

A Systematic Literature Review of Religiosity On Customer Decisions in Choosing Syariah Bank

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Abstract, *This study aims to identify the influence of religiosity on customer decisions in choosing Islamic banks using the Systematic Literature Review (SLR) approach. The SLR process includes the stages of identification, assessment, and interpretation of literature, which resulted in 18 articles from 18 journals published between 2015 and 2022, indexed by SINTA, and have E-ISSN. The results of the study indicate that the influence of customer religiosity still has opportunities and challenges to be improved. This can be seen from the low level of customer religiosity, which is indicated by the lack of religious calling that influences their attitudes and behavior, as well as limited understanding of the prohibition of usury and the use of Islamic banks only for profit. Indicators of religiosity that play a role in influencing customer decisions to choose Islamic banks include the quality of Islamic products, avoidance of usurious transactions, profit sharing principles, and Islamic features. There is a gap in results between the samples studied, which can be a research gap for further studies. Recommendations for improving customer decisions include increasing religiosity, fulfilling customer needs, and the effectiveness of Islamic financial literacy. This study can be used as a reference for further research on the role of religiosity in influencing customer decisions in choosing Islamic banks.*

Keywords: *SLR, religiosity, decision, Islamic banking.*

1. INTRODUCTION

Islam is not only a creed that someone believes in their God, but Islam is all aspects that occur in the life of a Muslim that have been regulated as well as possible, starting from how relationships between humans, the environment to the economic and business behavior that they want to carry out (Andrianto and Firmansyah 2019). This is proof that Islam pays great attention to the lives of its people so that they are directed according to its teachings. Economic activities that are popular among the community until now have experienced developments, namely Islamic banking, present with a basis in Islamic law that upholds the values of justice and provides mashlahah (Ryandono and Wahyudi 2021). Islamic banking was initiated in 1988 in Indonesia with a financing commitment with a profit-sharing system without usury, gharar and maysir which is regulated by the fatwa of the Indonesian Ulema Council (MUI) in implementing its activities (Andrianto and Firmansyah 2019). In addition to serving as a financial intermediary institution, Islamic banking also creates a safe financial environment without harming either party (Nasution 2018). Based on this, there should be no more reason for a Muslim not to use an Islamic bank because its contract and operations are clear, as a manifestation of the calling to the teachings of Islam that have been received and studied.

The real phenomenon of the reasons why customers decide to use Islamic banks can be seen from several aspects, including service quality, religious ideology, product benefits, profit sharing systems and others. It will certainly show a unique comparison that ultimately compares Islamic banks with conventional ones in attracting the interest of user customers. Conventional banks have the same background but many different things that underlie Islamic banks, namely the foundation of Islamic law and values that should be able to show the level of understanding of their users to what extent customers believe and behave in accordance with Islamic law (Putri, Saputra, and Sudarmanto 2023).

Customer beliefs are based on the religion they adhere to which is directly related to religiosity. Religiosity has components of justice and honesty values when introducing products to customers (Shafrani 2017). Religiosity determines the level of customer knowledge and behavior, especially when conducting social interactions (Anam 2016). On the other hand, religiosity is a part of life that consists of sharia, aqidah, and morals (Usvita 2021). Indicators of religiosity consist of beliefs, knowledge of religious practices, and consequences (Sudarman, Jejen, and Husriah 2022). The statement regarding religiosity confirms that the components in it have great potential to influence customer decisions in choosing Islamic banks, then until now great hopes for Islamic banks continue to be planted to continue to develop in line with conventional banks not only in terms of users but also contributions to global economic growth (Harbani 2023).

Steps to prove the contribution of Islamic banks in global economic growth are interesting to explore with a systematic literature review. Previous research on systematic literature reviews in the banking world has been done by Athief, Rizki, and Pratwindya (2022); Budianto (2023); Efendi and Sumarni (2023); Norrahman (2023), but none have discussed the decision of customers to choose Islamic banks from the aspect of religiosity. Then by looking at the reality that the majority of Indonesian people are Muslims who are the target market for Islamic banks, but still have low interest, so that the number of customers is far from conventional banks. Therefore, this study aims to identify the influence of religiosity in determining customer decisions to choose Islamic banks using a systematic literature review approach.

2. LITERATURE REVIEW

Islamic Banking

Islamic banks are financial institutions that provide financing under the supervision of Islamic law and sharia norms. The operation of this institution is based on the Al-Quran,

Hadith and Ijma', so that it does not legalize any transactions related to usury (Rusby 2017). A good Islamic bank is one that implements commonly used transaction practices such as without any usury elements, murabahah financing (buying and selling), ijarah service financing (rental), murabahah work capital (profit sharing), current account transactions, deposits and savings whose contracts are mudharabah (profit sharing) and wadhi'ah (deposit) (PKES 2008). The development of Islamic banking activities in Indonesia includes funding (collection), lending (distribution), and service (services), which can productively maximize, facilitate and empower the community's economy guided by Islamic law with partnerships (cooperation) and profit and loss sharing (profit sharing) (Iska 2012).

Customer Decision

Decision making is a step to find out a problem and then solve it (Daft 2010). Decisions are made based on information or knowledge that has been processed about something that is desired. Customer decisions are related to the satisfaction and quality of the bank with the level of customer decisions directly also measuring the potential satisfaction and quality of the bank (Yusuf and Majid 2015). Customer decisions in choosing a bank can be based on several things, namely: bank personality, fulfillment of customer needs, quality of products and services. So that banks can compete well and get suitable prospective customers (Susanti, Inayah, and Hamzah 2020).

3. RESEARCH METHODS

This research is a descriptive study with a systematic literature review (SLR) method that will describe the research process clearly with systematic literature. The stages go through several processes, namely identifying, assessing, and interpreting research results with existing evidence to answer certain research questions (Kitchenham, Mendes, and Travassos 2007). This review method begins with searching for online articles from Google Scholar that have been indexed by SINTA (Science and Technology Index) 3,4, and 5 with E-ISSN (Electronic International Standard Serial Number) that have been published online on the internet. The sampling of Journal articles has a research population that discusses the influence of ideological aspects of religion (religiosity) that determine customers to choose Islamic banks, including aspects of understanding the prohibition of usury, religious commitment, religious orientation and others.

Based on Figure 1, it can be seen that SLR will go through research steps with 3 stages, namely: planning, collecting and reporting literature reviews. The first stage is to identify literature and review the influence of religiosity on customer decisions to choose

Islamic banks by looking at developments and evaluating them. The second stage is to select literature data, extract data and assess the quality of literature with questions. The third stage is writing a research report based on literature that has gone through the first and second stages, then discussing and concluding it.

Research Question

The writing of the SLR of this research is directed by the research question (RQ), in order to remain focused on the research objectives with the following PICOC criteria: population, intervention, comparison, outcomes, and context (Kitchenham, Mendes, and Travassos 2007). This is done in the literature selection process which will be described in Table 1 regarding the PICOC of the influence of religiosity on customer decisions to choose Islamic banks.

Table 1 Summary of PICOC

| | |
|---------------------|---|
| Population | Religiosity, decisions, Islamic banks |
| Intervention | Weak customer religiosity factor, lack of understanding customers regarding the prohibition of usury transactions, and the low level of sharia financial literacy of customers when choosing a sharia bank. |
| Comparison | n/a |
| Outcomes | Customers have a level of religiosity that motivates them choosing a sharia bank |
| Context | Indicators of customer religiosity and quality of sharia products |

Research Quotient (RQ) regarding this research as part of the research analysis tools that will be discussed can be seen in Table 2.

Table 2 Research Question (RQ)

| Code | Research Questions | Motivation |
|-------------|---|--|
| RQ1 | Which journal most significantly discusses the religiosity factor of customers in choosing Islamic banks? | Identify journals by searching for and selecting the most significant ones discussing customer religiosity in choosing a sharia bank |
| RQ2 | What research topics do researchers tend to choose about customer decisions? | Identify research topics by searching for and selecting those that researchers tend to |

| | |
|---|--|
| | choose regarding decisions. Customer |
| RQ3 What methods do researchers often use to test the influence of religiosity on customer decisions? choose a sharia bank? | Identify the methods most frequently used by researchers to test the influence religiosity towards customer decisions in choosing Islamic bank |
| RQ4 What method produces the best test of variables on this topic? | Identify the best method in generating research variable tests from selected journal data extraction |
| RQ5 What indicators do researchers often find regarding customer religiosity in their decision to choose a sharia bank? | Identification of research findings regarding customer religiosity in their decision to choose Islamic banks from data that has been combined |
| RQ6 What are the researchers' suggestions for increasing customer interest in choosing Islamic banks? | Identification of researchers' proposals to increase customer interest in choosing Islamic banks from the results <u>research publication</u> |

Table 2 is a method to identify research with competent variable test results regarding the influence of religiosity on customer decisions to choose Islamic banks by answering the most important (research questions) namely RQ4, RQ5 and RQ6. Then determine the ideological aspects of religion and the researcher's proposals on this topic. The next question is an attempt to evaluate the most significant research context by answering RQ1, RQ2 and RQ3. The next step in Figure 2 which is a mind map to test the significance of the method to determine the aspect of religiosity in influencing customer decisions to choose Islamic banks

based on the literature review that has been carried out.

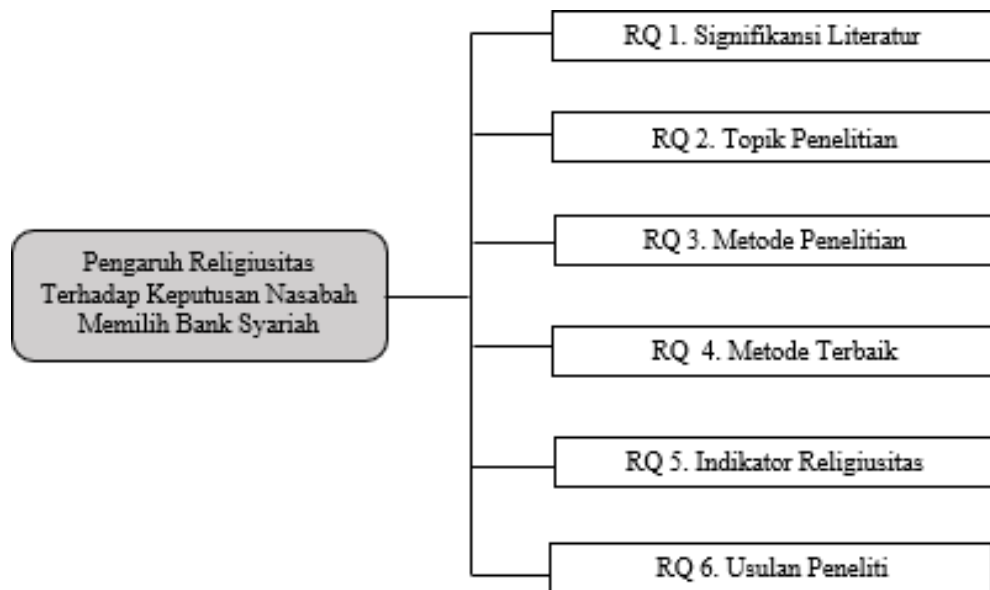


Figure 2 Mind Map of Literature Review

Search Strategy

The literature search process for SLR uses a strategy or search steps that begin with determining the digital library website, the literature topic to be targeted, conducting a literature search that is adjusted to the population and intervention criteria at PICOC, making a list of literature found and conducting study selection. The selection of literature is adjusted to the focus of the topic which is a journal that has the scale of data needed by this study, namely the influence of religiosity on customer decisions to choose Islamic banks, determined by selecting the title, abstract and keywords of journals published in the last 8 years (2015-2022). This was determined because of seeing the performance and development of Islamic banks accompanied by the level of customer interest, with the presence of Islamic banks among the community, it is interesting to explore the phenomenon of customer interest who decide their choice to use Islamic banks in terms of their religiosity.

Selected journal articles collected have specific criteria determined by the author, (1) journal articles with publication years 2015-2022, (2) SINTA 3, 4, and 5 accredited journals, (3) have topics that indicate the influence and determinants of customer decisions in using Islamic banks with aspects of religiosity, (4) journal articles that have research results that are relevant to the topic. The search study process is carried out as seen in Table 3. The search is carried out in stages according to the specified PICOC criteria. Population is the initial keyword of the selected literature, determining the main topic is an outline of the discussion that will be described in the research and intervention is an indication of the discussion

related to the main topic. After selecting literature that is adjusted to the needs of the discussion and research data, 18 selected journal articles were found.

Table 3 Literature Search Strategy

| No | Strategy | Keyword Search | Number of Articles |
|----|---------------------|---|--------------------|
| 1. | <i>Population</i> | Islamic bank https://scholar.google.com/scholar?q=Bank+sharia | 49,200 |
| | | Decision https://scholar.google.com/scholar?q=Bank+sharia | 52,800 |
| | | Religiosity https://scholar.google.com/scholar?q=religiosity+customer | 4,600 |
| 2. | Determine topics | Main Influencereligiosity in https://scholar.google.com/scholar?q=Influence+of+religiosity+on+the+decision+of+the+customer+choosing+a+bank+sharia | 4,300 |
| | | customer decisions in https://scholar.google.com/scholar?q=determinant+factor+decisions+in+choosing+Islamic+banks | 16,700 |
| 3. | <i>Intervention</i> | Weak customer https://scholar.google.com/scholar?q=Weakness+of+rally+factor+customer+activity | 228 |
| | | religiosity factor https://scholar.google.com/scholar?q=lack+of+understanding+customers+regarding+the+prohibition+usurious+transactions | 908 |
| | | lack of https://scholar.google.com/scholar?q=Low+literacy+to+Customer | 2,040 |
| | | understanding customer https://scholar.google.com/scholar?q=Low+literacy+to+Customer | |
| | | rs regarding the https://scholar.google.com/scholar?q=Low+literacy+to+Customer | |
| | | prohibition https://scholar.google.com/scholar?q=Low+literacy+to+Customer | |
| | | usurious transactions https://scholar.google.com/scholar?q=Low+literacy+to+Customer | |
| | | Low Islamic financial https://scholar.google.com/scholar?q=Low+literacy+to+Customer | |
| | | literacy https://scholar.google.com/scholar?q=Low+literacy+to+Customer | |
| | | Customer https://scholar.google.com/scholar?q=Low+literacy+to+Customer | |

4. RESEARCH RESULTS AND DISCUSSION

Literature Significance (RQ1)

The results of the significance of the literature in this SLR found 18 articles in 18 selected journals that discussed the influence of religiosity on customer decisions to choose

Islamic banks. These journal articles were published from 2015 to 2022 which support the latest information on the influence of religiosity on customer decisions to choose Islamic banks. The 2020 publication was the largest publication with selected literature examining the topic of customer decisions and there was 1 research article in 2020 examining customer satisfaction which was indeed used as a reference/input for Islamic banks to increase the influence of customer religiosity on their decisions to choose Islamic banks. Overall, the research method uses a quantitative approach with different sampling methods and data analysis tools.

Table 4 Significance of Selected Literature

| No. | Publisher | Number of Articles | Year | E-ISSN | Index |
|-----|------------------------------------|-----------------------|------|-----------|---------|
| 1 | BUSINESS Journal | 1 | 2020 | 2477-5533 | Synta 3 |
| 2 | Journal of Business and Management | 1 | 2022 | 2581-1584 | Synta 3 |
| 3 | E-QIEN Journal | 1 | 2020 | 2654-5837 | Sinta 5 |
| 4 | Journal of Science | 1 | 2020 | 2541-1047 | Sinta 5 |
| 5 | Point Journal | 1 | 2021 | 2656-775X | Sinta 5 |
| 6 | Journal of Economic Appreciation | 1 | 2021 | 2613-9774 | Sinta 5 |
| 7 | El-Mal Journal | 1 | 2022 | 2747-0490 | Sinta 5 |

Source: secondary data (processed)

Research Topic (RQ2)

The influence of religiosity on customers' decisions to choose Islamic banks is a research topic that has been reviewed in detail in Table 4. The results of secondary data analysis to describe this topic will focus on 4 topics that will be concluded, namely: identifying the most factors that influence customers' decisions to choose Islamic banks; finding indicators of customer religiosity that influence their decisions to choose Islamic banks; choosing researcher proposals to improve the ideological factors of customers who choose Islamic banks; concluding the best solutions and proposals to increase customers using Islamic banks.

Table 5 Results of Research Topic Identification

| No. | Author | Method | Results |
|-----|------------------------------------|--|--|
| 1 | (Zainul,Ayumiati, and Zakia (2020) | Quantitative, 91 samples, analysis multiple linear regression with SPSS. | Religious motives have a positive and significant influence on Islamic bank customer satisfaction. |

| | | | |
|---|---|---|---|
| 2 | Zuhirsyah and Nurlinda (2021) | Quantitative, 61 samples, multiple linear regression analysis with SPSS. | Religiosity does not influence the decision to choose Islamic banking. |
| 3 | Rahmayani, Zuhirsyah, and Wathan (2021) | Quantitative, 99 samples, multiple linear regression analysis with SPSS. | Motivation to avoid usury has a positive but not significant effect on decisions customers. |
| 4 | Salim, Arif, and Devi (2021) | Quantitative, 100 samples, SEM-PLS analysis with SmartPLS. | Religiosity has a positive but not significant influence on students' decisions to use services. Islamic banking. |
| 5 | The Untamed (2021) | Quantitative, 100 samples, multiple regression analysis with SPSS. | Religiosity has a positive and significant influence on saving decisions. |
| 6 | Wahyudin and Yusran (2021) | Quantitative, 100 samples, multiple linear regression analysis with SPSS. | Religiosity has a positive and significant influence on customer decisions in choosing Islamic banking services. |
| 7 | Mr. Sudarman, Jejen, and Husriah (2022) | Quantitative, 120 samples, SEM-PLS analysis with SmartPLS. | Religiosity has a significant influence on the decision to become a customer of Islamic banking. |

Source: secondary data (processed)

The first topic is the identification of the most factors that influence customers' decisions to choose Islamic banks, from several journal articles, the most important factor is religiosity, which has results that are influential and some are not influential. Research by Sudarman, Jejen, and Husriah (2022) found that religiosity has a significant effect on the decision to become a customer of Islamic banking. Research by Zuhirsyah and Nurlinda (2021) found that religiosity has no effect on the decision to choose Islamic banking. This religiosity factor can also be identified with a significant influence by looking at the research target or respondents, if the respondents are academics such as students or lecturers who do have good Islamic financial literacy such as research by Iskanto and Yulihardi (2017) who found that the influence of religiosity was 98.7% on trust in Islamic banking, while the rest was influenced by other factors. Another thing that can happen regarding religiosity in the

form of Islamic financial literacy in the research of Susanti, Inayah, and Hamzah (2020) found that students have a good level of obedience, but still have a large quantity in choosing conventional banks. Religiosity is indeed a religious obedience that should make someone more careful in maintaining the integrity of their religion in their behavior and social relationships (Nurmaeni, Hasanah, and Widowati 2020). However, the religiosity factor is very broad in which there are specific indicators that can be known to increase Islamic bank customers.

The second topic will review the religiosity indicators that influence customers' decisions to choose Islamic banks. Indicators from Majid's research (2020); Wahyudin and Yusran (2021) show that customers' understanding of Islamic law, namely the prohibition of usury, is an indicator of religiosity that influences. If we look at the religiosity factor from a customer's daily worship, it is indeed not significant with the customer's decision (Salim, Arif, and Devi 2021). In the study of Salim, Arif, and Devi (2021), it was stated that religiosity had a positive but insignificant effect because students had a high level of religiosity but did not influence them to choose Islamic banks. This is also reinforced by the research of Handayani, Azman, and Novel (2019) that religiosity cannot moderate a person's attitude and knowledge in choosing an Islamic bank. In addition to the prohibition of usury, indicators of religiosity include aspects of the customer's faith and the sharia principles held by the bank for the products provided (Usvita 2021). Shafrani (2017) argues that product quality and religiosity both influence customer decisions which products are promoted in accordance with what is given so that the sharia principles obtained are very promising, so that what happens to customers is that many decide to choose a sharia bank because of the sharia label. Research by Rahmayani, Zuhirsyan, and Wathan (2021) states that the influence of motivation to avoid usury has a positive but not significant effect, while the influence of the product has a positive and significant effect, meaning that there are still many customers who are interested because of the sharia label given by the bank, not because of the calling of religious obligations to obey its norms by avoiding usury transactions. This is a note for Anam (2016) where religious commitment, religious orientation and religious knowledge have a positive and significant effect, meaning that these 3 things are an obedience that encourages humans to behave according to their religious orientation.

The third topic, efforts to increase the number of customers interested in choosing Islamic banks in addition to prioritizing transactions with Islamic principles, found a significant relationship between technology, service and religious motives in the form of sophisticated applications owned by banks such as Islamic features (direction of the Qibla,

prayer times) and Q-pay (e-infaq application) which can provide satisfaction.

Customers in Islamic banks (Zainul, Ayumiati, and Zakia 2020). In addition to the element of religiosity, it is also important to pay attention to adjusting the product to customer needs. Research by Wibowo and Hardiwinoto (2015) states that religiosity among entrepreneurs does not have a significant influence, but rational understanding is directly related to their attitude in choosing Islamic banks. This is interpreted solely for the sake of maximizing their business because Islamic banks are free from usury and use the principle of profit sharing. Other needs include locations that are accessible to customers with distance and smooth location (Rachmawati 2020). A good level of promotion can also attract target customers who are not only Muslims (Marlina 2020). Marlina's research (2020) found that location, service, religiosity, reputation and profit sharing factors do not affect the interest of non-Muslim customers, but promotions from Islamic banks. Patriana and Nurismalatri's (2018) research supports this research, which states that what influences customer decisions in choosing Islamic banking products are the process, guarantees, intensity and promotion.

The fourth topic is a phenomenon that occurs in customer decisions in choosing Islamic banks with the researchers' proposals being in the correlation between customers and Islamic banks. In addition to the religiosity of customers, the role of banks is very large in strengthening it with Islamic financial literacy, the benefits of Islamic products and facilitating Islamic features that will make customer orientation avoid usury transactions truly owned in line with the purpose of establishing Islamic banks. Based on the results of existing research, a gap can be seen, this can be used as a gap for further research and adding different variables.

Research Method (RQ3)

Selected journal articles, all use a quantitative approach with various sampling techniques such as asidental sampling, random sampling, probability sampling and purposive sampling. Samples taken from academics such as students and lecturers as well as from entrepreneurs and active bank customers, both Muslim and non-Muslim. Data analysis techniques can be seen in Figure 3, which is the percentage of data analysis techniques used by selected articles. The most widely used analysis technique is multiple linear regression analysis. Each journal article uses partial and simultaneous tests to obtain results between factors.

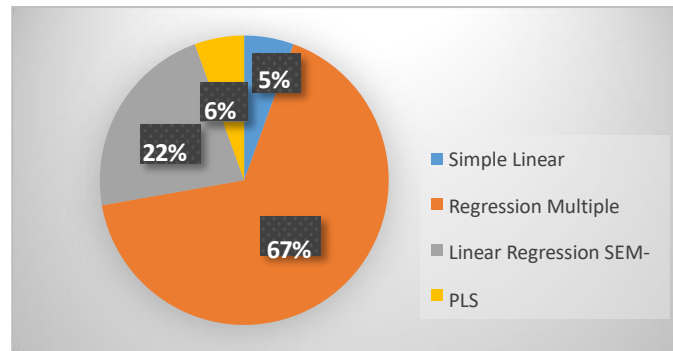


Figure 3 Percentage of Data Analysis Techniques

Source: secondary data (processed)

Best Method (RQ4)

Regarding the data analysis tool with the best data test results, there are 3 significant research results, including: First, the research of Sudarman, Jejen, and Husriah (2022) tested the religiosity and word of mouth factors on customer decisions to choose Indonesian Islamic banks which were moderated by motivation variables. This study uses a quantitative method with the SEM-PLS analysis tool which shows that the religiosity factor moderated by the motivation variable has no significant effect while the word of mouth factor has a significant effect. This shows that customer religiosity is not supported by their motivation to choose Indonesian Islamic banks while word of mouth motivates customers in their decisions to choose Indonesian Islamic banks. This means that promotion or dissemination of information about products can support customer decisions if the religiosity factor is tested simultaneously with the word of mouth factor, there may be a correlation if the information disseminated between these individual statements regarding the advantages of Islamic products owned by Indonesian Islamic banks.

The second study by Wahyudin and Yusran (2021) analyzed the factors that determine customers' decisions to choose Islamic banks using multiple regression data analysis (SPSS) with random sampling techniques. The factors used are the variables of religiosity and lifestyle, where the results show that religiosity has a positive and significant influence, namely the level of customer compliance with the religion they believe in and their understanding of the prohibition of transactions with usury elements. Then lifestyle has a positive and significant influence, which means that customers do accept the provisions of Islamic transactions applied by the bank in order to enjoy its services and services. Meanwhile, the simultaneous test between religiosity and lifestyle has an influence or is related, namely it is influenced by internal factors such as behavior, attitudes, character and

abilities controlled by the individual.

The third study by Rahmayani, Zuhirsyan, and Wathan (2021) tested the influence of motivation to avoid usury and knowledge of Islamic banking products on the decision to become a more specific Islamic bank customer using a quantitative method with multiple linear regression analysis techniques (SPSS). The results of the study stated that the motivation to avoid usury had a positive but insignificant effect, while the influence of Islamic banking products had a positive and significant effect. This means that the customer's decision to choose this Islamic bank is only based on the sharia label on the product without any motivation to avoid usury which is actually the main goal for Islamic bank users. This shows the weak Islamic financial literacy of customers, namely why a Muslim keeps his heart from things that contain elements of usury, especially transactions that are guaranteed by sharia principles.

Religiosity Indicator (RQ5)

The systematics of the literature on the influence of religiosity after going through several stages of identification found indicators of religiosity that determine customers' decisions in choosing Islamic banks, including: (1) The quality of Islamic products, customers will consider the products they will use not just based on the label. products but the implementation of sharia principles promised by the bank, both from the products promoted and those provided. This is related to the level of customer knowledge with sharia products and their literacy regarding sharia finance. (2) Avoiding usurious transactions, the main purpose of establishing a sharia bank is to provide non-usury transactions and financing, so it is only natural that customers who choose a sharia bank comply with the prohibition of usury. This form of compliance reflects the level of religiosity of customers that their belief in religion is not limited to ritual worship but religion is a guideline for them to behave in social and economic matters. (3) The principle of profit and loss sharing, profit sharing is a principle that is carried out according to the direction of Islamic law. This principle will guarantee the mashlahah for customers so that no party will be harmed. (4) Islamic features, bank customers are no longer blind to technology that makes banks also follow its developments. Support for online sites and sophisticated applications that can make it easier for customers to make transactions will provide a good impression and customer satisfaction with sharia banks.

Researcher's Proposal (RQ6)

The results of the researcher's proposal obtained in this systematic literature there are several things that need to be considered to increase customer decisions and interest in

Islamic banks, namely religiosity factors and fulfillment of customer needs. The level of customer religiosity varies, but Islamic banks have a role in supporting customers to better understand the purpose of establishing Islamic banks and their benefits for customers. The factor of fulfilling customer needs as a supporter of the bank to adjust what customers want, such as financing and transactions that are adjusted to environmental conditions or customer income, locations that are affordable for customers, and easy bank operational procedures.

5. CONCLUSION

The systematics of literature in this research is the process of identification, assessment and interpretation of literacy taken from journals that have been published from 2015-2022, totaling 18 journal articles with journal quality indexed by SINTA and having E-ISSN. Stating that the level of customer religiosity indicators that influence their decision to use sharia banks is still relatively low, considering that the main idea of sharia banks is to present non-usury transactions and financing based on sharia and Islamic norms which should attract sharia bank users.

The low influence of religiosity is caused by the low level of religiosity of each customer that religion is not limited to worship, but how he behaves, behaves socially and economically well, some literature results state that the religiosity factor is not significant with customer decisions; understanding of the prohibition of usury has not become the basis for customers to choose Islamic banks because it is only limited to family influence or promotion of Islamic labels; profit interests for entrepreneurs to maximize their business profits.

The proposed results that have been extracted can be a solution and opportunity to increase the religiosity factor, while the challenge in determining customer decisions to choose Islamic banks is the effectiveness of Islamic financial literacy for customers through academics or promotions that really provide understanding to customers, support it with quality of service with sharia principle guarantees in each product, and adjustments to customer needs. The research that is the sample has a gap in results, so it can be a gap in further research. This research can be used as a reference for further research on the role of religiosity in influencing customer decisions to choose Islamic banks. As the challenges recorded are limitations of this research which can then be developed in further research, namely regarding the effectiveness of Islamic financial literacy in order to increase the religiosity indicator of Islamic bank customers.

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