

Understanding Usury and Its Influence on Interest in Using Bank Syariah Indonesia (BSI) Products: Case Study in Beganding Village

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Abstract

This study aims to determine the effect of understanding of usury on the interest in using Bank Syariah Indonesia (BSI) products among Aisyiyah mothers in Beganding Village. Public understanding of the concept of usury is an important factor in encouraging participation in the Islamic banking system, which is based on Islamic financial principles. This study uses a quantitative approach with data collection techniques through questionnaires, which were distributed to 30 respondents. Data analysis was carried out using SPSS software. The results showed that understanding of usury had a significant effect on interest in using BSI products, with a calculated F value of 93.715 and a significance of 0.000 ($p < 0.05$). The correlation coefficient value of 0.877 and the R^2 value of 0.770 indicate that 77% of the variation in interest can be explained by the variable of understanding usury. This finding indicates that the better a person's understanding of the prohibition of usury in Islam, the higher their interest in using Islamic banking services. This study provides academic contributions to the field of Islamic economics by emphasizing the importance of education related to usury as a strategy to increase literacy and participation in the Islamic banking industry at the community level.

Keywords: Understanding of Usury; Interest in Using Products; Bank Syariah Indonesia

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh pemahaman riba terhadap minat menggunakan produk Bank Syariah Indonesia (BSI) pada ibu-ibu Aisyiyah di Desa Beganding. Pemahaman masyarakat terhadap konsep riba merupakan faktor penting dalam mendorong partisipasi pada sistem perbankan syariah yang berlandaskan pada prinsip keuangan Islam. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengumpulan data melalui kuesioner yang disebarakan kepada 30 responden. Analisis data dilakukan dengan menggunakan perangkat lunak SPSS. Hasil penelitian menunjukkan bahwa pemahaman riba berpengaruh signifikan terhadap minat menggunakan produk BSI, dengan nilai F hitung sebesar 93,715 dan signifikansi sebesar 0,000 ($p < 0,05$). Nilai koefisien korelasi sebesar 0,877 dan nilai R^2 sebesar 0,770 menunjukkan bahwa 77% variasi minat dapat dijelaskan oleh variabel pemahaman riba. Temuan ini menunjukkan bahwa semakin baik pemahaman seseorang terhadap larangan riba dalam Islam, maka semakin tinggi pula minatnya untuk menggunakan jasa perbankan syariah. Penelitian ini memberikan kontribusi akademis pada bidang ekonomi Islam dengan menekankan pentingnya pendidikan terkait riba sebagai strategi untuk meningkatkan literasi dan partisipasi dalam industri perbankan Islam di tingkat masyarakat.

Keywords: Pemahaman Riba; Ketertarikan Pemakaian Produk; Bank Syariah Indonesia

Introduction

Islamic banking has grown rapidly over the past few decades, both globally and nationally. As part of a financial system based on Islamic sharia principles, Islamic banking aims to provide financial services that are not only profitable but also in line with Islamic religious values (Hafizd, 2020; Setiadi, 2019). In Indonesia, as a country with a Muslim majority population, Islamic banks have great opportunities to grow and develop, especially with the high level of public awareness of the importance of adhering to religious teachings in every aspect of life, including financial matters (Rahmayati, 2021). Basically, Islamic banking is designed to avoid practices that are contrary to Islamic law, one of which is the practice of usury, or interest, which is clearly prohibited in religious teachings. This prohibition is based on the belief that interest or usury is an unfair practice, where one party gains profit without equal effort (Pradesyah, 2020). Thus, Islamic banking is present as a solution that provides a fairer profit sharing system that is in line with the principles of Islamic finance.

Globally, Islamic banking has gained recognition and become an important part of the international financial system. Many countries, both Muslim and non-Muslim, have adopted Islamic banking as part of their banking system (Jasin et al, 2021). Countries such as Malaysia, the United Arab Emirates, and Saudi Arabia are major centers for the development of Islamic banking, with widely recognized and growing systems. Internationally, Islamic banking is seen as a stable and ethical system, capable of adapting to the challenges of the modern economy without abandoning the underlying Islamic principles (Rahmat, 2022). In Indonesia itself, Islamic banking has experienced significant growth, both in terms of the number of customers and total assets. This can be seen in the diagram below.

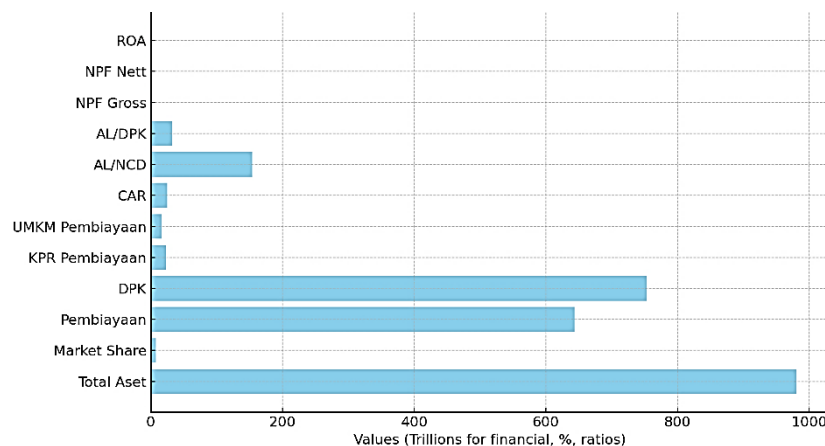


Figure 1. Key Metrics of Indonesia's Islamic Banking Sector (End of 2024)

Source: OJK, (2025)

Based on the data obtained describing the market share of Islamic and conventional banking in Indonesia in 2024 above, it shows that Islamic banking has a market share of 7.72%, while conventional banking still dominates with a market share of 92.28%. This reflects that although Islamic banking continues to show positive growth, this sector is still in the development stage compared to conventional banking which controls most of the national banking assets. Nevertheless, the increase in the market share of Islamic banking from the previous year shows the potential for significant development in the next few years, in line with regulatory efforts and increasing competitiveness at the national level. The data is reviewed in Figure 2 of the pie chart below:

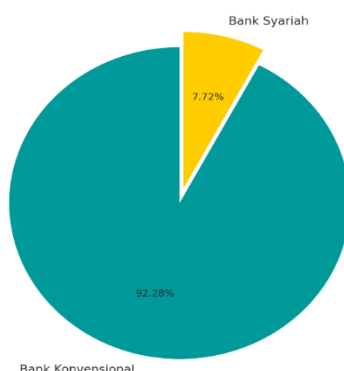


Figure 2. Market Share of Islamic Banking (2024)
Source: OJK, (2025)

Large banks such as Bank Syariah Indonesia (BSI), which is the result of a merger of several large Islamic banks in Indonesia, continue to expand their networks and services to cover more people (Kotler, 2019). With an increasing number of customers and an increasing number of Islamic financial products offered, Indonesia is predicted to become a major player in the global Islamic banking industry (Bakhri, 2021). However, although the development of Islamic banking in Indonesia looks very promising, there are still major challenges to be faced, especially regarding public understanding of Islamic banking itself. One of the main challenges in the development of Islamic banking is the lack of proper understanding of the concept of usury. In Islamic teachings, usury is strictly prohibited because it is considered an unfair and detrimental practice (Hidayati & Nurfitriani, 2021). Usury, literally meaning "addition" or "increase," refers to any form of unbalanced profit-taking, especially in money lending transactions (Nawir & Syariah, 2021). In the modern context, usury is often identified with bank interest charged on loans, where the borrower is required to pay more than the principal amount borrowed.

From an economic perspective, usury is seen as one of the factors that can cause injustice in the financial system. The practice of usury allows one party, in this case the lender, to gain a

certain profit without taking risks, while the borrower is in a disadvantageous position because he has to pay more than what he borrows (Hamid et al, 2019). This creates an imbalance in the distribution of wealth, where the party with the larger capital will continue to gain profits, while the party who borrows money can actually be trapped in endless debt (Hasanah, 2023). In conventional banking, interest or usury is a major component in every financial transaction, whether in terms of savings, loans, or investments. The bank will provide interest to customers who save, but at the same time will charge higher interest to customers who borrow money. This system is considered efficient in the context of modern banking, but from a sharia perspective, interest is still considered an unethical practice and not in accordance with the principles of justice in Islam (Asmawi, 2019). In contrast, Islamic banks use a fairer and sharia-compliant profit and loss sharing method.

However, although the prohibition of usury is very clear in Islam and Islamic banking offers an alternative that is in accordance with religious teachings, many people still do not understand the differences between Islamic banks and conventional banks, especially regarding the issue of usury (Pradini & Faozan, 2023). Misunderstandings about the differences between Islamic banks and conventional banks are a common problem that has developed during the development of Islamic banking. The misconception that Islamic banks are basically the same as ordinary banks still exists among many people, especially among educated people. A common misconception is that the interest rates charged by ordinary banks and those used by Islamic banks are the same (Amin, 2023).

Although these two systems look similar from the outside, they basically have very fundamental differences. In Islamic banks, customer profits are based on the results of the business invested by the bank, so there is an element of cooperation and risk sharing between the bank and the customer. This system is called *mudharabah* or *musyarakah*, where the bank and the customer share profits based on a mutually agreed ratio (Cahaya & Nurlaila, 2022). In other words, customers do not receive a definite profit as in conventional banks, but they share the risks and results of the business managed by the bank (Alfarisyi, & Harahap, 2023). In contrast, in conventional banks, the interest received by customers from their savings is fixed, regardless of whether the bank makes a profit or not. This system is considered more stable by some people, because it provides certainty regarding the amount of profit that will be received. However, from a sharia perspective, this system is not in accordance with the principle of justice because the party that owns the capital (the bank) does not take the same risk as the customer (Akram et al, 2023).

Misunderstanding of these differences is often a barrier for people to switch from conventional banks to Islamic banks. Many still feel comfortable with the interest system, because it is considered more stable and provides certainty. Another reason why people are less enthusiastic about Islamic banking products is the widespread ignorance about how the profit-sharing system actually operates (Wangsawidjaja, 2020). This is in accordance with previous research such as research (Jannah et al, 2023) entitled "Community Understanding of Islamic Banking (Case Study in Kampung Adi Jaya, Terbanggi Besar District, Central Lampung Regency)." According to the results of the study, most residents of Kampung Adi Jaya vaguely know about the existence of Islamic banks, but they do not know what Islamic banks are or how they work. Regarding Islamic banks, very few people know, and some do not know what Islamic banks are.

Islamic banks offer a variety of products and services, but the general public does not know about them. There is a gap between what the public knows about Islamic banks and the products they offer and what the public knows about Islamic banks through mainstream media such as television, newspapers, and social media. Then the research conducted by (Elvia, 2024). entitled "The Influence of Students' Understanding of Usury on Interest in Saving in Islamic Banks (Case of Islamic Banking Students Class of 2019)." The findings showed that students' understanding of usury (X) has a statistically significant influence on interest in saving in Islamic banks (Y). This can be seen from the results of the t-count value of $8.037 > t\text{-table } 2.002$. Meanwhile, in the results of the R² analysis, the variable of students' understanding of usury (X) contributed 52.3% to the interest in saving in Islamic banks (Y). While 48.7% was influenced by other variables not examined in this study. Based on the results of observations in Beganding Village, this problem also occurred in the Aisyiyah mothers' group in the village. Although this village is predominantly Muslim and has access to Islamic banking services, many residents still choose to save in conventional banks. Some of them even prefer to save their money in public cooperatives, even though the cooperative uses an interest system that according to Islamic teachings is included in the category of usury.

Aisyiyah mothers in Beganding Village generally decide to save in conventional banks because they are used to the system and feel comfortable with the certainty of the profits provided. In addition, many of them still do not clearly understand the difference between the profit-sharing system in Islamic banks and interest in conventional banks. This misunderstanding makes them reluctant to try Islamic bank products, even though theologically they know that interest is included in the category of usury which is prohibited in Islam.

A similar phenomenon was found in Beganding Village, where the Aisyiyah women's group still tends to use conventional banking services, even though there is access to Islamic banking products such as from Bank Syariah Indonesia (BSI). Some of them even save funds in interest-based cooperatives without understanding that the system is included in the practice of usury according to Islamic teachings. This decision is generally influenced by habit, comfort with the old system, and minimal knowledge about the profit-sharing system in Islamic banks.

This study differs from previous studies by focusing specifically on the Aisyiyah women's group in rural areas, using a quantitative approach to analyze their understanding of usury and its impact on their interest in using Islamic banking products. This focus offers a new contribution in the context of gender-based financial literacy and grassroots communities, which have so far received little attention in academic literature. Therefore, this study aims to analyze the influence of understanding of usury on the interest in using Bank Syariah Indonesia (BSI) products among Aisyiyah women in Beganding Village. The findings of this study are expected to provide practical contributions in efforts to improve Islamic financial literacy and expand the reach of Islamic banking at the community level.

This condition shows an urgent need to improve education about Islamic banking, especially related to the concept of usury and profit sharing. Without a good understanding, the community will continue to hold on to the belief that Islamic banks are not much different from conventional banks, so their interest in switching to Islamic banks will remain low. Based on the description above, this study aims to determine how understanding of usury affects the interest of the community, especially Aisyiyah mothers in Beganding Village, in using Islamic bank products, especially from BSI. This study aims to highlight public opinion on *riba*, which can be of great help in spreading Islamic financial literacy and attracting more individuals to open accounts in Islamic banks that comply with Islamic standards.

Methods

This study uses a quantitative approach with a causal associative research type, which aims to determine the relationship and influence between the variable of understanding usury (variable X) on the interest in using Bank Syariah Indonesia (BSI) products (variable Y). The quantitative approach was chosen because it is able to provide a numerical picture and generalization of results to the population through statistical data processing (Mundir, 2019; Sugiyono, 2021).

The study was conducted from March 10 to March 23, 2025 in Beganding Village, Simpang Empat District, Karo Regency, North Sumatra Province. The population in this study

were all members of the Aisyiyah mothers' group in the village, totaling 30 people. The researcher used a saturated sampling technique, namely the entire population was used as a sample because the number was relatively small and still possible to be studied comprehensively.

The data collection technique in this study was carried out through a closed questionnaire arranged in the form of a Likert scale. The questionnaire was distributed directly to respondents and contained statements that measured the level of understanding of usury and interest in using BSI products. The collected data was analyzed using SPSS software with prerequisite analysis test an hypothesis test. Prerequisite analysis test using normality test, linearity test, and homogeneity test. While the hypothesis test uses simple linear regression test, f test (simultaneous), t test (partial), and coefficient of determination test (R^2).

In this study, the theoretical framework used is the Theory of Planned Behavior (TPB) by Ajzen (1991). This theory explains that a person's behavioral intention is influenced by attitudes toward behavior, subjective norms, and perceived behavioral control. In this context, understanding usury reflects an individual's attitude toward the Islamic banking system, which then influences their interest in using BSI products. In addition, this study is also supported by the theory of Islamic consumer behavior, which emphasizes that a Muslim's financial decision-making is not only based on rational or utilitarian considerations, but also based on sharia values such as justice, prohibition of usury, and blessings of transactions (Dusuki & Abdullah, 2007). Therefore, understanding usury is considered an important factor in shaping the attitudes and financial decisions of Muslim consumers. With this theoretical approach, this study not only analyzes the statistical relationship between the two variables, but also provides a strong conceptual basis for understanding the psychological and normative mechanisms behind people's interest in Islamic banking.

Respondent Composition Based on Age

Group of respondents based on age starts from 18 years old to greater than or equal to > 45 years old. So the researcher groups the age options into the following range categories:

Table 1. Respondents by age

Category	Frequency	Percentage
18-25	5	17%
26-35	10	33%
36-45	15	50%
Total	30	100%

Source: Primary Data, (2025)

From the data obtained in table 1, it is known that "from a total of 30 respondents, most of the ages show that in the age range of 18-25 there are 5 respondents or approximately 17%, in the age range of 26-35 there are 10 respondents or approximately 33%, and in the age range of 36-45 there are 15 respondents or 50%".

Respondents Based on Last Education Level

Development of respondents based on last education is classified into 3, namely SMA/SMK, D3, and S1. The following grouping results are presented in the following table:

Table 2. Respondents based on Last Education

Category	Frequency	Percentage
SMA/SMK	8	27%
D3	7	23%
S1	15	50%
Total	30	100%

Source: Primary Data, (2025)

From the data in table 2, it is known that from a total of 30 respondents, most of the ages show that at the SMA/SMK level there were 8 respondents or approximately 27%, D3 there were 7 respondents or approximately 23%, and at the S1 education level there were 15 respondents or 50%.

Results and Discussion

Prerequisite Test

Normality Test

The normality test of the study used the Kolmogorov Smirnov test. The test results are seen in table below.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual
		30
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.19162279
Most Extreme Differences	Absolute	.126
	Positive	.126
	Negative	-.065
Test Statistic		.126
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

From the results of the normality test above, it can be seen that "if the asymp.sig value is $0.200 > 0.05$, it can be concluded that the data is normally distributed. In this case, the significance result is greater than 0.05 ($0.200 > 0.05$). So because the significance value obtained is greater than 0.05, the data results can be concluded to be normally distributed".

Linearity Test

A normality test to check whether the sample represents a normally distributed population. Then, a linearity test to assess whether the two variables in this study are significantly related. Table 2 below shows the results of the linearity test.

Table 4. Linearity Test

ANOVA Table						
			Sum of Squares	df	Mean Square	Sig.
MINAT MENGGUNAKAN BANK BSI * PEMAHAMAN RIBA	Between Groups	(Combined)	560.250	9	62.250	27.514
		Linearity	466.207	1	466.207	206.058
		Deviation from Linearity	94.043	8	11.755	5.196
	Within Groups		45.250	20	2.263	
	Total		605.500	29		

From the test results in the table above, it is known that "if the Sig. deviation from linearity value is $0.001 < 0.05$, then it can be concluded that the deviation from linearity value does not have a linear relationship between the independent variable and the dependent variable".

Homogeneity Test

The homogeneity test determines whether two or more distributions have identical variances. The homogeneity test is conducted to determine whether the data in variables X and Y are homogeneous or not. The basis for decision making in the homogeneity test is if the significance value is > 0.05 , it is said that the variance of the two variables is the same, conversely if the significance value is < 0.05 it is said that the variance of the two variables is not the same.

Table 5. Homogeneity Test

Test of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
Jumlah Nilai	Based on Mean	.854	1	58	.359
	Based on Median	.832	1	58	.366
	Based on Median and with adjusted df	.832	1	56.191	.366
	Based on trimmed mean	.863	1	58	.357

From the results of the analysis above, it shows "the distribution of scores for the variables of understanding usury and interest in using BSI bank products is homogeneous as seen from the data with a greater significant value ($0.357 > 0.05$). So, it can be concluded that the results are homogeneous or the same".

Hypothesis Testing

Because the number of variables is limited ($n=2$) and the testing of the relationship between the dependent variable (Y) and the independent variable (X), a simple linear regression test is used to test the hypothesis. One way to determine in a basic linear regression test is to compare the significance value with a probability value of 0.05. If the significance value is less than 0.05, then variable X affects variable Y, and if the significance value is greater than 0.05, then variable X does not affect variable Y. Table 4 below shows the findings of the research hypothesis test.

Table 6. Hypothesis Testing

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	466.207	1	466.207	93.715	.000 ^b
	Residual	139.293	28	4.975		
	Total	605.500	29			

a. Dependent Variable: Minat Menggunakan Bank BSI

b. Predictors: (Constant), Pemahaman Riba

Based on the results of the simple linear regression test, it can be seen that "the calculated F value is 93.715 with a significance level of $0.000 < 0.05$, so it can be concluded that there is an influence of the usury understanding variable (X) on the interest variable in using BSI Bank products (Y)". In addition, based on the correlation/relationship value (R), there is a significant influence of variable X on variable Y, this can be seen in table 5, below.

Table 7. Results of Determination Coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877 ^a	.770	.762	2.230

a. Predictors: (Constant), Pemahaman Riba

Based on the table above, it can be seen that "the magnitude of the correlation/relationship value (R) is 0.877. From the output, the determination coefficient (R Square) is 0.770, meaning that the influence of the independent variable (understanding of usury) on the dependent variable (interest in using BSI bank products) is 77%".

The Influence of Understanding Usury on Interest in Using BSI Products

This study aims to analyse the influence of understanding usury on interest in using Bank Syariah Indonesia (BSI) products. Based on the results of a simple linear regression analysis, an F value of 93.715 was obtained with a significance of 0.000 (<0.05). This finding indicates that understanding usury has a significant effect on interest in using BSI bank products. The correlation coefficient value of 0.877 also indicates a very strong relationship between the two variables, while the R Square value of 0.770 indicates that 77% of the variation in interest is explained by the level of understanding of usury. This finding is consistent with the Theory of Planned Behaviour (Ajzen, 1991), which states that a person's intention to take action is greatly influenced by attitudes, subjective norms, and perceived behavioural control. In this context, understanding usury forms a negative attitude towards the interest system in conventional banks, and ultimately increases interest in sharia-based alternatives such as BSI products.

This result is also supported by the theory of Islamic consumer behaviour which emphasizes that the financial decisions of Muslims are strongly influenced by religious values, including the prohibition of usury. With increasing awareness of the principles of Islamic finance, Muslim consumers who understand the concept of usury tend to be more motivated to choose products that are interest-free and halal according to Islamic law. The profit-sharing scheme and cooperation model used in BSI are more in line with the principles of Islamic justice than the fixed interest system in conventional banks.

This finding differs from the research conducted by Wenda (2023), where knowledge of usury did not have a significant effect on interest in saving, with a t-value of -0.781 and a significance of 0.437. This difference can be explained based on population characteristics; Wenda studied students, while this study targets the Aisyiyah group of mothers in rural areas, who religiously may have stronger savings towards Islamic values in financial decision-making. Meanwhile, the results of this study are in line with the findings of Anjalni (2022) and Zamakhsyari et al. (2022) which stated that understanding usury and Islamic banking products has a significant effect on interest in becoming Islamic bank customers. In Anjalni's study, the F value of 56.003 and R^2 of 0.611 indicate a large contribution of the understanding variable to interest. The similarity of these findings shows the consistency that understanding the principle of usury is an important factor in shaping the financial behaviour decisions of Muslims.

These results also have an important impact in the context of Islamic financial education. There are still many people who do not fully understand that the interest system in conventional banks falls into the category of usury, which is theologically prohibited in Islam. Therefore, increasing usury literacy is not only a theological need, but also an effective strategy to increase

the penetration of Islamic banking products, especially in grassroots communities such as Beganding Village. BSI products designed based on the principle of profit sharing (*mudharabah*, *musyarakah*) are an ideal solution for consumers who want to avoid usury practices. This finding shows that a correct understanding of usury not only encourages rejection of conventional systems, but also encourages interest in sharia-based alternatives. Thus, the increased interest in BSI products reflects the success of the Islamic ethical approach in shaping financial behaviour.

Conclusion

This study aims to analyze the influence of understanding of usury on the interest in using Bank Syariah Indonesia (BSI) products among Aisyiyah mothers in Beganding Village. Based on the results of the analysis, it can be concluded that understanding the concept of usury has a significant and strong influence on the interest in using Islamic banking products, especially BSI products. The results of the regression test showed an F value of 93.715 with a significance of 0.000 (<0.05), which indicates a real causal relationship. In addition, the correlation coefficient value of 0.877 and the determination coefficient of 0.770 indicate that 77% of the variation in respondents' interest in BSI products can be explained by their understanding of usury.

This finding confirms that the better an individual's understanding of the prohibition of usury in Islam, the greater their tendency to avoid the interest system and switch to a sharia-based financial system. This also shows that religious values have a strong role in shaping the financial decisions of the Muslim community, especially at the community level. However, this study has limitations. The small sample size (30 respondents) and the location of the study, which was limited to one village (Desa Awal), limit the generalizability of the results to a wider population. In addition, this study only examined one factor (understanding of *riba*), while other factors such as access to information, convenience of services, or social influence have not been thoroughly analyzed.

Based on these findings and limitations, here are some recommendations: 1) for practice: BSI and other Islamic financial institutions are advised to improve Islamic financial education directly at the community level, especially in rural areas, with a simple and contextual approach. Community-based interventions, such as *riba* literacy training and sharia product simulations, can improve understanding and build trust in the Islamic banking system, 2) for further research: comparative research is needed in urban and rural areas to see the differences in levels of understanding and interest in Islamic banks. Future research should use larger samples and more

diverse variables, including perceptions of service, trust in institutions, and family or social environment influences.

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