

**The Influence of Religious Qualities and Awareness of Subjective Norms of Maduranian Muslim Entrepreneurs on the Interest in Using Sharia Bank with Obedience to Kyai as a Moderation Variable**

**Nur Aniniyah<sup>1</sup>, Nasrulloh Nasrulloh<sup>2</sup>**

Trunojoyo University Madura, Indonesia<sup>1,2</sup>

Corresponding e-mail: [200721100190@student.trunojoyo.ac.id](mailto:200721100190@student.trunojoyo.ac.id)

**ABSTRACT**

**Purpose** — *The aim of this research is to examine the potential correlation between religiosity and subjective norms in relation to the level of interest in using Sharia Banking, as well as the influence of the moderating variable obedience to kyai.*

**Method** — *Associative research uses a quantitative approach method, the specifications of which are systematic, planned and clearly structured from the start and are used to research certain populations and samples with the aim of testing predetermined hypotheses.*

**Result** — *The data analysis approach used includes descriptive statistical analysis and Moderated Regression Analysis (MRA). It is hoped that this research can provide a valuable contribution to the decision-making process in certain institutions and communities.*

**Novelty** — *Research findings show that each aspect of creative thinking uses a different approach to problem solving. In particular, respondents demonstrated superior problem-solving abilities compared to other aspects of creative thinking.*

**Keywords:** *Interest in Using, Religious Quality, Subjective Norms, Role of Kyai, Sharia Banking*

**INTRODUCTION**

Banks are entities whose business activities are collecting funds from the public in the form of savings and distributing them to the public in the form of financing or credit and other forms. In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks and sharia banks (Andrianto & Anang Firmansyah, 2019). Based on Law no. 21 of 2008 concerning Sharia Banking, sharia banking is everything that concerns sharia banks and sharia business units, including institutions, business activities, as well as methods and processes in carrying out business activities themselves (Nurdin, N., & Yusuf, K, 2020 ). Sharia banking is a sharia financial institution whose operational system is adapted to the principles of Islamic law. Contracts, company operational mechanisms, company culture (shariah corporate culture) and product marketing must comply with sharia principles. The concept of sharia banking in Indonesia was introduced with the start of operations of Bank Muamalat Indonesia in 1992 and further developed with the merger of the Indonesian state-owned sharia bank which was formed in 2021, known as Bank Syariah Indonesia.

The emergence of the largest sharia bank in Indonesia has meant that the Muslim community in particular is no longer divided in using sharia banks. However, the Islamic financial market is divided into two main groups. The first is the emotional consumer group, who are very concerned about halal and haram principles and are less sensitive to prices/costs and service quality. The second group is rational consumers who are sensitive to price/cost, product selection, company reputation and of course service quality (Delanuari & Srikartikowati, 2020).

The problem that then arises is market share. Based on the State of the Global Islamic Economy Report 2019-2020, the sharia financial industry is estimated to reach \$3.5 trillion in 2024. Compared with other countries, sharia banking assets in Indonesia are still at 15.87% with a market share of 6,000. 51%, smaller than the neighboring country, Malaysia, which has reached 29% at the end of the 2022 period (Romli, 2022). Madurese Muslim entrepreneurs have special characteristics as a group that has business activities and is Muslim. In this context, emotional and rational factors of Madurese Muslim entrepreneurs are considered to have a significant influence on interest in using Islamic banks. Emotional factors include the quality of an

individual's religion, quality of service and understanding of halal/haram. Meanwhile, emotional factors describe an individual's view of social norms and expectations of the people around them, such as costs/prices, quality of service and will easily migrate to conventional financial products, even though they basically understand that this is contrary to their religious values. In this case (Hassan, et.al., 2013) states that the existence of figures/advisers who understand sharia financial principles is still very small, and therefore in many cases the reference group represented by religious figures does not significantly influence interest because the religious figure themselves do not have good knowledge about sharia finance. Likewise, the Madurese Muslim community uses the figure of a kyai as a solution in overcoming all the problems of life, including the preference for using sharia financial institutions (Nasrulloh, et. al. 2023). However, despite the importance of religious qualities and subjective norms as well as the role of kyai as moderating variables for using sharia banking, there has been no interest in Madurese Muslim entrepreneurs in various literacies. The use of the role of kyai is considered to be one of the moderating variables due to Madurese custom which glorifies the role of kyai in deciding cases in aspects of Madurese society's life. Research that specifically examines these factors is still limited. Therefore, this research aims to fill this knowledge gap by analyzing the influence of religious qualities and subjective norms of Madurese Muslim entrepreneurs on interest in using Islamic banks, with obedience to kyai as a moderating variable.

## **METHOD**

### **Types of Research**

In this research the author uses an associative approach using a quantitative approach, namely research that aims to determine the relationship between two or more variables and a theory can be built that functions to explain, predict and control a phenomenon. Associative research uses quantitative or statistical analysis techniques, which is a type of research whose specifications are systematic, planned and clearly structured from the start and are used to research certain populations and samples with the aim of testing predetermined hypotheses.

### **Research Sites**

Researchers chose the research location in the Madura region, especially in Bangkalan district. Researchers choose research locations based on the criteria that the selected location has the necessary data.

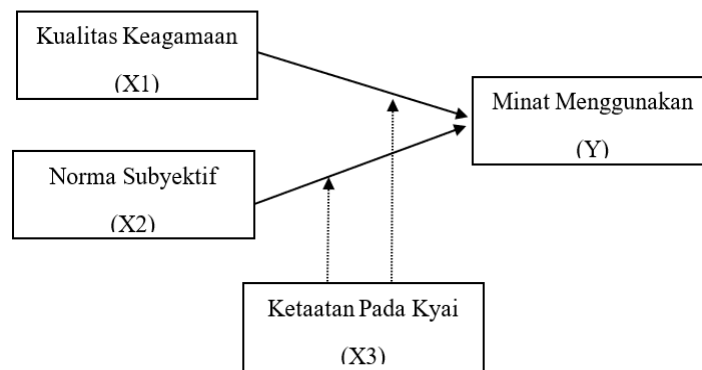
### **Population and Sample**

The population in this study were Madurese Muslim entrepreneurs. The sampling technique used was the unknown population formula to determine the sample size. The measurement scale used is a Likert scale, which consists of 5 answer choices ranging from strongly disagree to strongly agree, with a numerical score of 1-5. The data used consists of primary data and secondary data obtained from various sources.

### **Data Analysis Technique**

The data analysis technique in this research uses *Moderate Regression Analysis* (MRA) based on primary data obtained from data collection. The research instrument test will be carried out before carrying out the multiple regression test. This research instrument test includes validity and reliability tests. Classical assumption analysis was also carried out in this research before data processing was carried out using multiple linear regression and also Moderate Regression Analysis (MRA). The classical assumption tests carried out include normality tests, multicollinearity tests, and heteroscedasticity tests. The multiple linear regression test was carried out through the t test and F test. The t test was carried out to test the influence of each (partial) independent variable on the dependent variable. The F test is carried out to determine the overall effect (simultaneous or simultaneous test) of the independent variable on the dependent variable.

**Figure 1.** Analysis Model



According to Ghazali in his book quoting from Sharma, he classifies moderation variables into 4 types, namely pure moderation, quasi moderation, moderation homologiser (potential moderation), and moderation predictor (moderation as a predictor). Here's the explanation:

**Table 1.** Types of Moderator Variables

	<b>Related to criteria and/or predictors</b>	<b>Not related to criteria and predictors</b>
<b>Does not interact with the predictor</b>	<b>1</b> Interact with predictors	<b>2</b> Moderator (Homologizer)
<b>Interact with predictors</b>	<b>3</b> Moderator (Quasi Moderator)	<b>4</b> Moderator (Pure Moderator)

### Predictor Moderator

In quadrant 1, the Z variable is not a moderator, but is a predictor (independent) variable. Moderating predictor variables are a type of moderating variable identified through the coefficients  $\beta_2$  and  $\beta_3$  in the equation. That is, if the coefficient  $\beta_2$  is declared significant and the coefficient  $\beta_3$  is not significant. This means that this moderating variable only acts as a predictor variable in the relationship model formed.

### Homologizer Moderator

In quadrant 2, this type of variable influences the strength of the relationship, but does not interact with the predictor variable (X) and is not significantly related to either the predictor/independent (X) or the criterion/dependent variable (Y). Moderation homologizer is a type of moderating variable identified through the coefficient  $\beta_2$  which is declared insignificant and the coefficient  $\beta_3$  is not significant. This means that this variable is a variable that has the potential to become a moderating variable that influences the strength of the relationship between the predictor/independent variable (X) and the criterion/dependent variable (Y).

### Quasi Moderator

In quadrant 3 the moderator variable (Z) is related to the criterion/dependent variable (Y) and/or the predictor/independent variable (X) and interacts with the predictor/independent variable (X). This type of moderator is also called a pseudo moderator. This variable can be identified through the coefficients  $\beta_2$  and  $\beta_3$  in the equation. That is, if the coefficient  $\beta_2$  is declared significant and the coefficient  $\beta_3$  is also significant. Quasi moderation is a variable that moderates the relationship between the predictor/independent variable and the criterion/dependent variable where the quasimoderation variable interacts with the predictor variable and becomes a predictor variable.

### Pure moderator (pure moderation)

In quadrant 4 the moderator variable (Z) is not related to the criterion/dependent variable (Y) and predictor (X). This type of moderator is also called a genuine moderator which can be identified by looking at the coefficients  $\beta_2$  and  $\beta_3$  in the equation, namely if the coefficient  $\beta_2$  is declared insignificant but the coefficient  $\beta_3$  is statistically significant. This means that the variable is a variable that moderates the

relationship between the predictor variable and the dependent variable where the moderating variable interacts with the predictor variable without becoming a predictor variable.

### Hypotheses development

A hypothesis is a temporary answer to a problem formulation stated in the form of a question. In this context, the hypothesis in this research is as follows:

1. Religious qualities influence the interest of Madurese Muslim entrepreneurs in using sharia banks.
2. Subjective norms influence the interest of Madurese Muslim entrepreneurs in using sharia banks.
3. Obedience to the kyai is able to fully moderate the influence of religious qualities on the interest of Madurese Muslim entrepreneurs in using Sharia Banks.
4. Obedience to Kyai is a variable that is able to moderate the influence of subjective norms on the interest of Madurese Muslim entrepreneurs in using sharia banks.

## RESULT AND DISCUSSION

### RESULTS

#### Validity and Reliability Test Results

**Table 2.** Validity Test Results

Items	R count	R table	Conclusion	Items	R count	R table	Conclusion
X1.1	0.718	0.195	Valid	Z.1	0.790	0.195	Valid
X1.2	0.550	0.195	Valid	Z.2	0.761	0.195	Valid
X1.3	0.741	0.195	Valid	Z.3	0.853	0.195	Valid
X1.4	0.689	0.195	Valid	Z.4	0.831	0.195	Valid
X1.5	0.716	0.195	Valid	Z.5	0.816	0.195	Valid
X1.6	0.625	0.195	Valid	Z.6	0.818	0.195	Valid
X2.1	0.767	0.195	Valid	Y.1	0.799	0.195	Valid
X2.2	0.893	0.195	Valid	Y.2	0.854	0.195	Valid
X2.3	0.951	0.195	Valid	Y.3	0.849	0.195	Valid
X2.4	0.877	0.195	Valid	Y.4	0.818	0.195	Valid
X2.5	0.951	0.195	Valid	Y.5	0.758	0.195	Valid

Based on the results of the validity test above, it is known that each item in each variable has a calculated r value that is greater than the r table (0.195). So it can be concluded that the research instrument has been declared valid and can be used in research.

**Table 3.** Reliability Test Results

Variable	Alpha	Information
Religiosity	0.760	Reliable
Subjective Norms	0.933	Reliable
The role of the Kyai	0.895	Reliable
Interest in Using Sharia Financial Institutions	0.874	Reliable

Based on the results of the reliability test above, it can be seen that each research instrument variable succeeded in obtaining a Cronbach's Alpha value above 0.6. So it can be said that the questionnaire used in the research is reliable.

### Classic Assumption Test Results

#### Normality test

**Table 4.** Normality Test Results

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Nonstandard Residues
<b>N</b>		100
<b>Normal Parameters a, b</b>	Means	0.0000000
	Std. Deviation	2,20235544
<b>The Most Extreme Difference</b>	Absolute	0.069
	Positive	0.069
	Negative	-0.069
<b>Test Statistics</b>		0.069
<b>Asymp. signature. (2-tail)</b>		,200c ,d
<b>A. Normal test distribution.</b>		
<b>B. Calculated from data.</b>		
<b>C. Lilliefors Significance Correction.</b>		
<b>D. This is the lower limit of the true meaning.</b>		

The results of the normality test can be seen above which shows a significance value of 0.200 (greater than 0.05) so the data is said to be normally distributed.

#### Multicollinearity Test

**Table 5.** Multicollinearity Test Results

		<b>Coefficient a</b>						
<b>Model</b>		Unstandardized Coefficients		Standardized Coefficient	Q	signature.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
<b>1</b>	(Constant)	3,723	1,559		2,388	0.019		
	Religiosity	0.226	0.061	0.281	3,688	0,000	0.877	1,140
	Subjective Norms	0.206	0.095	0.244	2,161	0.033	0.400	2,497
	The role of the Kyai	0.267	0.086	0.357	3,091	0.003	0.383	2,610

**Dependent Variable: Interest in Using**

Based on the calculation results in the table above, it can be seen that the tolerance value is greater than 0.1 and the VIF value is less than 10. So it can be concluded that there are no symptoms of multicollinearity in the research data.

## Heteroscedasticity Test

**Table 6.** Glejser Test Results

Coefficient a							
Model	Unstandardized Coefficients		Standardized Coefficient	Q	signature.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
<b>1</b> (Constant)	1,652	1,032		1,601	0.113		
Religiosity	-0.018	0.041	-0.048	-0.450	0.654	0.877	1,140
Subjective Norms	0.097	0.063	0.245	1,536	0.128	0.400	2,497
The role of the Kyai	-0.068	0.057	-0.192	-1,182	0.240	0.383	2,610

**Dependent Variable: Abs\_Res**

Based on the results above, the significance value for each variable is greater than 0.05. So it can be concluded that the research data is appropriate and does not experience symptoms of heteroscedasticity.

## Multiple Linear Regression Test

The analysis technique used next is simple regression. Data processing was carried out using the SPSS 26 program, in which the following results were obtained:

**Table 7.** Multiple Linear Regression Results

Coefficient a							
Model	Unstandardized Coefficients		Standardized Coefficient	Q	signature.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
<b>1</b> (Constant)	3,723	1,559		2,388	0.019		
Religiosity	0.226	0.061	0.281	3,688	0.000	0.877	1,140
Subjective Norms	0.206	0.095	0.244	2,161	0.033	0.400	2,497
The role of the Kyai	0.267	0.086	0.357	3,091	0.003	0.383	2,610

**Dependent Variable: Interest in Using**

From the table above, the following regression equation is obtained:

$$Y = 3.723 + 0.226 X_1 + 0.206 X_2 + 0.267 X_3$$

The formula above can be explained as follows:

The constant value of 3.723 indicates that if Religiosity, Subjective Norms, and the Role of Kyai are 0, then the level of Interest in Using Sharia Financial Institutions is 3.723.

The Religiosity coefficient value is 0.332, a positive value. This can be interpreted as meaning that every time there is an increase in Religiosity by 1, the level of Interest in Using Sharia Financial Institutions increases by 0.332.

The Subjective Norm coefficient value is 0.404, a positive value. This can be interpreted as meaning that every time there is an increase in Subjective Norms by 1, the level of Interest in Using Sharia Financial Institutions increases by 0.404.

The coefficient value for the Role of the Kyai is 0.415, a positive value. This can be interpreted as meaning that every time there is an increase in the role of Kyai by 1, the level of interest in using Sharia financial institutions increases by 0.415.

## HYPOTHESIS TEST

### Partial Test Results (t-test)

The use of the t test is to determine the effect of the dependent variable. Hypothesis testing in this study used SPSS software, where testing was carried out at a significant level of 0.05 ( $\alpha = 5\%$ ). The decision making criteria are as follows:

**Table 8.** Partial Test Results

		Coefficient a						
Model		Unstandardized Coefficients		Standardized Coefficient	Q	signature.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3,723	1,559		2,388	0.019		
	Religiosity	0.226	0.061	0.281	3,688	0,000	0.877	1,140
	Subjective Norms	0.206	0.095	0.244	2,161	0.033	0.400	2,497
	The role of the Kyai	0.267	0.086	0.357	3,091	0.003	0.383	2,610

**Dependent Variable: Interest in Using**

The results of the above calculations can be explained as follows:

The Religiosity variable has a significance value of 0.000, which is less than 0.05, which means that Religiosity partially has a significant influence on Interest in Using Sharia Financial Institutions.

The Subjective Norms variable has a significance value of 0.033, which is smaller than 0.05, which means that Subjective Norms partially have a significant influence on Interest in Using Sharia Financial Institutions.

The Kyai Role variable has a significance value of 0.003, which is smaller than 0.05, which means that the Kyai Role partially has a significant influence on Interest in Using Sharia Financial Institutions

### F Test Results

**Table 9.** F Test Results

		ANOVA a				
Model		Sum of Squares	df	Means Square	F	signature.
1	Regression	499,923	3	166,641	33,315	,000b _
	Remainder	480,187	96	5,002		
	Total	980.110	99			

**Dependent Variable: Interest in Using**

**Predictors: (Constant), Role of Kyai, Religiosity, Subjective Norms**

Based on the table above, the results of the F Test above, it can be seen that the significance value is 0.000 which is smaller than 0.05, which means that Religiosity, Subjective Norms, and the Role of Kyai together (simultaneously) have a significant influence on Interest in Using the Institution. Sharia Finance..

### Results Coefficient of determination

**Table 10.** Coefficient of Determination Test Results

<b>Model Summary b</b>				
<b>Model</b>	<b>R</b>	<b>R square</b>	<b>Adjusted R Square</b>	<b>Std. Estimation Error</b>
<b>1</b>	,714 a	0.510	0.495	2,237
<b>Predictors: (Constant), Role of Kyai, Religiosity, Subjective Norms</b>				
<b>Dependent Variable: Interest in Using</b>				

From the test results above, an Adjusted R2 value of 0.495 or 49.5% was obtained. This shows that interest in using Sharia financial institutions can be influenced by 49.5% by the independent variables, namely religiosity, subjective norms, and the role of the Kyai. Meanwhile, 50.5% of interest in using Islamic financial institutions is influenced by other variables outside the research model used in this research.

### Results of Moderated Regression Analysis: The Role of Kyai in Moderating the Influence of Religiosity on Interest in Using (X1\*Z)

**Table 11.** M Test Results *moderate Regression Analysis*

<b>Coefficientsa</b>					
<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. Error</b>			
<b>1</b> (Constant)	5,063	7,536		0.672	0.503
Religiosity	0.206	0.326	0.256	0.631	0.530
The role of the Kyai	0.382	0.336	0.511	1,139	0.258
Religiosity*The Role of Kyai	0.001	0.014	0.051	0.074	0.941
<b>Dependent Variable: Interest in Using</b>					

From the table above, the following regression equation is obtained:

$$Y = 5.063 + 0.206 X1 + 0.382 Z + 0.001 X1*Z$$

The formula above can be explained as follows:

A constant value of 5.063 indicates that if Religiosity, Role of Kyai and Religiosity\*Role of Kyai are 0, then the level of Interest in Using Sharia Financial Institutions is 5.063.

The Religiosity coefficient value is 0.206, a positive value. This can be interpreted as meaning that every time there is an increase in Religiosity by 1, the level of Interest in Using Sharia Financial Institutions increases by 0.206.

The coefficient value for the Role of the Kyai is 0.382, a positive value. This can be interpreted as meaning that every time there is an increase in the role of Kyai by 1, the level of interest in using Sharia financial institutions increases by 0.382.

The coefficient value of the interaction between Religiosity and the Role of the Kyai is 0.007 with a positive value. This means that the role of Kyai strengthens the influence of religiosity on interest in using Sharia financial institutions.



**Results of Moderated Regression Analysis: The Role of Kyai in Moderating the Influence of Subjective Norms on Interest in Using (X2\*Z)**

**Table 12.** M Test Results *moderate Regression Analysis*

<b>Coefficients<sup>a</sup></b>					
<b>Model</b>	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>1</b> (Constant)	25,751	7,697		3,345	0.001
Subjective Norms	-0.724	0.394	-0.856	-1,840	0.069
The role of the Kyai	-0.553	0.370	-0.739	-1,496	0.138
Subjective Norms*The Role of Kyai	0.043	0.018	2,171	2,469	0.015

**Dependent Variable: Interest in Using**

From the table above, the following regression equation is obtained:

$$Y = 25.751 - 0.724 X2 - 0.553 Z + 0.043 X2*Z$$

The formula above can be explained as follows:

The constant value of 5.063 indicates that if Subjective Norms, Role of Kyai and Subjective Norms\*Role of Kyai are 0, then the level of Interest in Using Sharia Financial Institutions is 5.063.

The Subjective Norm coefficient value is 0.724, a negative value. This can be interpreted as meaning that every time there is an increase in the Subjective Norm by 1, the level of Interest in Using Sharia Financial Institutions decreases by 0.724.

The coefficient value for the Role of the Kyai is 0.553, a negative value. This can be interpreted as meaning that every time there is an increase in the role of Kyai by 1, the level of interest in using Sharia financial institutions decreases by 0.553.

The coefficient value of the interaction between Subjective Norms and the Role of Kyai is 0.043 with a positive value. This means that the role of Kyai strengthens the influence of Subjective Norms on Interest in Using Sharia Financial Institutions.

**Hypothesis Testing Moderation Model The Role of Kyai Moderates the Influence of Religiosity on Interest in Using (X1\*Z)**

The use of the t test is to determine the effect of the dependent variable. Hypothesis testing in this study used SPSS software, where testing was carried out at a significant level of 0.05 (α = 5%). The decision making criteria are as follows:

<b>Coefficients<sup>a</sup></b>					
<b>Model</b>	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<b>1</b> (Constant)	5,063	7,536		0.672	0.503
Religiosity	0.206	0.326	0.256	0.631	0.530
The role of the Kyai	0.382	0.336	0.511	1,139	0.258
Religiosity*The Role of Kyai	0.001	0.014	0.051	0.074	0.941

**Dependent Variable: Interest in Using**

The results of the above calculations can be explained that the variable Role of the Kyai has a significance value of 0.258, greater than 0.05, which means that the Role of the Kyai partially does not have a significant influence on Interest in Using Sharia Financial Institutions.

The interaction variable Religiosity with the Role of the Kyai has a significance value of 0.941, greater than 0.05. Thus moderation is classified as a Homologizer Moderator because the moderating variable (the role of Kyai) is not significant either as a predictor or as a moderator (interaction). This means that the role of the Kyai influences the strength of influence, but does not interact with the predictor variable (Religiosity) and does not significantly influence the criterion/dependent variable (Intention to Use).

### Hypothesis Testing Moderation Model The Role of Kyai Moderates the Influence of Subjective Norms on Interest in Using (X2\*Z)

The use of the t test is to determine the effect of the dependent variable. Hypothesis testing in this study used SPSS software, where testing was carried out at a significant level of 0.05 ( $\alpha = 5\%$ ). The decision making criteria are as follows:

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	25,751	7,697		3,345	0.001
Subjective Norms	-0.724	0.394	-0.856	-1,840	0.069
The role of the Kyai	-0.553	0.370	-0.739	-1,496	0.138
Subjective Norms*The Role of Kyai	0.043	0.018	2,171	2,469	0.015

#### Dependent Variable: Interest in Using

The results of the calculation above can be explained that the variable Role of the Kyai has a significance value of 0.138, greater than 0.05, which means that the Role of the Kyai partially does not have a significant influence on Interest in Using Sharia Financial Institutions.

The interaction variable Subjective Norms with the Role of Kyai has a significance value of 0.015, which is smaller than 0.05. Thus moderation is classified as Pure Moderator, because the moderation variable (Role of the Kyai) is not significant as a predictor but is significant as a moderator (X2\*Z). This means that the Kyai Role variable is a variable that moderates the influence between the predictor variable and the dependent variable where the moderating variable interacts with the predictor variable without becoming a predictor variable.

Based on the results of hypothesis testing, the religious quality variable (religiosity) has a positive and significant effect on the interest of Madurese Muslim entrepreneurs in using sharia banks. This can be proven by looking at the Religiosity coefficient value of 0.206, a positive value. This can be interpreted as meaning that every time there is an increase in Religiosity by 1, the level of Interest in Using Sharia Financial Institutions increases by 0.206. So H1 in this study is accepted. This means that the level of a person's religiosity will influence a person's understanding and implementation of Islamic values in everyday life. The results of this research are confirmed by the research of Refky Fielnenda (2021) & Ahmad Fauzi (2020) which states that The higher the level of religiosity of students will influence their actions in carrying out daily activities, including religious activities, someone who has high religiosity will be more obedient to the teachings and laws that have been obtained.

Based on the results of hypothesis testing, the subjective norm variable does not have a positive and significant effect on the interest of Madurese Muslim entrepreneurs in using Islamic banks. This can be proven by looking at the Subjective Norm coefficient value of 0.724, a negative value. This can be interpreted as meaning that every time there is an increase in the Subjective Norm by 1, the level of Interest in Using Sharia Financial Institutions decreases by 0.724. So H2 in this study is rejected.

Based on the results of hypothesis testing, the variable the role of the kyai is not able to moderate the religious quality of the interest of Madurese Muslim entrepreneurs in using sharia banks. This can be proven by looking at the significant value of 0.941 which is greater than 0.05. Thus, moderation is classified as a Moderator Homologizer because the moderation variable (the role of the Kyai) is not significant either as a predictor or as a moderator (interaction). This means that the role of the Kyai influences the strength of influence, but does not interact with the predictor variable (Religiosity) and does not significantly influence the criterion/dependent variable (Intention to Use). This research is in line with research by Mayogi Arrafi (2022) and Mirandhawati (2020) that the role of kyai is unable to moderate the relationship between religious quality and the interest of Madurese Muslim entrepreneurs in using sharia banks.

Based on the results of hypothesis testing, the kyai role variable is able to become a pure moderator variable. This can be proven by looking at the significant value of 0.015, which is smaller than 0.05. Thus moderation is classified as Pure Moderator, because the moderation variable (Role of the Kyai) is not significant as a predictor but is significant as a moderator ( $X_2 * Z$ ). This means that the Kyai Role variable is a variable that moderates the influence between the predictor variable and the dependent variable where the moderating variable interacts with the predictor variable without becoming a variable. This research is in line with research by Mayogi Arrafi (2022) and Mirandhawati (2020) that the role of kyai is unable to moderate the relationship between religious quality and the interest of Madurese Muslim entrepreneurs in using sharia banks.

## CONCLUSION

The findings of this research support the assumption that the religious quality variable has a positive and significant effect on Madurese Muslim entrepreneurs' interest in using Islamic banks, but the subjective norm awareness variable does not have a significant effect on Madurese Muslim entrepreneurs' interest in using Islamic banks. Apart from that, obedience to kyai can strengthen the positive influence of the subjective norm variable on the interest of Madurese Muslim entrepreneurs in using sharia banks, however, the moderating variable of the role of kyai is not able to strengthen the religious quality variable on the interest of Madurese Muslim entrepreneurs in using sharia banks. Therefore, this research can help the growth of sharia banks and provide suggestions to practitioners and policy makers to increase the effectiveness of marketing and promotion of sharia banking goods and services to Madurese Muslim entrepreneurs.

Based on the findings of this research, suggestions that can be given are as follows:

By strengthening aspects of religious quality and awareness of subjective norms, sharia banking can improve marketing and promotion of sharia banking goods and services to Madurese Muslim entrepreneurs. To increase Madurese people's interest in using sharia banks, sharia banking can strengthen the role of kyai as a moderating variable in the introduction of sharia financial institutions, especially sharia banking.

Sharia banking has the potential to increase public and religious leaders' knowledge of sharia financial products, so that it can inspire the enthusiasm of Madurese people to use sharia banks.

Sharia banking can improve the quality of goods and services provided to better meet the demands and preferences of Madurese Muslim entrepreneurs. This research is also expected to help the growth of sharia banking and assist practitioners and policy makers in promoting sharia banking goods and services to Madurese Muslim entrepreneurs more successfully.

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