



## Analysis of the Effect of Hashtag "Sharia" on Customer Satisfaction with Consumer Category of Sharia Banks and Conventional Banks as Moderating Variables

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### ARTICLE INFO

### ABSTRACT

#### Keywords:

Sharia, Bank, PLS, Hashtags, Customer Satisfaction.

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This study aims to analyze the influence of "sharia" hashtags on customer satisfaction and the influence of the "sharia" hashtag on customer satisfaction moderated by the bank category. The research method uses a questionnaire survey and partial least square testing with bogor and south tangerang area respondents. The results revealed that hashtag "sharia" affects customer satisfaction, other research results also revealed the category of banks can strengthen the influence of hashtag "sharia" on customer satisfaction.

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### 1. Introduction

A large number of countries in the world have fully conventional banking systems whereas many economies have dual banking systems (either Islamic or Shariah and conventional). Some countries only use conventional systems but many countries have modified their systems of banking law over some time to adapt to the Islamic banking system. But there is not a single country in the world, where the banking system is only Islamic. Also, this dual type of banking operates not only in Middle Eastern countries but also in European countries, Southeast Asian countries, and North African countries (Iqbal & Molyneux, 2004). Pakistan, Malaysia, UAE, Bangladesh, and Indonesia are some of the countries where dual banking (both sharia and conventional banks) is operating (Nugraha, Karlina, & Ali, 2019). But all these countries except Indonesia prefer to use the word "Islamic" as a prefix to distinguish the banking system from conventional banking. Examples of such banks include Dubai Islamic Bank (DIB) in UAE, Bank Islam Malaysia Berhad in Malaysia, Islami Bank Bangladesh Ltd in Bangladesh, Bank Islami Pakistan Limited in Pakistan, Qatar Islamic Bank in Qatar, and so on. Indonesia is the only country in the world where all Islamic banks are named with the Tag "Shariah" in the bank title. Bank Syariah Mandiri, Bank BTN Syariah, Bank BNI Syariah and Bank BRI Syariah are the four Shariah compliant Indonesian banks (Nugraha et al., 2019) out of a total of 11 banks. One bank is the bank muamalat Indonesia that does not embed the word Sharia in the title of a bank in Indonesia, so it can be said that Indonesia has a uniqueness that is different from the rest of the world and becomes unique compared to other countries.

Sharia bank started its operations in the 1970s. The Islamic Development Bank (IDB) and DIB were founded in 1975 (Presley, 2012), and both have given a new look to this banking sector. Before the implementation phase, Sharia banking was just a concept and used to be treated as a driving factor of religion to avoid interest (usury). To this end, research institutes were established to provide Islamic banking in a modern way. At first, practitioners faced difficulties in the establishment for various reasons. With the establishment of IDB, Sharia banking began to function in many countries, because DIB is a benchmark for them. But in the early years, all banks labeled "Islami" distinguished it from conventional banks except Indonesia which labeled it "sharia".

Based on the explanation that has been described this research has the theme "Analysis of the Influence of Hashtag "Sharia" on Customer Satisfaction with Consumer Categories of Sharia Banks and Conventional Banks as Moderating Variables" and conducted in Indonesia, therefore, it is necessary to understand the features of sharia banking industry in this country. It will help in understanding the overall banking environment of Indonesia.

### 2. Literature Review

Sharia bank started its operations in the 1970s. The Islamic Development Bank (IDB) and DIB were founded in 1975 (Presley, 2012), and both have given a new look to this banking sector. Before the implementation phase, Sharia banking was just a concept and used to be treated as a driving factor of religion to avoid interest (usury). To this end, research institutes were established to provide Islamic banking in a modern way. At first, practitioners faced difficulties in the establishment for various reasons. With the establishment of IDB, Sharia banking began to function in many countries, because DIB is a benchmark for them. But in the early years, all banks labeled "Islami" distinguished it from conventional banks except Indonesia which labeled it "sharia".

One thing to keep in mind, that the purpose of the Islamic banking system is not only to highlight the Islamic system but to provide a better system based on risk-sharing and not on risk transfer (Hasan, 2015), to encourage income equality (Ibrahim, 2015). Names are not important in the Islamic financial system but the working principle is more important (Vizcaino, 2014). If Islamic financial principles are followed by the bank, its name can be without the tag "sharia". It can increase its market share in the world like many non-Muslims don't like dealing with banks that seem superficial to be religious banks of a certain faith. This is why many scholars also suggest alternative names such as participatory banking, revenue sharing banking. Instead of emphasizing Islamic banking, etc. (Mirakhor & Zaidi, 2007).

Customer satisfaction and several other factors tend to involve customers with positive words from the mouth and other profitable activities. Research conducted by (Darwin, 2020), found that WOM (word of mouth) information is spreading faster because there are hundreds, thousands, or even millions of people receiving such information. In his



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research, e-WOM has a positive and significant influence on Brand Advocacy. This is evidenced by the hypothetical test results of CR values greater than 1.96 worth 2,546 and have a significance of 0.011.

A study of bank selection conducted by (Erol & El-Bdour, 1989) revealed that religious factors are not the main criteria for customers while choosing a bank. Another study conducted in Malaysia by (Adnan, 2013) on the peculiarities in the bank's selection criteria argues that non-Muslim customers do not behave differently from Muslim customers in bank selection. A study conducted in Libya found that there is no link between tag and customer satisfaction (Khafafa & Shafii, 2013). This research reveals that there are other factors besides religious beliefs that motivate non-Muslim customers towards sharia banking (Adnan, 2013). Contrary to this, several studies illustrate that religion is one of the key factors among Muslims when choosing a bank (Hanif, Tariq, Tahir, & Wajeeh-ul-Momeneen, 2012).

Some researchers argue that it is a functional quality and not a more important tag (Hanif et al., 2012). A study conducted across cultures in Pakistan, the UAE, and the UK also argue that there is no such link between the use of Islamic tags and customers (Abdul Rehman, 2012). Even religiosity-buying, relationship-intention purchase intentions are also proven by many scholars as a tool of customer satisfaction (Adnan, 2013).

All of these research studies were conducted only to measure one aspect, namely level satisfaction in Sharia banking compared to conventional banking. In all of the above-mentioned countries such as Pakistan, UAE, UK, and Malaysia, have a dual banking system that works but the hashtag "Islami" is attached to sharia banks. Indonesia is the only country where this Islamic label does not exist hashtag "sharia" and there is one bank that does not use the hashtag "sharia" namely bank muamalat Indonesia; therefore, this research is unique to explore customer satisfaction in the banking sector in Indonesia. This will help predict the importance of the hashtag "sharia" in the name of sharia banks. The study will also help to predict the future of sharia banking in countries where either government or non-Muslims do not like having banking started with the Islamic world. An example of such a country is India, where Islamic banking is not licensed because of the Islamic tag in the title (Haque et al., 2009). Therefore, it is suggested that Islamic banking countries can be referred to as participatory banking or the division of banking profit and loss.

### 3. Method

#### 3.1 Methods used

Quantitative research with *structural equation modeling* (SEM) approach uses questionnaire samples with *purposive sampling* and objects in the study using three object criteria, first; research objects that have criteria of respondents are sharia bank customers, the second; respondents are conventional bank customers, third; respondents are sharia bank customers and conventional banks. The area of research object in the city is the support city of the business center and or education center in Depok and South Tangerang. The questionnaire used a Likert scale of 1 to 5 and the number of samples or respondents taken for the study using *the Structural Equation Modelling (SEM)* method.

#### 3.2 Time and Place

The time limit of research object dissemination of research questionnaire from June 1, 2020 to August 15, 2020 with the place or area of the research object is in depok and South Tangerang area.

#### 3.3 Population and Samples

The questionnaire used a Likert scale of 1 to 5 and the number of samples or respondents taken for the study using *the structural equation modeling* (SEM) method, (Blunch, 2012). The guidelines for determining how much sample size is used for instrument trials (to test validity and reliability) are based on the analysis techniques used. To test the validity of the contract, EFA, and CFA, a minimum sample of 5 - 10 x the number of items used is required. This study used 150 respondents (with 15 question items).

#### 3.4 Variable Operationalization

In variable operations describe the question indicator of the research variable with the scale or size used, shown in table 1 variable operations.

**Table 1**  
Variable Operations

No	Research Variable	Indicator	Scale
1	Hashtag "Shariah"	1. I choose the banking services should be labeled "sharia" even though the profit is less than the interest of conventional banks	Ordinal
		2. I chose Sharia Bank because it is labeled "sharia"	Ordinal
		3. Banks that do not label "sharia" should be avoided	Ordinal
		4. I am proud to be a customer in a bank labeled "sharia"	Ordinal
		5. Brand or Brand "Sharia" is very influential in a product in banking	Ordinal
		6. The use of names related to "Sharia" indicates halal identity and certainly does not violate sharia	Ordinal
		7. The Muslim community is aware of the Label "Sharia" in banking elections	Ordinal
2	Customer Satisfaction	8. "Sharia" Branding is a Halal identity in banking	Ordinal
		1. I am satisfied using the Bank's product of my choice	Ordinal
		2. The use of banking products services that I choose in accordance with my expectations	Ordinal
		3. I am satisfied to be a customer at the bank of my choice	Ordinal
		4. I never complain about the service provided by the bank of my choice	Ordinal
		5. I will make recurring transactions at the bank of my choice	Ordinal



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No	Research Variable	Indicator	Scale
3	Bank Category	6. The quality of banking products that I choose in accordance with consumer expectations	Ordinal
		7. The bank I chose responded well to customer complaints	Ordinal
		1. The most commonly used Sharia Banks 2. Commercial Banks or Conventional Banks that are most commonly used	Categorical, Dummy Variables

Source: Research Data 2020

### 3.5 Questionnaire Test

Data collection is done by disseminating research questionnaires, distributing questionnaires in Depok and Tangerang Selatan areas, by asking closed questions. Before the overall test was conducted pre-research stage or early stage by disseminating questionnaires to 20 research respondents to test the validity and reliability of questionnaire questions. So that when it meets the rules of validity and reliability test, researchers conduct the distribution of samples to all respondents.

The research questionnaire used a Likert scale, each question item was given a question rating called summated rating with five alternative answers: 1-2-3-4-5. The respondent's answer selection is the answer score of each item. Thus, the Likert scale can compare a respondent's choice with the distribution of scores from a well-defined sample group.

### 3.6 Analysis Design

This research begins with a research background describing the ideas and reasons why the research was carried out, continues by formulating and explicitly researching objectives, and afterward, a literature review is carried out to obtain previous research as a basis for renewal in research, the literature review we conducted is combined with theory development to product development of hypotheses and frameworks proposed in the study. The research method was used by making a questionnaire using a Likert scale of 1 to 5, after which the questionnaire was distributed based on purposive sampling to two cities, namely Depok and South Jakarta, with the criteria for respondents having been determined according to the research objectives, after the questionnaire was carried out validity and reliability tests to test or obtain valid and reliable data to be used in research. After the data passes the validity and reliability tests, the discussion begins with a descriptive analysis of respondents or research samples, which are used to map the distribution of data and also the profiles of respondents or research samples. The core of the discussion is carried out by research tests using the structural equation model (SEM), the first test, testing the effect of the "sharia" hashtag on customer satisfaction, the second test testing the category of consumers of Islamic banks and/or conventional moderating hashtags "sharia" in influencing customer satisfaction. After obtaining the test results, it will be used in making studies in developing the need for the hashtag "Syariah" as a basis for appropriate policies or to increase public participation in Islamic banking.

### 3.7 Hypothesis Test

Hypothesis testing in PLS SEM reflective model in its discussion will be separated into two parts, the first part is the influence of independent variables on dependent variables and the second part, moderator variables strengthen or weaken the influence of independent variables on dependent variables, the significance level of both uses the calculated t value ( $t_0$ ) compared to the value of t table ( $t_\alpha$ ).

Hypothesis testing

$$Y = \alpha + \beta_1 x_1 + \beta_2 x_m + \beta_3 x_1 x_m + e$$

$x_1$  = Hashtag "Shariah"  
 $x_m$  = Dummy Bank Category  
 $x_1 .x_m$  = Moderation of 1 *Religious Belief* at Price  
 $Y$  = Customer Satisfaction

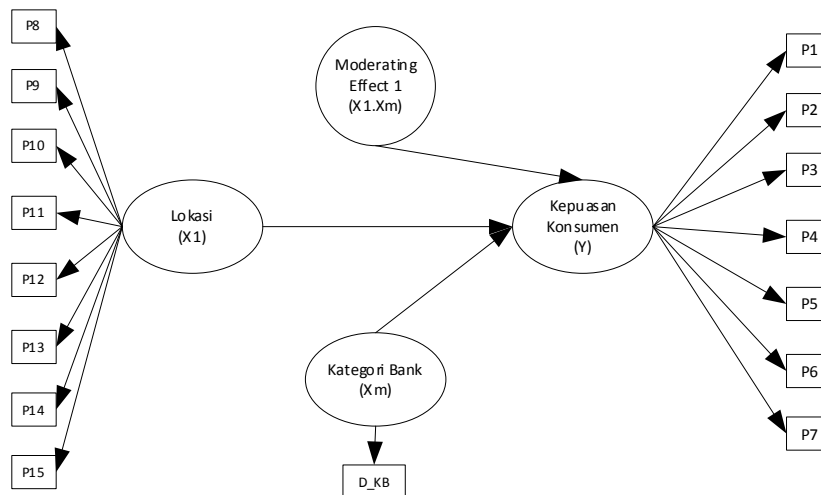


Fig 1 Research Model Specification Part Two



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H0 : Hashtag "Syariah" has no positive effect on customer satisfaction

H1 : Hashtag "Syariah" positively affects customer satisfaction

H0 : *Bank category* does not moderate positive hashtag "sharia" in affecting customer satisfaction

H2 : *Bank category* moderates positive hashtag "sharia" in affecting customer satisfaction.

## 4. Result and Discussion

### 4.1 Validity Test

PLS-SEM provides two validity tests, namely; convergent validity and discriminant validity. This study uses convergent validity because it means that a set of indicators represent one latent variable and the underlying latent variable, the representative can be demonstrated through unidimensionality that can be expressed using the average value of the extracted variant (Average Variance Extracts /AVE), the results of validity testing in this study can be seen in table 4.4.

**Table 2**  
Validity Test

Research Variables	Average Variance Extracted (AVE)
Hashtags "Syariah"	0,818
Bank Category (Dummy)	1,000
Customer Satisfaction	0,706

Source: Research data processing results 2020

From table 2 all AVE values are above 0.5 so it can be said that research variables have measurements that can be used. So if the research has passed the validity test then after that will be conducted reliability test.

### 4.2 Reliability Test

The reliability test in this study used the Cronbach alpha value, the minimum value was 0.7 although in the study the ideal value of both values was greater than 0.9. The reliability test results in this study can be seen in table 4.5.

**Table 3**  
Reliability Test

Research Variables	Cronbach's Alpha
Hashtags "Syariah"	0,945
Bank Category (Dummy)	1,000
Customer Satisfaction	0,930

Source : Research data processing results 2020

From table 3 all Cronbach's Alpha values are above 0.7 so it can be said that research variables have consistency in testing.

### 4.3 Hypothesis Test and Discussion

Inner models can be called deep measurements as structural models. Structural models are models that connect latent variables. In the inner model will be analyzed estimates for the coefficient of the path, the beta value of the coefficient of the path to be used to answer the research hypothesis.

**Table 4**  
Coefficient Path Test Results

Research Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Hashtags "Syariah" -> Customer Satisfaction	0,775	0,788	0,162	4,792	0,000
Bank Category (Dummy) -> Customer Satisfaction	0,132	0,123	0,180	0,730	0,465
Moderating Effect 1 (X1_Xm) -> Customer Satisfaction	0,269	0,244	0,163	1,649	0,099

Source: Research data processing results 2020

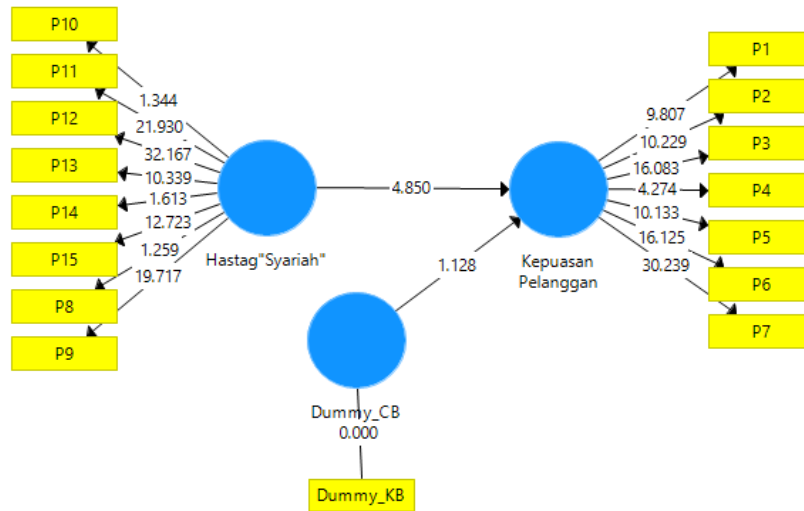
The results of the study in table 4.6 showed significant results that had a P-Value value less than 5% or 0.05 is a variable hashtag "sharia" to customer satisfaction with a value of P-value of 0.000 with a value of beta standardize coefficient of 0.788, while the bank category (dummy) to customer satisfaction is insignificant with a P-value of 0.465 and moderating the variable effect of the bank category, the hashtag "sharia" to customer satisfaction is insignificant with a P-value of 0.099 nevertheless if the significance level uses alpha 10% or 0.10 then the variable moderating significantly with P-value 0.099 and beta coefficient value 0.269. Based on the results of the coefficient patch value test, the higher the perceived value of the hashtag "sharia" the higher the customer satisfaction value, and based on the results of the moderation test of the bank category, customers who have sharia bank account ownership increase the influence of hashtag "sharia" in improving customer satisfaction.

The first part of the research model will explain the direct influence of "sharia" hashtag variables on customer satisfaction and the second part explains the role of bank categories (dummy variables) in elevating the influence of hashtags" sharia on customer satisfaction, described in Fig 4.7 below.



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**Fig 2** Research Model Specification Part One  
Source: Research data processing results 2020

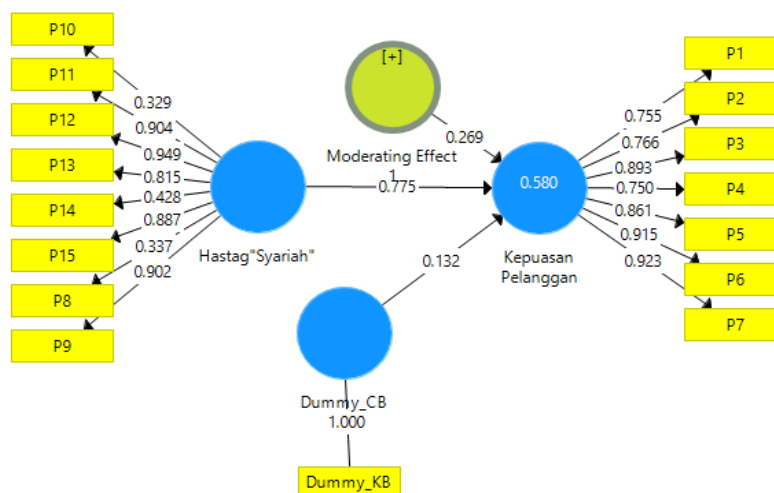
Based on table 3 and Fig 2 can be explained hypotheses in the first part are:

First Hypothesis

H0 : Hashtags "Syariah" has no positive effect on customer satisfaction

H1 : Hashtags "Syariah" positively affects customer satisfaction

In the first hypothesis, H0 was rejected and H1 accepted which means Hashtag "Sharia" positively affects customer satisfaction. So the higher the customer perception of the hashtag "sharia", the greater customer satisfaction. Variable hashtag "sharia" explains the customer's perception of sharia hashtags or labels, based on *focus group discussion* if the customer understands or perception of sharia is high then the customer has perceived that the service at the bank chosen by the customer or customer is the sharia bank and the best bank for the customer so that the bank's attachment to the customer or customer is stronger will reduce his complaints about banking services, in addition, the category of banks does not directly affect customer satisfaction. After discussing the findings of the first part, the second part will discuss the role of *the bank category* in moderating the hashtag "sharia" to customer satisfaction.



**Fig 3** Research Model Specification Part Two  
Source: Research data processing results 2020

Based on table 4 and Fig 3 can be explained hypotheses in the second part namely;

$$Y = \alpha + 0,775x_1 + 0,132x_m + 0,269x_1x_m + e$$

Second Hypothesis

H0 : Bank category does not moderate positive hashtag "sharia" in affecting customer satisfaction

H2 : Bank category moderates positive hashtag "sharia" in affecting customer satisfaction.



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The second hypothesis in table 4.8 and Fig 4.8 shows H0 rejected and H2 accepted this means the bank category moderates the positive hashtag "sharia" to customer satisfaction. Interpretation of this hypothesis if the customer uses sharia banks and has a perceived value of hashtag "sharia" will increase the level of customer satisfaction by increasing the influence of hashtag "sharia" on customer satisfaction, on the contrary, if the customer does not use sharia banks it will not increase the influence of hashtag "sharia" on customer satisfaction.

From the findings two things are the highlights in this study, namely; the first hashtag "sharia" affects customer satisfaction, which and the second category of banks can moderate the hashtag "sharia" in affecting customer satisfaction. The in-depth discussion will focus on these two things that begin by looking at similarities with similar research up to the application of findings into the resulting benefits and policies.

The first discussion, hashtag "sharia" affects customer satisfaction, this is by the research conducted by, adnan (2013), Islam and Rahman (2017) stated that in influencing Muslim customers or customers, consumer perception becomes the most important thing one of the main factors in consumer perception is how the attachment of customers or customers to sharia values, sharia values are explicitly sharia labels, so when the perception of consumers or customers to sharia is increasing then the satisfaction received by customers will be higher not only satisfaction commonly accepted but there is an invisible satisfaction because it has implemented sharia values. In *focus group discussion* hashtag "sharia" in the placement of sharia banks is very important to increase trust and divert Muslim consumers to transaction activities either business or daily transaction activities by Islamic or Islamic values, by conducting transaction activities in sharia banks or those who have hashtags "sharia" will increase the sense of security and comfort of customers or Muslim customers because no longer worry about halal or illicit transaction activities carried out, but in maintaining hashtag "sharia" is expected sharia banks not only rely on DPS (sharia supervisory board) in keeping product ideas by or not by sharia but must-have product ideas that are innovative by sharia does not follow the idea of public bank products that are prescribed, which become a public conversation. Vizcaino (2014) reminds the importance of Islamic rebranding as mainstream to increase the competitive advantage to products and also incre.

The discussion of the two categories of Banks strengthens the influence of "sharia" hashtags on customer satisfaction. The findings are in accordance with the research of Adnan (2013) and khalifa & Shafii (2013) which states sharia banks can improve customer satisfaction, although in this study the category of banks in this case sharia banks can increase customer satisfaction not directly but by strengthening the value or influence of hashtag "sharia" on customer satisfaction, based on *focus group discussion* this can be possible because customers and consumers who transact in Sharia bank accounts no longer see the amount of interest or profit-sharing obtained but see from how much benefit one receives is convenience, but not necessarily customers or customers of Sharia banks have higher satisfaction compared to customers or commercial or conventional bank customers because the category of banks can only increase customer satisfaction by increasing the influence of hashtag "sharia" on customer satisfaction in other words if the perception of hashtag "sharia".

### 5. Conclusion

Hashtag "sharia" affects customer satisfaction. In influencing Muslim customers or customers, consumer perception becomes the most important thing one of the main factors in consumer perception is how the attachment of customers or customers to sharia values, sharia values are explicitly sharia labels so that when the perception of consumers or customers to Sharia is increasing then the satisfaction received by customers will be higher not only the satisfaction that is commonly received but there is an invisible satisfaction because it has applied sharia values. Sharia banks can increase customer satisfaction, although in this study the category of banks in this case sharia banks can increase customer satisfaction not directly but by strengthening the value or influence of hashtag "sharia" on customer satisfaction.

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