, Vol. 32 No. 2, hal. 130-149.
- Chebab, S. dan Zribi, H. (2012), "Expected Regret and Islamic Banking in Emerging Countries: The Case of Tunisia", *Journal of Business Studies Quarterly*, Vol. 3 No. 4, hal. 119-131.
- Corsini, & J, R. (2002). *Dictionary of Psychology*. Great Britain: Brunner-Routledge.
- Cooper, D.R., Schindler, P.S. (2014). *Business Research Methods* (12 ed.). New York: McGraw-Hill Education
- Daud, M., Youssof, I.M. dan Abideen, A. (2011), "The Establishment and Operation of Islamic Banks in Nigeria: Perception Study on The Role of the Central Bank of Nigeria", *Australian Journal of Business and Management Research*, Vol. 1 No. 2, hal. 14-29.
- Durianto, D., Sugiarto, dan Budiman, L. J. (2004). *Brand Equity Ten, Strategi Memimpin Pasar*. Jakarta: PT Gramedia Pustaka Utama.
- Dusuki, A. dan Abdullah, N. (2007), "Why do Malaysian Customers Patronize Islamic Banks?", *International Journal of Bank Marketing*, Vol. 25 No. 3, hal. 142-160.
- Echchabi, A. dan Aziz, H.A. (2012a), "The Relationship Between Religiosity and Customers' Adoption of Islamic Banking Services in Morocco", *International Journal of Contemporary Business Studies*, Vol. 3 No. 5, hal. 25-31.
- Echchabi, A. dan Aziz, H.A. (2012b), "Empirical Investigation of Customers' Perception and Adoption Towards Islamic Banking Services in Morocco", *Middle-East Journal of Scientific Research*, Vol. 12 No. 6, hal. 849-858.
- Erol, C., Kaynak, E. dan El-Bdour, R. (1990), "Conventional and Islamic Banks: Patronage Behaviour of Jordanian Customers", *International Journal of Bank Marketing*, Vol. 8 No. 4, hal. 25-35.

- Gay, L.R. dan Diehl, P.L. (1992). *“Research Methods for Business and Management”*. New York: MacMillan Publishing Company.
- Graham, Hooley, Nigel F Piercy, Brigitte Nicoulaud, dan John M Rudd. 2017. *Marketing Strategy & Competitive Positioning*. Harlow: Pearson Education Limited.
- Gerrard, P. dan Cunningham, J.B. (2003), “The Diffusion of Internet Banking Among Singapore”, *International Journal of Bank Marketing*, Vol. 21 No. 1, hal. 16-28.
- Gujarati, Damodar N. 2003. *Basic Econometrics*. New York: McGraw-Hill Companies Inc.
- Hair, Joseph F, William C Black, Barry J Babin, dan Rolph E Anderson. 2010. *Multivariate Data Analysis (7th edition)*. New York: Prentice Hall.
- Hakim, Rahmad. (2020, Januari). Konversi Menuju Bank Syariah Guna Pengembangan Industri Halal Indonesia. *Insight*, 8, hal. 16.
- Haron, S, dan N.W Azmi. 2009. *Islamic Finance and Banking System*. Kualalumpur: McGraw Hill.
- Haron, S., Ahmed, N. dan Planisek, S.L. (1994), “Bank Patronage Factors of Muslim and Non-Muslim Customers”, *International Journal of Bank Marketing*, Vol. 12 No. 1, hal. 32-40.
- Hong, Ilyoo. 2019. "Understanding and Predicting Behavioral Intention to Adopt Mobile Banking: The Korean Experience." *Journal of Global Information Management*.
- Hootsuite. 2021. *Digital 2021 Indonesia*. Diakses tanggal 8 Mei 2021. <https://datareportal.com/reports/digital-2021-indonesia>.
- Ikatan Bankir Indonesia. (2018). *Memahami Bisnis Bank Syariah*. PT Gramedia Pustaka Utama, Jakarta.
- Ikatan Bankir Indonesia. (2013). *Memahami Bisnis Bank*. PT Gramedia Pustaka Utama, Jakarta.

- Ismail, S., Azmi, F. dan Thurasamy, R. (2014), "Selection Criteria for Islamic Home Financing in Malaysia", *International Journal of Business and Society*, Vol. 15 No. 1, hal. 97-110.
- Jamshidi, D. dan Hussin, N. (2013), "Determining a Conceptual Framework for Adoption of Islamic Credit Card in Context of Malaysia", *Journal of Basic and Applied Scientific Research*, Vol. 3 No. 1, hal. 188-196.
- Kaabachi, S., dan Obeid, H. (2016). Determinants of Islamic Banking Adoption in Tunisia: Empirical Analysis. *International Journal of Bank Marketing*.
- Keong, L.L., Khor, M.L., Low, S.P. dan Wong, Z.H. (2012), "Awareness of Islamic banking products and services among non-Muslims in Malaysia", *Universiti Tun Abdulrahman, Kuala Lumpur*, tersedia di: <http://eprints.utar.edu.my/582/1/BF-2012-0908204-1.pdf> (diakses tanggal 15 Februari 2021).
- Kotler, Philip, dan Kevin Lane Keller. 2016. *Marketing Management*. London: Pearson Education Inc.
- Lau, G. T., & Lee, S. H. (1999). Consumer's Trust in a Brand and the Link to Brand Loyalty. *Journal of Market Focused Management*, hal 341-370.
- Mahon, J.F. 2002. "Corporate Reputation: Research Agenda Using Strategy and Stakeholder Literature ." *Business and Society*, Vol. 41 No. 4, hal. 415-445.
- Mariadas, Paul Anthony, dan Uma Murthy. 2017. "Factors Influencing The Adoption of Islamic Banking in Malaysia." *International Journal of Business and Management* Vol. 12 No. 11, hal. 187-193.
- Misno, Abdurrahman dan Rifai, Ahmad. (2018). "*Metode Penelitian Muamalah*". Jakarta: Salemba Diniyah.
- Mothersbaugh, David L, dan Del I Hawkins. 2016. *Consumer Behavior Building Marketing Strategy*. New York: McGraw-Hill Education.
- Nasori. (2021). Erick Targetkan BSI Masuk 10 Besar Bank Syariah Dunia. *Investor Daily*. Tersedia di <https://investor.id/finance/erick-targetkan-bsi-masuk-10-besar-bank-syariah-dunia>, diakses pada 18 Februari 2021.
- Naz, Arooj, Sadia Farooq, Rab Nawaz Lodhi, Fouzia Hadi Ali, dan Sayeda Zeenat Maryam. 2020. "The Impact of the Awareness, Understanding and Usage of Islamic Banking Products and Services on Customer Satisfaction with Islamic Banking in Pakistan." *Islamic Banking and Finance Review* 20-37.

- Nova, F. (2011). *Crisis Public Relations: Strategi PR Menghadapi Krisis, Mengelola Isu, Membangun Citra, dan Reputasi Perusahaan*. Jakarta: Rajawali Pers.
- Otoritas Jasa Keuangan. 2019. *Survei Nasional Literasi dan Inklusi Keuangan 2019*. Hasil Survei, Jakarta: Otoritas Jasa Keuangan. Diakses tanggal 8 Mei 2021.
- Otoritas Jasa Keuangan. (2021). *Booklet Perbankan Indonesia 2020*. Tersedia di <https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/booklet-perbankan-indonesia/Documents/Pages/Booklet-Perbankan-Indonesia2020/Booklet%20Perbankan%20Indonesia%202020.pdf>, diakses pada 16 Februari 2021.
- Otoritas Jasa Keuangan. (2021). Statistik Perbankan Syariah. Tersedia di <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Default.aspx>, diakses pada 16 Februari 2021.
- Rogers, E.M. (1995), *Diffusion of Innovations*, 3th ed., The Free Press, New York, NY, hal. 1-453.
- Rosa, A. (2016). The Importance of Bank's Reputation in The Selection of Banking Products in The Opinion of Middle Pomeranian Farmers. *Journal of Agribusiness and Rural Development*, 399-406.
- Sekaran, U. (2003). *“Research Method for Business”* (4 ed). New York: John Wiley & Sons, Inc.
- Soedigno, Ventje Rahardjo. (2020, Januari). Trend Konversi ke Bank Syariah. *Insight*, 8, hal. 1.
- Svyatoslav, Suvorov, Ahmad Rafiki, dan Sutan Emir Hidayat. 2020. "Awareness of Financial Institution's Employees Towards Islamic Finance Principles in Russia." *PSU Research Review*.
- Thambiah, S., Ismail, H. dan Ezu, U. (2011), “Customer awareness and current usage of Islamic retail banking products and services in Malaysia”, *Australian Journal of Basic and Applied Sciences*, Vol. 5 No. 10, hal. 667-671.
- Thomson Reuters (2013), “Tunisia Cautiously Optimistic, Islamic Finance Country Report”, Thomson Reuters, New York, Juni, hal. 84.

- Vanston, Nick. 2012. *Trust and Reputation in Financial Services*. London: Government Office for Science.
- Yahaya, Sani, Akilu Aliyu Shinkafi, dan Yusuf Haji Othman. 2017. "The Relevance of Relative Advantage and Complexity on Customer's Usage of Islamic Banking Products in Nigeria." *International Journal of Management and Applied Science*.
- Yahaya, Sani, Wan Sulaiman Bin Wan Yusoff, Ahmad Fauzi Bin Idris, dan Yusuf Haji Othman. 2014. "Conceptual Framework for Adoption of Islamic Banking in Nigeria: The Role of Customer Involvement." *European Journal of Business and Management Vol 6 No 30* 11-24.
- Zainol, Zairy, dan Salina Kassim. 2010. "An Analysis of Islamic Bank's Exposure to Rate of Return Risk." *Journal of Economic Cooperation and Development* 59-84.