



## Effect of Understanding Product Services Shariah Banking Interest of Traders in Submitting Loan: Case Study in Pasar Anyar, Serang, Banten

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### ABSTRACT

**Purpose:** This study aims to determine the extent of understanding the influence of Sharia banking services products to the merchant interest in applying for loans, another goal was to determine whether the higher level of understanding, the higher the rate of interest applied for a loan. In fact in the district Newer no Sharia Banking Firm and Rural Sharia. There are only 2 Baitul Mal wa Tamwil, it was his existence can not meet the needs of traders to obtain loans in opening a business.

**Design/Method/Approach :** The method used is descriptive analysis method is intended to illustrate how the influence of product understanding Sharia banking services to the merchant interest in applying for loans. The data provided will be processed using chi square and contingency coefficient. The data used consist of interest and the dependent variable is the independent variable is the understanding of the product. The study of the respondents have an understanding of Sharia Banking sufficient to Sharia banking products with 20% and 10% who do not understand. Respondents have sufficient interest to apply for a loan on Sharia banking is 10% interest and 10% had no interest

**Findings:** The influence of the understanding of product and services of Islamic banking on the interest market traders Anyar in applying for loans indicate their relationship fairly closely between two variables, no interest and did not understand at 10%, interest but not understood by 20%, no interest but understood by 20% and interest and understanding by 60%. Sampling technique used is by means

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of questionnaires and interviews.

**Originality/Values:** *The main contribution of this study concern on determine extent of understanding the influence of Sharia banking services products to the merchant interest in applying for loans.*

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## INTRODUCTION

Understanding Bank in general terms "bank" derives from the Italian word "banco" which means "pieces of plank book", a kind of "table". Then use further expanded to show the "table" moneychangers, which is used by lenders and traders European currencies, in medieval times to show off their money.<sup>1</sup> While understanding of the Islamic Bank is a bank that berasaskan partnership, fairness, transparency and universal as well as conduct banking business based on the principles of Sharia.<sup>2</sup>

In general, the Bank has functions such as completing various money matters such as exchange of money and securities and simultaneously memperjual traded securities, accepting deposits, care of the issue discount, making loans using collateral or by overdraf, take care of the field of mortgages or by buying shares of the company entitled to manage the interests of the industry and the memorandum function. In the 18th century this work is considered as the main function of the entire bank financial institutions, foreign exchange petukaran care of and carry out agency functions for our customers.<sup>3</sup>

In raising funds, using the principle Wadiah syariah bank, Mudharabah and other principles such as that in accordance with the Shariah. While in disbursement of funds, the Bank uses the principles of Shari'ah or Musharaka and Mudaraba for investment or financing, principles of Murabahah, greeting

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1. Muslehudin Muhammad, *Islamic Banking System*, (Jakarta: Rineka Copyright, 1990), p 1.

2. Muhammad Yusuf and Junaedi, *Introduction to Economics and Islamic Banking*, (Jakarta: Ganeca Press, 2006), p 135.

3. Muslehudin, *op. cit.*, p. 2.

4. Parmudi, *op. cit.*, 67.

5. [www.Sharialife.co.id](http://www.Sharialife.co.id). "perkenbangan Islamic bank in Indonesia "January 16, 2010

and or *istisna* for buying and selling, the principle of *Ijarah* or *Ijarah muntahiyah bitamlik* for lease and others in accordance with Shariah principles.<sup>4</sup>

The products in the Sharia banking services, namely fund raising profit and deposits. Distribution of funds in the purchase *Murabahah* principle, greetings and *istisna*. The principle of sharing *Mudaraba*, *Musharaka* and *Ijara* lease ie. In products such as *Wakalah* services, *Kafalah*, *Sharf*, *Hawalah*, and *Rahn*. There is also a charity fund as *qard*.

Bank Muamalat Indonesia is the first Islamic commercial bank that operates in Inonesia. The establishment of Bank Muamalat was followed by the establishment of Rural Banks Shari'ah (BPRS). However, because these institutions are still deemed inadequate and have not been able to reach the lower layers of Islamic society, the birth of a savings and loan institution called *Baitul Maal wa Tamwil* (BMT). In 1997 established a financing institution (multi-) Shariah BNI-Faisal Islamic Finance Company. Now the number of Shariah Commercial Banks in Indonesia has *bertambah* with the operation of Bank IFI Branch of Shariah and Shariah Bank Mandiri, in addition to Bank Muamalat Indonesia and 78 BPR existing Shariah.<sup>5</sup>

If someone is paying attention to something, then the interest will be a strong motive to engage more actively with something that interests him. Interest will increase if channeled in an activity. Entanglement with these activities will further cultivate the interest. In accordance opinions expressed Hurlock, "that the more often expressed interest in the activities of the stronger it". Interests can be the cause of an activity and the results to be obtained. Interest is a focusing of attention inadvertently born with willfulness, of attraction, desire, and pleasure.<sup>6</sup>

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6. <http://mathedu-unila.blogspot.com/2009/10/pengertian-minat.html>

7. <http://kerajaan-semut.blogspot.com/2010/04/tinjauan-dan-pengertian-pengetahuan-dan.html>

8. J. Paul Peter, Jerry C. Olson, (Consumer Behavior Consumer Behavior and Marketing Strategy, (Jakarta: Erland, 1999), p 19.

9. *Ibid.*, p.42.

10. *Ibid.*p. 56.

The understanding comes from understanding words that have meaning understand correctly, while understanding the process of how to understand the act. The understanding comes from the understanding which means:

1. Understanding, knowledge that a lot.
2. Opinions, thoughts.
3. Flow, the view.
4. Understand correctly (will) know really (be).
5. Clever and understood.

Knowledge (knowledge) is an essential part - human accidents, because knowledge is the fruit of "thinking". Thinking (natiqiyah) is as differentia (Fashl) that separates man from his fellow genus, namely animals. And actually human greatness and "probably" lead from other species because of their knowledge.<sup>7</sup>

## **MATERIALS AND METHODS**

### **Human Cognitive Aspects**

#### *Aspects of Cognitive and Understanding*

In a simple sense, cognitive thinking. Cognition refers to mental processes and knowledge structures involved in one's response to its environment.<sup>8</sup> For example pengetahuan person earns experience and are embedded in their memories. The main function of a person's cognitive system is to interpret, give meaning and understand the main aspects of their personal experience.<sup>9</sup> Cognitive learning appears when someone translate the information in the environment and create new knowledge or meaning. Often new meaning to modify the structure of existing knowledge in their memories. Basically, the consumer-related information products or services through three ways.<sup>10</sup>

Comprehension refers to the process of interpretation by consumers to understand or feel their behavior and relevant aspects of the consumer

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environment.<sup>11</sup> The process of understanding the consumer can be different in four important things:

1. Understanding can occur automatically or controlled.
2. Can produce more tangible meaning.
3. Can produce little meaning, and
4. Can create a memory that is weaker or stronger.<sup>12</sup>

#### *Cognitive Aspects and Human Interests And Motivation*

The word "motive", defined as efforts that encourage someone to do something. Motifs can be said to be the driving force from the inside and on the subject to perform aktivitas-specific activities in order to achieve an objective. Even motif can be interpreted as an internal condition (alertness). Starting from the word "motive" was, then the power of motivation can be defined as a bully who has become active. Motif become active at certain moments, especially when the need to achieve the goal is perceived / urgent.<sup>13</sup>

According to Mc. Donald, the motivation is the energy change in a person characterized by the emergence of "feeling" and preceded with the response to their destination.<sup>14</sup> Motivation can also be said to be a series of attempts to provide certain conditions, and Biala he did not like, it will attempt to remove or circumvent dislike it. So the motivation can be stimulated by external factors, but the motivation that is growing in a person.

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11 J. Paul Peter, Jerry C. Olson, Consumer Behavior Consumer Behavior and Marketing Strategy, (Jakarta: Erland, 1999), p 114.

12. *ibid*,

13. Sardiman A. M, Interaction & Motivation and Learning, (Jakarta: Rajawali Press, 2011), p 73.

14. *Ibid.*, P. 75.

15. Slameto, Learning and Factors Affecting, (Jakarta, Rineka Copyright 2010), p 80.

Interest is a flavor more like and sense of belonging to something or activity, without being told. Interest basically is the acceptance of a relationship between myself with something outside of yourself. The stronger or near such a relationship, Senakin great interest.<sup>15</sup>

*Islamic Bank*

a. The development of Islamic Banking in Indonesia

Bank Shariah concept actually emerged around the 1940s. But the concept of the shariah bank can not be realized, because in addition to the current conditions it is not yet possible also not much pemikiran convincing.<sup>16</sup> In Indonesia, the first Shariah bank founded in 1992 is a mu'amalat Bank Indonesia (BMI). Although pekembangannya rather late compared to other Muslim countries. Fapat Sharia banking in Indonesia is expected to grow. When the period of 1992-1998 there was only one unit of Bank Shariah, then in 2005 the number of Bank Shariah in Indonesia has increased to 20 units, namely three Islamic banks and 17 business units Sharia. Meanwhile, the number of Rural Bank of Sharia (SRB) until the end of 2004 increased to 88 pieces.<sup>17</sup>

Research conducted by Karim Business Consulting in 2005 showed that the total assets of Bank Shariah in Indonesia in the estimate is greater than what is projected by Bank Indonesia. By using KARIM Growth Model, total assets of Bank Shariah is projected to reach between 1.92% to 2.31% of the national banking industry. This model needs to be developed with rational expectation approach or by making use of all relevant information available and simulate

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16. Djazuli Ahmad, Yadi Janwari, Organization for Economic-Imbaga People, (Jakarta, King Grafindo Persada, 2002). P 61.

17. Adiwarmen A Karim, the Islamic Bank Fiqh and Financial Analysis, (Jakarta: Rajawali Press, 2006), p. 25.

18. Karim, op. cit., p. 26.

19. *ibid.*, P. 7.

projections each asset pertumbuhan BUS / UUS (organic) and projection BUS / UUS new (non-organic) are then born aggregation growth.<sup>18</sup>

In general, third-party funds pertumbuhan Sharia banking in 2002, amounting to 61.5% far exceeded the growth in bank deposits national who grew 4.8% in 2002. Additional third party funding of Islamic banking accounted for 2.9 % of total third party fund additional national banks. The rapid growth of third party funds Sharia banking in two years terakhir also provide indications of a positive response from the community and this is in accordance with the results of the public reference research conducted by the Bank Indonesia that shows the considerable potential market for Sharia banking.<sup>19</sup>

#### b. Islamic Banking Products

Broadly speaking, the products offered by the Sharia banking into three major parts, namely:

##### a) Products Deposits (Funding)

Shariah fund in the Bank may take the form of demand deposits, savings and time deposits. Diterapkan operationally Shariah principle in public fund raising is the principle Wadiah, Qard, Mudaraba and Ijarah.

##### b) Products Distribution Fund (Financing)

Financing or financing is financing provided by one party to another to support the planned investment, either by themselves or institution. In other words, the financing is funding incurred to support the planned investment.<sup>20</sup>

In the distribution of funds to customers, an outline of the shari'a financing products are divided into four categories, differentiated by their intended use, namely: Financing with the principle of buying and selling, financing lease principle, financing with the principle of sharing and financing with a complementary contract.

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20. M. Nur Rianto Al Arif, (Marketing Basics Islamic Banking, Bandung: Alfabeta, 2010), p. 42.

21. Karim, the Islamic Bank Fiqh and Financial Analysis, op. Cit., P. 112.

22. M. Nur Rianto Al Arif, (Marketing Basics Islamic Banking, Bandung: Alfabeta, 2010), p 42.

23. *ibid.*, P. 43.

Shariah Bank may also conduct various banking services to customers of the rewarded with a lease or profit. Banking services which include Sharf (sale and purchase of foreign currency) and Ijara (lease), simpann box rental services and administrative governance documentation services.<sup>21</sup>

Financing or financing is financing provided by one party to another to support the planned investment, either by themselves or institution.<sup>22</sup>

In the distribution of funds to customers, an outline of the shari'a financing products are divided into four categories, differentiated by their intended use, namely: Financing with the principle of buying and selling, financing lease principle, financing with the principle of sharing and financing with a complementary contract.

Financing with the principle of trading is intended to have the goods, where the profit of the Bank has determined in advance and be part of the price of the goods or services sold. Traded goods can be productive consumer goods as well as goods. Akad used in selling this product is murabaha, salam and istisna.<sup>23</sup>

a) Murabahah

*Bai 'al-murabaha* a part of buying and selling at cost price with the added advantage that is agreed upon. In this case the seller must first notify the basic price that he bought the added advantage that he wanted.<sup>24</sup>

b) Bai 'As-Salam

In simple terms, bai 'as-salam means the purchase of the goods delivered at a later date, while the payment is made at the beginning of the transaction.<sup>25</sup>

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24. Cashmere, Banks and Other Financial Institutions, (Jakarta: Rajawali Press, 2008), p. 196.

25. Al Arif, op. Cit., P. 46.

26. Al Arif, Marketing Basics Islamic Bank, op. cit., p.48.

27. Wirdianingsih, an Insurance Bank Islam in Indonesia, (Jakarta: Gold, 2005), p. 144.

28. Al Arif, Marketing Basics Islamic Bank, op. cit., P.50.

29. Al Arif, Marketing Basics Islamic Bank, op. cit., P.51.



- c) Istisna  
Bai 'Al istisna' is penjualan contract between the buyer and the manufacturer (maker of goods). Both parties must mutually agree or agree first on price and payment systems. The deal price do haggle and payment system can be done in advance or in installments per month or behind.<sup>26</sup>
- d) Financing lease principle  
*Ijarah* is a contract of transfer of rights to the goods or services, through the payment of wages lease, without being followed by the transfer of ownership of the goods themselves.<sup>27</sup>

While Muntahia bit Tamlik Ijara is a contract of lease of goods between the bank (muaajir) with the tenant (mustajir) followed by a promise that at the time specified ownership of leased goods will be transferred to mustajir.<sup>28</sup>

- e) Financing with the principle of profit sharing  
Financing with the principle of sharing is used for cooperative efforts aimed at getting the goods and services simultaneously, which the bank profit rate determined by the amount of business profits in accordance with the principle of profit sharing. On the product is determined by the profit sharing ratio for an agreed outcome in advance. Banking products are included in this group and are often used by the Bank Sharia is Musharaka and mudaraba.<sup>29</sup>

- a) Musharaka  
*musharaka* is a partnership contract between two or more parties to a particular business in which each party contributes funds to the agreement that the benefits and risks will be shared according to the agreement.<sup>30</sup>

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30. Wiroso, Deposits and Islamic Banking Distribution Operating Results, (Jakarta: Grasindo, 2005), p. 33.

31. Al Arif, Marketing Basics Islamic Bank, op. cit., p.54.

32. *ibid.*.

b) **Mudharabah**

*Mudharabah* is an agreement on a kind of partnership, in which the first party (shahibul maal) provides the funds and the second party (mudharib) is responsible for managing the business.<sup>31</sup>

f) **Management with complementary contract**

While financing the supplementary agreement intended to facilitate the financing by using three principles above. The following supplementary contract, namely *Hawalah* (over debts), *Rahn* (pawn), *qardh* (loan money), *Wakalah* (agency), *kafalah* (bank guarantee).<sup>32</sup>

a) **Hawalah**

*Hawalabis* a debt of the person who owes to others who shall bear it. In the words of the scholars, it is the transfer of the debt burden *muhil* (people who owe) be *tanggung muhal'alaih* or person who is liable to pay the debt.<sup>33</sup>

b) **Rahn**

*Rahn* namely financing in the form of cash loans with collateral chattels that relative value remained as gold, silver, diamonds, diamonds, precious stones and others for a certain period in accordance with the agreement.<sup>34</sup>

c) **Qardh**

*Qardh* is giving a treasure to others who may be charged or asked to return or otherwise lend without expecting anything in return.<sup>35</sup>

d) **Wakalah**

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33. Widyarningsih, op. cit., p. 168.

34. Al Arif, Marketing Basics Islamic Bank, op. cit., p.56.

35. Widyarningsih, op. cit., p. 166.

36. Al Arif, Marketing Basics Islamic Bank, op. cit., p 57.

*wakalah* namely services action / work representing clients as endorser. To represent clients are required to deposit sufficient funds.<sup>36</sup>

e) **Kafalah**

*kafalah* a guarantee given by the insurer (kafil) to third parties to fulfill obligations to the two or covered.<sup>37</sup>

## **RESULTS AND DISCUSSION**

### **Characteristics of Respondents**

Respondents who studied a sample of the population that has the characteristics that vendors are part of society and selling in the market Anyar Anyar or nearby. The respondent amounted to 50 merchants that are sampled from a population of about 200-300 traders.

Anyar market is the most strategic markets. Where a variety of goods that are sold in the brand-new market. Of vegetables straight from the mountain to electronics or furniture. Anyar community so do not have to travel far to buy goods such as electronics, clothing or furniture. Goods available in Anyar market is no less great or less than the price of goods sold in the market or markets Cilegon Serang. The research location is in a new market and the old market Anyar. Sample collection technique is simple cluster sample. One of the groups represented on the other cluster. In this case or market Anyar Anyar village was selected as a sample so that all the units of analysis or research units that exist in the market Anyar is a sample of the study.

### **Understanding of the Shariah Banking Services Products**

Understanding of Sharia banking services products in respect of an act or learn how to understand the process in order to determine the extent of knowledge about the existence of Shariah Bank.

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37. Widyarningsih, op. cit., p. 166.

**TABLE 3.1**

Bank of knowledge about the existence of Shariah

The existence of Islamic Banking	n	%
Do not know	20	40
Tofu	30	60
amount	50	100

From Table A.1 it can be seen that 20 respondents (40%) did not know of the existence of Islamic Banking. The 30 respondents (60%) stated that the respondents knew of the existence of Shariah Bank.

**TABLE 3.2**

Knowledge about different types of loans in the Bank Syari 'ah

Knowledge of the types of loans in the Bank Shariah	N	%
Do not know	48	96
Tofu	2	4
amount	50	100

A total of 50 respondents (100%) of respondents did not know the type of loans that the Bank Shariah and as many respondents 0 (0%) know the types of loans that the Bank Shariah.

**TABLE 3.3**

Knowledge of the types of contract in finance at Bank Shariah products

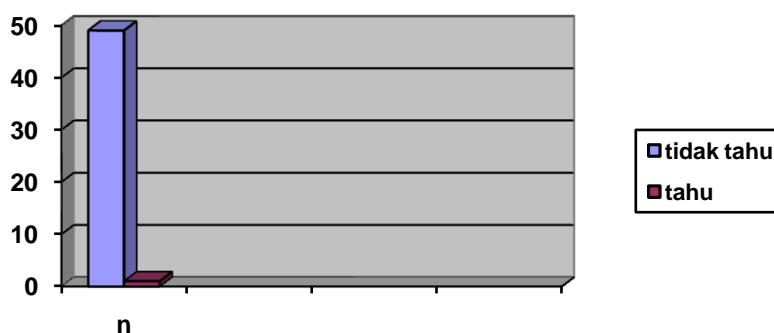
The types of contract in financing	N	%
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products		
Do not know	50	100
Tofu	0	0
amount	50	100

The respondents did not know the types of financing agreement by 50 (100%) and respondents know the types of financing agreement from 0 (0%).

**CHART 3.1**

Knowledge of products Sharia banking services



From the graph above it can be seen that the respondents did not know the product more Sharia banking services. Do not know as much as 49 (98%) of respondents and out 1 (2%) of respondents.

**Customer interest in tongues Loans**

**TABLE 3.4**

Responen to Become Customer interest in Bank Shariah

Interests become customers	N	%
Not interested	30	60
Interested	20	40

amount	50	100
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To see the extent to which respondents' interest in applying for loans, as many as 30 (60%) are not interested in applying for loans at Bank of Shariah and as many as 20 (40%) are interested in applying for a loan at the Bank Shariah.

**TABLE 3.5**

Respondents interest to the Bank Shariah Product Ads.

<b>Interested in shariah bank ad</b>	<b>N</b>	<b>%</b>
Not interested	35	70
Interested	15	30
Amount	50	100

Table B.2 shows that more respondents are not interested in advertising shariah bank product that is as much as 35 (70%) and respondents are interested in advertising their products shariah bank as much as 15 (30%).

**TABLE 3.6**

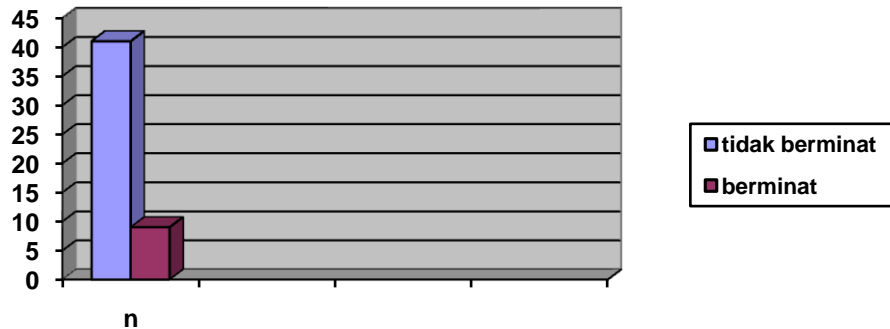
To Pawn Goods Repsonen interest in Shariah Bank

<b>Interest for pawning</b>	<b>N</b>	<b>%</b>
Not interested	48	96
Interested	2	4
Amount	50	100

Of the 50 respondents, 48 respondents (96%) are not interested in pawning the shariah bank, while two respondents (4%) is interested in pawning the Bank Shariah.

**CHART 3.2**

Asking interest loan at the Bank Shariah



A total of 40 respondents (80%) are not interested in applying for a loan at the Bank of Shariah and as many as 10 (20%) are interested in applying for a loan at the Bank Shariah.

**The influence of the banking services Products Customer interest in Shari'ah against Asking Loans**

To view the product understanding is there any influence of Islamic banking services to the respondents' interest in applying for loans can be seen in the following table:

**TABLE 3.7**

Understanding the influence of Sharia Banking Services Products against traders in tongues Loan Interest

Understanding of banking products	Interest in applying for loans				amount	
	Not interested		Interest		N	%
	n	%	N	%		
Do not understand	5	10	5	10	10	20
Understand	10	20	30	60	40	80
amount	15	30	35	70	50	100

Table C.1 shows five respondents (10%) is responen that no interest apply for a loan and do not understand the products of banking services. The number of applicants who apply for a loan but do not understand as much as five respondents (10%). Respondents who did not apply for a loan but the interest of understanding on banking products as much as 10 respondents (20%). Respondents who apply for loan interest and understanding of the product of banking services by 30 respondents (60%).

**TABLE 3.8**

Kai calculation Squares Understanding Influence Against Sharia Banking Services Products Traders in tongues Loan Interest

Understanding of banking products	Interest in applying for loans						Amount
	Not interested			Interest			
			$\frac{(F_o - f_t)^2}{F_t}$			$\frac{(F_o - f_t)^2}{F_t}$	
Do not understand	5	3	1.3	5	7	0.6	10
Understand	10	12	0.3	30	28	0.3	40
amount	15			35			50

The theoretical frequency is calculated by the following formula:

$$f_{ax} = K_a \cdot B_x$$

T

With notes :

$f_{ax}$  = Theoretical frequency on the box with a column in the row x

$K_a$  = Number on a column.

$B_x$  = Amount in column x.

T = number of samples in total.

Calculation in accordance with Table C.1 is:



$$\frac{10:15}{50 \cdot 50} = 3 \qquad \frac{10:35}{50 \cdot 50} = 7$$

50 50

$$\frac{40:15}{50 \cdot 50} = 12 \qquad \frac{40:35}{50 \cdot 50} = 28$$

50 50

Detailed calculations Kai Square to Table C.2 using the formula:

$$X^2 = \sum \left[ \frac{(f_o - f_t)^2}{f_t} \right]$$

$f_t$

$$X^2 = \frac{(5-3)^2}{3} + \frac{(5-3)^2}{7} + \frac{(5-3)^2}{12} + \frac{(5-3)^2}{28}$$

3 7 12 28

$$= 1.3 + 0.6 + 0.3 + 0.1$$

$$= 2.3$$

To determine whether the results are significant, first to be computed degrees of freedom (df). The degrees of freedom for 2 columns with 2 rows calculated from the number of columns minus one dikalikan number of rows minus one or  $dk = (k-1)(b-1)$  as in table C.2 calculation is:

$$dk = (2-1)(2-1)$$

$$= 1$$

To find out roughly the close relationship between the two variables, researchers using contingency coefficient by the formula:

$$K = \sqrt{\frac{X^2}{X^2 + N}}$$

Calculation in accordance with the following table:

$$\sqrt{\frac{2,3}{2,3+50}} \quad \sqrt{\frac{2,3}{2,3}}$$

$K = = = 0.04$

K ranges from 0 to 1. The higher K means the relationship between two variables more closely with contingency coefficient calculation results. The results of the study contingency coefficient of 0.04 indicates no strong reaction between the two variables.

Data were analyzed by chi-square prove the existence of a significant difference between respondents who understand banking services with products that do not understand banking products. Therefore, the working hypothesis proposed that "Understanding Sharia banking services products known by traders in applying for a loan at 60% and unfamiliarity traders towards the understanding of Sharia banking product and services by 10%" acceptable. Thus, the null hypothesis is proposed that the "level of understanding of Sharia banking services products do not affect the interests of traders in applying for loans" declined.

## **CONCLUSIONS**

From the description that has been pointed out in previous chapters, it can be concluded that:

1. Respondents have sufficient understanding of the Sharia banking product that is 20% understand and do not understand 10%.
2. Respondents have a considerable interest also to apply for loans on Sharia banking is 10% interest and 10% had no interest.
3. Understanding the influence of Sharia banking services products to market traders Anyar interest in applying for loans showed a fairly close relationship between the two variables, no interest and did not understand at 10%, but do not understand the interest of 20%, but the interest is not understood by 20 % and interest and understanding by 60%.

## **ACKNOWLEDGMENT**

1. Market traders to increase the level of understanding, traders should be more active in seeking out poduk what is in Islamic banking and any existing contract in Islamic banking products so that the merchant can choose the right product according to the needs.

2. To the managers of Bank Syariah intensively to provide an understanding of Islamic banking products to the public, especially traders Anyar market. Because Anyar market traders have not been touched by the products of Islamic banking services.
3. The government expected in the District Anyar established in the District of Islamic Banking because memiliki Anyar market share is high enough that the majority of sub-district penduduk Muslim Anyar Anyar and trade center in the district.

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