

## **The Influence of Knowledge on Differences in the Level of Understanding of the Community of Teluk Sentosa about Sharia and Conventional Bank Products**

**Sri Ratna Devi<sup>1✉</sup>, Annio Indah Lestari Nasution<sup>2</sup>, Ahmad Syakir<sup>3</sup>**

*<sup>1,2,3</sup> Universitas Islam Negeri Sumatera Utara, Medan, Indonesia*

### **Abstract**

This study aims to determine the effect of knowledge on differences in the level of understanding of the people of Teluk Sentosa about Islamic and Conventional Bank products. The population in this study were all people of Teluk Sentosa totaling 6,865 people. While the sample of this study is to take 10% of the total population of 99 people. This study uses quantitative methods with data collection using the Likert scale method. The data analysis technique through the IBM SPSS statistical program 25. The results of this study indicate that Knowledge has a significant effect on the level of understanding of the people of Teluk Sentosa about Islamic and Conventional Bank products.

**Keywords:** Knowledge, Understanding, Society, Islamic and Conventional Banks.

Copyright (c) 2025 **Sri Ratna Devi<sup>1</sup>**

---

✉ Corresponding author :

Email Address : [sriratnadevi973@gmail.com](mailto:sriratnadevi973@gmail.com)

### **INTRODUCTION**

The development of the banking industry in Indonesia has shown rapid progress, both in terms of the number of institutions and product diversification. Currently, Indonesians have access to two main banking systems, namely conventional banks and Islamic banks. These two systems have different characteristics, both in terms of operational principles and contracts used. Conventional banks operate on an *interest* system, while Islamic banks are based on Islamic principles such as *murabahah*, *mudharabah*, and *musyarakah* contracts and the prohibition of usury (Yusof et al., 2020).

Although Indonesia is the country with the largest Muslim population in the world and the government actively encourages the development of the Islamic economy, the level of Islamic financial literacy of the community is still relatively low. This is evidenced by the results of the National Survey on Financial Literacy and Inclusion (SNLIK) 2022 which shows that the level of financial literacy of the Indonesian people has only reached 49.68%, although the inclusion level has reached 85.10% (OJK, 2022). This data shows a gap between access (*inclusiveness*) and understanding (literacy) of public finance.

One factor that is believed to influence the public's understanding of the banking system is the level of knowledge. Good knowledge of the basic principles and banking products allows people to make rational choices and in accordance with their

needs and values. Conversely, low knowledge can lead to misunderstanding or even distrust of certain banking systems (Ramli et al., 2019).

This phenomenon is also felt at the local level, such as in Sentosa Bay, which is one of the areas with a majority Muslim population. Based on initial observations, there are still many people who do not fully understand the difference between Islamic and conventional bank products. Many of them use banking products without knowing whether the services are sharia-based or conventional. This shows the importance of improving people's financial knowledge, so that they can understand correctly and make the right financial decisions.

The problems that occur in Teluk Sentosa are not only limited to the low understanding of the basic concepts of Islamic and conventional banks, but also related to the lack of access to accurate and educative information about the differences between the two. Socialization from banks is still centered on product promotion, rather than education on the basic principles of banking. In addition, there is still a false assumption among the public that all bank products have the same system, which is only oriented towards interest and profit, without understanding the principles of justice and profit sharing in the sharia system.

Some people also still rely on the opinions of those closest to them or personal experience in choosing banking services, rather than based on an understanding that is based on adequate knowledge. This has the potential to lead to misperceptions, such as thinking that Islamic banks are only used for worship needs (such as Hajj and Umrah) or that conventional services are more practical without understanding the legal implications from a sharia perspective.

On the other hand, Islamic financial institutions often face challenges in conveying sharia concepts that tend to be technical or theoretical in nature, making it difficult to digest by ordinary people. As a result, although Islamic bank products are available, the level of their use is still low because it is not balanced with a good understanding. These problems show that public knowledge is the main key in improving the correct understanding of the banking system. Without sufficient knowledge, people will find it difficult to differentiate between the values, benefits and risks of each banking system, which could ultimately affect their overall financial decisions.

Several previous studies have also shown that the level of community knowledge has a significant relationship with the understanding and use of Islamic and conventional bank products. This strengthens the urgency of research in the Teluk Sentosa area. First, research by Lestari and Yulianti (2020) shows that the level of public knowledge about the basic principles of Islamic banks affects the decision to use Islamic products. Respondents who understand the concepts of usury, profit sharing, and sharia contracts tend to prefer sharia products over conventional products. Second, research by Mubarak and Hasanah (2019) highlighted that people who have a low understanding of Islamic banking tend to assume that all banks work based on the interest system, so there is no significant difference between Islamic and conventional banks. This shows that knowledge is an important basis in shaping correct understanding. Third, research by Firmansyah and Maulidina (2021) found that information media and education level play a role in increasing public knowledge about Islamic bank products. However, technical knowledge is not always followed by a comprehensive understanding. Fourth, research by Kurniawan and Suhartini (2020) shows a strong correlation between the level of financial literacy and people's

preferences in choosing bank services. Good knowledge allows people to be more selective and in accordance with the financial principles they believe in. Fifth, research by Rahmawati and Huda (2021) in their research on suburban communities found that knowledge of sharia contracts significantly affects people's understanding of the advantages and disadvantages of each bank system. However, most people still decide based on convenience and habit, not because of in-depth understanding.

Therefore, it is important to conduct this research to determine the extent to which the knowledge of the people of Teluk Sentosa affects their level of understanding of Islamic and conventional bank products. The results of this study are expected to contribute to financial institutions, local governments, and academics in designing financial literacy programs that are more effective and suited to the needs of local communities .

## **THEORETICAL**

### **Islamic Bank**

Sharia Bank or Islamic Bank according to Schaik is a modern bank but based on legal Islamic law, developed during the first century of Islam, which uses the principle of risk sharing as the main method, and eliminates finance based on uncertainty and also a predetermined profit. Sharia Bank is a financial institution that collects funds from the public and distributes funds back to the public based on legal Islamic law (Widiarty et al., 2023).

Islamic Bank Products, seen from the whole in the development of products owned by Islamic banking are divided into three types, among others, the first is the product of channeling funds, the second is the product of raising funds, and the last is service products (Siregar & Pujiono, 2021).

### **Conventional Bank**

A bank is a financial institution that is useful as a place to store funds that can be owned by everyone such as; Government agencies, State-Owned Enterprises, Private Enterprises to private individuals. (Hermansyah 2013) according to Law number 10 concerning Banking explains that a bank is a business entity that collects funds sourced from the public in the form of deposits and distributes them to the public in the form of credit or in other forms with the aim of improving people's lives (Mutia, 2019).

In the understanding that has been explained, it can be concluded that banks are financial institutions that work to save or collect and channel funds from the public to return to the community in order to prosper the people. Conventional bank products include savings, deposits, current accounts, credit, and banking services.

### **Knowledge**

Knowledge is the result of information processing obtained from experience, education, and understanding of something. In this context, knowledge refers to the extent to which individuals know information, concepts, and principles related to Islamic and conventional bank products. According to Notoatmodjo (2012), knowledge is the result of knowing, and this occurs after people perceive a certain object. Most knowledge is gained through the senses of hearing and sight. Knowledge has several levels, namely: Know (*know*) which is remembering information, Understand (*comprehension*) which is explaining in your own words, Application

(*application*) which is using concepts in real situations, Analysis (*analysis*) which is explaining the parts and relationships between concepts. In this research, the knowledge in question is the cognitive knowledge of the community regarding the differences in principles, systems, and products offered by Islamic banks and conventional banks.

This research can be corroborated by Albert Bandura's *Social Cognitive Theory* (1986). This theory states that a person's knowledge is influenced by the interaction between the individual, behavior, and social environment. In this context, public knowledge about the banking system is influenced by:

1. Personal experience (e.g. experience using bank services),
2. Social environment (family, friends, religious leaders),
3. Exposure to information from media and financial institutions.

According to Bandura, knowledge does not automatically result in changes in attitude or behavior, but it is an important basis that allows individuals to form more rational understanding and decisions. Thus, this theory is appropriate to explain how a person's knowledge of Islamic and conventional bank products can affect their level of understanding and financial decisions.

Knowledge Indicators are as follows:

1. Knowledge of the basic principles of conventional banks
2. Knowledge of the basic principles of Islamic banking
3. Knowledge of the differences between Islamic and conventional banks
4. Knowledge of Islamic bank products
5. Knowledge of conventional bank products
6. Source of knowledge about banking

### Community Understanding Level

The level of public understanding is a measure of the extent to which individuals or groups in society know, understand, and are able to explain certain information, concepts, or phenomena based on the knowledge they have. In this context, what is meant is the community's understanding of Islamic bank products and conventional banks. According to Notoatmodjo (2003), understanding is part of the cognitive domain that describes a person's ability to re-explain information that has been received, both in oral and written form. Meanwhile, according to Bloom (1956) in Bloom's taxonomy, comprehension is the second level after knowledge, which includes the ability to capture meaning, translate, and interpret information.

The theory of levels of understanding according to Jean Piaget and Lev Vygotsky is *Cognitive Learning Theory*. This theory focuses on the mental processes that occur when a person processes information and builds understanding. Piaget suggested that understanding develops through cognitive stages, where individuals will experience changes in the way they think about certain concepts as they age and experience. Vygotsky emphasized the importance of social interaction in building understanding, namely through dialogue and collaboration with others (such as friends, teachers, or parents) who can help individuals shape their concepts and understanding. The level of community understanding reflects the extent to which the people of Teluk Sentosa can distinguish, explain and choose banking products based on sharia or conventional principles. This understanding is not only theoretical, but also includes attitudes and behaviors in the use of banking services.

This indicator was developed based on Bloom's (1956) taxonomy (specifically the comprehension level) and adapted to the banking context..:

1. Knowing the Basic Differences is the ability of respondents to distinguish the basic concepts of Islamic and conventional banks.
2. Understanding Operational Principles and Objectives, namely the community's understanding of basic principles such as contracts, profit sharing, and the prohibition of usury.
3. Knowing Banking Products and Services, namely public knowledge about products such as savings, financing, and investment, both sharia and conventional.
4. Interpreting Banking Information is the ability to understand brochures, advertisements, or explanations from banks about Islamic or conventional services.
5. Making Decisions Based on Understanding, namely being able to choose bank products based on understanding, not just following along or because of proximity.

## METHODOLOGY

The type of research used is descriptive quantitative research, the aim is to describe the phenomena that exist in the object of research in this way, and the conclusions are based on the results of statistical analysis (Siregar & Pujiono, 2021). The purpose of this study was to determine the effect of knowledge on the difference in the level of understanding of the Teluk Sentosa community about Islamic and conventional bank products. Based on the research topic, this research is related, namely research that aims to determine the effect or relationship between two or more variables.

The population in this study is the entire community of Teluk Sentosa totaling 6,865 people. The sampling method was carried out by means of a random sampling technique, namely a sampling method that uses the rules of chance to determine the sample. This technique provides equal opportunities for each member of the population to be sampled. According to Sugiyono, the sample is part of the characteristics or number of a population. How to find out the sample size of the population, researchers used the Slovin formula as follows. (Hayani et al., 2024):

$$n = \frac{N}{1+N(e)^2} \quad (1)$$

Description:

N= Sample Size

N= Population Size

e= Error level 10% = 0.1

Judging from the formula above, it can be concluded that the total sample to be taken in this study from the total population is:

$$n = \frac{N}{1+N(e)^2} = \frac{6,865}{1+6,865(0.1)^2} = 98.56 \text{ (rounded to 99)}$$

Thus the total sample carried out in this study was 99 people.

The types and sources of data used are primary data, Primary data is a set of data obtained directly from respondents or objects to be studied, this data is in the form of a questionnaire (questionnaire). The measurement scale carried out is a Likert



scale which will be carried out and obtained directly from the Teluk Sentosa Community. Data Analysis Techniques in this study are Validity Test and Reliability Test, Classical Assumption Test There are several classical assumption tests used in this study, namely normality test and heteroscedasticity test, then simple Linear Regression Analysis Test, Hypothesis Test, namely t test and Determination coefficient test ( $R^2$ ) (Stephen, 2018).

## RESULTS AND DISCUSSION

### Validity Test and Reliability Test

#### 1. Validity Test Results

The validity test is a test that serves to see whether a measuring instrument is valid or invalid. If the correlation value ( $r$ ) obtained is positive, then the possibility of the questionnaire items that have been tested is valid or correct. However, even though the results obtained are positive, the correlation value ( $r$ ) also needs to be calculated to see whether it is significant or not, namely by comparing the correlation value, namely the calculated  $r$  value with the  $r$  table. If the value of  $r$  count  $>$   $r$  table then the questionnaire item is significant and also valid / correct but if the value of  $r$  count  $<$   $r$  table then the questionnaire item is invalid and not suitable to be used as a questionnaire item in research and discarded from the questionnaire instrument. For this study using 99 respondents with the provisions of the  $r$  table value ( $df = N-2$ ) (Basuki & Yuliadi, 2015), therefore the  $r$  table in this study is 0.334. Then the  $r$  table value will be compared with the calculated  $r$  value that has been obtained from the SPSS test as follows.

**Table 1. Research Validity Test Results**

Grain Question	r count	r table	Results
<b>Knowledge (X1)</b>			
X11	0,623	$>0,204$	Valid
X12	0,654	$>0,204$	Valid
X13	0,571	$>0,204$	Valid
X14	0,325	$>0,204$	Valid
X15	0,676	$>0,204$	Valid
X16	0,684		
<b>Variable Level of Community Understanding (Y)</b>			
Y1	0,875	$>0,204$	Valid
Y2	0,794	$>0,204$	Valid
Y3	0,854	$>0,204$	Valid
Y4	0,652	$>0,204$	Valid
Y5	0,684	$>0,204$	Valid

Source: SPSS 25.

Based on the table above, it can be seen that the entire calculated  $r$  value of each variable X and Y is greater than the  $r$  table with a significance level of 5%. So it is said that all question items from all variables are valid and can be used to meet the validity requirements.

## 2. Reliability Test Results

The reliability test was carried out to assess the consistency of the research instrument. A research instrument can be said to be reliable if the Cronbach's Alpha value is above 0.60. The following are the results of the reliability test for the 2 variables used in this study as shown in table 2.

**Table 2. Reliability Test Results**

Variables	Cronbach's Alpha	Results
Knowledge (X)	0,685	Reliable
Level of Community Understanding (Y)	0,790	Reliable

Source: SPSS 25

From the results obtained based on SPSS data processing, it states that the reliability test is good and is above the alpha value of 0.6 (Santoso, 2018). This shows that each statement item used will be able to obtain consistent data, which means that if the statement is submitted again, an answer that is relatively the same as the previous answer will be obtained.

## Classical Assumptions

### 1. Normality Test

**Table 3. Normality Test One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		99
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	2.4150265211
Most Extreme Differences	Absolute	.132
	Positive	.071
	Negative	-.132
Kolmogorov-Smirnov Z		1.439
Asymp. Sig. (2-tailed)		.081

a. Test distribution is Normal.

Based on table 3, it can be seen that the *Unstandardized residual* value of 0.081 is greater than 0.05, it can be concluded that the information in the normality test results studied is normally distributed.

### 2. Heteroscedasticity Test

Heteroscedasticity testing has the aim of knowing whether a regression model occurs or does not occur inequality of *variance* from the residuals of one observation to another. Heteroscedasticity occurs if the *variance of* the residuals between one observation and another observation is different. If the regression model does not occur symptoms of heteroscedasticity then the model is a good regression model.

**Table 4. Heteroscedasticity Test Results**

		<b>Coefficients<sup>a</sup></b>			<b>T</b>	<b>Sig.</b>
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>		
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(Constant)	10.916	6.976		1.764	.141
	Knowledge	.009	.452	.007	.021	.984

b. Dependent Variable: Level of Community Understanding

Source: Data processed by SPSS 25

Based on table 4 Reveal that the results of heteroscedasticity testing with the Glejser test show the sig value. Knowledge > 0.05, which is 0.984 > 0.05. From the results it can be concluded that this study is free of symptoms of heteroscedasticity.

### Simple Regression Analysis Test Results

Simple regression analysis is used to determine or predict one variable (Ghozali, 2018). The model of simple linear regression is as follows:

$$Y = \alpha + \beta X_1 + e \quad (2)$$

Description:

Y = Community Understanding Level

A = Constant Coefficient B1 = Regression Coefficient X1 = Knowledge

e = Standard error

**Table 5. Simple Regression Analysis Test**

		<b>Coefficients<sup>a</sup></b>			<b>T</b>	<b>Sig.</b>
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>		
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(Constant)	4091.765	1.321		3.765	.030
	Knowledge	72.416	.086	3.431	2.834	.010

a. Dependent Variable: Level of Community Understanding

From the coefficient values above, the multiple linear regression equation can be arranged as follows:

$$Y = 4091.765 + 72.416X_1$$

From the above data, the following conclusions can be drawn:

1. The constant value ( $\alpha$ ) is 4091.765 which is variable Y. This can be interpreted if the prediction of variable X, namely Knowledge, is 0, then the level of public understanding is 4091.765.
2. The regression coefficient value of the Knowledge variable ( $\beta_1$ ) is positive, namely 72.416. This can be interpreted that every increase in Knowledge by 1 unit, it will increase the level of community understanding by 72.416 units, assuming other independent variables are constant.

### Hypothesis Test

#### 1. T-test

The T test is used in order to test the significance of the impact of independent variables individually. The test criteria are:

- a. T count > t table = independent variables affect the dependent variable.
- b. T count < t table = independent variables have no effect on the dependent variable.



- c. If the sig value < profitability value is 0.05, the hypothesis is accepted, meaning that there is a significant influence between one independent variable on the dependent variable.
- d. If the sig > value of profitability is 0.05, the hypothesis is rejected, meaning that there is no significant influence between one independent variable on the dependent variable.

**Table 6. T-test  
Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	4091.765	1.321		3.765	.030
Knowledge	72.416	.086	3.431	2.834	.010

a. Dependent Variable: Community Understanding Level

Based on table 6. above, the t count of variable X1, namely Knowledge, is 2.834. While the t table value is 1.661. Based on the SPSS results obtained:

1. Knowledge (Variable X1)

Based on table 6. above, it is known that the t count of Knowledge > t table (2.834 > 1.661) and a significant value of 0.010 < 0.05. So it can be concluded that knowledge has a significant and significant effect on the level of understanding of the Teluk Sentosa community about Islamic and Conventional Bank products.

2. Coefficient of Determination Test (R<sup>2</sup>)

The coefficient of determination (R<sup>2</sup>) shows the extent of the relationship between the dependent variable and the independent variable or the extent to which the contribution of the independent variable affects the dependent variable. The test results (R<sup>2</sup>) are as follows:

**Table 8. Coefficient of Determination Test (R<sup>2</sup>)**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.744 <sup>a</sup>	.800	.705	1.64089

a. Predictors: (Constant), Knowledge

b. Dependent Variable: Community Understanding Level

Based on table 8 obtained R Square of 0.800 which shows that the Knowledge variable affects the variable level of public understanding of Islamic and Conventional Bank products by 80% and the remaining value is 20% derived from other indicators not included in this study.

### **The Effect of Knowledge on Differences in the Level of Understanding of the Community of Teluk Sentosa about Sharia and Conventional Bank Products**

Based on the results of the study, it is known that t count from Knowledge > t table (2.834 > 1.661) and a significant value of 0.010 < 0.05. So it can be concluded that knowledge has a significant effect on the level of understanding of the Teluk Sentosa community about Islamic and Conventional Bank products. This shows that the higher the level of knowledge possessed by the community, the higher their level of

understanding of the differences and characteristics of Islamic bank products and conventional banks. Thus, knowledge is an important factor that encourages people to be more critical and selective in using banking services in accordance with the principles they believe in, especially in the context of Muslim communities in Sentosa Bay. This finding is also in line with the theory that individual understanding of a concept or system is strongly influenced by the level of knowledge they have.

This finding strengthens the results of previous research by Maulidah (2020) which states that consumer knowledge has a significant role in increasing public understanding and preference for sharia-based financial products. Fauziah and Setiawan's (2021) research also supports this finding, where good knowledge is proven to be able to shape people's critical understanding of the basic principles of Islamic banks such as the prohibition of usury, justice, and the principle of profit sharing. In addition, Rohmah (2019) found that the lack of Islamic banking literacy often causes people to be unable to clearly distinguish between Islamic and conventional products. Similar results were also shown by Suryani and Putra (2022) who concluded that increasing Islamic banking education directly impacts people's decisions in choosing banking products according to their beliefs. In fact, Zahra (2021) emphasized that literacy and education campaigns are key strategies in strengthening people's understanding of the Islamic financial system, especially in Muslim-majority regions. Thus, this study not only shows the significant effect of knowledge on understanding, but also strengthens the consistency of previous empirical findings that knowledge is an important prerequisite for the community in internalizing the values and principles of the Islamic banking system.

## CONCLUSION

Based on the results of research and discussion, it can be concluded that knowledge has a significant effect on the difference in the level of understanding of the people of Teluk Sentosa about Islamic Bank products and conventional . Thus, it can be concluded that the higher the knowledge of the community, the higher their level of understanding of the characteristics and differences between Islamic and conventional banking products. Good knowledge encourages people to be more critical, rational, and in accordance with the financial principles they believe in.

## References :

- Abidin, Z. (2011). Pengawasan Perbankan Syariah (Studi Pemikiran Muhammad Syafi'i Antonio) Oleh: Zainal Abidin (Dosen STAIN Pamekasan). *Maliyah*, 01(01), 78–94.
- Aldila, R., & Nawawi, Z. M. (2022). Factors Affecting Entrepreneurial Interest in Sharia Insurance Students at the State Islamic University of North Sumatra. *Jurnal Ekonomi, Manajemen, Bisnis Dan Akuntansi Review*, 2(1), 313–318. <https://doi.org/10.53697/emba.v2i1.705>
- Anggraeni, T., Hurriyatia, R., Dirgantaria, P. D., & Dodi Sukmayanab. (2022). Effect Of Education Level, Gender Role, And Information Technology On Msme Income In The Era Of Covid-19 (Case Study On Food Msme In Bandung City). *JHSS (Journal of Humanities and Social Studies)*, 6(01), 109–114.
- Bandura, A. (1986). *Social Foundations of Thought and Action: A Social Cognitive Theory*. Englewood Cliffs, NJ: Prentice Hall.

- Basuki, A. T., & Yuliadi, I. (2015). *Electronic Data Processing (SPSS 15 dan EVIEWS 7)*. Danisa Media.
- Batubara, M. C. A., & Anggraini, T. (2022). Analisis Pengaruh Layanan Digital Terhadap Minat Generasi Z Dalam Menggunakan Produk Perbankan Syariah. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 7(2), (706-725).
- Bugis, S. W., & Anggraini, T. (2023). Pengaruh Tingkat Pengetahuan, Kualitas Layanan, Sosialisasi Produk dan Literasi Nasabah terhadap Eksistensi Bank Syariah Indonesia (BSI) di Tapanuli Tengah. *Jurnal Ekonomi Islam*, 9(01), 841–846. <http://dx.doi.org/10.29040/jiei.v9i1.8509>
- Edelia, A., & Anggraini, T. (2022). The Effect of Hedonic Shopping Motivation, Shopping Lifestyle, and Fashion Involvement on Impulse Buying on Zalora Customers in Medan City. *Daengku: Journal of Humanities and Social Sciences Innovation*, 2(4), 559–566. <https://doi.org/10.35877/454ri.daengku1113>
- Firmansyah, M. I., & Maulidina, N. (2021). Literasi Keuangan Syariah dan Pengaruhnya terhadap Pemilihan Produk Perbankan. *Jurnal Al-Muzara'ah*, 9(2), 87–98. <https://doi.org/10.29244/jam.9.2.87-98>
- Fuadi, Soemitra, A., & Nawawi, Z. M. (2022). Studi Literatur Implementasi Sertifikasi Halal Produk UMKM. *Jurnal EMT KITA*, 6(1), 118–125. <https://doi.org/10.35870/emt.v6i1.541>
- Kurniawan, D., & Suhartini, T. (2020). Pengaruh Literasi Keuangan terhadap Preferensi Masyarakat Menggunakan Produk Bank Syariah. *Jurnal Ekonomi dan Bisnis Islam*, 5(1), 50–61. <https://doi.org/10.32923/ijebis.v5i1.1322>
- Lestari, R., & Yulianti, D. (2020). Pengaruh Pengetahuan dan Religiusitas terhadap Minat Menggunakan Produk Bank Syariah. *Jurnal Ekonomi Syariah Teori dan Terapan*, 7(5), 419–433. <https://doi.org/10.20473/vol7iss20205pp419-433>
- Mubarok, S., & Hasanah, N. (2019). Analisis Faktor-Faktor yang Mempengaruhi Pemahaman Masyarakat terhadap Perbankan Syariah. *Jurnal Ekonomi dan Perbankan Syariah*, 7(1), 12–24. <https://doi.org/10.18860/jes.v7i1.6712>
- Notoatmodjo, S. (2012). *Promosi Kesehatan dan Perilaku Kesehatan*. Jakarta: Rineka Cipta.
- Otoritas Jasa Keuangan (OJK). (2022). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2022*. Jakarta: OJK.
- Prabowo, B., & Nawawi, Z. M. (2022). The Impact of Entrepreneurship Education on Interest in Entrepreneurship. *Jurnal Ekonomi, Manajemen, Bisnis Dan Akuntansi Review*, 2(1), 119–126. <https://doi.org/10.53697/emba.v2i1.569>
- Rahmawati, D., & Huda, M. (2021). Peran Pengetahuan Akad Syariah dalam Pemahaman Produk Perbankan Syariah: Studi Kasus pada Masyarakat Pinggiran Kota. *Jurnal Ekonomi Islam Indonesia*, 1(2), 101–115. <https://doi.org/10.24252/jiei.v1i2.2021>
- Ramli, N. M., Ahmad, S., & Othman, R. (2019). Financial Literacy and Its Impact on the Understanding of Islamic Banking Products. *International Journal of Academic Research in Business and Social Sciences*, 9(5), 788–799. <https://doi.org/10.6007/IJARBS/v9-i5/5936>
- Silvia. (2024). Pengaruh Pemahaman Siswa/i Mengenai Perbankan Syariah Terhadap Minat Menabung Di Bank Syariah Teluk Kuantan (STudi Kasus Madrasah Aliyah Pondok Pesantren Nurul Islam). *Juhanperak*, 5, 1, 1039–1054.

- Slameto. (2010). *Belajar dan Faktor-Faktor yang Mempengaruhinya*. Jakarta: Rineka Cipta.
- Santoso, S. (2018). *Menguasai Statistik Dengan SPSS 25*. PT. Elex Media Komputindo.
- Sobarna, N. (2021). Analisis Perbedaan Perbankan Syariah Dengan Perbankan Konvensional. *Eco-Iqtishodi : Jurnal Ilmiah Ekonomi Dan Keuangan Syariah*, 3(1), 51-62. <https://doi.org/10.32670/ecoiqtishodi.v3i1.665>
- Stephen, A. (2018). *Albert stephen a.s 1112046100047*. Pengetahuan Masyarakat Tentang Perbankan Syariah Terhadap Minat Menabung Dibank Syariah (Studi Pada Masyarkat Desa Pagar Puding Kec. Tebo Ulu) Public Knowledge About Islamic Banking On The Interest In Saving In Islamic Banks (Study on The Community of Pag. *Telanaipura Jambi*, 1(1), 36122.
- Susila, J. (2023). Fiduciary Dalam Produk-Produk Perbankan Syariah. *Al Ahkam*, 2(2), 2527.
- Ulu, K. T., Habibah, G. W. I. A., & Hasanah, A. N. (2021).
- Utama, A. S. (2021). Digitalisasi Produk Bank Konvensional Dan Bank Syariah Di Indonesia. *Jurnal Justisia : Jurnal Ilmu Hukum, Perundang-Undangan Dan Pranata Sosial*, 6(2), 113. <https://doi.org/10.22373/justisia.v6i2.11532>
- Widiarty, B. E., Syapriatama, I., & Susianti, N. (2023). Analisis Pengetahuan Masyarakat Dalam Menggunakan Produk Bank Syariah (Studi Desa Bonder Kecamatan Praya Barat). *Jurnal Perbankan Syariah*, 2(1), 2-3. <https://journal.uinmataram.ac.id/index.php/jps/index>
- Yuliani, K. S. (2019). Pengaruh orientasi etika, tingkat pengetahuan dan gender terhadap persepsi mahasiswa mengenai perilaku tidak etis akuntan. *Jurnal Sains, Akuntansi Dan Manajemen*, 1(1), 180-220.
- Yusof, R. M., Bakar, M. D. A., & Jusoh, M. A. (2020). Public Awareness and Understanding of Islamic Banking: Evidence from Indonesia. *Journal of Islamic Finance*, 9(2), 13-22. <https://doi.org/10.12816/0057423>