

Preferences for Sharia Financial Products in Indonesian Rural Communities

Budiyono SANTOSO

STIES Riyadlul Jannah Mojokerto, East Java, Indonesia. budiyonosantoso@rijan.ac.id
<https://orcid.org/0009-0005-9934-1204>

Ahmad DJALALUDIN

UIN Maulana Malik Ibrahim Malang, East Java, Indonesia.
djalaludin@akuntansi.uin-malang.ac.id
<https://orcid.org/0000-0001-7062-663X>

Aunur ROFIQ

UIN Maulana Malik Ibrahim Malang, East Java, Indonesia. aunur@uin-malang.ac.id
<https://orcid.org/0000-0001-9823-040X>

Abstract

The rural areas have been affected by the Islamic financing business. The creation of sharia cooperatives, formerly known as *baitul maal wa at-tamwil* (BMT), has made sharia-based financial services and goods available to rural areas. The purpose of this essay is to explain how Islamic financial goods are preferred in rural areas and what factors influence how strongly individuals prefer Islamic financial products. In order to investigate and characterize this, a qualitative research design was employed, which involved both in-depth interviews with BMT members and those who transact business with them under different contracts, as well as observation of the actual operations in a number of BMTs. The results of this study show that rural areas have relatively low preference levels for Islamic financial products, with only 30 percent. Their ignorance of the Islamic finance sector is a major contributing cause to their low preference, leading to the misconception that there is no distinction between Islamic and conventional financial goods. Based on the aforementioned conclusions, it is anticipated that the research's consequences will have an effect on a larger-scale literacy and inclusion program for Islamic financial products by all parties involved, including academics, banks, sharia cooperatives, and educational institutions.

Keywords: Preferences, Rural Communities, BMT, Literacy, Inclusion

1-INTRODUCTION

In light of the current situation, it is undoubtedly beneficial for Muslims to be aware of and comprehend sharia financial products, particularly banking products. Sharia banking is one of the more established financial product categories in Indonesia, although many consumers are still unclear about the jargon used. That is why there was a discourse to discuss Indonesianizing this term so that it is easier to understand the many things that really differentiate between conventional banking products and sharia banking products. However, one of the most visible is the absence of interest payments, because interest is usury, and usury is haram in conventional

banking, known as savings, checking and deposit products, where in these three products the bank 'promises' to pay a certain amount of interest. It has been agreed in advance while in sharia banking the same banking product is known, only the customer does not receive interest payments.

Although rural communities are still very unfamiliar with sharia financial products, the murabahah contract is the most widely used contract in Indonesia. It is suspected that this is a form of the community's desire to transact simply and quickly (Kunaifi et al., 2022). In sharia banking it is known as a scheme or contract or also known as an agreement. Customers can choose from two money saving schemes, namely *wadiah* (deposit) or *mudharabah* (investment), which we will discuss below.

The same thing occurs with regard to the knowledge of sharia banking products in rural communities; functionally, they do not comprehend the nature and application of sharia banking, and this is primarily because of the low educational attainment of rural communities as well as the absence of both objective and subjective socialization from financial institutions. Pertaining to rural areas, particularly in West Ponjangan Village, Batu Marmar District, Pamekasan Regency—the author's home village. They have very little information, if any, about Islamic finance because their only options are to migrate overseas or live as farmers. Furthermore, a large number of them still lack writing skills because they were never educated. even peruse.

Apart from that, it is very difficult for them to reach Islamic banking to make it easier for customers in rural areas to carry out cash or non-cash transactions. So they prefer conventional banking for carrying out cash or non-cash transactions because conventional banking facilities are easier to reach and more complete than sharia banking. Even though their need for financial transactions is also quite significant, It is hoped that the existence of sharia microfinance institutions will be able to bridge this need (Kunaifi et al., 2023). Therefore, it is important and urgent to find out by exploring and describing rural communities' preferences for Islamic financial products and what factors influence these preferences.

1-LITERATURE REVIEW

1.1 Preferences as Customer Decission

Everybody has different factors to take into account while making a purchase. No matter how costly an item is going to be, for some people its quality is what matters most. Preferences are the decisions each person makes about a certain product (Cattelan, 2019). Another name for preferences is tastes. Undoubtedly, a multitude of factors influence an individual's taste, including their lifestyle, social standing, economic climate, and hobbies. A customer's choices are going to be crucial for the business (Asyari et al., 2022).

The term preference, which denotes "a greater liking for one alternative over another or others" (preferred for one thing over another), is the root of the word preference. Preference (the right to be prioritized and prioritized over others; priority; choice; propensity; preference) is spelled *pre.fe.ren* in the Indonesian dictionary. According to Assael, consumer preference can mean liking, choice or something that consumers prefer. This preference is formed from consumer perception of the product. Assael limits the word perception as attention to the message, which leads to understanding and memory. Perceptions that have settled and stuck in the mind will become preferences.

Foster, on the other hand, asserts that everyone acts in accordance with their choices. As a result, a lot of customer behavior may be anticipated beforehand. It is possible to ascertain consumer preferences for a product by analyzing its intrinsic qualities or components. In the end, these characteristics are what have the power to sway someone's decision when selecting a product (Basir et al., 2020). Mowen also has his own views on preferences. According to Mowen, preferences can change and can be learned from childhood. Preferences for products are plastic, especially in people who are still young and will then become permanent when someone has a stronger lifestyle (Freer & Castillo, 2021).

During the alternative evaluation phase of the purchasing decision process, when customers are presented with a variety of options for goods or services with a range of distinct features, consumer preferences start to take shape. Thus, preference can be defined as a decision made by customers from among the range of options that are offered. When consumers are in the preference stage, it is evident at this point (Fershtman & Segal, 2018) These stages are awareness, knowledge, liking, choosing, desire to buy, buying (transacting), and will end with loyalty if customer satisfaction is fulfilled.

1.2. Islamic Microfinance Overview

The range of sharia financial products is growing. There are numerous more items in addition to the finance products that are required for them to perform their intermediate role and for fundraising. In addition to their primary role as financial intermediary firms, Islamic banks can also offer other banking services for which they are paid.(Hasan, 2010). Sharia-compliant financial goods come in an even wider range of varieties than traditional financial products. This is so because a number of contract schemes, including mudharabah, musyarakah, muzara'ah, musaqah, wadi'ah, ijarah, wakalah, hawalah, rahn, qard, istishna', and salam contracts, are the foundation for the implementation of sharia financial products. The contracts are partially or fully incorporated in a range of loan and funding products.

The commitment of Islamic banking in Indonesia, which is contemporary, global, and gives goodness for all of nature, is also shown in the existence of Bank Syariah Indonesia (Rahmatan Lil 'Alamiin).PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk, PT Bank Rakyat Indonesia (Persero) Tbk, DPLK BRI-SSharia Shares, and the general public make up the composition of BSI shareholders, with 51.2%, 25.0%, and 4.4% respectively (Kunaifi et al., 2023).

The assets of Bank Syariah Indonesia total IDR 245.7 trillion. Its primary capital is 20.4 trillion IDR. With this sum, this Islamic bank will instantly break into Indonesia's top 10 largest banks by assets. Right on the 7th spot. Moreover, the goal is to become a major role on the world stage by 2025. The target is to penetrate the top 10 Islamic banks in the world in terms of market capitalization. In addition, Bank Syariah Indonesia has around 1,200 branches and more than 1,700 ATMs. Currently, BSI is in the category of BUKU III banks. Its ambition is to be included in the list of BUKU IV banks in 2022.

2.METHODOLOGY

The methodology used in this study is a qualitative method with a phenomenological approach. This piece of writing has an individual approach. Qualitative descriptive research is used in the research design. Information was gathered for the research in the field by watching multiple BMT events and speaking with community members who were involved in them. The community was interviewed by researchers in addition to BMT management groups.

The data collected is analyzed descriptively and tends to use analysis of the process and meaning of the subject's perspective which is more emphasized in qualitative research.(Sugiyono, 2020) To validate, all data obtained is cross-checked so that it is ensured and more accurate information is

selected. The results are then interpreted descriptively. Research that uses a similar method, for example, is about the implementation of human spirit-based marketing at a sharia people's financing bank.(Kunaifi, 2015) Also research on the effectiveness of product diversification programs in a retail business, or regarding the growth of halal tourism, in this case the testimony and opinions of individual informants are seen as being able to explore honest perceptions and opinions in expressing community preferences,(Kunaifi, Hidayat, et al., 2021) and several studies that obtained information directly from the community and society that were interviewed in depth and fairly. The location of this research is in Ponjanan Timur Village, Batumarmar District, Pamekasan Regency, East Java.

3. RESULT

Public Preferences for Sharia Financial Products

Islamic finance is a division of a bank that operates under Islamic law and refrains from charging or giving customers interest. Rewards that consumers earn or are paid by the Islamic bank are contingent upon the terms of the contract between the customer and the bank. The terms and conditions of the agreement (contract) as prescribed by Islamic law must be adhered to and followed by the agreement contained in Islamic banking (Kunaifi & Syam, 2021).

Many people do not understand the difference between Islamic banks and conventional banks. People are only told that conventional bank interest is usury but do not understand why the bank interest is categorized as usury (Kunaifi et al., 2024). Islamic banking jargon like *ijarah*, *muarhabah*, and *mudharabah* is still not widely used in society. The education that is now offered on Islamic banking is restricted to brief seminars; there aren't many courses or trainings on the subject. Even at the biggest universities, like the University of Indonesia, there are relatively few courses offered in the economics department on Islamic finance. Due to the combination of Islamic science and economics, many specialists in one discipline are unaware of the other. It is also not necessary to have workforce education in Islamic economics certified in order to work for an Islamic bank.

Another fact that is the public perception of Islamic banks is that they provide a profit-sharing system that burdens customers. Profit sharing is assessed from sales and the portion for Islamic banks is too large.(Mulazid, 2018) Due to the condition that the interest burden is deemed less, entrepreneurs—especially small and medium-sized enterprises (SMEs)—finally decide to migrate to conventional banks that offer small interest loans for SMEs. In numerous instances, business owners stage a loss in order to avoid paying Islamic banks their profit-sharing obligations. This further incentivizes Islamic banks to implement a sales profit-sharing scheme.

Sharia banks are still hard to discover, especially when they are up against traditional bank branches. Numerous traditional banks and their sharia branches are housed together. This raises questions regarding the division of monies overseen by the conventional banking system from those controlled for the sharia banking system (Fauzia & Riyadi, 2020).

Regarding the general preference of rural areas for sharia financial goods, only about 30% select sharia banking, while 70% prefer traditional banks. Since the society believes that sharia banks essentially function as intermediary institutions, they differ little from ordinary banks in this regard. They claim that traditional banks can support their operations for both cash and non-cash transactions and are much easier to reach. Although the entire community of West Ponjanan Village adheres strictly to Islamic norms, it is still uncommon for people to fully comprehend the tenets of Islamic teachings, leading them to prioritize ease and comfort over Islamic contracts or products when transacting.

Preferences are an individual's choices for a particular product. One term for preferences is flavors. Undoubtedly, a multitude of factors influence an individual's taste, including their living environment, economic status, social standing, and hobbies. The preferences of a customer will be crucial to the business. At the alternative evaluation stage of the purchasing decision process, when consumers are presented with a variety of options for goods or services with a range of distinct features, their preferences become apparent. Thus, preference can be defined as a decision made by customers from among the range of options that are offered.

It is the social conditions of society that can influence things that can make them satisfied and comfortable with the choices of goods that they will use, including their choice to become customers of banks that they consider safe and comfortable for them to use. (Zulkifli, 2016) As with the description that the researcher will explain below:

Eight informants were interviewed about the community, covering their various jobs and positions. One of the informants, Siti Aisyah, works as a pure farmer and spends most of her days in the rice fields planting shallots and chilies or searching for grass for her two cows. However, she cannot rely on raising cows to provide for her daily necessities due to financial constraints. He relies heavily on the results of the onion and chili harvest to support his basic needs on a daily basis. This harvest only occurs once a year, when there is a large harvest of both red onions and chilies. If you are lucky, the profits from the harvest can be quite large, which is how he meets his basic needs for the year. Generally, the profits are correlated with the quantity of the crop; higher harvest levels translate into higher profits.

Because the community has never used an Islamic bank and only hears about the contracts through word of mouth, there is not enough knowledge about banking, and it is certain that there is very little knowledge about Islamic financial goods. Islamic finance is a relatively new concept compared to conventional financial goods, which have been around for a lot longer. There are further instances where the public has mistrusted Islamic banks due to their lack of worldwide networks and reputation,

Factors on Determine Public Preferences for Sharia Financial Products

The following are the differences between Islamic banks and conventional banks, including:

1. Transaction Scheme

Sharia-compliant banks are required to conduct their business in compliance with the rules of Islamic Sharia. Al-mudharabah (profit sharing), al-musyarakah (partnership), al-musaqat (cooperation), al-bay (profit sharing), al-ijarah (renting), and al-wakalah (agency) are among the contracts or transactions that are frequently utilized in sharia banks. All sharia banking products, including business credit, multipurpose credit, and credit cards for specific banks that offer sharia credit cards, are covered by this contract. Conventional banks, on the other hand, base their agreement letters on the civil and criminal laws that are now in effect in Indonesia.

2. Profitabilty

Conventional banks determine profits using the cost concept, while Islamic banks utilize a profit-sharing strategy called al-mudharabah. Islamic banks educate their clients about the profit-sharing arrangement in each loan or financing arrangement.

3. Customer Interest.

In conventional banks, the "interest" given to customers actually comes from the bank's profits from lending funds to other customers with higher "interest".

4. Equity Management

Islamic banks will not provide credit for ventures that involve illegal trafficking in goods, gambling (maisir), or manipulation (ghahar), among other commercial practices that are prohibited by Islamic law. Owners of Islamic credit cards are forbidden from using them for non-halal activities or transactions, even inside the products. In contrast, conventional banks will grant credit as long as the debtor is able to make regular installment payments without needing to know where the money is being spent. In traditional banks, the link between creditors and debtors is more important than the relationship between banks and consumers.

It can also be seen the implementation of human spirit marketing in the finance industry. Showing the interest and trust of the community in Islamic microfinance through non-material activities. Customers and banks have a tight working connection as business partners in Islamic banking, however. It is intended that after learning the distinctions between Islamic and conventional banks, the general people will be more knowledgeable about Islamic banks in Indonesia. There is great potential to keep creating Islamic banks in Indonesia, as Muslims make up the majority of the population. Islamic banks are known to yield higher profits than those that employ a profit-sharing scheme or do not charge interest, which is advantageous to fund owners and other stakeholders in the Islamic banking industry.

5. DISCUSSION AND CONCLUSION

5.1. Discussion

In fact, the profit-sharing model—rather than the interest-based approach used by traditional banks—is what spurred the major growth of Islamic banking. Profit sharing is the process of allocating the gains or losses incurred by funding clients from companies that have been operated using a ratio expressed as an initial-stage fixed percentage. This is seen as being extremely fair because it is focused on the mutual aid that exists between investors in addition to the profits they hope to make (Kunaifi & Fachruddin Syah, 2023).

It is evident from a number of statistics that local initiatives to enhance economic welfare align with the reality in my neighborhood, where a large number of people obtain bank credit. It appears that adopting sharia to improve business is the only way to solve their economic issues. This presumption is founded on the idea that productivity plays a crucial role in raising wellbeing, (Kunaifi, Rahman, et al., 2021) Banking is an instrument to increase productivity through financing products.

Both conventional and Islamic banks offer funding to certain customers. Nine individuals are all financing consumers because many of them visited the rice fields that day. They all decided on one of the traditional banks because it is convenient, has multiple installment options, and has a low interest rate. In contrast to the profit-sharing strategy, the interest approach used by conventional banks does not confuse the community. Because these individuals claim credit for other things, including paying for school tuition, in addition to business capital. Therefore, if the profit-sharing approach is used, it must be quite challenging (Widiastuti et al., 2021).

Three of the nine respondents felt that the Islamic Banking staff did not provide them with adequate service. The staff, they claimed, was overly picky. The reason for the intricacy is because stringent oversight is implemented in the Islamic banking system to ensure that non-performing financing (NPF), an issue for Islamic banking, does not exist. Six out of the nine respondents felt that the bank's profit-sharing ratio was excessively high in comparison to conventional banks' loan interest rates. Thus, people feel more at ease using the traditional financial system. They

suffer an obvious disadvantage, albeit an indirect one, from the credit interest that fluctuates based on the bank's discretion and without the debtor customer's agreement (Ahsan et al., 2016).

Therefore, it may be said that the community is Muslim overall. However, they are still hesitant to turn to Islamic banking as a solution to address economic issues like the ones mentioned above. There is extremely little knowledge about Islamic financial products. I believe that there is also a severe deficiency in knowledge of the Qur'anic texts that forbid usury. In this situation, academics play a crucial role. Islamic banking can also work with students enrolled in Islamic economics study programs or Islamic banking to provide counseling and to broaden public awareness of Islamic banking (Djamaluddin, 2022).

The community in Ponjanaan Barat is primarily concerned with ease and excellent service. The average level of education in the village is still quite low, with only a high school education. As a result, the community is still very ignorant of Islamic banking and only uses general banks that they find convenient for their transactions. In addition to the lack of Islamic banking facilities, the community has not received enough socialization, so the community is even less familiar with Islamic banking. They are also unfamiliar with the products offered by Islamic banks, and even the names of the banks, which makes them feel more at ease and closer to using conventional banking.

Consequently, a number of presumptions contribute to rural people's low preference, including the notion that Islamic banks are safer than conventional banks and that they are more accessible to remote areas. (Muflih & Et.al, 2019) However, the surplus assumption for conventional banks is seen as more contemporary and is frequently employed by middle-class and upper-class individuals to project a high level of status. Additionally, conventional banks are thought to be more expansive or productive when it comes to lending. A sense of high security in transactions at conventional banks is also fostered by the usage of these institutions for employee salary collection.

Sharia banks must also quickly open ATM locations, be more objective when promoting their goods, and seek out customers on a larger scale in order to become more competitive in gaining favorable assumptions and be able to alter or increase the preferences of rural communities towards sharia financial products.

5.2. Conclusion

When it comes to security, consumers tend to favor institutions that are transparent and safe, and they lean more toward traditional banking than Islamic banking. When it comes to trust, however, customers like Islamic banks over conventional ones because, in their opinion, traditional banks' security is far more conceptual and their administration, which includes both deposit and investment management, is quite transparent. They don't worry about their money disappearing for no apparent reason or mistake because Islamic banking is far less asset-rich than Western banking.

The public's perception of Islamic banking has improved as a result of Indonesia's improving economic picture. In the past, the public may have believed that Islamic and conventional banking were the same, but in reality, there was little difference between the two. The agreements in Islamic banking were given priority, and program difficulties were not significantly different from those in conventional banking. It is necessary to be able to improve the public's perception of Islamic financial products in order to gain public preference.

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