

DAFTAR PUSTAKA

- Aedi, N. (2010). Bahan Belajar Mandiri Metode Penelitian Pendidikan Pengolahan Dan Analisis Data Hasil Penelitian. *Fakultas Ilmu Pendidikan, 10, 27, 10.* http://file.upi.edu/Direktori/DUAL-MODES/PENELITIAN_PENDIDIKAN/BBM_7.pdf
- Agama, K. (2014). *Jumlah Penganut Agama Menurut Kab/Kota Tahun 2014.* <https://jatim.kemenag.go.id/file/file/Data2014/caux1413869522.pdf>
- Agung, A. A. P., & Yuesti, A. (2019). *Metode Penelitian Bisnis Kuantitatif Dan Kualitatif Edisi Ke-1* (I. N. Suardhika (Ed.); Vol. 1). CV. Noah Aletheia. <https://www.journals.segce.com/index.php/KARTI/article/view/47/49>
- Asnawi, N., Sukoco, B. M., & Fanani, M. A. (2020). The role of service quality within Indonesian customers satisfaction and loyalty and its impact on Islamic banks. *Journal of Islamic Marketing, 11(1), 192–212.* <https://doi.org/10.1108/JIMA-03-2017-0033>
- B.J.Babin, & E.Harris. (2013). *Consumer Behavior (4th ed.).* Mason, OH: Cengage Learning, p/4.
- Bojonegoro, B. (2019). *Pemkab Bojonegoro Terima Penghargaan ICSB Indonesia City Award 2019 – kumparan.* Berita Bojonegoro. <https://kumparan.com/beritabojonegoro/pemkab-bojonegoro-terima-penghargaan-icsb-indonesia-city-award-2019-1s0gL3MF4j5>
- Burger, N., Chazali, C., Gaduh, A., Rothenber, A. D., Tjandraningsih, I., & Weilant, S. (2015). Reforming policies for small and medium-sized enterprises in Indonesia. *RAND Corporation in Collaboration with Tim Nasional Percepatan Penanggulangan Kemiskinan (TNP2K), 136.* http://www.tnp2k.go.id/images/uploads/downloads/Reforming_SMEs_0529_lowres_2015-1.pdf
- Christanti, E. H., Wulandari, D., Narmaditya, B. S., & Utomo, S. H. (2017). Factors Influencing Customers In Using Islamic Banking Service. *The 3rd International Conference on Economics, Business, and Accounting Studies (ICEBAST), November, 24–25.*
- Darwin. (2018). UMKM Dalam Perspektif Pembiayaan Inklusif Di Indonesia. *Jurnal Ekonomi Pembangunan, 26(1), 59–76.* <https://doi.org/10.14203/jep.26.1.2018.59-76>
- Dinas Perdagangan, K. dan U. M. B. (n.d.). *Jumlah UMKM Kabupaten Bojonegoro Tahun 2016-2020.* Satu Data Kabupaten Bojonegoro. Retrieved

November 27, 2021, from <https://data.bojonegorokab.go.id/dinas-perdagangan.html@detail=data-umkm>

DJKN. (2020). *UMKM Bangkit, Ekonomi Indonesia Terungkit*. Kementerian Keuangan Republik Indonesia. <https://www.djkn.kemenkeu.go.id/artikel/baca/13317/UMKM-Bangkit-Ekonomi-Indonesia-Terungkit.html>

Effendi, I., Murad, M., Rafiki, A., & Lubis, M. M. (2020). The application of the theory of reasoned action on services of Islamic rural banks in Indonesia. *Journal of Islamic Marketing*, 12(5), 951–976. <https://doi.org/10.1108/JIMA-02-2020-0051>

Elsya, P., & Indriyani, R. (2020). The Impact of Product Knowledge and Product Involvement to Repurchase Intention for Tupperware Products among Housewives in Surabaya, Indonesia. *SHS Web of Conferences*, 76, 01037. <https://doi.org/10.1051/shsconf/20207601037>

Erasmus, A. C., Boshoff, E., & Rousseau, G. (2001). Consumer Decision Making Models Within The Discipline of consumer science : a critical approach. *Journal of Family Ecology and Consumer Science*, 29(3), 82–90.

Fatihudin, D., & Firmansyah, M. A. (2014). Pemasaran Jasa (Strategi Mengukur Kepuasan dan Loyalitas Pelanggan). In *Paper Knowledge . Toward a Media History of Documents*. Deepublish.

Ferdinand, A. (2006). *Metode Penelitian Manajemen* (2nd ed.). Badan Penerbit Universitas Diponegoro.

Fredericks, J. O., & M.Salter, J. (1995). Beyond customer satisfaction. *Management Review*, 84(5), 29+. <https://link.gale.com/apps/doc/A16898696/AONE?u=anon~25803f0d&sid=gogleScholar&xid=f30cc44f>

Hansen, H. (2013). Price Consciousness and Purchase Intentions for New Food Products: The Moderating Effect of Product Category Knowledge when Price Is Unknown. *Journal of Food Products Marketing*, 19(4), 237–246. <https://doi.org/10.1080/10454446.2013.724363>

Harahap, Y. M., Bu'ulolo, F., & Sitepu, H. R. (2013). Faktor-Faktor Yang Mempengaruhi Permintaan Air Minum Pada Perusahaan Daerah Air Minum (Pdam) Tirtanadi Medan. *Saintia Matematika*, 1(4), 323–336.

Hawkins, D. I. (1998). *Consumer Behavior : Building Marketing Strategy* 7th Edition (McGraw-Hill (Ed.)).

- Hidayat, R., & Akhmad, S. (2015). The Influence of Service Quality, Religious Commitment and Trust on The Customers's Satisfaction and Loyalty and Decision to fo The Transaction in Mandiri Sharia Bank of Jawa Timur. *Al Ulum*, 15(1), 57–90.
- Hidayati, A. N. (2013). Analisis Keputusan Pengusaha Muslim Dalam Melakukan Pembiayaan pada Bank Syariah di Tulungagung. *Jurnal Dinamika*, 13(10), 84–96.
- Husaeni, U. A. (2018). the Influence of Marketing Mix on Decisions To Be a Islamic Banking Customer in Cianjur Regency. *Iqtishadia*, 10(2), 105. <https://doi.org/10.21043/iqtishadia.v10i2.2966>
- Iqbal, Am., Hamid, A., & Mastura. (2019). Pengaruh Motivasi, Perilaku dan Pemahaman Terhadap Keputusan Masyarakat Dalam Memilih Bank Syariah Di Aceh Tamiang. *Jurnal Investasi Islam (JII)*, Vol. IV, 153–165.
- Ismail, H. (2022). Studi Implementasi Kebijakan Pemberdayaan Umkm Di Kabupaten Bojonegoro. *Jurnal Mediasosian : Jurnal Ilmu Sosial Dan Administrasi Negara*, 6(1), 143. <https://doi.org/10.30737/mediasosian.v6i1.2396>
- Istiqomaha, S. N., Hendratmi, A., Sukmaningrum, P. S., & Widiastuti, T. (2021). Macroeconomic and Bank Specific on Profitability: The Case of Islamic Rural Bank in Indonesia. *Review of International Geographical Education Online*, 11(4), 495–502. <https://doi.org/10.33403/rigeo.800665>
- Jatim, K. (2021). *BPS : SP 2020 Jumlah Penduduk Jatim 40,67 Juta Jiwa*. Dinas Komunikasi Dan Informatika Provinsi Jawa Timur. <http://kominfo.jatimprov.go.id/read/umum/bps-sp-2020-jumlah-penduduk-jatim-40-67-juta-jiwa>
- Jenie, D. N. A. (2012). *STATISTIK DESKRIPTIF & REGRESI LINIER BERGANDA DENGAN SPSS*. Semarang University Press.
- Kadir. (2019). *Statistika Terapan Kosep, Contoh dan Analisis Data dengan Program SPSS/Lisrel dalam Penelitian*. PT RajaGravindo Persada.
- Kasmir. (2011). *Analisis Laporan Keuangan*. PT Raja Gravindo Persada.
- Khairunnisa, D. (2003). Consumer's Preference Towards Islamic Banking. *Tazkia Islamic Finance and Business Review*, 10.1, 50–60.
- Kotler, P., & Keller, K. L. (2012). *Marketing Management* (14th ed.). Pearson Education, Inc. <https://doi.org/10.4324/9781315099200-17>

- Kumalasari, B., & Nadia Asandimitra. (2019). Faktor-Faktor yang Memengaruhi Kinerja UMKM di Kabupaten Bojonegoro. *Jurnal Ilmu Manajemen (JIM)*, 7(3), 784–795.
- Kushwaha, G. S., & Agrawal, S. R. (2015). An Indian customer surrounding 7P's of service marketing. *Journal of Retailing and Consumer Services*, 22, 85–95. <https://doi.org/10.1016/j.jretconser.2014.10.006>
- Kusnandar, V. B. (2021). *Sebanyak 97% Penduduk Sumatera Selatan Beragama Islam pada Juni 2021*. Databoks.Katadata.Co.Id; databoks.katadata.co.id. <https://databoks.katadata.co.id/datapublish/2021/09/25/sebanyak-97-penduduk-sumatera-selatan-beragama-islam-pada-juni-2021>
- Kusuma, A. T., & Hidayatulloh, A. (2020). Factors That Encourage Small and Medium Micro Enterprises To Loan in Sharia Banking. *Ad-Deenar: Jurnal Ekonomi Dan Bisnis Islam*, 4(02), 206. <https://doi.org/10.30868/ad.v4i02.740>
- Kusumah, E. P. (2016). Olah Data Skripsi Dengan SPSS 22. In Christianingrum (Ed.), *Lab Kom Manajemen Fe Ubb*. LAB KOM MANAJEMEN FE UBB.
- Lovelock, C., & Wright, L. (2002). *Principles of Service Marketing and Management*. 2nd Edition (2nd Editio).
- Mappigau, I. P., & Maupa, H. (2013). Factors Affecting Customer ' s Adoption Sharia Banking : Case In South Sulawesi Province , Indonesia. *International Journal of Management Sciences*, 1(11), 445–455.
- Mas'ud, F. (2017). *Manajemen Bisnis Berbasis Pandangan Hidup Islam*. UNDIP Press.
- Mubarokah, A. I., Amar, F., & Jawab, A. R. (2022). The Influence of Location , Promotion and Quality of Service Factors on The Customer ' s Decision To Choose Murabahah Financing At The Branch Office of BPRS Al Salaam Amal Salman Depok. *Jurnal Ilmiah Ekonomi Islam*, 8(01), 761–769.
- Munawar, T., Suriyanti, Y., & Huda, F. A. (2020). Pengaruh Kualitas Pelayanan Terhadap Keputusan Pengambilan Pembiayaan Pada BPD Ka-bar Syariah Cabang Sintang. *Jurnal Bisnis Dan Perbankann UMSIDA*, 6(2), 100–115. <https://doi.org/10.21070/jbmp.v6i2.356>
- Murari, K. (2018). Financial Service Quality and Its Impact on Customer Satisfaction: Evidence from Indian Banking Sector. *Drishtikon: A Management Journal*, 9(2), 36–55.
- Nalendra, A. R. A., Rosalinah, Y., Priadi, A., Subroti, I., Rahayuningsih, R., Lestari, R., Kusamandari, S., Yuliasari, R., Astuti, D., Latumahina, J.,

- Purnomo, M. W., & Zede, V. A. (2021). *Statistika Seri Dasar dengan SPSS*. Media Sains Indonesia.
- Natalia, M. (2022). *Pelaku UMKM Dominan Perempuan, Menkeu Siapkan Akses Permodalan*. Sindonews.Com.
- Nora, L. (2019). Testing customer's knowledge on customer intimacy and its impact on repurchase intention. *VINE Journal of Information and Knowledge Management Systems*, 49(4), 594–608. <https://doi.org/10.1108/VJIKMS-03-2019-0041>
- Noviana, Z. R., Santoso, S., & Purnomo, R. A. (2020). Peran Pembiayaan Mikro Express Bank Mitra Syariah Dalam Meningkatkan Kemandirian Pedagang Pasar. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(9), 1770. <https://doi.org/10.20473/vol7iss20209pp1770-1785>
- Nugroho, A. (2011). *Pengaruh Modal Usaha*. Pustaka Pelajar.
- Nurlinda, dan J. S. (2020). Potensi UMKM Dalam Menyangga Perekonomian Kerakyatan di Masa Pandemi Covid-19: Sebuah Kajian Literatur. *Prosiding Seminar Akademik Tahunan Ilmu Ekonomi Dan Studi Pembangunan 2020*, 160.
- OJK. (2020). *Bagaimana UMKM & Perbankan Dapat Sukses di Era Disrupsi Ekonomi dan Digital*. 1–108.
- Oke, A. O., Kamolshotiros, P., Popoola, O. Y., Ajagbe, M. A., & Olujobi, O. J. (2016). Consumer behavior towards decision making and loyalty to particular brands. *International Review of Management and Marketing*, 6(4), 43–52.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(8), 41–50.
- Peter, P. J., & Olson, J. C. (2010). Consumer Behavior Marketing. In *Mc Graw Hill*. Paul Ducham, McGraw-Hill/Irwin a business unit of The McGraw-Hill Companies, Inc.
- Profil Bank Mitra Syariah*. (n.d.). Bank Mitra Syariah. Retrieved November 22, 2021, from http://bankmitrasyariah.com/?page_id=126
- Puteri, H. E. (2015). Kontribusi BPRS Merealisasi Financial Inclusion dalam Penguatan Ekonomi Lokal: Evaluasi Empiris dan Penguatan Strategi. *Islam Realitas: Journal of Islamic & Social Studies*, 1(1), 19–34.

- Putra, A. H. (2016). Peran UMKM Dalam Pembangunan Dan Kesejahteraan Masyarakat Kabupaten Blora. *Jurnal Analisa Sosiologi*, 5(2). <https://doi.org/10.20961/jas.v5i2.18162>
- Putri, N. W. S., & Suryati, N. K. (2016). Modul Statitika Dengan SPSS. In *STIKI Indonesia*. Stiki Indonesia.
- Qurratulaini, I. (2020). Consumer Knowledge and Decisions Becoming Customer Islamic Microfinance Institutions. *Jihbiz Jurnal Ekonomi Keuangan Dan Perbankan Syariah*, 4(1), 70–92. <https://doi.org/10.33379/jihbiz.v4i1.857>
- Ramya, N., Kowsalya, A., & Dharanipriya, K. (2019). Sevice Quality and Its Dimensions. *EPRA Internationa Journal of Research and Development, February*.
- Ratnasari, R. T., Mahmudi, W. L., & Luthfi, F. (2021). Determinants of Murabahah Financing for Microfinance. *Review of International Geographical Education Online*, 11(4), 255–270. <https://doi.org/10.33403/rigeo.800643>
- Riduwan. (2009). *Skala Pengukuran Variabel-Variabel Penelitian*. Alfabeta.
- Rifa'i, A. (2017). Peran Bank Pembiayaan Rakyat Syariah dalam Mengimplementasikan Keuangan Inklusif Melalui Pembiayaan UMKM Achmad Rifa'i Latar Belakang Indonesia merupakan salah satu negara yang diprediksi beberapa tahun mendatang akan menjadi bagian dari 5 besar negara. *Journal of Islamic Economics and Business*, 2(2), 177–200. <https://doi.org/10.24042/febi.v2i1.943177177>
- Rimamchaten, T., & Musa, M. A. (2013). Decision Making Theories. *Encyclopedia of Crisis Management*, 1–13. <https://doi.org/10.4135/9781452275956.n85>
- Rj, F. T., & Ferdinand, A. T. (2012). ANALISIS PENGARUH KUALITAS PELAYANAN, KUALITAS PRODUK DAN PROMOSI PENJUALAN TERHADAP MINAT BELI ULANG KONSUMEN (Studi Pada Buket Koffee+Jazz Semarang). *Diponegoro Journal of Management*, 1(1), 1–13. <http://ejournal-s1.undip.ac.id/index.php/dbr>
- Rondhi M. (2017). Analisis Kuantitatif. In *Universitas Jember* (pp. 1–35).
- Rosengard, J. K. and A. P. (2012). *Regulatory constraints to financial inclusion in Indonesia – East Asia Forum*. EastAsiaForum, Economics, Polictics, and Public Policy in East Asia and The Pacific.
- Sanggor, E. M., Pangemanan, S. S., & Rumokoy, F. S. (2018). Evaluating Brand

- Image and Consumer Product Knowledge of Apple Smartphone in Manado. *Jurnal EMBA*, 6(1), 251–260.
- Saptasari, K., & Aji, H. M. (2020). Factors affecting Muslim non-customers to use Islamic bank: Religiosity, knowledge, and perceived quality. *Jurnal Ekonomi & Keuangan Islam*, 6(2), 165–180. <https://doi.org/10.20885/jeki.vol6.iss2.art7>
- Saputra, M. A., Maksudi, B. I., & Hermawan, D. (2015). Analisis Kualitas Pelayanan di PPMKP Ciawi Bogor. *Governansi*, 2(1, April), 61–70.
- Sarwono, J. (2006). *Metode Penelitian Kuantitatif & Kualitatif*. Graha Ilmu.
- Schiffman, L. G., & Wisenblit, J. (2015). Consumer Behavior (11th, glob ed.). In S. Wall (Ed.), *Pearson Australia*. (11th editi). Pearson Education, Inc.
- Sekaran, U. (2007). *Metodologi Penelitian untuk Bisnis*. Salemba Empat.
- Sekretariat DPRD. (2016). *Naskah Akademik Rancangan Peraturan Daerah Kabupaten Semarang Tentang Pembentukan Bank Perkreditan Rakyat Syariah* (Vol. 6, Issue 1). CV.Integrated Consultants Jl.Cempedak Selatan No.6.
- Setiawan, A., Rini, E. S., Sadalia, I., & Daulay, M. T. (2019). Analysis of murabahah financing marketing strategy at PT BPRS Amanah Insan Cita, Medan, North Sumatra, Indonesia. *International Journal of Science and Business*, 3(2), 64–73. <https://doi.org/10.5281/zenodo.2567414>
- Sitinjak, T. J., & Sugiarto. (2006). *LISREL*. Graha Ilmu.
- Siyoto, S., & Sodik, M. A. (2015). *Dasar Metodologi Penelitian* (Ayup (Ed.)). Literasi Media Publishing.
- Sufitrayati, S., & Nailufar, F. (2018). Faktor-Faktor Yang Mempengaruhi Keputusan Nasabah Dalam Memilih Bank Syari'Ah Di Kota Banda Aceh. *Ihtiyath : Jurnal Manajemen Keuangan Syariah*, 2(1), 1–22. <https://doi.org/10.32505/ihtiyath.v2i1.689>
- Sumitro, W. (2014). *Asas-Asas Perbankan Islam dan Lembaga-Lembaga Terkait*. PT Raja Gravindo Persada.
- Tambunan, T. (2014). The Importance of Microfinance for Development of MSMEs in ASEAN: Evidence from Indonesia. *JAS (Journal of ASEAN Studies)*, 2(2), 80. <https://doi.org/10.21512/jas.v2i2.298>
- Tarikotillah, A. (2017). *Pengaruh Pengetahuan, Kelompok Acuan, Motivasi, dan*

- Lokasi Bank Terhadap Keputusan Masyarakat Muslim Melakukan Pembiayaan di Bank Syariah (Studi Kasus Pada Masyarakat Muslim di Kota Surakarta).*
- Taufiq, M., & Setyawan, C. A. (2013). MODEL PENDEKATAN TEORI KONSUMSI DALAM MEMBUAT PROYEKSI POTENSI DPK PADA BANK UMUM DI KOTA SURABAYA. *Jurnal UPN Jatim*, 119–130.
- Timur, B. J. (2017). *Laju Pertumbuhan Produk Domestik Bruto Atas Dasar Harga Konstan 2010 Menurut Kabupaten/Kota di Provinsi Jawa Timur (persen), 2017–2020*. Badan Pusat Statistik Provinsi Jawa Timur. <https://jatim.bps.go.id/linkTabelStatistik/view/id/105>
- Tyas, R. R., & Setiawan, A. (2012). Pengaruh Lokasi dan Kualitas Pelayanan terhadap Keputusan Nasabah untuk Menabung di BMT Sumber Mulia Tuntang. *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*, 3(2), 277. <https://doi.org/10.18326/muqtasid.v3i2.277-297>
- Ubaidi, A. (2017). Factors Determine The Decision to become a Customer in a Sharia Bank. *Management and Business Review*, 1(1), 1–8.
- Utari, T. dan P. M. D. (2014). Pengaruh Modal, Tingkat Pendidikan dan Teknologi Terhadap Pendapatan UMKM di Kawasan Imam Bonjol Denpasar Barat. *Ekonomi Pembangunan Universitas Udayana*, 3, 576–585.
- Wahab, A. (2019). Keputusan Nasabah Dalam Memilih Pembiayaan Atau Gadai Syariah. *Jurnal Studi Keislaman*, 5, 164.
- Wahyudi. (2018). *UMKM Diharapkan Topang Perkonomian Bojonegoro*. Suarabojonegoro.Com. <https://suarabojonegoro.com/baca/2018/02/14/umkm-diharapkan-topang-perkonomian-bojonegoro>
- Wee, G. T., SHIE, L. K., CONG, N. Z., YING, W., YEOH, & HOU, Y. S. (2015). Factors that Influence the Consumer Behavior on Choices of Local Commercial Bank for Banking Products and Services in Perak. *International Journal of Bank Marketing*, 1(1), 1–80. <http://www.emeraldinsight.com/doi/abs/10.1108/02652329110007129%0Aw> <http://www.iosrjournals.org%0Ahttp://www.scirp.org/journal/PaperInformation.aspx?PaperID=35501&%#abstract%0Ahttp://www.airccse.org/journal/mvsc/papers/5414ijmvsc02.pdf%0Ahttp://www.mcserv.org/journa>
- Widodo, A., & Asas, I. (2017). Determinants of Islamic Rural Bank Financing in Indonesia. *Jejak, Journal of Economics and Policy*, 10(2), 273–288. <https://doi.org/10.15294/jejak.v10i2.11293>
- Yulandina, A., Antoni, C., & Firmanda, A. (2018). Optimalisasi Unsur Live Shoot

Dan Motion Graphic Untuk Promosi Digital Lembaga Paud. *Journal of Digital Education, Communication, and Arts (Deca)*, 1(1), 1–19.
<https://doi.org/10.30871/deca.v1i1.588>

Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1990). *Delivering Quality Service : Balancing Customer Perceptions and Expectations*. Free Press.