

# The Influence of Word of Mouth, Bank Reputation and Sharia Financial Literacy on Interest in Micro Business Credit Financing at Bank Syariah Indonesia (Regional Study of Bantul Regency)

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**Abstract.** Business development in Bantul area is increasing, but there are problems that must be faced by business actors. In addition to limited human resources and technology, the shortcomings that hinder business development are business actors' lack of capital and minimal access to financing. Bank Syariah Indonesia is here to contribute to efforts to increase the growth of the real sector, especially in the people's business sector. This study uses a quantitative method with a *purposive sampling technique*. This study used 120 respondents as a sample of business actors in Bantul Regency. The results of this study indicate that *word of mouth*, bank reputation and Islamic financial literacy have a positive and significant effect on interest in financing People's Business Credit. The implications of these findings can be used as a basis for increasing access and participation in financing People's Business Credit at Bank Syariah Indonesia through *word of mouth*, bank reputation and Islamic financial literacy. This study provides an important contribution to understanding the factors that influence interest in financing people's business credit at Bank Syariah Indonesia, especially in Bantul Regency. Keywords : Word Of Mouth, Bank Reputation, Islamic Financial Literacy.

## INTRODUCTION

Bank Syariah Indonesia is a merger of BRI Syariah, Mandiri Syariah and BNI Syariah. The merger of these three Islamic banks improves services, reach, and capital capacity. BSI is expected to compete globally by supporting corporate synergy and government commitment through the Ministry of SOEs. Its growth will enable BSI to compete with other banks by maintaining strong performance until in the third quarter of 2023, BSI was able to make a profit of IDR 4.20 trillion, or grow 31.04% per year. BSI's focus is on sustainable financing distribution, with total sustainable financing reaching IDR 53.6 trillion until September 2023, with the MSME sector reaching IDR 43.4 trillion.

The type of productive business owned by individuals or business entities known as micro, small and medium enterprises (MSMEs) has a very large potential to advance the Indonesian economy. MSMEs also have an important role in creating jobs and increasing economic growth. However, there are limitations such as human resources, limited facilities, infrastructure and technology, lack of capital and limited access to financing are the main factors inhibiting the development of MSMEs. (Nugroho & Tamala, 2018) As a result, currently many financial companies, especially banks, offer capital loans for micro, small and medium enterprises (MSMEs), one of the banks that offers business financing is Bank Syariah Indonesia. Financing at BSI has a low margin and implements a non-riba system. The bank provides financing products to small communities, especially micro, small and medium enterprises (MSMEs), to develop their businesses through people's business credit (KUR) financing. People's Business Credit Financing has an important role in supporting economic growth and community welfare. This financing is not only an option that is more in accordance with sharia principles, but also a viable alternative for the community to meet their various financial needs. According to BSI's annual financial report, People's Business Credit (KUR) financing has increased which can be seen in 2021, the amount of distribution was IDR 9.1 trillion, then in 2022 it was IDR 12.22 trillion.

In 2023, BSI has prepared 14 trillion to be distributed to 38 provinces. One of the provinces is the Special Region of Yogyakarta and one of its regencies is Bantul Regency. Based on the financial report of Bantul Regency, the last 3 years have increased, the amount of People's Business Credit disbursement in 2020 was IDR 840,746,000,000, in 2021 it was IDR 1,261,205,821,485 and in 2022 it was IDR 1,549,226,826,898. In 2023, the Special Region of Yogyakarta has a distribution of people who have businesses in 5 regions, namely Bantul Regency as many as 91,775 people, Gunung Kidul Regency as many as 57,761 people, Kulon Progo Regency as many as 37,905 people, Sleman Regency as many as 86,243 people, Yogyakarta City as many as 39,807 people and others (ID cards outside DIY business in DIY) as many as 29,716 people. It can be seen from these data, Bantul Regency is the regency with the largest number of businesses. Small industries are spread throughout Bantul Regency and have developed into economic centers. This includes the Kasongan pottery craft center, the Wijirejo and Wukirsari batik centers, the Manding leather center, the Krebet batik center, the Pucung sungging tatah center, and so on. There are a total of 75 industrial centers throughout Bantul Regency. With the large number

of small business units in Bantul, it is an opportunity for BSI to continue to promote KUR financing so that business actors are interested in financing at BSI.

The application for People's Business Credit financing at BSI, as in other Islamic banks, is influenced by a number of factors involving both parties, namely the bank as the financing provider and the community as potential borrowers. One factor that may influence the interest of business actors in applying for People's Business Credit financing at BSI is word of mouth promotion. Word of Mouth is considered a very effective marketing strategy because it can directly influence potential consumers. However, on May 8, 2023, BSI was hit by a ransomware attack that disrupted banking services. This was widely discussed. Some people trust their family and friends to provide them with information about products rather than information published in advertisements. Basically, word of mouth promotion occurs naturally when someone enjoys a product because of the satisfaction obtained from the product, thus giving rise to behavior that encourages, invites, or suggests others to use the same product (Cahya et al., 2016). This is in line with research from Harahap (2021) which the results show that the word of mouth variable has a positive effect on interest, while research from the Nurhasana et al., (2022) word of mouth variable has no effect on interest.

Furthermore, the factor that influences the interest of business actors is the reputation of Islamic banks. A good reputation can foster public trust in the sustainability of the bank and its credibility in implementing Islamic principles (Fathurrahman et al., 2022). Given its age of only two years, Bank Syariah Indonesia (BSI) has become the largest Islamic bank in Indonesia and is the sixth bank based on total national bank assets. In addition, BSI has maintained its position as the largest Islamic bank in Indonesia to the point of having a branch in Dubai. Based on research conducted by Wijayanti & Hidayat (2020) The results of the study show that the reputation variable does not affect interest in using financing products, in contrast to research by Fathurrahman et al., (2022) which found that there was an influence, so further research is needed to determine whether there is an influence between reputation and public interest in applying for financing at BSI.

In addition to word of mouth and bank reputation, Islamic financial literacy can also play a role as one of the factors influencing the interest of business actors in applying for People's Business Credit financing. Business actors still have shortcomings in terms of financial management (Widiyati et al., 2018). This financial management is based on an understanding of Islamic financial literacy. However, the level of understanding of Islamic financial literacy in the Special Region of Yogyakarta is still low. Based on the 2019 National Survey of Financial Literacy and Inclusion measuring the level of financial literacy and inclusion. The Special Region of Yogyakarta showed a financial literacy index of 58.27% while the financial inclusion index was 75.85% while for the level of Islamic literacy and Islamic financial inclusion, the Special Region of Yogyakarta showed a sharia financial literacy index of 12.60% while for the sharia financial inclusion index 8.92%. The low level of Islamic financial literacy in DIY means that there is still room for efforts to increase public understanding of Islamic financial products and services so that they are comparable to or better than conventional ones. Based on the Ramadan & Nasution (2022) research results, the variable of Islamic financial literacy has an effect on the interest in taking financing. However, research from Ilfita & Canggih (2021) Islamic financial literacy variables do not affect interest. Based on this, the author is interested in conducting a study entitled "**The Influence of Word of Mouth, Bank Reputation and Islamic Financial Literacy on Interest in Financing People's Business Credit at Bank Syariah Indonesia (Study of Bantul Regency Area)**".

## METHODS

Study This is type study field with approach quantitative . Research This use technique data collection with distribution questionnaire . Number sample in study This as many as 120 people and use purposive sampling method , the sample used have criteria as following , society perpetrator business in Bantul Regency , Minimum age 21 years or which has been married , and his business Already running for at least 6 months .

Study This will analyzed use analysis descriptive , analysis quantitative and analytical multiple linear regression . In the analysis quantitative will Data instrument testing was carried out with validity tests and reliability tests then test the assumption classic with normality test , multicollinearity test and heteroscedasticity test , then analysis multiple linear regression and hypothesis testing with coefficient determination ( $R^2$ ), F test and T test.

## RESULTS AND DISCUSSIONS

### A. Time and Place Study

Study This implemented during January to February 2024. Research This located in Bantul Regency , Special Region of Yogyakarta.

### B. Data Instrument Test

In the instrument test data is available several tests, namely :

#### a. Validity Test

Validity test used For determine whether questionnaire That legitimate or no . A questionnaire said to be valid if the question can disclose what is meant For measured . If the r value of the table more big from r value calculation with level significance of 0.05 then the item is said to be valid (Zakariyah & Afriani, 2021:34).

The results of the statement item validity test produced a correlation value  $> 0.1793$ , which means that the variables word of mouth, bank reputation and Islamic financial literacy are said to be valid.

b. Reliability Test

Reliability test used For know whether a tool data collection shows accuracy , precision , stability , or consistency in detect symptom certain at a point different times . A instrument considered reliable If can measure a variable repeatedly and produce the same data or A little different . Reliability test done For evaluate consistency instrument use coefficient *cronbach's alpha* . Coefficient value its reliability more from 0.6 which is level reliability that can accepted (Zakariyah & Afriani , 2021:39). The following table show results reliability test data processing variable study :

**TABLE 1.** Reliability Test

Variables	<i>Cronbach's Alpha</i>	Critical Value	Information
<i>Word Of Mouth (X1)</i>	0.828	0.6	Reliable
Bank Reputation (X2)	0.805	0.6	Reliable
Sharia Financial Literacy (X3)	0.88	0.6	Reliable
Interest (Y)	0.765	0.6	Reliable

Source: SPSS 25, processed 2024

All statement items in questionnaire study own mark high reliability , as shown in the table above , because each variable own mark *Cronbach's alpha*  $> 0.60$ . It can be concluded that all statement items own mark high reliability .

C. Assumption Test Classic

In the instrument test data is available several tests, namely :

a. Normality Test

The purpose of the normality test is to determine whether the residuals or confounding variables of the regression model are normally distributed. In the normality test, the Kolmogorov-Smirnov formula is used, which states that the data is normally distributed if the significance is  $> 0.05$  (Ghozali, 2021:196). The results of processing the Kolmogorov-Smirnov normality test data are presented in the table below:

**TABLE 2.** Data Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		120
Normal Parameters	Mean	.0000000
	Sts. Deviation	197.986.926
Most Extreme Differences	Absolute	.057
	Positive	.027
	Negative	-.057
Test Statistic		.057
Asymp. Sig. (2 tailed)		.200

Sumber : SPSS 25, diolah 2024

Normality test results with mark significance of 0.200 indicates that the data is distributed normally , with mark probability more from 0.05 .

b. Multicollinearity Test

Multicollinearity test is used to determine whether there is a correlation between independent variables in the regression model. If the regression model is considered good, then there are no symptoms of multicollinearity and no correlation between independent variables.

The VIF ( *Variance Inflation Factor* ) value and the tolerance measure are two ways to find out whether there are symptoms of multicollinearity. The VIF value measures the variability of a particular variable that cannot be explained by other independent variables. There is no multicollinearity if the *tolerance value* is > 0.010 and the VIF value is < 10. (Ghozali, 2021:157)The following table shows the results of the multicollinearity test data processing:

**TABLE 3. Multicollinearity Test Results**

Variables	Tolerance	VIF
<i>Word Of Mouth</i>	.475	2.107
Bank Reputation	.492	2.033
Sharia Financial Literacy	.713	1,402

Source: SPSS 25, processed 2024

The results of the multicollinearity test above show that the *tolerance value of the word of mouth* variable , bank reputation and Islamic financial literacy is > 0.10. While the VIF value of *the word of mouth variable* , bank reputation and Islamic financial literacy is < 10.00. Therefore, it can be concluded that multicollinearity symptoms are not found in the regression model.

c. Heteroscedasticity Test

The heteroscedasticity test is intended to determine whether there is inequality of variation between the residuals of one observation and the residuals of another in the regression model (Ghozali, 2021:178). The Glejser test, which is a hypothesis test that determines whether a regression model that regresses absolute residuals shows evidence of heteroscedasticity, can be used to make this observation. The decision is made based on the Glejser test: the data does not show heteroscedasticity if the significance value is > 0.05 and if the significance value is < 0.05 then the data has heteroscedasticity. The following table shows the results of heteroscedasticity:

**TABLE 4. Heteroscedasticity Test Results**

Variables	Sig
<i>Word Of Mouth</i>	.570
Bank Reputation	.823
Sharia Financial Literacy	.768

Source: SPSS 25, processed 2024

Based on from table the results of the heteroscedasticity test above there is sig. value of all over variable independent > 0.05 so that variable in study This No there is heteroscedasticity .

D. Multiple Linear Regression Analysis

The influence of several independent variables on an independent variable is determined through an analysis known as multiple linear regression analysis. This analysis model is used to explain the relationship and influence of each variable (Kolamban et al., 2020). The results of the multiple linear regression analysis test are shown in the following table:

**TABLE 5. Analysis Results Multiple Linear Regression**

Variables	Unstandardized Coefficients B	T	Sig.
Constant	-2.516	-1.133	0.260
<i>Word Of Mouth</i>	0.454	4.248	0,000.
Bank Reputation	0.451	6,771	0,000
Sharia Financial Literacy	0.202	3,504	0.001

Source: SPSS 25, processed 2024

SPSS output table above can used For generate a simple linear regression model as following :

$$Y = -2.516 + 0,454X_1 + 0,451X_2 + 0,202X_3 + e$$

Based on the data above , it can be concluded as following :

- Constant value variable interest by -2,516 before influenced variable independent ( *word of mouth* , bank reputation and literacy) Islamic finance ).
- Coefficient value (  $\beta_1$  ) of variable *word of mouth* with coefficient regression of 0.454, meaning if variable *word of mouth* happen increase by 1% then mark interest will increase by 0.454 or 45.4% if other variables are estimated worth No changing ( constant ) .
- Coefficient value (  $\beta_2$  ) of variables bank reputation with coefficient regression of 0.451, meaning if variable bank reputation occurs increase by 1% then mark interest will increase by 0.451 or 45.1% if other variables are estimated worth No changing ( constant ) .

- d. Coefficient value ( $\beta_3$ ) of variables literacy Islamic finance with coefficient regression of 0.202, meaning if variable literacy Islamic finance occurs increase by 1% then mark interest will increase by 0.202 or 20.2% if other variables are estimated worth No changing ( constant ).

E. Hypothesis Testing

- a. Coefficient of Determination ( $R^2$ )

The coefficient of determination shows how far a model explains the variation of the dependent variable. The use of the coefficient of determination ( $R^2$ ) in SPSS is mostly taken through the Adjusted  $R^2$  value. (Ichsan & Karim, 2021). The following table shows the results of the determination coefficient test:

**TABLE 6. Results of the Determination Coefficient Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848 <sup>a</sup>	.718	.711	5.227

Source: SPSS 25, processed 2024

Based on the results of the SPSS *model summary output* above, it is known that the adjusted  $R^2$  value is 0.711, this means that 71.1% of the interest variables can be explained by the independent variables of *word of mouth*, bank reputation and Islamic financial literacy. While the rest, 28.9% is explained by variables that are not including in study.

- b. Simultaneous Test (F Test)

Basically, the F test aims to determine whether all variables entered into the model are able to influence together, between the independent variable (X) and the dependent variable (Y) (Putra, 2019). The Anova table (b) in SPSS is used as a source of the F test, with the criteria that the significance probability value must be less than 0.05 or the calculated F must be greater than the F table. All independent variables will affect the dependent variable simultaneously if they meet the criteria. The following table shows the results of the f test:

**TABLE 7. F Test Results**

Model		Sum of Square	Df	Mean Square	F	Sig.
1	Regression	1189.326	3	396,442	98,587	.000 <sup>b</sup>
	Residual	466.466	116	4.021		
	Total	1655.792	119			

Source: SPSS 25, processed 2024

Based on the SPSS output results, the calculated F value is 98,587 > from the F table value of 2.68 with a significance value of 0.000. because the significance value is smaller than 0.05, it can be concluded that the independent variables (*word of mouth*, bank reputation and Islamic financial literacy) can jointly influence interest.

- c. Partial Test (t-Test)

The t-test is used to determine how much influence each independent variable has on the dependent variable (Putra, 2019). If the calculated t is greater than the t table or the significance probability value is less than 0.05, then all independent variables have an individual influence on the dependent variable. The following table shows the results of the t-test:

**TABLE 8. t-Test Results**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.516	2.221		-1.133	.260
	<i>Word Of Mouth</i>	.454	.107	.304	4.248	.000
	Bank Reputation	.451	.067	.476	6,771	.000
	Sharia Financial Literacy	.202	.058	.204	3,504	.001

Source: SPSS 25, processed 2024

To find out the t- table value, it can be seen based on the amount of data found by calculating the *degree of freedom* (df) value with a significance of 0.05. The following is the calculation:

$$Df = n - k - 1$$

Information:

n = total number of samples.

k = number of independent variables.

If the formula is included in the calculation it becomes:

$$Df = 120 - 3 - 1$$

$$Df = 116$$

table value obtained from the calculation above with a significance standard of 0.05 is 1.980.

Based on the T-test results table above, it is known that the calculated t value is 4.248 > t table 1.980 and the significance value is 0.000 < 0.05, so it can be concluded that H1 is accepted, which means that *the word of mouth variable* has a significant positive effect on the interest in financing People's Business Credit at Bank Syariah Indonesia.

It is known that the calculated t value is 6.771 > t table 1.980 and the significance value is 0.000 < 0.05, so it can be concluded that H2 is accepted, which means that the bank reputation variable has a significant positive effect on the interest in financing People's Business Credit at Bank Syariah Indonesia.

It is known that the calculated t value is 3.504 > t table 1.980 and the significance value is 0.001 < 0.05, so it can be concluded that H3 is accepted, which means that the Islamic financial literacy variable has a significant positive effect on the interest in financing People's Business Credit at Bank Syariah Indonesia.

**TABLE 9. Summary of Hypothesis Results**

Code	Hypothesis	Results
H1	<i>Word Of Mouth</i>	Influential
H2	Bank Reputation	Influential
H3	Sharia Financial Literacy	Influential

Source: SPSS 25, processed 2024

## F. Discussion

### a. The Influence of *Word of Mouth* on Financing Interest People's Business Credit at Bank Syariah Indonesia

The results of the hypothesis testing show that the t-value of *the word of mouth variable* is 4.248, which is greater than the t-table value of 1.980 and the significance value is 0.000, which is less than 0.05. So it can be said that *word of mouth* has a positive and significant effect on interest. So this shows that H1 is accepted. 120 respondents have filled out the questionnaire with a composition of answers of 0.1% strongly disagree, 9.7% disagree, 38.9% agree and 51.9% strongly agree. In this case, it shows that the majority of respondents answered more agree (S) and followed by strongly agree (SS) from the statements in the questionnaire. From these results it can be concluded that *word of mouth* can influence people's interest in taking People's Business Credit financing at Bank Syariah Indonesia.

Business actors can benefit from positive *word of mouth promotion* because it can influence others to buy the same product or service and indirectly help the company to be promoted. Recommendations, comments, and customer reviews given after using the product or service can be included in *word of mouth*. These word of mouth reviews are made to emphasize the advantages of the product or service and build customer trust (Itasari *et al.*, 2020).

The results of this study are in line with research from Harahap (2021) and Zainullah *et al.* (2021) whose research results state that *the word of mouth variable* has an effect on interest.

### b. The Influence of Bank Reputation on Financing Interest People's Business Credit at Bank Syariah Indonesia

The results of the hypothesis testing show that the t-value of the bank reputation variable is 6.771, which is greater than the t-table value of 1.980 and the significance value is 0.000, which is less than 0.05. So it can be said that bank reputation has a positive and significant effect on interest. So this shows that H2 is accepted. 120 respondents have filled out the questionnaire with a composition of answers of 0.2% strongly disagree, 7.8% disagree, 41.7% agree and 50.3% strongly agree. In this case, it shows that the majority of respondents answered more agree (S) and followed by strongly agree (SS) from the statements in the questionnaire. From these results it can be concluded that bank reputation can influence people's interest in taking People's Business Credit financing at Bank Syariah Indonesia.

Reputation become guarantee that goods or services purchased customer will fulfil expectation they in the modern era of everything fast like Now This is for reach matter this, reputation must managed with Good through the right strategy and communication. The company receives reputation as reward on its advantages, especially ability company For make product new For fulfil need consumption society (Fathudin *et al.*, 2021). Company name can influence interest consumer to goods or service certain; however, the name company often associated with reputation company in a way as a whole. As a result, ma management try For

implementing communication strategies through programs and activities that focus on the audience. The goal is to build reputation companies that can be rated good and growing belief public (Asrul, 2020).

The results of this study are in line with research conducted by Hakim (2020), Rangkuti & Kholil (2023) and Fathurrahman et al. (2022) state that the reputation variable influences people's interest in applying for financing.

**c. The Influence of Islamic Financial Literacy on Financing Interest People's Business Credit at Bank Syariah Indonesia**

The results of the hypothesis testing show that the t-value of the Islamic financial literacy variable is 3.504, which is greater than the t-table value of 1.980 and the significance value is 0.001, which is less than 0.05. So it can be said that Islamic financial literacy has a positive and significant effect on interest. So this shows that H3 is accepted. 120 respondents have filled out the questionnaire with a composition of answers of 0.2% strongly disagree, 4.9% disagree, 45.6% agree and 49.3% strongly agree. In this case, it shows that the majority of respondents answered more agree (S) and followed by strongly agree (SS) from the statements in the questionnaire. The results show that knowledge about Islamic finance can influence people's desire to get People's Business Credit financing at Bank Syariah Indonesia.

This study shows that the level of Islamic financial knowledge possessed by borrowers of financing funds will have a greater impact on their desire to receive micro-enterprise credit financing at Bank Syariah Indonesia. The higher the level of Islamic financial knowledge possessed by customers who will receive financing, the greater the influence on their desire to receive micro-enterprise credit financing at Bank Syariah Indonesia. In addition, understanding Islamic finance can help someone become more proficient in finance and understand how to manage finances properly for the community, which can solve capital problems.

In addition, when business actors are able to plan their business finances well, they can also achieve welfare goals. Bank Syariah Indonesia employees try to provide explanations if clients still do not understand Islamic banking products. One way is to provide training on Islamic products, brochures, and explanations about the benefits of using Islamic banking, such as avoiding usury and clear contracts. These findings indicate that financing customers are very financially savvy, Bank Syariah Indonesia will be more interested in offering people's business credit financing products.

The results of this study are in line with the research results from Nurrohmah & Purbayati (2020), Adiyanto et al. (2021) and Ramadan & Nasution (2022) state that the Islamic financial literacy variable influences interest.

## CONCLUSION

Based on data analysis and discussion said, then can It was concluded that *word of mouth*, bank reputation, and literacy Islamic finance has an impact positive and significant to interest public Bantul Regency for use financing credit people's business at Bank Syariah Indonesia. This is show that with the more tall *word of mouth*, bank reputation, and literacy Islamic finance, then will increase interest public Bantul Regency for use product People's Business Credit at Bank Syariah Indonesia.

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