

The Moderating Role of Religiosity to Determine the Influence of Halal Awareness and Emotional Marketing Strategy for Shariah based Banking in Indonesian

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The study aims investigate the influence of emotional marketing strategy and halal awareness factors on purchase behaviour of consumers towards Shariah based financial services among Indonesian consumers. The study was based on a construct to investigate the influence of independent variables on the dependent variable that is linked with Shariah based financial services. The population of the study was Indonesian consumers that are willing to avail Shariah based financial services provided by various banks. The study found that halal awareness has positive and significant influence towards purchase behaviour, but positive relationships have been observed between emotional marketing strategy and purchase behaviour, but reported insignificant. The moderating effect of religiosity was examined to determine the purchase behaviour. The study suggests initiating effective marketing and awareness programs for consumers to avail interest free banking services.

Key words: *Emotional Marketing Strategy (EMS), Religiosity (Rel), Halal Awareness (HA), Purchase Behaviour (PB).*

Introduction and Background

The banking world has experienced rapid changes including developments influenced by various religious factors, as numbers of banks have increased and Shariah Banking has emerged with differences from conventional banking. The bank is considered as an enterprise that collects funds from clients and provides credit to customers for improvements in life. Economy of a nation is largely based on economical activities and banking sectors as financial movements mobilise for infrastructure development and provide benefits to people by providing credit, loan, deposits and other financial services through banks. The banks provide mutual benefits to other parties as well, therefore every single sector needs financial services. The data collected by the financial services authority (OJK) states that there are approximately 199 banks providing financial services, including both Shariah and conventional banks (OJK, 2017), as both banks have different operational systems. The conventional banks operate on principle of interest for deposit or loan for implementation of several funds. Meanwhile, the constitution also describes the Shariah banking system that is based on Shariah principles and provides their services through the Islamic perspective and follows Islamic rules and regulations. The Shariah bank was established by the Muamalat bank and operated under conventional principles that were established a number of years ago. The Shariah banks based on Islamic principles flourish in Muslim majority countries such as the Indonesian community, which prefer to interact and utilise financial services under Shariah law. The muslim population is attracted towards Shariah financial services, therefore banks have extended their services as a huge population is willing to avail Shariah based banking transactions (Satrio & Kurniawan, 2018).

The increased attraction of huge populations towards Islamic banking encouraged Shariah based banks to develop their financial services to fulfil customer's demands and give tough competition to conventional banks. The banks operating in Indonesia including Bank Rakyat Indonesia, considered as one of the pioneers in implementing Shariah principles for financial services for deposits, and providing financial solutions to huge populations. The bank synergised with the main bank to avail opportunities for the development of business networking to provide high quality financial services for customer services (Satrio & Kurniawan, 2018). There is a phenomenal interest towards the utilisation of Islamic law based financial services among Muslim countries and population. The increasing interest in Islamic banking is observed as a strong attraction towards Islamic marketing among research scholars in recent years. The marketing experts have invested lot of efforts in Islamic marketing in different parts of the world for attracting consumers to their financial products and services. The phenomenon of increased interest and demand for Islamic Shariah based banking transactions have been observed as the market is emerging as it remained untapped for a long time (Haque, Chowdhury, Yasmin, & Tarofder, 2018).

Research scholars have stated the reasons for the occurrence of an emerging market of Islamic banking, as it remained untapped for a long time period, therefore now a huge segment has been identified that reflects the need for an Islamic Shariah based banking system to serve the need. The need and requirement for the Muslim community based on Shariah law was found to be influential on various aspects of life, including banking and tourism, as revealed by a study conducted by (Henderson, 2003). The Muslim community is obligated to remain associated with the law of Halal and Haram for anything in their daily lives in any state including travel. The religious obligation has to be fulfilled even through travel, as the importance of Shariah law has a significant state in their lives, therefore Islamic values and principles must be applied in banking sectors and other sectors of life too. The concept of Shariah is considered as a vital element of Islamic law, that is applicable in every field of life including banking or tourism, and the banking sector provides services to meet the demands of the Muslim community for financial services under Shariah principles (Haque et al., 2018).

Research scholars have given attention to the rapid increase in Shariah banking and growth. As observed in recent years, Shariah Commercial Banks and Shariah Business Units dominate banking assets in the Indonesian market as growth has been observed since October 2013 from 229.5rp trillion per year (Rini & Absah, 2017). The research article demonstrated the assets of Sharia People's Credit Bank as 235.1rp trillion with 12 million accounts or 9.2% of total national banks. The market share of Shariah banking is observed as 4.8% since October 2013 (Rini & Yeni, 2015). The market share was lower, but with the passage of time it has increased rapidly; bank managers providing various different Shariah based laws to take advantages as compared to competitors. It is necessary for Shariah based banks to offer newly developed products with attractive prices for customers with effective marketing strategies (Rini & Absah, 2017).

The researchers have suggested developing marketing strategies for potential customers based on their religious beliefs, to satisfy their needs and to attract potential customers and to gain their loyalty for long periods of time. Loyal consumers are considered an asset for firms, specifically banks; shariah based banks focus on fulfilling the demands of customers and gaining their trust levels (Armstrong, Kotler, Harker, & Brennan, 2018). The satisfaction of customers is found to be influenced by fulfilment of their needs, which encourages repurchases based on their experiences. The satisfied consumers were found to be contributive towards organisational success and encouraging loyalty. Trust in banking services to fulfil religious based financial services also influences the customer to buy and remain loyal. The higher level of trust depicts higher levels of confidence that influence customer loyalty. The services sector as comprised of intangible products. The effectiveness is based on trust and the marketing of services, to fulfil the demand and to gain confidence of consumers (Rini & Absah, 2017).

Research scholars have addressed the need for effective marketing strategies for Shariah based services, especially the banking sector, influenced by rational, spiritual and emotional marketing. The technology brings benefits in services by influencing productive, efficient, cheaper and faster activities. Literature has noted that technological advancement has been found to be helpful for existing operational excellence, but also attractive for new consumers. The emotional benefits tend to attract other benefits, as it creates opportunities within highly competitive markets based on emotional value. Therefore, the emotional aspect gains more attraction and significant influence in attracting consumers (Mussry et al., 2007). Shariah banking services attract consumers and satisfy their needs by their services based on Islamic laws, and attract more consumers through effective marketing strategies including emotional marketing strategies and various financial services. Banks also utilise technological advancements for providing better services in highly competitive environments. The research scholars have focused on spiritual aspects of marketing to assist firms to gain competitive advantages (Rini & Absah, 2017).

Marketing strategies brings benefits to the businesses, and are considered an important source of competitive advantage. It has been argued in literature that ethical concerns have been forgotten and honesty is rarely found, therefore the spiritual and emotional aspect is needed in marketing the businesses that play important roles in competitive advantage. Shariah banking is a banking system for businesses that implements rules and principles of Islam for financial services. The system prohibits collecting debts and interest (riba) in financial transactions, as it is named as haram and not allowed. The similarity between Shariah and the conventional banking system is to gain profit by giving financial services to the community, but there is a difference in the distribution of financial services. The conventional banking system seeks interest on return of amounts taken by the public, whereas the Shariah banking system doesn't seek interest, as it is based on interest free banking based on Shariah law that utilises a profit sharing system. High competition has been faced by conventional banking as Shariah banks have increased in numbers in recent years. The line of production has been increased by conventional banking. They have initiated their services based on Shariah and increasing gradually. In January 2014, there were only 115 units, but in 2011 there were only 97 units. The number of Shariah banks is still increasing and expected to increase in the future, but needs to focus on marketing to attract customers and remain in the market with a competitive position (Rini & Yeni, 2015).

The literature has revealed that there is a need to conduct studies to determine purchase behaviour and intention influenced by religious factors in the banking sector based on Shariah law. The Muslim consumers prefer to interact with Islamic based banking due to its halal image, awareness and their religious attachment. The purchase intention and behaviour of consumers is influenced by marketing efforts, image and awareness. The religiosity factor plays an important role in influencing the purchase behaviour and in moderating the

relationship. There are limited studies examining the effects of the religiosity factor in determining purchase behaviour.

The current study entails determining the purchase behaviour of financial services consumers based on Shariah law among Indonesian consumers. The influential marketing aspect of halal awareness and emotional marketing has been empirically examined towards purchase behaviour. Moreover, the study is novel in examining the moderating role of religiosity between marketing and purchase behaviour.

Literature Review

The literature has stated that satisfaction and trust are not enough to attract customers and retain existing consumers; effective marketing efforts are required for attracting new customers for Shariah banking, as few studies have focused on spiritual marketing and rational marketing. The low market share of Shariah based banks, such as 4.89% in Indonesia, encourages initiating marketing effectively, including the religious factor. The current studies are not sufficient to determine the influence of marketing efforts on purchase behaviour. The shariah based banks can improve the welfare of employees, create job opportunities and increase in tax and revenues. Although there is higher competition among Shariah banking sectors, there is a higher perception among peoples that non-shariah banks such as those in the conventional banking sector are more profitable. There is another perception that the profit sharing concept of Shariah banks is considered identical to the interest in conventional banks. There is a problem which has occurred in literature that Shariah principles are only for Muslims, and there is a need to determine the influence of marketing efforts on Shariah banking awareness.

Halal Awareness and Purchase Behaviour

The knowledge of an individual about any issue or particular thing is referred to as awareness. Research scholars have defined that awareness about halal needs to be known in order to distinguish, the special interest of an individual towards purchase of products plays an important role in avail of the services (Azam, 2016). Similarly, the awareness about halal and the Shariah based banking system attracts individuals towards purchase of financial services. Muslim consumers must be aware about different aspects and ingredients of banking systems, the process of financial services, the production process of manufacturing, storage and sources of various elements that are associated with products or services based on Shariah law (Said, Hassan, Musa, & Rahman, 2014).

The higher level of awareness and higher level of knowledge regarding basic Islamic Shariah law for banking activities among Muslim consumers influences them to purchase banking

services. The marketing departments of banking sectors must be able to understand the concept of 'halalness' and communicate halal aspects on the package. In marketing efforts, halal awareness must emerge as a crucial issue for decision making processes for Muslim consumers in Muslim majority countries such as Malaysia and Indonesia (Teng & Jamaliah, 2013). Research studies have been conducted on determining the role of halal awareness that influence buying behaviour produced by Muslim firms and services provided by the banking sector (Yunus, Rashid, Ariffin, & Rashid, 2014). Recent research scholars have examined and investigated the influence of halal awareness towards purchase intention and found a positive relationship between halal awareness and purchase decision (Ghadikolaei, 2016).

On the base of the above scenario, the following hypothesis is derived:

H1: Halal Awareness positively influences the Purchase Behaviour of Indonesian banking Consumers

Emotional Marketing and Purchase Behaviour

The current phase of the study determines the influence of emotional marketing on purchase behaviour among consumers of the banking sector based on Shariah law in Indonesia. The firms generally prioritise their tasks to satisfy their consumers through emotional marketing for their services. The emotional relations with any services or products influence the consumers to make a purchase and remain loyal for longer time periods (Rini & Absah, 2017). The marketing efforts strive to develop strategies that create emotional attachment of consumers towards their products or services. There is a challenge faced by various firms regarding how to create emotional attachment towards specific product or services. The emotional attachment with the Islamic and Shariah based banking sector attracts large numbers of Muslim consumers and retains them further for longer time periods. Emotional marketing works better after providing experiences to consumers to reveal the core benefits.

Research scholars have depicted that emotional content of marketing efforts can be included by the utilisation of the latest IT based systems to influence the consumers. The information technology is also found to be effective in sharing and expressing emotionally, which is quick and easy without any delay (Kartajaya & Kotler, 2007). It is a natural need of humans to get emotionally attached to persons or products, and the express their emotions and feelings, sadness, happiness, admiration and belongingness towards something or someone satisfying the consumers. Research scholars have found that feelings and emotional attachment attract large number of consumers towards purchase intentions and behaviour. The emotions are found to be significantly and strongly attached towards thoughts of an individual (Rini & Absah, 2017).

The emotions shape the behaviours of consumers and influence the purchase decisions; therefore, firms must pay attention towards creating emotional attachment for their products and services to influence the decision of consumers based on positive emotions. Research studies have stated that positive emotions influence behaviours of consumers towards services and products. The studies have been conducted to determine the influence of emotional marketing strategies to satisfy the customers and loyalty of consumers and found a positive significant relationship (Rini & Absah, 2017).

On the basis of the above discussion, the present study assumes that emotional marketing can influence the purchase behaviour of Muslim consumers to interact and avail Shariah based banking services in Indonesia. The following hypothesis is derived:

H2: Emotional Marketing Strategy positively influences the Purchase Behaviour of Indonesian banking Consumers

Moderating Role of Religiosity

The present section of the study entails the role of the religiosity factor to determine purchase behaviour; the religiosity is closely related to the Shariah banking system, as it is a mandatory part of the religion to be involved in interest (riba) free financial activities that must be halal by all means.

The religious commitment of an individual plays an important role in decision making towards purchase of any product or service, similarly banking transactions in conventional banks based on interest and non Islamic beliefs discourage religious persons to interact with these. The religiosity is defined as attachment and commitment of an individual towards religion, also followed in daily life, therefore religiosity encourages individuals towards the Shariah based banking system. The attraction towards religion influences the attitude and purchase behaviour of individuals (Ramly, Chai, & Lum, 2008). Research scholars have identified religiosity as one of the key influencers for any religious followers that consume products or services according to the beliefs that shape their behaviour and influence their decisions (Salman & Siddiqui, 2011).

The crucial role of religion has been examined in various fields to determine consumer behaviour (Sun, Goh, Fam, & Xue, 2012). Religion assists individuals in differentiating between prohibited and non-prohibited services or products, which further shapes attitudes and behaviours of consumers towards selection of purchase and consumption of products and services based on religious beliefs (Rehman & Shahbaz Shabbir, 2010). Previous studies have found and stated that religiosity influences the consumers' attitude as it is considered as one of vital elements in developing intention and shaping the behaviour towards purchase and avail of services. The present study is intended to determine the influence of religiosity

among Shariah based banking (Jamal & Sharifuddin, 2015; Said et al., 2014). Various other studies have examined the relationship between halal purchases and religious beliefs, considered as one of most crucial elements that significantly influences the relationship. The similar standpoint has been shared that religious commitments are found to be significantly affiliated with halal consumption (Said et al., 2014).

The present study assumes that religiosity will increase the relationship between marketing efforts for Shariah based banking to determine purchase behaviour.

The above discussion leads towards deriving the following moderating hypothetical statements.

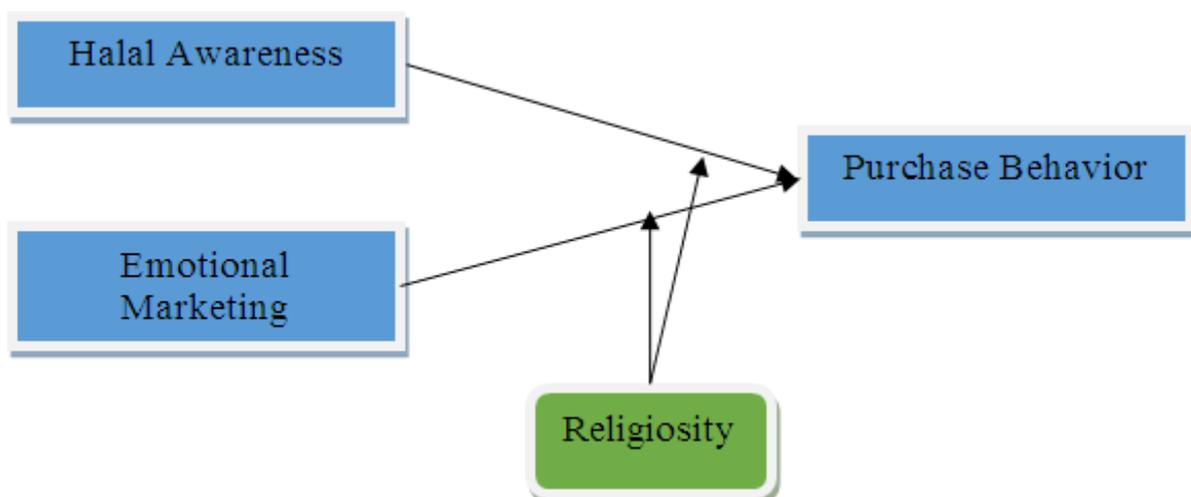
H3: Religiosity moderates the relationship between Halal Awareness and Purchase Behaviour of Indonesian banking Consumers

H4: Religiosity moderates the relationship between Emotional Marketing Strategy and Purchase Behaviour of Indonesian banking Consumers

Research Framework

The current section demonstrates the proposed framework and hypothesised relations. The dependent variable is purchase behaviour towards the Shariah based banking sector and influencers of the present study are marketing strategy based on religion emotions and halal awareness with the moderating effect of religiosity.

Figure 1. Proposed Framework



Research Methodology

The present section of the study describes the research type and population and sample of the study followed by the measurement scale. The study investigates the influence of marketing efforts including halal awareness and emotional marketing towards the purchase behaviour of a Shariah based banking sector. The study is cross-section and quantitative in nature to determine the purchase behaviour. The present study was conducted on a banking sector which is based on the Shariah system, and customers of Islamic banking from Jakarta, Indonesia made up the population of the study . The total sample was approximately 380 according to Krejcie and Morgan (1970); but a total of 208 responses were received that were useable for analysis.

Measurement Scale

The measurement scale of each scale was adopted from previous studies for constructs of the proposed framework. Each scale was examined on a 5 point Likert scale to determine the purchase behaviour and influential variables. The measurement scale of ‘halal awareness’ consists of 5 items and was adopted from the study of (Haque et al., 2018); the measurement scale of ‘emotional marketing strategy’ consists of three items and is adopted from the study of (Rini & Absah, 2017); the measurement scale of ‘purchase behavior’ consists of five items from the study of (Haque et al., 2018); further the moderator ‘religiosity’s measurement scale consists of five items adopted from the study of (Rehman and Shabbir., 2010).

Analysis and Discussion

The current section of the study describes the analysis techniques, as SMART-PLS was utilised for data analysis through the Measurement Model and Structural Equation Modelling technique. The first phase demonstrates the measurement model results by cornbach alpha, composite reliability and Average variance extract. Further it entails the correlation of the construct. The second phase of the analysis demonstrates the results of structural equation modelling through the bootstrapping method by investigating direct and moderating effects of variables.

Measurement Model

Table 1 demonstrates the results of the PLS Algorithm, and depicts the values of Cronbach alpha, composite reliability and AVE. The values of cronbach alpha must be higher than 0.7, the CR must be higher than 0.5 and the AVE must be higher than 0.5 in order to be acceptable under the measurement model.

Table 1: Measurement Model

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
EMS	0.936	0.959	0.886
HA	0.947	0.959	0.824
PB	0.854	0.894	0.630

The above table demonstrated the values of cronbach alpha, CR and AVE as acceptable according to statistical and measurement model requirements. Therefore, all constructs of the study have acceptable cronbach alpha.

Discriminant validity

Table 2 demonstrates the discriminant validity of constructs, the diagonal values presents the correlation values and must remain higher than the remaining values of the same columns.

Table 2: Discriminant Validity

	EMS	HA	PB
EMS	0.941		
HA	0.707	0.908	
PB	0.409	0.448	0.794

Structural Equation Modelling

The current section of the study investigates the relationship between constructs, direct effects and moderating effects between constructs of the study based on collected data.

Figure 2. Presents the SEM model

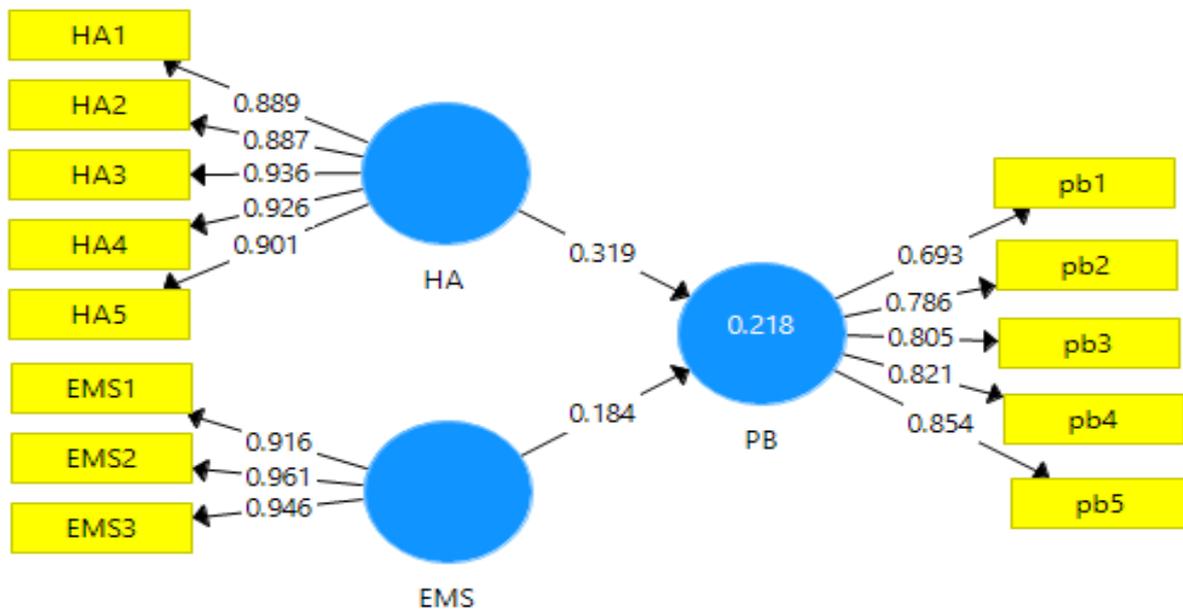


Figure 2. Structural Equation Modelling

Direct Effect

The present section of the study demonstrates the direct relations including H1 and H2, that investigate the relationship between halal awareness and the emotional marketing strategy towards purchase behaviour of Indonesian consumers of the Shariah based banking system.

Table 3: Direct Effect

	Original Sample (O)	T Statistics (O/STDEV)	P Values
EMS -> PB	0.184	1.798	0.073
HA -> PB	0.319	3.239	0.001

The above table demonstrated the direct relationship between independent variables and dependent variables. The hypothesis H1 investigated the relationship between ‘halal awareness’ and purchase behaviour. The results of the analysis presented significant results with β value 0.319 and t-value was found to be 3.239, which is higher than cutoff point 1.96 and sig value observed as 0.001; therefore H1 was accepted on statistical grounds. The hypothesis H2 was also investigated based on the collected data, the β value was observed as 0.184 and the t-value was found to be 1.798 with sig value 0.073; the t-value was found to be lower than acceptable values. Therefore, H2 was rejected on statistical grounds.

Moderating Effect

Table 4 demonstrates the moderating effect of religiosity between independent and dependent variables.

Table 4: Moderating Effect (Halal awareness*Religiosity→Purchase behaviour)

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Moderating Effect 1 -> PB	0.010	0.151	0.880
Rel -> PB	0.282	3.892	0.000

The above Table 4 presents the moderating results of the religiosity between halal awareness and purchase behaviour. The results show that there is no moderating effect observed, as the β value was found very lower as 0.010 and t-value were found to be lower than cutoff point and reported as 0.151 with sig value 0.880. Therefore, H3 was rejected on statistical grounds.

Table 5: Moderating Effect (Emotional Marketing Strategy*Religiosity→Purchase behaviour)

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	P Values
Moderating Effect 2 -> PB	-0.108	-0.119	0.084	1.280	0.201
Rel -> PB	0.274	0.280	0.069	3.954	0.000

The above Table 5 demonstrated the moderating effect of religiosity between emotional marketing strategy and purchase behaviour. The values of β , t-statistics and p values have been observed. The results shows that β has turned into negative and -0.108 with t-value 1.280 with sig value 0.201; therefore, on the basis of statistical grounds there is no moderating effect observed between emotional marketing strategy and purchase behaviour.

Conclusion

The prime objective of the study was to determine the purchase behaviour of consumers towards the Shariah based banking system. The study was conducted on Indonesian consumers as Indonesia is considered one of largest Muslim populated countries. The emotional marketing strategy and halal awareness were considered as marketing concepts investigated to determine the purchase behaviour of financial services based on Shariah law. The religiosity factor has been observed among Muslim populations as the majority of the people are attracted towards religious obligation as described in previous studies. The present study investigated the influence of halal awareness and emotional marketing strategy towards purchase behaviour of Indonesian consumers; the moderating effect of religiosity was also investigated towards the Shariah based banking system. The results of the study found that there is a direct influence of halal awareness on purchase behaviour, that respondents are aware of the halal concept towards Shariah based banking and willing to purchase; surprisingly, emotional marketing was not found to be directly influential towards purchase behaviour. Therefore, H1 was accepted and H2 was rejected on statistical grounds. Further, a moderating effect was investigated between halal awareness and purchase behaviour as hypothesis H3; the results of the study found that no moderating effect was observed between halal awareness and purchase behaviour and hypothesis H4 emotional marketing strategy and purchase behaviour. Therefore both moderating variables were rejected on the basis of statistical values. On the basis of results it is suggested that more effective marketing strategies are required to initiate projects for Shariah based banking systems. The Shariah based banks must initiate effective awareness campaigns for their consumers and effective marketing efforts that must be supportive to attracting religious and non-religious consumers towards the welfare of society by supporting interest (riba) free banking systems.

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