

Examining The Role of Bank Interest Haram Fatwa on Factors Influencing Customer Desires

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Abstract

This research tries to explain the actual use of customers in the context of sharia banking in DIY. Specifically, this research aims to examine the role of fatwa knowledge in moderating the relationship between customer satisfaction, customer trust, and religious motives with behavioral intentions. A survey was conducted to collect data, resulting in 300 complete usable responses. Moderated Regression Analysis (MRA) was used to test the research hypothesis. The findings of this research reveal that customer trust and religious motives influence behavioral intentions, while customer satisfaction and fatwa knowledge have no influence. However, knowledge about the fatwa issued by the MUI was found to mediate the influence of customer satisfaction on behavioral intentions but did not mediate customer trust and religious motives on behavioral intentions. Additionally, behavioral intentions were found to influence actual usage by customers. Ultimately, this research provides valuable insights for practitioners and policy makers in the sharia banking industry to create actual utilization and increase customer literacy regarding fatwas in sharia banking.

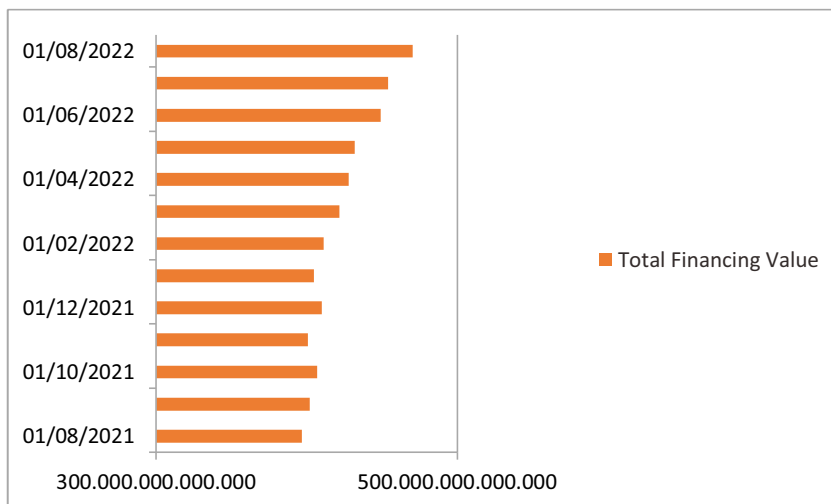
Keywords: actual use, behavioral intention, knowledge of fatwa, religious motive

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INTRODUCTION

In Indonesia, following the Greek financial crisis in 2015, one of the steps taken by the government to avoid economic recession and protect the Indonesian economy from its impact was to formulate a package of stimulus for Islamic banking (Nastiti & Kasri, 2019). On the other hand, the governments of Iran, Malaysia, Pakistan, and Sudan have implemented regulations that require banks to make all of their services profit-sharing oriented. Islamic banking is seen as an alternative banking model to reaffirm that the banking system must be based on the avoidance of all forms of financial exploitation, creating social welfare, and alleviating poverty (Setiawan et al., 2021).

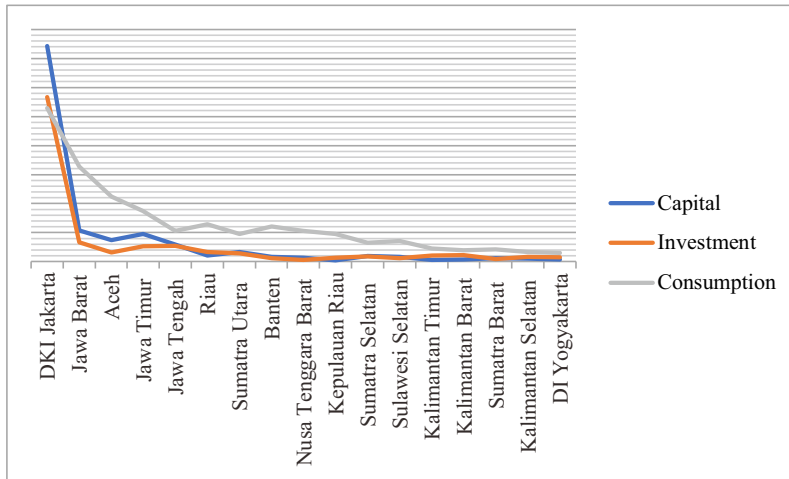
Although the number of Shariah banks decreased due to merger policies in January 2021 from 14 to 13 institutions, they experienced an increase in market share from 6.18% to 7.03% in August 2022. The percentage is an accumulation of 66.14% for 13 *Bank Umum Syariah* (Sharia Commercial Bank), 31.39% for 20 *Unit Usaha Syariah* (Sharia Business Unit), and 2.47% for 167 *Bank Pembiayaan Rakyat Syariah* (Sharia Rural Bank) (<https://www.ojk.go.id>). In addition to institutional developments, it turns out that the trend of Islamic financing in Indonesia is also increasing. As of August 2022, the total value of all types of contracts from Shariah banks and Shariah business units in Indonesia reached IDR 470 trillion (<https://www.ojk.go.id>).



Source: OJK (2022)

Graph 1. Increase in Islamic Financing

Graph 1 shows that during the period of January-August 2022, the trend consistently increased every month. It peaked in August 2022, growing by 18.51% year-on-year (yoy). However, if we look at the distribution of Islamic financing values, it is only dominated by large provinces in Indonesia.



Source: OJK (2022)

Graph 2. Distribution of Islamic Financing Values

The largest recipient region of sharia financing is DKI Jakarta, with a value of IDR 183 trillion, consisting of working capital financing of IDR 74 trillion, investment financing of Rp 56 trillion, and consumption financing of IDR 52 trillion. Looking at the 17 provinces above, DI Yogyakarta is the province with the lowest sharia financing reception, which is IDR 5.2 trillion, consisting of working capital financing of IDR 676 billion, investment financing of IDR 1.6 trillion, and consumption financing of IDR 3 trillion (OJK, 2022). Based on this phenomenon, the author is interested in selecting the DI Yogyakarta as the research locus. This research has implications for Islamic Banking, especially in Yogyakarta, on how to provide quality service to customers.

This research does not deny the previous research findings. Previous studies have shown that actual use of customers in transaction is formed by their behavioral intention, as evidenced by the research of Nugroho et al. (2017) and Hossain et al. (2020). Meanwhile, customer satisfaction can form the behavioral intention of customers, as indicated by the studies of (Budiyono & Murtiasri, 2018; Ikhsan & Prabowo, 2019; Khatoon et al., 2020).

In addition to the business phenomenon that occurs, this study is also motivated by inconsistencies in some previous research results. Ramos et al. (2018) proved that customer trust can form customer behavioral intention. Findings of Ramos et al. (2018) are supported by the research of Ngan and Khoi (2020) also Fauzi et al. (2021), but not by the research findings of Bustami et al. (2021) that proved otherwise.

The research of Amini et al. (2020) also proved that behavioral intention is formed by religious motives. In line with Amini et al. (2020), Purwanto et al. (2020) and Fauzi et al. (2021) proved the same result. In contrast with Johan et al. (2020) that actually proved the opposite, the

Religious motives cannot form customer behavioral intention. Then Bustami et al. (2021) has concluded that behavioral intention is formed by customer knowledge, which is supported by the research of Asyari et al. (2022), but not in line with the research of Johan et al. (2020) which actually proved the opposite, that knowledge cannot form customer behavioral intention.

Furthermore, this research will examine the influence of satisfaction, belief and religious motives on the decision to become a sharia banking customer. Apart from that, it will also examine the role of knowledge about the fatwa on haram bank interest on the influence of satisfaction, trust and religious motives on the behavioral desires of sharia banking customers. The final question concerns the influence of behavioral intentions on actual use. The novelty in this research is examining the variable knowledge of the Bank Interest Haram Fatwa as a moderating variable.

TRA/TPB Theory

The Theory of Reasoned Action (TRA) is based on the fundamental assumption that humans behave consciously and consider all available information. In this theory, Ajzen argues that a person's intention to perform a behavior determines whether or not they will engage in that behavior. TRA was later developed and revised through a collaboration between Ajzen and Fishbein, resulting in the Theory of Planned Behavior (TPB), which was published in 1980 (Ajzen & Fishbein, 1980). TPB Based on the assumption that humans are rational beings who systematically use acquired information, people usually consider the implications of their actions before deciding whether or not to do something.

Behavioral Intention

Behavioral intentions are defined as a consumer's desire to behave in a certain way in order to acquire, dispose of, or use a product or service. Thus, consumers can form a desire to seek information, tell others about their experience with a product, purchase a particular product or service, or dispose of a product in a certain way (Mowen & Minor, 1998). Behavioral intentions can be measured by several indicators, including loyalty, willingness to pay more, purchase intentions, and recommending others to use (Zeithaml et al., 2013).

Knowledge of Fatwa

The term fatwa knowledge in this context refers to Muslim customers' knowledge of the intricacies of the fatwa prohibiting interest from banks issued by Majelis Ulama Indonesia (MUI). On December 2003, the MUI issued a fatwa which caused quite a stir on the Indonesia economic stage, namely the prohibition of bank interest. The fatwa was strengthened by the issuance of a January 2004. As for knowledge is a highly important cognitive activity that can shape a person's overt behavior. As noted by Notoatmodjo, Bloom argues that knowledge has

different levels and indicators, including know, comprehension, application, analysis, synthesis, and evaluation (Bloom, 1956).

Customer Satisfaction

Satisfaction is a feeling of pleasure a person experiences towards a product after comparing the perceived product performance or outcome against their expected outcome. If the performance meets expectations, then the customer is satisfied. However, if the performance exceeds expectations, then the customer is highly satisfied or delighted (Kotler & Armstrong, 2017). According to Dutka, there are three attributes that can be used to measure customer satisfaction. Attributes are characteristics or features that may or may not be possessed by an object. There are two types of attributes, namely intrinsic and extrinsic attributes. Intrinsic attributes refer to everything related to the actual nature of the product, while extrinsic attributes refer to everything related to the external aspects of the product such as brand, packaging, and label (Mowen & Minor, 1998). The three product attributes according to Dutka (1994) are: attributes related to the product, attributes related to service, and attributes related to purchase.

Customer Trust

Trust is defined as the willingness of one party to rely on and accept the actions of another party based on the expectation that the other party will perform certain actions that are important to the trusting party (Mayer et al., 1995). Trust can be measured by several indicators, including trustworthy, keeping the best interest, keeping promises and commitments, believing the information provided, and being genuinely concerned (Koufaris & Hampton-Sosa, 2002).

Religious Motive

Religious motive in this study refers to an examination of the dimension that measures to what extent a person's behavior is driven by their religious teachings in their daily life (Religious effect/the consequential dimension). The religious motive can be measured by several indicators (Khan, 1995): Someone who has the goal of worshiping only Allah SWT. Someone who emphasizes the attainment of meaning in life or the will to meaning, always oriented towards reaching true happiness (*falah*), emphasizes the attainment of Allah's satisfaction, strives to obtain abundant blessings, strives to achieve prosperity in life, strives to maintain a balance between worldly life and the afterlife, and prioritizes the benefit of both worldly life and the afterlife.

Hypothesis Development

Facing a highly competitive business environment in the banking industry, a bank can survive if it is able to create value and provide satisfaction to its customers through the delivery

of quality services and competitive prices (Weitz & Jap, 1995). Every customer who achieves satisfaction beyond their expectations will have the intention to use Islamic banking services more. Budiyo and Murtiasri (2018) shows that customer satisfaction has a significant positive effect on behavioral intention. Similar findings were also proven in other studies on Islamic banking, such as Ikhsan and Prabowo (2019) also Khatoon et al (2020). Based on the literature review and previous research findings, the hypothesis proposed in this study is:

H1: Customer satisfaction has a positive and significant effect on Muslim customers' behavioral intentions

Usman (2015) stated that a customer's use of Islamic banking products is influenced by their trust in the bank. When someone has placed their trust in Islamic banking, they will intend to become a customer of that bank. Ramos et al (2018) found that customer trust has a positive and significant effect on behavioral intention. Similar findings have been reported in other studies on Islamic banking, such as Ngan and Khoi (2020) also Fauzi et al. (2021). Based on the theoretical foundation and previous research findings, the hypothesis proposed in this study is:

H2: Customer trust has a positive and significant effect on behavioral intention of Muslim customers

Religious motives play a significant role in shaping individuals' behavioral intentions in choosing sharia banks (Mamman & Ogunbado, 2016). When someone has a high level of religiosity, they will prefer sharia banks over conventional banks because it is in line with their religious teachings. Amini et al. (2020) has shown that religious motives have a positive and significant effect on customer behavioral intentions. Other studies in sharia banking also prove similar results, such as the research by Purwanto et al. (2020) and Fauzi et al. (2021). Based on the previous theories and research findings, the hypothesis proposed in this study is:

H3: Religious motives has a positive and significant effect on behavioral intention of Muslim customers

Knowledge influences how customers make decisions (Laroche et al., 2010). Consequently, the most fundamental aspect of understanding customer decision-making is their knowledge about Islamic banking products, particularly the fatwas that govern them. Bustami et al. (2021) demonstrated that knowledge has a positive and significant effect on behavioral intention. The same research findings were confirmed by Asyari et al. (2022) who concluded that customer knowledge about bank interest affects their behavioral intention in choosing a bank. Based on the theory and previous research findings, the hypothesis proposed in this study is:

H4: Knowledge of the haram status of bank interest fatwas has a positive and significant effect on behavioral intention of Muslim customers

Attitude and subjective norms are factors that shape a person's behavioral intention in decision-making (Ajzen & Fishbein, 1970). This influence increases when the person's knowledge during the decision-making process is more extensive. In other words, a person's knowledge of the prohibition of bank interest fatwas can strengthen the influence of attitudes such as trust in their behavioral intention. Asyari et al. (2022) demonstrated that knowledge can moderate the relationship between attitude and customer behavioral intention. Similarly, Sardiana (2021) revealed that knowledge can moderate the relationship between subjective norms such as religiosity and satisfaction with customer behavioral intention. Based on the theoretical framework and previous research findings, the hypothesis proposed in this study is:

H5: Knowledge of haram status of bank interest fatwas strengthens the relationship between customer satisfaction and the intention to use Islamic banking among Muslim customers.

H6: Knowledge of the prohibition of bank interest fatwas strengthens the relationship between customer trust and the intention to use Islamic banking among Muslim customers.

H7: Knowledge of the prohibition of bank interest fatwas strengthens the relationship between religious motives and the intention to use Islamic banking among Muslim customers.

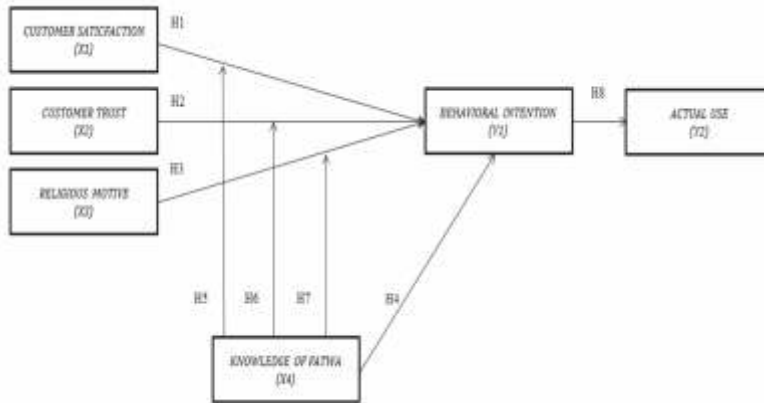
The higher the behavioral intention of an individual, the more likely they are to act according to their intention (Ajzen, 1991). A prospective customer who intends to save money in an Islamic bank is more likely to make the decision to become a customer of Islamic banking. Nugroho et al. (2017) has demonstrated that intention has a significant positive effect on subsequent behavior. Similarly, Hossain et al. (2020) found that behavioral intention has a significant positive effect on actual subsequent use. Based on the theoretical foundation and previous research, the hypothesis proposed in this study is:

H8: The desire to use Islamic banking has a positive and significant effect on actual use of Muslim customers.

METHOD

This study is a field research using a quantitative approach with an inductive reasoning pattern. The population of this study is Islamic customers of sharia banks who reside in the Province of Daerah Istimewa Yogyakarta, Indonesia which includes Yogyakarta City, Sleman Regency, Bantul Regency, Gunungkidul Regency, and Kulonprogo Regency. Due to the difficulty of detecting the population size, non-probability sampling technique was used instead of random or probability sampling. The number of questionnaires to be prepared for

distribution is around 5-10 times the estimated number of parameters or 5-10 times the number of variable indicators (Ferdinan, 2006). Next is an overview of the research model or framework in this research:



Source: processed data (2022)

Figure 1. Framework

The description of respondents involved in this study is as follows:

Table 1. Demographic Information

Demographic	Number of Data	Percentage
Age		
20-24	52	17,3
25-29	58	19,3
30-34	42	14,0
35-39	33	11,0
40-44	39	13,0
45-49	29	9,7
50-54	25	8,3
55-59	13	4,3
60-64	6	2,0
65-69	3	1,0
Place of origin		
Yogyakarta	74	24,7
Sleman	84	28,0
Bantul	63	21,0
Kulonprogo	32	10,7
Gunung Kidul	47	15,7

Gender		
Male	145	48,3
Female	155	51,7
Occupation		
Business Practitioner	20	6,7
Teacher	41	13,7
Lecturer	53	17,7
Student	27	9,0
Civil servant employees	14	4,7
Private sector employee	108	36,0
TNI/Polri	2	,7
Self-employed	14	4,7
Other	21	7,0
Last education level		
Senior High School	88	29,3
Diploma	22	7,3
Bachelor	118	39,3
Masters	61	20,3
Doctor	11	3,7
Utilized products		
Savings	248	82,7
Deposit	12	4,0
Financing	34	11,3
Other	6	2,0

Source: Data processed 2022

Based on the table above, it can be seen that the respondents involved in this research were dominated by productive age respondents between 20 and 44 years. Respondents were spread evenly across 5 sub-districts, namely Yogyakarta, Sleman, Bantul, Kulonprogo and Gunung Kidul. Likewise in terms of gender, of the 300 respondents involved, 155 were women and the rest were men. If we look at their profession, it is dominated by private employees, namely 36%, the rest are in other professions such as business people, teachers and lecturers, civil servants/TNI/POLRI, and entrepreneurs.

From the classic assumption test, it was found that all data used in this study met the requirements. The results of the normality test through the Kolmogorov-Smirnov Test showed

behavioral intention, as shown by the significance value of 0.000 or less than 0.05. The haram status of bank interest variable is also able to moderate the relationship between customer trust (X2) and behavioral intention (Y1), as shown by the significance value of 0.077. Although the significance value is above 0.05, the adjusted R square value in this model is better. Therefore, it can be concluded that knowledge of the haram status of bank interest (X4) is able to strengthen the influence of customer trust (X2) on behavioral intention (Y1). The relationship between religious motive (X3) and behavioral intention cannot be strengthened by knowledge of the haram status of bank interest, as shown by the significance value of 0.300. The role of knowledge of the haram status of bank interest in the relationship between customer satisfaction and behavioral intention is as a pure moderation, while its role in the relationship between trust and behavioral intention is as a quasi moderation.

The analysis results from the table 4 show that there is a significant and convincing relationship between the behavioral intention variable (Y1) and the actual usage (Y2) of Islamic bank customers. Table 4 also shows an Adjusted R Square value of 0.627. Based on this value, it can be concluded that the coefficient of determination in the regression model is 62.7%, which means that 62.7% of the behavioral intention variable in this study is explained by the customer satisfaction, customer trust, religious motive (X3), X1 moderated by X4, and X2 moderated by X4 variables. The remaining 37.3% is explained by other factors.

Discussion

The results of regression and MRA testing provide new evidence that can be explained as follows:

The regression analysis results show that the significance value of the customer satisfaction variable is above 0.05, namely 0.627, indicating that customer satisfaction does not have a positive and significant effect on behavioral intention. This can be interpreted as an increase in customer satisfaction not being followed by a desire for customers to remain as Islamic bank customers. It is proven that customer satisfaction cannot be a strong predictor in shaping the behavioral intention of Islamic bank customers in DIY. If the respondents' answers are analyzed more deeply, the fact is that Islamic banks in DIY have not been able to provide unique and different promotions compared to conventional banks. One important element of the marketing mix is promotion (Hajar et al., 2022), as it becomes a tool to encourage customers to conduct more transactions. This study adds evidence that customer satisfaction is not the only predictor that creates customer behavioral intentions.

The regression test results indicate that the significance of the customer trust variable is below 0.05, namely 0.000, and the t-value is 4.877. This means that customer trust can have a

A sig value (0.165) > 0.05, indicating that the data were normally distributed (Ghozali, 2021). The results of the multicollinearity test showed that the VIF (variance inflation factor) values were not more than 10, thus it can be concluded that the non-multicollinearity assumption was fulfilled, or there was no multicollinearity among independent variables (Ghozali, 2021). Furthermore, the heteroscedasticity test through the Glejser test showed that the significance values for each variable were >0.05, thus it can be concluded that there was no heteroscedasticity (Ghozali, 2021).

RESULT AND DISCUSSION

Result

Based on the hypothesis testing using SPSS, the results of data analysis are presented as follows:

Table 2. Determinant Coefficient and Adjusted R Square and Result of t-test, and F-test

	R	R-Square	Adjusted R-Square	T	Sig	F	Sig
CS->BI				-0,486	0,627		
CT->BI	0,795	0,632	0,627	4,877	0,000	72,392	0,000
RM->BI				3,861	0,000		
KF->BI				-1,015	0,311		
KF (CS->BI)				1,039	0,000		
KF (CT->BI)				-1,774	0,077		
KF (RM->BI)				4,702	0,300		
BI->AU	0,426	0,181	0,178	8,119	0,000	65,916	0,000

Source: Data processed 2022

The analysis results from the table 4 indicate that the significance value of the customer satisfaction variable (X1) is above 0.05, which is 0.627. This means that customer satisfaction does not have a significant positive effect on behavioral intention (Y1). The customer trust variable (X2) has a significance value of less than 0.05, which is 0.00. This means that trust has a positive and significant effect on behavioral intention (Y1). Meanwhile, the significance value of the religious motive variable (X3) is less than 0.05, which is 0.00. This means that religious motive has a positive and significant effect on behavioral intention (Y1).

The significance value of the variable knowledge of the haram status of bank interest (X4) is above 0.05, which is 0.311. This means that this variable does not have a significant positive effect on behavioral intention (Y1) directly. However, the variable of haram status of bank interest is able to moderate the relationship between customer satisfaction (X1) and

positive and significant effect on behavioral intention. When customers trust in Islamic banks in DIY increases, it can trigger an increase in the intention to behave among customers to remain loyal to Islamic banks in DIY. Customers believe that the operational system of Islamic banks in DIY adheres to Islamic teachings. The banking system and the bank's commitment to keeping its promises have successfully won the hearts of customers. Customer trust is indeed the cornerstone for banks to retain customers and for customers to continue to use other banking services (Purwanto & Hapsari, 2021). This study supports previous researchers such as Ramos et al (2018) who revealed that customer trust has a positive and significant effect on behavioral intention. This also strengthens the research of Ngan and Khoi (2020) and Fauzi et al. (2021).

The results of regression testing showed that the significance of the religious motive variable was below 0.05, at 0.000, and the t-value was 3.861. This means that the religious motive can have a positive and significant impact on behavioral intention. When the level of religious motivation among customers of Islamic banks in DIY is higher, it can increase the customers' desire to continue using Islamic banking services. Customers in DIY state that they use Islamic banks to achieve true happiness (falah). The pleasure of Allah SWT is a strong reason why they use Islamic banking services. Thus, they feel that they can maintain a balance between their worldly and spiritual lives. Religiosity measures the influence of religion on a person's behavior and actions (Kaawaase, 2017), and it then develops emotional feelings for behavior (Bananuka et al., 2019). This research reinforces previous studies by Amini et al. (2020) who have shown that religious motives have a positive and significant impact on customer behavioral intention. Likewise, the research of Purwanto et al. (2020) and Fauzi et al. (2021).

The regression analysis results indicate that the significance of the knowledge of fatwa variable is above 0.05, namely 0.311, so the knowledge of fatwa cannot have a positive and significant effect on behavioral intention. This can be interpreted that even though customers knowledge of the prohibition of bank interest is high, it will not necessarily lead to their desire to remain as customers of Islamic banks. The knowledge of the prohibition of bank interest has been proven to be not a strong predictor in shaping the behavioral intention of Islamic banking customers in DIY. In Islam, decisions known as fatwas are declared by official religious authorities in the Muslim community or by prominent Islamic scholars based on current needs and demands of the society (Muhamad et al., 2016). that has become a common understanding among Muslim communities in Indonesia that the prohibition of bank interest is not binding on every Muslim. Therefore, in fatwas, there is an option to either use or ignore its content. In

reality, religious leaders still have a minimal role in socialization. In reality, the role of religious figures in socialization is still minimal. It is a general understanding among Muslims in Indonesia that the ban on bank interest does not bind every Muslim.

The regression analysis results indicate a significance value for the influence of the satisfaction variable on behavioral intention moderated by knowledge of the fatwa of less than 0.05, specifically 0.000. This means that the relationship between satisfaction and the behavioral intention of Muslim customers in DIY is strengthened by knowledge of the fatwa against bank interest. When a customer is satisfied with Islamic banking services, their intention to continue using them is higher. This condition will be further increased when customers have knowledge of the fatwa against bank interest. Knowledge about *riba*, which is a type of transaction that must be avoided by Muslims, especially in financial institutions (Asyari et al., 2022). This knowledge is owned by sharia banking customers in DIY, it is proven that they can show prohibited banking products as intended in the fatwa.

The results of regression analysis showed a significance value of 0.077 for the trust variable, which is above 0.05. Although the significance value is above 0.05, after elimination, the Adjusted R Square value in the direct model (0.627) was higher than in the indirect model (0.624), indicating that knowledge of the haram bank interest fatwa is able to strengthen the relationship between the two variables. This means that the relationship between the trust variable of customers and their willingness to use Islamic banks is strengthened by the variable of haram bank interest fatwa. Knowledge affects how consumers make decisions (Josiasen et al., 2017). Knowledge of *riba* will affect the intention of customers to use Islamic banking. This knowledge is possessed by Islamic bank customers in DIY, as demonstrated by their ability to evaluate whether banking products are in conflict with the fatwa or not.

The testing and data analysis results showed that the significance value of the variable of religious motive for Islamic bank customers was above 0.05, at 0.300. This means that the relationship between the variable of religious motive and the intention to use Islamic banking cannot be strengthened by the variable of knowledge of the prohibition of bank interest. Although the knowledge of the prohibition of interest among Islamic bank customers in DIY has increased, it cannot make the religious motive more influential in the intention to use Islamic banking. This research proves that knowledge of the prohibition of bank interest cannot strengthen the relationship, but knowledge of the customers about the fatwa should play an important role in shaping the religious motive of the customers. When customers have a better understanding of the rules of Islamic banking, it will increase their religiosity (Kardoyo et al., 2020).

The regression analysis results indicate that the significance of the behavioral intention variable is below 0.05, namely 0.000, and the t-value is 8.119. This means that the relationship between the behavioral intention variable and the actual usage of Shariah bank services by customers in DIY is significant or convincing. The actual usage of Shariah bank services by customers in DIY is evidenced by actual transactions that occur at least once a month, utilizing the available products. This is indicated by the respondents' answers to the actual behavior variable, placing the indicator of one, namely a monthly transaction, as the highest score.

CONCLUSION

This study demonstrates that the behavioral intention of Islamic bank customers is shaped by two important factors, namely customer trust and religious motive. Customer satisfaction is not the only reason that can shape the behavioral intention of customers, and the same is true for knowledge of fatwa. On the other hand, knowledge of the prohibition of interest-based transactions in conventional banks can strengthen the influence of satisfaction and trust on the behavioral intention of customers, but knowledge of fatwa cannot strengthen the relationship between the religious motive of customers and their willingness to use Islamic banking services. Ultimately, behavioral intention has a significant relationship with actual usage by Islamic bank customers in DIY.

The perspective from the results of this study can be used as a reference in enhancing the interest and actual use of Islamic banking customers in Indonesia in the future. The research recommendation is that Islamic banks in Yogyakarta should consider the long-term implications of public knowledge about banking fatwas, as it will impact the offering of products and the reputation of Islamic banks in the future. Islamic banks in Yogyakarta must balance customer trust with the increasing religious motives of society over the past decade. At the same time, the government and Islamic banks must continuously increase customer awareness of the Sharia contracts underlying various Islamic banking products.

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