

THE INFLUENCE OF MOTIVATION TO AVOID USURY, PRODUCT KNOWLEDGE AND RELIGIOUS ON THE DECISION TO BECOME A CUSTOMER AT BPRS GEBU PRIMA

Andi Anip¹
Pani Akhiruddin Siregar²

^{1,2} Universitas Muhammadiyah Sumatera Utara (e-mail: paniakhiruddin@umsu.ac.id)

Abstract: *This study aims to see the significant influence between the motivation to avoid usury, product knowledge and religious on the decision to become a customer at BPRS Gebu Prima. The research approach with quantitative methods is described with a multiple linear regression analysis model. The primary data source was obtained by distributing questionnaires to respondents as a sample of 75 customers. Sampling techniques nonprobability by means of incidental sampling. The results of the study are as follows: (1) The estimation model shows an R^2 value of 0,210 which represents the value of the coefficient of determination. This means that 21% of the dependen variable variation is able to be explained by the independen variables in this model. The remaining 79% is explained by other causes that are not included in the model; 2) The regression model on the independen variable simultaneously influence the dependen variable, so that the independen variable regression model can be used to predict the dependen variable; and (3) This research produced an output according to the hypothesis that there is a significant influence between the motivation to avoid usury, product knowledge and religious on the decision to become a customer at BPRS Gebu Prima.*

Keywords: *Motivation; Understanding Usury, Product Knowledge, Religious, BPRS Gebu Prima*

Introduction

The motivation to avoid usury is due to the encouragement in a customer to avoid the danger of usury or bank interest that has been forbidden by Allah Swt. with the aim of starting transactions that are more halal and do not conflict with Islamic economic principles (Maksum & Nazilah, 2021) as well as customer motivation to make transactions according to sharia (Personal, 2020). The hope is that a customer can abandon the practice of usury in conventional bank. At least it must be supported by the role of sharia bank to continue to actively socialize and educate in order to build an understanding of the benefits of sharia bank products and services. Therefore, sharia banks have a very important role to build an understanding of the benefits of sharia bank products and services because the development of sharia bank is inseparable from the active role of sharia bank in socializing and educating the public (Hidayah & Kartini, 2017).

However, knowledge about the products offered can be a consideration for customers in choosing a sharia bank. If the clearer the information of a product offered, the easier it will be for him to determine whether the product is as he wants and can meet his needs. If it is considered to be in accordance with their wants and needs, then of course the customer will consider using the product. Of course, the behavior of customers is influenced by their knowledge, so that with the

level of knowledge they have, customers can process new information, make considerations and make decisions (Maulana et al., 2020) to become customers in sharia bank.

Therefore, the decision to become a customer of a sharia bank is part or one of the important elements of customer behavior in addition to physical activities that involve customers in assessing, obtaining and using products (Sufitrayati & Nailufar, 2018). That is why, sharia bank customers do not only seek financial satisfaction. However, it is also emotional and spiritual satisfaction (Al Kanzu & Soesanto, 2016). It is very possible that a customer's religious as self-behavior regulates his behavior including his behavior as a consumer, so that with this religious, at least customers can avoid consuming or using products that are not clearly halal (Farida & Mahfud, 2021) because his motivation to avoid usury and his knowledge of products is right as a decision to become a customer in a sharia bank.

Literature Review

Motivation to Avoid Usury

Utomo et al. (2021) explain that the motivation to avoid usury is a factor that exists in a person that drives and directs behavior to fulfill certain goals. Customer relationship with sharia bank is the observance of sharia bank that carry out their business activities based on sharia principles. The customer decides to keep the sharia bank in relation to the issue of belief and faith in the expectation of usury for him who is a Muslim.

Product Knowledge

According to Peter & Donnelly (2010), product knowledge is all information contained in a product or service that is interpreted by consumers as customers. Consumers' understanding of a product or service is influenced by three basic aspects, namely knowledge of product characteristics or attributes, knowledge of the benefits of the product and knowledge of the satisfaction that the product provides for consumers. Customers who know about the products and services offered, tend to be more interested in using these services or products. In general, customers who want to purchase a product are always looking for product introductions that aim to compare and increase the knowledge possessed by customers of a product and conduct direct reviews according to their needs and will influence the tendency in making a decision.

Religious

Umro (2018) explained that religious means the internalization and implementation of religious teachings in everyday life. In Q.S. Al-Baqarah/2: 208, religious is the practice of religion as a whole (totality).

Decision to Become a Customer

Yanti (2021) explained that customers in making decisions to choose sharia bank are not only based on legal aspects and laws and regulations. However, it must also be oriented to the market or the public as a user of the services (consumers) of the banking institution. Marimin (2015) also added that decision making to become a customer is a process carried out by the customer based on the knowledge and information available to him at that time in the hope that something will happen.

BPRS Gebu Prima

Anggraini & Inayah (2022) explained that if the times are growing, then of course sharia bank do not only have customers from among Muslim. However, non-Muslim communities are also starting to contribute to becoming customers of sharia bank, such as at BPRS Gebu Prima which has active non-Muslim customers. BPRS Gebu Prima is a bank that carries out business activities based on sharia principles which in its activities does not provide services in payment traffic. In

carrying out daily banking operations, BPRS Gebu Prima uses a banking operational system that strengthens sharia principles. The owner of the fund invests his money in BPRS Gebu Prima not with the motive of getting interest. However, in order to get profit-sharing benefits. The customer's funds are then distributed to those in need in the form of business capital with an agreed profit agreement. The number of active customers at BPRS Gebu Prima from 2018 to 2022 was 300 active customers including non-Muslim customers.

Although Sjahdeini (2014) explains that non-Muslim explicitly link sharia bank products with religions that are only devoted to people who are actually Muslim.

Method

Research approach with quantitative methods (scientific paradigm). The data is in the form of numbers (Noor, 2016).

The data source is primary that researchers collect directly from the data source. The technique is by distributing questionnaires (Rusiadi et al., 2014) to respondents as a sample from June 2022 to August 2022. The population of this study is BPRS Gebu Prima customers with a total of 300 customers from 2018 to 2022. Using the Slovin formula, the number of respondents who became a sample of 75 customers.

$$n = \frac{N}{1 + N \cdot e^2} = \frac{300}{1 + (300) (0,1)^2} = \frac{300}{4} = 75$$

Information:

N = Population

n = Lots of Samples

e = Error Term 10% (0,1)

Sampling techniques nonprobability by means of incidental sampling. Because, each element of the population selected into the sample does not have the same opportunity to be selected. So, anyone who coincidentally meets a researcher can be used as a sample (Sugiyono, 2014). Then, the research phenomenon has been specifically determined by the author which is hereinafter referred to as the research variable set by the researcher to make a decision whether the rise and decrease of dependen variable can be done through an increase in independen variable or not (Arikunto, 2019).

This research model can be described in the equation of multiple linear regression analysis with the equation:

$$\hat{Y} = a + b_1X_1 + b_2X_2 + b_3X_3 + \epsilon \dots\dots\dots (1)$$

Information:

\hat{Y} = Decision to Become a Customer at BPRS Gebu Prima

a = Constant (Intercept)

b_1, b_2, b_3 = Regression Coefficient

X_1 = Motivation to Avoid Usury

X_2 = Product Knowledge

X_3 = Religious

ϵ = Standard Error

Result and Discussion

Research Results

Accuracy Test Results R^2

Based on Table 1 the R^2 value is 0,210 which represents the value of the coefficient of determination. This means that 21% of the dependen variable variation is able to be explained by the independen variables in this model. The remaining 79% is explained by other causes that are not included in the model.

F Test Results

The analysis and conclusions from Table 1 obtained a calculated F of 6,304 greater than the F of the table of 2,73 ($6,304 > 2,73$) and a Sig. value of 0,001 smaller than 0,05 ($0,001 < 0,05$). In conclusion H_0 is unacceptable and H_a is acceptable. This means that regression models on independent variable simultaneously influence dependent variable, so the independent variable regression model can be used to predict dependent variable.

t Test Results

The results of the t test (partial test) in the regression test summary in Table 1 are as follows:

1. The variable X_1 has a calculated t value of 2,065 greater than the table t of 1,993 ($2,065 > 1,993$) or a Sig. value of 0,043 less than 0,05 ($0,043 < 0,05$). In conclusion H_0 is unacceptable and H_a is acceptable. This means that the variable X_1 has a significant influence on the variable Y.
2. The variable X_2 has a calculated t value of 2,148 greater than the table t of 1,993 ($2,148 > 1,993$) or a Sig. value of 0,035 less than 0,05 ($0,035 < 0,05$). In conclusion H_0 is unacceptable and H_a is acceptable. This means that the variable X_2 has a significant influence on the variable Y.
3. The variable X_3 has a calculated t value of 2,024 greater than the table t of 1,993 ($2,024 > 1,993$) or a Sig. value of 0,047 less than 0,05 ($0,047 < 0,05$). In conclusion H_0 is unacceptable and H_a is acceptable. This means that the variable X_3 has a significant influence on the variable Y.

Table 1. Regression Summary

Model	B	t	Sig.
Constant	18,759	3,394	0,001
X_1	0,191	2,065	0,043
X_2	0,186	2,148	0,035
X_3	0,201	2,024	0,047
F = 6,304; Sig. = 0,001			
R = 0,459; $R^2 = 0,210$			

Source: Data processed (2022)

Discussion

By looking at the results of the t test, the interpretation of this multiple linear regression equation is as follows:

$$\hat{Y} = 18,759 + 0,191 X_1 + 0,186 X_2 + 0,201 X_3$$

1. The constant of 18,759 indicates that if the motivation to avoid usury (X_1), product knowledge (X_2) and religious (X_3) is constant, then the decision to become a customer at BPRS Gebu Prima (\hat{Y}) is 18,759%. BPRS Gebu Prima as one of the Sharia Rural Bank (BPR) that has participated in supporting government policies by providing and distributing financing facilities for small and medium entrepreneurs with various forms of financing products that can be tailored to the needs of small and medium entrepreneurs with sharia principles that do not know usury. Law Number 21 of 2008 explains that "Sharia Bank are banks that carry out their business activities based on sharia principles and by type consist of Sharia Commercial Bank (BUS) and Sharia Rural Bank (BPRS)". In Q.S Al-Baqarah/2: 275, sharia bank were born as an alternative solution to the problem of conflict between bank interest and usury. Hanik & Handayani (2014) explained that the prohibition of usury in carrying out activities in sharia bank

- regulated by the Islamic religion greatly influencing the activities of a Muslim in his daily life, especially in deciding his decision to become a customer of a sharia bank.
2. The hypothesis of this study is that the motivation to avoid usury (X_1) has an influence and is significant on the decision to become a customer at BPRS Gebu Prima (\hat{Y}). The regression coefficient of the motivation to avoid usury variable (X_1) was 0,191. This means that the motivation to avoid usury by 1% will influence the decision to become a customer at BPRS Gebu Prima by 0,191%. Yusnani, (2013) explained that the motivation to avoid usury is one of the main reasons Muslims choose sharia bank. Islam has clearly forbidden interest on conventional bank, so to avoid the ban is to choose sharia bank as financial institutions that are free from interest. The motivation to avoid usury is very important for a Muslim. If there is a motivation to avoid usury, then the desire to use Islamic financial institutions is even greater. The results of this study are according to the hypothesis. The results of this study support the research of Iqbal & Hamid (2019); Rahmayani et al. (2021); Zuhirsyan & Nurlinda (2021); and Zachary & Luqman (2022).
 3. The hypothesis of this study is that the product knowledge (X_2) has an influence and is significant on the decision to become a customer at BPRS Gebu Prima (\hat{Y}). The regression coefficient of the product knowledge variable (X_2) was 0,186. This means that the product knowledge by 1% will influence the decision to become a customer at BPRS Gebu Prima by 0,186%. According to Wahyudhi (2022), knowledge is something known or everything about a thing. Customer knowledge in this case is related to products and services as well as services provided to customers by sharia bank. Kholila (2018) explained that the element of product knowledge is one of several other factors in influencing a person to become a customer of an sharia bank. The information he has and the understanding that exists in him, such as about savings products and sharia financing products, the contracts used and the distribution of profits for Islamic savings products, the amount of admin fees as well as the amount of bank margins on financing products. The results of this study are according to the hypothesis. The results of this study support the research of Gampu et al. (2015); Putri et al. (2021); Resti et al. (2021); Permana et al. (2021); and Putra & Muttaqin (2023).
 4. The hypothesis of this study is that the religious (X_3) has an influence and is significant on the decision to become a customer at BPRS Gebu Prima (\hat{Y}). The regression coefficient of the religious variable (X_3) was 0,201. This means that the religious by 1% will influence the decision to become a customer at BPRS Gebu Prima by 0,201%. Zuhirsyan & Nurlinda (2018) explained that religious is a combination of religion knowledge, views and religious actions in one's heartstrings. Aisyah et al. (2017) explained that religious behavior is able to moderate the quality of service to the decision to become a customer in sharia bank. Malik (2019) explained that religion is also able to moderate products against customer decisions. Although Risfandy et al. (2016) explained that religious in a country is not a requirement for sharia bank to have a more appropriate place in the hearts of the people. The results of this study are according to the hypothesis. The results of this study support the research of Maisur & Shabri (2015); Shafrani (2016); Sa'adah & Sopingi (2019); and Nurmaeni et al. (2020).

Conclusion

Based on the research that has been carried out, the following results were obtained: (1) The estimation model shows an R^2 value of 0,210 which represents the value of the coefficient of determination. This means that 21% of the dependen variable variation is able to be explained by the independen variables in this model. The remaining 79% is explained by other causes that are not included in the model; 2) The regression model on the independen variable simultaneously

influence the dependen variable, so that the independen variable regression model can be used to predict the dependen variable; and (3) The motivation to avoid usury, product knowledge and religious has an influence and is significant on the decision to become a customer at BPRS Gebu Prima.

References

- Aisyah, M., Umiyati, U., & Apriansyah, R. (2017). Pengaruh Kualitas Pelayanan Terhadap Keputusan Nasabah Dengan Religious Behaviour Sebagai Variabel Moderator (Studi Kasus Pada Produk Tabungan BNI Syariah). *Liquidity: Jurnal Riset Akuntansi dan Manajemen*, 6(2), 119-132.
- Al Kanzu, H., & Soesanto, H. (2016). Analisis Pengaruh Persepsi Kualitas Pelayanan dan Perceived Value Terhadap Kepuasan Religius Untuk Meningkatkan Minat Menabung Ulang (Studi Pada BNI Syariah Semarang). *Diponegoro Journal of Management*, 5(2), 84-95.
- Alquran.
- Anggraini, R., & Inayah, N. (2022). Analisis Minat Nasabah Non-Muslim Untuk Melakukan Pembiayaan Pada PT. BPRS Gebu Prima Medan. *Jurnal Ilmu Perbankan dan Keuangan Syariah*, 4(1), 74-90.
- Arikunto, S. (2019). *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: PT. Rineka Cipta.
- Farida, B. S., & Mahfud, Y. (2021). Pengaruh Kualitas Pelayanan dan Kualitas Produk Terhadap Keputusan Nasabah Dengan Religious Behavior Sebagai Variabel Moderator. *Journal of Economic, Business and Engineering (JEBE)*, 2(2), 348-356.
- Gampu, A. N., Kawet, L., & Uhing, Y. (2015). Analisis Motivasi, Persepsi dan Pengetahuan Terhadap Keputusan Nasabah Memilih PT. Bank Sulutgo Cabang Utama Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, 3(3), 1330-1340.
- Hanik, S. U., & Handayani, J. (2014). Keputusan Nasabah dalam Memilih Perbankan Syariah (Studi Kasus pada Nasabah Bank Syariah Mandiri). *Jurnal Akuntansi Bisnis dan Perbankan Indonesia*, 22(2), 188-202.
- Hidayah, A. N., & Kartini, I. A. (2017). Peranan Bank Syariah dalam Sosialisasi dan Edukasi Masyarakat Tentang Kemanfaatan Produk dan Jasa Perbankan Syariah. *Kosmik Hukum*, 16(1), 74-86.
- Iqbal, M., & Hamid, A. (2019). Pengaruh Motivasi, Perilaku dan Pemahaman Terhadap Keputusan Masyarakat Dalam Memilih Bank Syariah di Aceh Tamiang. *Jurnal Investasi Islam*, 4(2), 153-165.
- Kholila, S. (2018). *Pengaruh Motivasi Menghindari Riba dan Pengetahuan Produk Perbankan Syariah Terhadap Keputusan Menjadi Nasabah di Bank Muamalat KC Surabaya-Mas Mansyur* (Doctoral dissertation, UIN Sunan Ampel Surabaya).
- Maisur, M. A., & Shabri, M. (2015). Pengaruh Prinsip Bagi Hasil, Tingkat Pendapatan, Religiusitas dan Kualitas Pelayanan Terhadap Keputusan Menabung Nasabah Pada Bank Syariah di Banda Aceh. *Jurnal Administrasi Akuntansi: Program Pascasarjana Unsyiah*, 4(2), 1-8.
- Maksum, M., & Nazilah, J. (2021). Faktor-Faktor yang Mempengaruhi Keputusan menjadi Nasabah BMT NU Jawa Timur Cabang Lenteng. *al-IQTISHADY: Jurnal Ekonomi Syariah*, 2(2), 52-81.
- Malik, J. A. (2019). *Pengaruh Produk, Promosi dan Service Excellence Terhadap Keputusan Menabung di Bank Syariah Dengan Religiusitas Sebagai Variabel Moderating (Studi Kasus Pada BPRS Suriyah KC Salatiga)* (Doctoral dissertation, IAIN SALATIGA).
- Marimin. (2015). *Teknik dan Aplikasi Pengambilan Keputusan Kriteria Majemuk*. Jakarta: PT. Grasindo.
- Maulana, F. R., Hasnita, N., & Evriyenni, E. (2020). Pengaruh Pengetahuan Produk dan Word of

- Mouth Terhadap Keputusan Nasabah Memilih Bank Syariah. *Jihbiz: Global Journal of Islamic Banking and Finance*, 2(2), 124-137.
- Noor, J. (2016). *Metodologi Penelitian: Skripsi, Tesis, Disertasi dan Karya Ilmiah*. Jakarta: Kencana.
- Nurmaeni, R., Hasanah, S., & Widowati, M. (2020). Analisis Pengaruh Hedonisme, Religiusitas, Motivasi dan Promosi terhadap Keputusan Menabung pada Bank Syariah (Studi Kasus pada PT Bank BRI Syariah, Tbk. Kantor Cabang Pembantu Majapahit Semarang). *Jurnal Tabarru': Islamic Banking and Finance*, 3(2), 303-312.
- Pemerintah Indonesia. (2008). *Undang-Undang Nomor 21 Tahun 2008 Tentang Perbankan Syariah tanggal 16 Juli 2008*. Jakarta: Sekretariat Negara.
- Permana, A. I., Prastowo, S. L., & Djaenudin, E. M. (2021). Pengaruh Motivasi Untuk Menghindari Riba dan Pengetahuan Produk Terhadap Keputusan Menjadi Nasabah (Studi Kasus Pada Bank Mandiri Syariah KC Malang). *EKONOMI BISNIS*, 27(1), 419-430.
- Peter, J. P., & Donnelly, J. H. (2010). *Marketing Management*. New York: McGraw-Hill Higher Education.
- Pribadi, Y. (2020). Preferensi Generasi Milenial Untuk Berinvestasi Sukuk. *I-Finance: A Research Journal on Islamic Finance*, 6(2), 80-89.
- Putra, A. R., & Muttaqin, A. A. (2023). Pengaruh Motivasi Menghindari Riba, Persepsi Nasabah dan Pengetahuan Produk Bank Syariah Terhadap Keputusan Menjadi Nasabah Pembiayaan Bank Syariah Indonesia (Ex Bank Syariah Mandiri) KCP Malang Pasar Besar. *Islamic Economics and finance in Focus*, 2(1).
- Putri, S., Fasa, M. I., & Suharto, S. (2021). Pengaruh Produk, Pelayanan dan Motivasi Menghindari Riba Terhadap Keputusan Mahasiswa Menjadi Nasabah Bank Syariah. *El mudhorib: Jurnal Kajian Ekonomi dan Perbankan Syariah*, 2(1), 30-43.
- Rahmayani, H., Zuhirsyan, M., & Wathan, H. (2021). Pengaruh Motivasi Menghindari Riba dan Pengetahuan Produk Perbankan Syariah terhadap Keputusan Menjadi Nasabah Tabungan Marhamah pada PT. Bank Sumut Syariah Cabang Medan. *Jurnal Syarikah: Jurnal Ekonomi Islam*, 7(2), 153-162.
- Resti, E., Aravik, H., & Choirunnisak, C. (2021). Pengaruh Motivasi dan Pengetahuan Produk Perbankan Syariah Terhadap Keputusan Menjadi Nasabah Bank Syariah Indonesia (Studi Kasus Ex Bank Syariah Mandiri KCP Palembang KM 6). *Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA)*, 1(2), 135-144.
- Rusiadi, Subiantoro, N., & Hidayat, R. (2014). *Metode Penelitian: Manajemen, Akuntansi dan Ekonomi Pembangunan*. Medan: USU Press.
- Risfandy, T., Husa, P. P., & Asrihapsari, A. (2016). Daya Saing Bank Syariah di Sebuah Negara Religius: Temuan Empirik dari Indonesia. *Jurnal Keuangan dan Perbankan*, 20(2), 282-291.
- Sa'adah, H., & Sopingi, I. (2019). Marketing Mix-7P dan Religi Terhadap Keputusan Menjadi Nasabah (Survey Pada PT. Bank BRI Syariah KCP Wahid Hasyim Jombang). *MALIA: Journal of Islamic Banking and Finance*, 3(1), 59-72.
- Shafrani, Y. S. (2016). Pengaruh Kualitas Produk dan Religiusitas Terhadap Keputusan Nasabah Produk Simpanan Pada BSM Cabang Purwokerto. *El-Jizya: Jurnal Ekonomi Islam*, 4(1), 189-215.
- Sjahdeini, S. R. (2014). *Perbankan Syariah: Produk-Produk dan Aspek-Aspek Hukumnya*. Jakarta: Kencana.
- Sufitrayati, S., & Nailufar, F. (2018). Faktor-Faktor yang Mempengaruhi Keputusan Nasabah dalam Memilih Bank Syariah di Kota Banda Aceh. *Ihtiyath: Jurnal Manajemen Keuangan Syariah*, 2(1), 1-22.
- Sugiyono. (2014). *Statistika Untuk Penelitian*. Bandung: Alfabeta.

- Umro, J., Stit, D., & Pasuruan, P. (2018). Penanaman Nilai-Nilai Religius di Sekolah yang Berbasis Multikultural. *Jurnal Al-Makrifat*, 3(2), 149–166.
- Utomo, D. P., Jailani, H., & Cahyati, R. A. (2021). Pengaruh Motivasi Menghindari Riba dan Pengetahuan Produk Koperasi Syariah Terhadap Keputusan Menjadi Nasabah di Koperasi Simpan Pinjam Pembiayaan Syariah (KSPPS) Nur Hayyu Ambara NTB. *IQTISHADUNA*, 12(2), 161-170.
- Wahyudhi, I. (2022). Pengaruh Motivasi Menghindari Riba dan Product Knowledge Perbankan Syariah Terhadap Keputusan Menjadi Nasabah PT. Bank Syariah Mandiri Pasuruan-Jawa Timur. *EL MUDHORIB: Jurnal Kajian Ekonomi dan Perbankan Syariah*, 3(1), 16-37.
- Yanti, L. A. (2021). Analisis Faktor-faktor yang Berpengaruh Terhadap Keputusan Nasabah Memilih Bank Syariah. *Jurnal Ilmiah Ekonomi Islam*, 7(3), 1366-1371.
- Yusnani, Y. (2013). Mekanisme Pasar dan Persoalan Riba dalam Pandangan Islam. *JURNAL AKUNTANSI & MANAJEMEN*, 7(1), 85-92.
- Zachary, M. A., & Luqman, A. S. (2022). Motivasi Menghindari Riba Terhadap Keputusan Menjadi Nasabah Pada PT. Bank Muamalat Indonesia di Kantor Cabang Binjai. *Mediation: Journal Of Law*, 1(1), 104-113.
- Zuhirsyan, M., & Nurlinda, N. (2018). Pengaruh Religiusitas dan Persepsi Nasabah Terhadap Keputusan Memilih Bank Syariah. *Al-Amwal: Jurnal Ekonomi dan Perbankan Syari'ah*, 10(1), 48-62.
- Zuhirsyan, M., & Nurlinda, N. (2021). Pengaruh Religiusitas, Persepsi dan Motivasi Nasabah Terhadap Keputusan Memilih Perbankan Syariah. *JPS (Jurnal Perbankan Syariah)*, 2(2), 114-130.