

DAFTAR PUSTAKA

- Abd Rahman A., Asrarhaghighi E., Ab Rahman S. (2015) Consumers and Halal Cosmetic Products: Knowledge, Religiosity, Attitude and Intention. *Journal of Islamic Marketing*.
- Abdulle M.Y., Kassim S.H. (2012) Impact of Global Financial Crisis on The Performance of Islamic and Conventional Banks: Empirical Evidence From Malaysia. *Journal of Islamic Economics, Banking and Finance* 113:1-12.
- Abedifar P., Molyneux P., Tarazi A. (2013) Risk in Islamic banking. *Review of finance* 17:2035-2096.
- Aji T.W., Susyanti J., Slamet A.R. (2019) Pengaruh Suku Bunga Kredit, Risiko Kredit dan Kecukupan Modal terhadap Profitabilitas (Studi Kasus pada Perusahaan Perbankan Umum yang Terdaftar di Bursa Efek Indonesia BEI Tahun 2013-2016). *Jurnal Ilmiah Riset Manajemen* 8.
- Alandejani M., Kutun A.M., Samargandi N. (2017) Do Islamic Banks Fail More Than Conventional Banks? *Journal of International Financial Markets, Institutions and Money* 50:135-155. DOI: <https://doi.org/10.1016/j.intfin.2017.05.007>.
- Ali H., Miftahurrohman M. (2016) Determinan yang Mempengaruhi Pembiayaan Murabahah pada Perbankan Syariah di Indonesia. *Esensi: Jurnal Bisnis dan Manajemen* 6:31-44.
- Ali Z. (2008) *Hukum Islam Pengantar Ilmu Hukum Islam di Indonesia*, Jakarta: Sinar Grafika, Cet. Ke-2.
- Allport G. (1967) 8c Ross, JM (1967). Personal Religious Orientation and Prejudice. *Journal of Personality and Social Psychology* 5:432-443.
- Ardiansyah A., Jibril H.T., Kaluge D., Karim K. (2019) Permintaan Pembiayaan Murabahah Berdasarkan Tingkat Inflasi dan Suku Bunga BI Rate pada Bank Syariah di Indonesia. *Bisma: Jurnal Bisnis dan Manajemen* 13:172-180.
- Ariffin N.M., Archer S., Karim R.A.A. (2009) Risks in Islamic Banks: Evidence from Empirical Research. *Journal of Banking Regulation* 10:153-163.
- Arumdhani A., Septiani R. (2012) Pengaruh pembiayaan murabahah dan tingkat suku bunga BI terhadap pendapatan margin murabahah pada PT bank Syariah Mandiri. Skripsi, Universitas Komputer Indonesia.
- Asih N.W.S., Akbar M. (2017) Analisis Pengaruh Inflasi, Suku Bunga, Nilai Tukar (Kurs) dan Pertumbuhan Produk Domestik Bruto (PDB) terhadap Indeks Harga Saham Gabungan (IHSG) Studi Kasus pada Perusahaan Properti yang Terdaftar di Bursa Efek Indonesia. *Jurnal Manajemen dan Akuntansi* 17.
- Astutik D. (2011) Pengujian Hipotesis Dua Sampel Independen Berdasarkan Uji Mann-Whitney dan Uji Kolmogorov Smirnov Dua Sampel Serta Simulasinya dengan Program SPSS. Skripsi. Semarang: FMIPA, Universitas Negeri Semarang.
- Atal N.U., Iranmanesh M., Hashim F., Foroughi B. (2020) Drivers of Intention to Use Murabaha Financing: Religiosity As Moderator. *Journal of Islamic Marketing*.

- Batubara Z. (2015) Penetapan Harga Jual Beli Dalam Akad Murabahah Pada Bank Syariah. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 4:163-176.
- Beck T., Demirgüç-Kunt A., Merrouche O. (2013) Islamic vs. conventional banking: Business model, efficiency and stability. *Journal of Banking & finance* 37:433-447.
- Bitar M., Madies P., Taramasco O. (2017) What Makes Islamic Banks Different? A Multivariate Approach. *Economic Systems* 41:215-235.
- Bourkhis K., Nabi M.S. (2013) Islamic and Conventional Banks' Soundness During The 2007–2008 Financial Crisis. *Review of Financial economics* 22:68-77.
- Chong B.S., Liu M.-H. (2009) Islamic Banking: Interest-Free or Interest-Based? *Pacific-Basin finance journal* 17:125-144.
- Dalel G., Bessem T. (2013) Mourabaha Contract and Basis of Islamic Finance. *Interdisciplinary Journal of Contemporary Research in Business* 4:157-161.
- Dar H.A., Presley J.R. (2000) Lack of Profit Loss Sharing in Islamic Banking: Management and Control Imbalances. *International journal of Islamic financial services* 2:3-18.
- Del Rosa Y., Idwar E.H. (2017) Pengaruh Tingkat Inflasi dan Pendapatan Pegadaian terhadap Penyaluran Kredit Rahn pada Pegadaian Syariah di Indonesia Tahun 2007–2015. *Jurnal Menara Ekonomi: Penelitian dan Kajian Ilmiah Bidang Ekonomi* 3.
- Dewi Anggadini S. (2011) Penerapan Margin Pembiayaan Murabahah pada BMT As-Salam Pacet Cianjur. *Majalah Ilmiah UNIKOM*.
- Ditria Y., Vivian J., Widjaja I. (2008) Pengaruh Tingkat Suku Bunga, Nilai Tukar Rupiah dan Jumlah Ekspor terhadap Tingkat Kredit Perbankan. *Journal of Applied Finance & Accounting* 1:166-192.
- Eklesia M.I., Riyadi S. (2021) Pengaruh Dana Pihak Ketiga, Inflasi, Modal Bank, dan Suku Bunga Dasar Kredit terhadap Penyaluran Kredit. *Jurnal Ilmu Manajemen* 10:101-110.
- El-Gamal M.A. (2000) *A Basic Guide to Contemporary Islamic Banking and Finance* Rice University Houston, TX.
- Fakhrina A. (2015) Pengaruh suku bunga kredit dan deposito bank konvensional terhadap margin pembiayaan murabahah bank syariah di Indonesia. *Jurnal Penelitian* 12:39-54.
- Farag H., Mallin C., Ow-Yong K. (2018) Corporate governance in Islamic banks: New insights for dual board structure and agency relationships. *Journal of International Financial Markets, Institutions and Money* 54:59-77.
- Fordian D., Ramadiawati A.A. (2020) Pengaruh Brand Orientation dan Co-Creation Value terhadap Marketing Capability Studi pada Make Up Artist (MUA) di Kota Bandung. *LIQUIDITY* 9:1-15.
- Ghazali A.M. (2016) Toleransi Beragama dan Kerukunan dalam Perspektif Islam. *Religious: Jurnal Studi Agama-Agama Dan Lintas Budaya* 1:25-40.

- Gholamreza Z., Ariffin N.M., Shahabi A. (2012) Some Issues on Murabahah Practices in Iran and Malaysian Islamic Banks. *African Journal of Business Management* 6:7066-7073.
- Glock C.Y., Stark R. (1970) Religion and Society in Tension
- Grassa R. (2012) Islamic Banks' Income Structure and Risk: Evidence from GCC Countries. *Accounting Research Journal*.
- Hair J.F., Black W.C., Babin B.J., Anderson R.E. (2014) *Multivariate Data Analysis: Pearson New International Edition*. Essex: Pearson Education Limited 1.
- Hanley N., Barbier E.B., Barbier E. (2009) *Pricing Nature: Cost-Benefit Analysis and Environmental Policy* Edward Elgar Publishing.
- Hasan M.M., Dridi J. (2010) The Effects of The Global Crisis on Islamic and Conventional Banks: A Comparative Study. Available at SSRN 1750689.
- Hasbi S., Hadi K. (2016) Evaluasi Pembiayaan Perumahan Akad Murabahah Versus Kredit Konvensional Berdasarkan Volatilitas Harga. *Journal of Accounting and Investment* 17:22-41.
- Hassan S. (2018) Murabahah Versus Bank Loan: Concept of Interest and Profit. *Journal of Legal, Ethical and Regulatory Issues* 21:1-12.
- Hosen M.N. (2009) Analisis Faktor-Faktor Yang Mempengaruhi Permintaan Pembiayaan Murabahah Bank Syariah Di Indonesia Periode Januari 2004-Desember 2008.
- Hosseini S.M.P., Iranmanesh M., Mirzaei M., Zailani S.H. (2019a) Muslims' willingness to pay for certified halal food: an extension of the theory of planned behaviour. *Journal of Islamic Marketing* 11.
- Hosseini S.M.P., Mirzaei M., Iranmanesh M. (2019b) Determinants of Muslims' Willingness to Pay For Halal Certified Food: Does Religious Commitment Act As A Moderator in The Relationships? *Journal of Islamic Marketing*.
- Hoyer W.D., MacInnis D.J., Pieters R. (2012) *Consumer Behavior* Cengage Learning.
- Iranmanesh M., Mirzaei M., Hosseini S.M.P., Zailani S. (2019) Muslims' Willingness to Pay For Certified Halal Food: An Extension of The Theory of Planned Behaviour. *Journal of Islamic Marketing*.
- Ismail P.S. (2011) Jakarta: Kencana Prenada Media Group.
- Jasmin D., Moeljadi M., Djumahir D., Djazuli A. (2018) Optimization of Mudaraba Sharia Bank Finance Through Agency Theory Perspective. *Banks & bank systems*:40-50.
- Kalalo H. (2016) Analisis Faktor-Faktor yang Mempengaruhi Inflasi di Indonesia Periode 2000-2014. *Jurnal Berkala Ilmiah Efisiensi* 16.
- Kardes F., Cronley M., Cline T. (2014) *Consumer behavior* Cengage Learning.
- Karim A.A. (2008) *Bank Islam: Analisis Fiqih dan Keuangan Edisi 3*. Jakarta: PT Raja Grafindo Persada.
- Kassim S.H., Majid M.S.A. (2010) Impact of Financial Shocks on Islamic Banks: Malaysian Evidence During 1997 and 2007 Financial Crises. *International Journal of Islamic and Middle Eastern Finance and Management*.

- Kaunang G. (2013) Tingkat suku bunga pinjaman dan kredit macet pengaruhnya terhadap permintaan kredit umkm di Indonesia. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi* 1.
- Khan F. (2010) How 'Islamic' is Islamic Banking? *Journal of economic behavior & organization* 76:805-820.
- Khan M.M., Bhatti M.I. (2008) Development in Islamic Banking: A Financial Risk-Allocation Approach. *The Journal of Risk Finance*.
- Khediri K.B., Charfeddine L., Youssef S.B. (2015) Islamic versus conventional banks in the GCC countries: A comparative study using classification techniques. *Research in International Business and Finance* 33:75-98.
- Leon F., Weill L. (2018) Islamic banking development and access to credit. *Pacific-Basin Finance Journal* 52:54-69.
- Ma'arifa S.F., Budiyono I. (2019) Analisis Pengaruh Dana Pihak Ketiga, Sertifikat Bank Indonesia Syariah, Bi Rate, Dan Inflasi Terhadap Pembiayaan Murabahah Perbankan Syariah Di Indonesia Periode 2006-2014. *Jurnal Sains Ekonomi dan Perbankan Syariah: Journal Science of Economic and Syariah Banking* 5.
- Mankiw G. (2006) *Pengantar Ekonomi Makro*, Edisi Ketiga, Salemba Empat, Jakarta.
- Mardhiah I. (2017) Hilah dalam Produk Pembiayaan Syariah. *Hayula: Indonesian Journal of Multidisciplinary Islamic Studies* 1:19-44.
- Marsela N.M.K. (2014) Pengaruh Tingkat Inflasi, PDRB, Suku Bunga Kredit, Serta Kurs Dollar terhadap Investasi. *E-Jurnal Ekonomi Pembangunan Universitas Udayana* 3:44439.
- Maulidizen A. (2018) Literature Study on Murābahah Financing in Islamic Banking in Indonesia. *Economica: Jurnal Ekonomi Islam* 9:25-49.
- Mokhlis S., Spartks L. (2007) Consumer Religiosity and Shopping Behaviour in Malaysia. *Malaysian Management Journal* 11:87-101.
- Mollah S., Zaman M. (2015) Shari'ah Supervision, Corporate Governance and Performance: Conventional Vs. Islamic Banks. *Journal of Banking & Finance* 58:418-435.
- Mowen J.C., Minor M. (2002) *Perilaku Konsumen*. Jakarta: Erlangga 90.
- Muhamad M. (2010) Minimalisasi Masalah Agency Melalui Screening Adverse Selection dalam Pembiayaan Mudarabah di Bank Syari'ah. *TSAQAFAH* 6:43-64.
- Nurhayati S. (2009) *Akuntansi syariah di Indonesia* Penerbit Salemba.
- Pearce D., Atkinson G., Mourato S. (2006) *Cost-Benefit Analysis and The Environment: Recent Developments* Organisation for Economic Co-operation and development.
- Perdana K., Hamzah E., Lubis P. (2020) Pengaruh Tingkat Inflasi, Suku Bunga BI, dan Pertumbuhan Ekonomi Terhadap Pembiayaan Murabahah pada Bank Syariah di Indonesia (Periode Januari 2013–Desember 2017). *Journal Of Islamic Economic And Finance Najaha Iqtishod* 1:1-9.
- Prastiwi E.H., Ujianto U., Ridwan M.S., LPDP L. (2017) The Improvement of the Service Quality of The Syariah Bank in Facing The Global Competition, 2017

- International Conference on Organizational Innovation (ICOI 2017), Atlantis Press. pp. 146-149.
- Rastari A. (2019) Pengaruh Religiusitas, Bagi Hasil Dan Kemudahan Akses Terhadap Keputusan Masyarakat Mengambil Pembiayaan Di Koperasi Syariah MSI, SIMBA: Seminar Inovasi Manajemen, Bisnis, dan Akuntansi.
- Rohmadoni B.P. (2016) Pengaruh net interest margin dan inflasi terhadap penyaluran kredit di indonesia pada bank umum di Indonesia. Jurnal Pendidikan Ekonomi (JUPE) 4.
- Runyon K.E., Stewart D.W. (1987) Consumer Behavior and The Practice of Marketing Merrill Pub. Co.
- Samad A., Gardner N.D., Cook B.J. (2005) Islamic Banking and Finance in Theory and Practice: The Experience of Malaysia and Bahrain. The American journal of Islamic social sciences 22:69-86.
- Sarker M.A.A. (1999) Islamic Business Contracts, Agency Problem and The Theory of The Islamic Firm. International journal of Islamic financial services 1:12-28.
- Sasmita D., Andriani S., Ilman A.H. (2018) Analisis Pengaruh Inflasi, Suku Bunga Bi, Nilai Tukar Rupiah Terhadap Profitabilitas (Studi Kasus Pada Bank Yang Terdaftar Di Bei Periode 2011-2015). Jurnal Ekonomi Dan Bisnis Indonesia 3.
- Satria M.R., Setiani T. (2018) Analisis Perbandingan Pemberian Kredit Pemilikan Rumah (KPR) pada Bank Konvensional dengan Pembiayaan Murabahah (KPR) pada Bank Syariah (Studi Kasus pada Bank BJB dengan Bank BJB Syariah). Amwaluna: jurnal Ekonomi dan Keuangan syariah 2:105-18.
- Schiffman L., Kanuk L.L. (2008) Perilaku Konsumen Edisi 7. Jakarta: Indeks.
- Semaun S. (2015) Analisis Perbandingan Penentuan Profit Margin pada Bank Syariah dan Bunga pada Bank Konvensional. DIKTUM: Jurnal Syariah dan Hukum 13:164-173.
- Setiyadi H., Hartono S., Darwanto D.H. (2016) Consumer willingness to pay of organic rice and the factors which affected in Pontianak. Ilmu Pertanian (Agricultural Science) 1:130-136.
- Shaban M., Duygun M., Anwar M., Akbar B. (2014) Diversification and banks' willingness to lend to small businesses: Evidence from Islamic and conventional banks in Indonesia. Journal of Economic Behavior & Organization 103:S39-S55.
- Sharma P., Gounder N. (2012) Determinants of bank credit in small open economies: The case of six Pacific Island Countries. Available at SSRN 2187772.
- Shofawati A. (2014) Murabahah Financing in Islamic Banking: Case Study in Indonesia, Proceedings of 5th Asia-Pacific Business Research Conference. pp. 1-18.
- Siddiqi M.N. (2006) Islamic Banking and Finance in Theory and Practice: A Survey of State of The Art. Islamic economic studies 13.
- Stepanyan V., Guo K. (2011) Determinants of Bank Credit in Emerging Market Economies International Monetary Fund.

- Subianto T. (2007) Studi tentang perilaku konsumen beserta implikasinya terhadap keputusan pembelian. *Jurnal Ekonomi Modernisasi* 3:165-182.
- Sukmana R., Febriyati N.A. (2016) Islamic banks vs conventional banks in Indonesia: An analysis on financial performances. *Jurnal Pengurusan* 47:81-90.
- Sumiyanto A. (2008) BMT Menuju Koperasi Modern: Panduan untuk Pemilik, Pengelola, dan Pemerhati Baitul Maal Wat Tamwiil dalam Format Koperasi: Dilengkapi Panduan Lengkap & Praktis Pembentukan dan Pengelolaan BMT ISES Pub.
- Susilo A., Trisnawati I. (2018) Pencegahan Pembiayaan Bermasalah Melalui Komite Pembiayaan. *JURNAL MAHKAMAH: Kajian Ilmu Hukum Dan Hukum Islam* 3:283-298.
- Trinugroho I., Risfandy T., Ariefianto M.D. (2018) Competition, diversification, and bank margins: Evidence from Indonesian Islamic rural banks. *Borsa Istanbul Review* 18:349-358.
- Tunggal A.W. (2011) Pengantar Kecurangan Korporasi. Jakarta: Harvarindo.
- Wahyuni D., Basri H., Shabri M. (2017) Pengaruh Sikap, Norma Subjektif, Perceived Behavioral Control dan Religiusitas Terhadap Niat Memiliki Rumah Berbasis Pembiayaan Syariah Di Kota Banda Aceh. *Jurnal Administrasi Akuntansi: Program Pascasarjana Unsyiah* 6.
- Warde I. (2010) *Islamic Finance in The Global Economy* Edinburgh University Press.
- Warsono S. (2011) *Akuntansi Transaksi Syariah*. Yogyakarta: Asgard Chapter.
- Wicaksono R.A. (2015) Pengaruh Perubahan Tingkat Suku Bunga Kredit Bank Konvensional dan Tingkat Suku Bunga Bank Indonesia terhadap Pembiayaan Bank Islam berbasis Murabahah. *Jurnal Aplikasi Manajemen* 13:494-501.
- Willison B. (2009) *Technology Trends in Islamic Investment Banking* Islamic Finance News, Viewed.
- Wilson J.A., Liu J. (2011a) The Challenges of Islamic Branding: Navigating Emotions and Halal. *Journal of Islamic marketing*.
- Wilson J.A., Liu J. (2011b) The challenges of Islamic branding: navigating emotions and halal. *Journal of Islamic marketing* 2:28-42.
- Zuhirsyan M., Nurlinda N. (2018) Pengaruh Religiusitas dan persepsi nasabah terhadap keputusan memilih Bank Syariah. *Al-Amwal: Jurnal Ekonomi dan Perbankan Syari'ah* 10:48-62.