

## REFERENCES

Abduh M., & Razak, A. D. 2012. "Customers' Attitude towards Diminishing Partnership Home Financing in Islamic Banking". *American Journal of Applied Science*. Vol. 9. No. 4. p. 593-599.

Abdullah M., Shahimi S. & Ismail A. G. 2011. "Operational Risk in Islamic Banks: Examination of Issues". *Qualitative Research in Financial Markets*. Vol. 3. No. 2. p. 131-151.

Abdul-Rahman, A., Abdul-Majid, M., & KJ, N. F. 2019. "Equity-Based Financing and Liquidity Risk: Insight from Malaysia and Indonesia. *International Journal of Economics, Management and Accounting*. Vol. 27. No. 2. P. 291-313.

Achour M., Nor M. R. M., Amel B., Seman H. M. & Yusoff M. Y. Z. M. 2017. "Religious Commitment and its Relation to Happiness among Muslim Students: The Educational Level as Moderator". *J Relig Health*. P. 1-20.

Adham K. A., Said M. F. & Hassan M. E. M. 2012. *Exploring the Islamic Perspective on Innovation and Entrepreneurship*. Universiti Kebangsaan Malaysia Publisher. 1<sup>st</sup> Edition.

Ahmad S. & Rahman A. R. A. 2012. "The Efficiency of Islamic and Conventional Commercial Banks in Malaysia", *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 5. No. 3 p. 241-263.

Ahmed H. 2014. "Basel III Liquidity Requirement Ratios and Islamic Banking". *Journal of Banking Regulation*. Vol. 16. No. 4. p. 251-264.

Ahmed N., Akhtar M. F. & Usman M. 2011. "Risk Management Practices and Islamic Banks: An Empirical Investigation from Pakistan". *Interdisciplinary Journal of Research in Business*. Vol. 1. No. 6. p. 50-57.

Ajzen I. 1991. "The theory of planned behavior". *Organizational Behavior and Human Decision Processes*. Vol. 50. No. 2. P. 179-211.

Akkizidis I. & Khandelwal S. K. 2008. *Financial Risk Management for Islamic Banking and Finance*. Palgrave Macmillan.

Al-Ajmi J., Abo Hussain, H. & Al-Saleh, N. 2009. "Clients of conventional and Islamic banks in Bahrain: How they choose which bank to patronize". *International Journal of Social Economics*, Vol. 36. No.11. P. 1086-1112.

Al-Allaf M. 2012. The objectives (*Maqasid*) of the Islamic divine law. Unpublished paper.

Alam S. S., Janor, H., Zanariah, C. A. C. W., & Ahsan, M. N. 2012. "Is Religiosity an important Factor in Influencing the Intention to Undertake Islamic Home Financing in Klang Valley"? *World Applied Sciences Journal*. Vol. 19. No. 7. p. 1030-1041.

Albashir W. A., Zainuddin Y., Panigrahi S. K. 2018. "The Acceptance of Islamic Banking Products in Libya: A Theory of Planned Behavior Approach". *International Journal of Economics and Financial Issues*. Vol. 8. No. 3. p. 105-111.

Alexander, P.A. 2003. "The development of expertise: The journey from acclimation to proficiency". *Educational Researcher*. Vol. 32. No. 8. P. 10-14.

Al-Farisi & Hendrawan R. 2011. "Effect of Capital Structure on Banks Performance: A Profit Efficiency Approach Islamic and Conventional Banks Case in Indonesia". *International Research Journal of Finance and Economics*. Vol 86.

Al-Harethi A. R. S. 2019. "Factors Determine Cash Waqf Participation in Kedah, Malaysia: Perception from Students in Kolej University Insaniah". *Ikonomika: Jurnal Ekonomi dan Bisnis Islam*. Vol. 4. No. 1. P.53-59.

Al-Hawari M., Hartley N., & Ward T. 2005. *Measuring Banks' Automated Service Quality: A confirmatory Factor Analysis Approach*. Marketing Bulletin.

Ali M. S. I. & Athambawa S. 2013. "Determinants of Customers' intention to Use Islamic Financing Services- The Case of Islamic Bank in Sri Lanka. *Proceedings of the Second ARC, FMC, SEUSL*. p. 91-99.

Ali M., & Puah, C.-H. 2017. "Acceptance of Islamic Banking as Innovation: A case of Pakistan". *Humanomics*. Vol. 33. No. 4. p. 499-516.

Ali M., Raza, S. A., Puah, C.-H., & Karim, M. Z. A. 2017. "Islamic Home Financing in Pakistan: A SEM-based Approach using Modified TPB Model". *Housing Studies*. Vol. 32. No. 8. p. 1156-1177.

Alli K. L., Khan, A. Q. & Ramirez G. G. 1993. "Determinants of Corporate Dividend Policy: A Factorial Analysis". *Financial Review*. Vol. 28 No. 4, p. 523-547.

AlMamun A., Mohiuddin M., Ahmad G., Thurasamy R. & Fazal S. A. 2018. "Recycling Intention and Behavior among Low-Income Households". *Sustainability journal*. Vol. 10. No. 2407. P. 1-22.

Al-Nasser M., Yusoff R. Z., Islam R. & Al-Nasser A. 2014. "Relationship among E-Service Quality, Culture, Attitude, Trust, Risk of Online Shopping". *Journal of Social Sciences*. Vol. 10. No. 3. P. 123-142.

Aloulou W. J. 2016. "Predicting Entrepreneurial Intentions of Final Year Saudi University Business Students by Applying the Theory of Planned Behavior". *Journal of Small Business and Enterprise Development*. Vol. 23. No. 4. p.1142-1164.

Alrifai T. 2015. *Islamic Finance and the New Financial System: An Ethical Approach to Preventing Future Financial Crises*. Wiley Finance. 1<sup>st</sup> Edition.

Altawallbeh M., Soon F., Thiam W. & Alshourah S. 2015. "Mediating Role of Attitude, Subjective Norm And Perceived Behavioural Control In The Relationships Between Their Respective Salient Beliefs And Behavioural Intention To Adopt E-Learning Among Instructors In Jordanian Universities". *Journal of Education and Practice*. Vol. 6. No. 11. P. 152-160.

Al-Zuhayli W. 2007. *Financial Transactions in Islamic Jurisprudence*. (M. A. El-Gamal, Trans. Second Ed.). *Damascus: Dar al-Fikr*.

Ambad S. N. A., & Damit, D. H. D. A. 2016. "Determinants of Entrepreneurial Intention Among Undergraduate Students in Malaysia". *Procedia Economics and Finance*. Vol. 37. p. 108–114.

Ameer R., Othman R. & Mahzan N.. 2012. "Information Asymmetry and Regulatory Shortcomings in Profit Sharing Investment Accounts". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 5. No. 4 p. 371-387.

Amin H. 2013. "Factors Influencing Malaysian Bank Customers to Choose Islamic Credit Cards". *Journal of Islamic Marketing*. Vol. 4. No. 3. p. 245–263.

Amin H., AbdulRahman, A., & AbdulRazak, D. 2012. "Is the Theory of Planned Behaviour Valid for Islamic Home Financing?" *Munich Personal RePEc Archive (MPRA)*.

Amin H., Abdul-Rahman, A.-R., & Abdul-Razak, D. 2013. "An Integrative Approach for Understanding Islamic Home Financing Adoption in Malaysia." *International Journal of Bank Marketing*. Vol. 31. No. 7. p. 544–573.

Amin H., Ghazali, M. F., & Supinah, R. 2010. "Determinants of *Qardhul Hassan* Financing Acceptance among Malaysian Bank customers: An empirical analysis. *International Journal Business and Society*. Vol. 11. No. 1. P. 1-16.

Amin H., Rahman R. A. & Abdul Razak, D. 2014. "Consumer Acceptance of Islamic Home Financing." *International Journal of Housing Markets and Analysis*. Vol. 7. No. 3. p. 307–332.

Amir V., Hatimah H., Khalisah N. & Purboyanti R. T. 2015. "A Criticism of Annuities in Murabahah Transactions: Allowing *Riba* through *Fatwa*? A Case Study of *Shariah* Banking in Indonesia". *Proceeding - Kuala Lumpur International Business, Economics and Law Conference 6*. Vol. 1. April 18 – 19. Hotel Putra, Kuala Lumpur, Malaysia. p. 19-27.

Amorello L. 2016. "Beyond the Horizon of Banking Regulation: What to Expect from Basel IV". *Harvard International Law Journal*. Vol. 58. p. 1-18.

Ang R. P., Li, X., & Seah, S. L. 2017. "The Role of Normative Beliefs About Aggression in the Relationship Between Empathy and Cyberbullying". *Journal of Cross-Cultural Psychology*, Vol. 48. No. 8. P. 1138–1152.

Ansari F. 2013. *Islamic Banking and Development*. Koros Press Limited. 1<sup>st</sup> Edition.

Arbuckle, J. L. 2010. *IBM SPSS Amos 19 user's guide*. Crawfordville, FL: Amos Development Corporation. 635.

Archer S. & Rifaat Ahmed Abdel Karim. 2009. "Profit-Sharing Investment Accounts in Islamic Banks: Regulatory Problems and Possible Solution". *Journal of Banking Regulation*. Vol. 10. No. 4. p. 300-306.

Argyriou E, & Melewar T. C. 2011. "Consumer attitudes revisited: A Review of attitude theory in marketing research". *International Journal of Management Reviews*. Vol. 13. P. 431-451.

Arnould, L. L., Price E. J. & Zinkhan G. M. 2002. *Consumers*. New York: McGraw-Hill.

Askari H., Iqbal Z., Krichene N. & Mirakhor A. 2012. *Risk Sharing in Finance: The Islamic Finance Alternative*. Wiley. 1<sup>st</sup> Edition.

Assael, H. 2004. *Consumer Behaviour: A Strategic Approach*. Boston: Houghton Mifflin Company.

Awang Z. 2015. *SEM Made Simple: A gentle approach to learning structural equation modelling*. MPWS rich publication. 1<sup>st</sup> edition.

Ayub A., Awadh A. I., Hadi H. Jaffri J. Jamshed S & Ahmad H. M. A. 2016. "Malaysian consumers' awareness, perception, and attitude toward cosmetic products: Questionnaire development and pilot testing". *J Pharm Bioallied Sci*. Vol. 8. No. 3. P. 203–209.

Ayub M. 2007. *Understanding Islamic Finance*. Wiley. 1<sup>st</sup> Edition.

Azeem M. M., Marsap A. & Ozari C. 2015. "Impact of Basel Accord on Banking System: Evidence from Islamic Banks of Pakistan". *Applied Finance and Accounting*. Vol. 1. No. 2. ISSN 2374-2410.

Azid T., Asutay M. & Burki U. 2007. "Theory of the Firm, Management and Stakeholders: An Islamic Perspective". *Islamic Economic Studies*. Vol. 15. No. 1. P. 1-30.

Aziz M. R. A. 2013. *Islamic Banking and Finance in Malaysia: System, Issues and Challenges*. Universiti Sains Islam Malaysia (USIM) Publisher. 1<sup>st</sup> Edition.

Babbie E. 2014. *The Basics of Social Research*. Cengage Learning. 6<sup>th</sup> Edition.

Badaj F. & Radi B. 2018. "Empirical Investigation of SMEs' Perceptions towards PLS Financing in Morocco." *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 11. No. 2. p. 250–273.

Badiozaman I. F. A., Leong H. J. & Jikus O. 2019. "Students' perception and use of English in higher education institutions: Links with academic self-efficacy". *Journal of Applied Research in Higher Education*. Vol. 11. No. 1. P. 36-49.

Balushi Y. A., Locke, S., & Boulanouar, Z. 2018. "Islamic Financial Decision-making among SMEs in the Sultanate of Oman: An Adaption of the Theory of Planned Behaviour." *Journal of Behavioral and Experimental Finance*.

Batson, C. D. & Ventis, W. L. 1982. *The Religious Experience: A Social-psychological Perspective*. Oxford University Press. New York, NY.

Bedoui H. 2012. Shari'a-based ethical performance measurement framework. *Paris: Chairs for Ethics and Financial Norms*.

Bentler P. M. 1990. "Comparative Fit index in Structural Models". *Psychological Bulletin*. Vol. 107. P. 238-246.

Berger A. N. & Humphrey D. B. 1997. "Efficiency of financial institutions: international survey and directions for future research". Finance and Economics Discussion Series 1997-11, Board of Governors of the Federal Reserve System (US).

Bessis J. 2015. *Risk Management in Banking*. Wiley Publishing. Wiley Finance Series. 4<sup>th</sup> Edition.

Bidabad B. 2014. *Rastin Banking (Volume II): New Operational Islamic Banking System Application Issues*. LAP LAMBERT Academic Publishing.

Bidabad B. 2014. *Rastin Banking (Volume II): New Operational Islamic Banking System Application Issues*. LAP LAMBERT Academic Publishing.

Bizri R., Jardali R., Bizri M. F. 2018. "Financing Family Firms in the Middle East: The Choice between Islamic and Conventional Finance". *International Journal of Entrepreneurial Behavior & Research*. Vol. 24.No. 4. p. 842-865.

Blackwell, R. D., Miniard, P. W., & Engel, J. F. (2006). *Consumer behaviour*, 10th ed. Mason, USA: Thompson South-Western.

Blythe J. 2008. *Consumer behavior*. London: Thompson.

Bodibe S., Chiliya N., Chikandiwa C. T. 2016. "The Factors Affecting Customers' Decisions to Adopt Islamic banking." *Banks and Bank Systems*. Vol. 11. No. 4. p. 144-151.

Bodur H. O., Brinberg D. & Coupey E. 2000. "Belief, Affect, and Attitude: Alternative Models of the Determinants of Attitude". *Journal of Consumer Psychology*. Vol. 9. No. 1. P. 17–28.

Boisvert J., Ashill N. J., 2011. "How brand innovativeness and quality impact attitude toward new service line extensions: the moderating role of consumer involvement". *Journal of Services Marketing*. Vol. 25. No. 7. P. 517-527.

Boumediene A. 2011. "Basel III: Relevance for Islamic Banks". *Social Science Research Network*.

Browne M. W. & Cudeck R. 1993. *Alternative ways of assessing model fit*. In K. A. Bollen and J. S. Long (Eds.), *Testing structural equation models* (pp. 136-162). Newbury Park, CA: Sage.

Browne M. W. & Cudeck R. 1993. *Alternative Ways of Assessing Model Fit*. In Bollen. K. A. & Long, J. S. [Eds.] *Testing structural equation models*. Newbury Park. CA: Sage.

Bruner II G. C, Hensel P. J. & James K. E. 2005. *Marketing scales handbook, Volume IV: A combination of multi-item measures for consumer behaviour and advertising*. Ohio, USA: Thompson Higher Education.

Buchari I., Rafiki A., & Qassab M. A. H. A. 2015. "Awareness and Attitudes of Employees towards Islamic Banking Products in Bahrain". *Procedia Economics and Finance*. Vol. 30. P. 68–78.

Buchory H. A. 2015. "Banking Intermediation, Operational Efficiency and Credit Risk in the Banking Profitability". *International Journal of Business, Economics and Law*. Vol. 7. No. 2. p. 57-63.

Bukair A. A. & Rahman A. A. 2015. "Bank Performance and Board of Directors Attributes by Islamic Banks". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 8. No. 3 p. 291-309.

Byrd J. 2010. "*Financial Policies and the Agency Costs of Free Cash Flow: Evidence from the Oil Industry*". *International Review of Accounting, Banking and Finance*. Vol. 2. No. 2. pp. 23-50.

Carroll A. B. & Buchholtz. 2014. *Business and Society: Ethics, Sustainability, and Stakeholder Management*. Cengage Learning. 9<sup>th</sup> Edition

Chapra M. U. 2008. *The Islamic Vision of Development in The Light of Maqasid al-Shariah*. Jeddah, KSA: IRTI-IDB.

Chen C. C., Chen C. W. & Tung Y. C. 2018. "Exploring the Consumer Behavior of Intention to Purchase Green Products in Belt and Road Countries: An Empirical Analysis". *Sustainability*. Vol. 10. No. 854. P. 1-18.

Cheng Z. Charles P. C. and Zhang, J. (2014), "Free Cash Flow, Growth Opportunities, And Dividends: Does Cross-Listing Of Shares Matter?", *The Journal of Applied Business Research*, Vol. 30 No. 2, pp. 587-598.

Chi, D.H. 2009. "The Impact of Brand Awareness on Consumer Purchase Intention : The Mediating Effect of Perceived Quality and Brand Loyalty". *The Journal of International Management Studies*, Vol. 4. No. 1. P. 135-144.

Choudhry M. 2012. *The Principles of Banking*. Wiley. 1<sup>st</sup> Edition.

Chowdhury M. A. 2015. "Which is More Important in terms of Profitability of Islamic Banks: Bank Specific factors or Macroeconomic Factors? An Empirical Study on Malaysian Islamic Banks." *European Journal of Islamic Finance*, Vol. 2. p. 1-9.

Chu K. M. 2018. "Mediating Influences of Attitude on Internal and External Factors Influencing Consumers' Intention to Purchase Organic Foods in China". *Sustainability*. Vol 10. No. 12.

Chu S. C., Kamal S. & Kim Y. 2013. "Understanding consumers' responses toward social media advertising and purchase intention toward luxury products". *Journal of Global Fashion Marketing: Bridging Fashion and Marketing*. Vol 4. No. 3. P. 158-174.

Chuchinprakarn N., Greer T. V. & Wagner J. 1998. "Moderating Effects of Religious Commitment on Consumer Donation Intentions". in *AP - Asia Pacific Advances in Consumer Research*. Vol. 3. eds. Kineta Hung and Kent B. Monroe, Provo, UT : Association for Consumer Research. P. 155-161.

Cihak M. & Hesse H. 2010. "Islamic Banks and Financial Stability: An Empirical Analysis, *Journal of Financial Services Research*. Vol. 38. p. 95-113.

Cohen J. 1988. *Statistical Power Analysis for the Behavioral Sciences*. New York, NY: Routledge Academic.

Coleman T. S. 2011. *A Practical Guide to Risk Management*. Research Foundation of CFA Institute.

Comrey, A. L. and Lee, H. B. 1992. *A first course in factor analysis*. L. Erlbaum Associates

Crouch, S. 1984. *Marketing Research for Managers*. Butterworth-Heinemann, London, UK.

Dahlan N. H. M., Shuib M. S. & Noor F. M. 2017. "Issues in Bay' Bithaman Al-Ajil Islamic Home Finance ('BBA') in Abandoned Housing Projects In Malaysia: An Examination of 'Gharar'". *Journal of Law, Policy and Globalization*. Vol. 57. P. 122-132.

Dali N. R. S. M., Yousafzai S., Hamid H. A. 2019. "Religiosity scale development". *Journal of Islamic Marketing*. Vol. 10. No. 1. P. 227-248.

Dennis D., Qoyum A. & Sakti M. R. P. 2018. "Determinant of Cash Waqf Nahdatul Ulama (Case of Muslim Students in Indonesia)". *Madania: Jurnal Kajian Keislaman*. Vol. 22. P. 19-23.

Djibrilla, M. M., Buang A. H. & Olayemi A. A. M. 2017. "The Challenges of *Shariah* Compliance in the Islamic Banking Practices: Whether *Ibn-Al Qayyim*'s Principles of *Muamalat* be the Panacea?" *Journal of Muamalat and Islamic Finance Research (JMIFR)*. Vol. 14. No. 1. p. 73-85.

Dunlap R. E., Van Liere K. D., Mertig A. G., & Jones, R. E. 2000. "Measuring endorsement of the New Ecological Paradigm: A revised NEP scale". *Journal of Social Issues*. Vol. 56. P. 425-442.

Ebrahim M. S. & Sheikh M. 2016. "Debt Instruments in Islamic Finance: A Critique". *Arab Law Quarterly*. Vol.30. No. 2. p. 185-198.

Echchabi, A., & Aziz, H. A. 2012. "Empirical investigation of customers' perception and adoption towards Islamic banking services in Morocco". *Middle-East Journal of Scientific Research*, Vol. 12. No. 6. P. 849-858.

Edgeworth, F. 1881. *Mathematical Psychics: An Essay on the Application of Mathematics to the Moral Sciences*. London.

Erdem E. 2015. "The Relationship between Self-Efficacy and Attitudes of Chemistry Teacher Candidates". *problems of education in the 21st century*. Vol. 63. P. 62-70.

Fang W., Ng E., Wang C. & Hsu M. 2017. "Normative Beliefs, Attitudes, and Social Norms: People Reduce Waste as an Index of Social Relationships When Spending Leisure Time". *Sustainability*. Vol.9. No. 1696. P.1-18.

Farah, M. F. 2017. "Application of the theory of planned behavior to customer switching intentions in the context of bank consolidations". *International Journal of Bank Marketing*, Vol. 35. No. 1. P. 147-172.

Farooq M. & Ahmed M. M. 2013. "*Musharakah* Financing: Experience of Pakistani Banks". *World Applied Sciences Journal*. Vol. 21. No. 2. p. 181-192.

Fa-Yusuf H. S. & Ndiaye N. D. 2017. "Issues with the Use of *Tawarruq* in Malaysia". *Journal of Islamic Banking and Finance*. Vol. 5. No. 2. P. 30-36.

Febianto I. 2012. "Adapting Risk Management for Profit and Loss Sharing Financing of Islamic Banks". *Modern Economy (Scientific Research) Journal*. Vol.1. No. 3. p. 73-80.

Fianto A. Y. A., Hadiwidjojo D., Aisjah S. & Solimun. 2014. "The Influence of Brand Image on Purchase Behaviour Through Brand Trust". *Business Management and Strategy*. Vol. 5. No. 2. P. 58-76.

Fini, R., Grimaldi, R., Marzocchi, G. L. & Sobrero, M., 2009. 'The foundation of entrepreneurial intention'. *Summer Conference 2009*. Frederiksberg, Denmark, June 17–19, 2009. P. 1–37.

Fitwi A. & Elder L. 2015. "Unraveling Risk and Return in Islamic Banking: Does the Perceived High Return Exist?". *Journal of Economics, Finance & Accounting-JEFA*. Vol. 2. No. 2. p. 194-207.

Freeman R. E., Harrison J. S. & Zyglidopoulos S. 2018. Stakeholder Theory: Concepts and Strategies (Elements in Organization Theory). *Cambridge University Press*.

Garside T. & Bech J. 2003. "Dealing with Basel II: the Impact of the New Basel Capital Accord". *Balance Sheet*. Vol. 11. No. 4. p. 26-31.

Gashti J. Z. & Chirani I. 2017. "Study of the Impact of Relationship Marketing on the Customer Attitude with Emphasis on the Role of Advertising Effectiveness". *Journal of Internet Banking and Commerce*.

Gollin J. & Delhaise P. 2013. *The Bank Credit Analysis Handbook: A Guide for Analysts, Bankers and Investors*. Wiley. 2<sup>nd</sup> Edition.

Graafland J. 2015. "Religiosity, Attitude, and the Demand for Socially Responsible Products". *Journal of Business Ethics*. Vol. 144. No 1, P. 121-138.

Hachicha N. & Amar A. B. 2015. "Does Islamic Bank Financing Contribute to Economic Growth? The Malaysian Case". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 8. No. 3. p. 349-368.

Hagger M. S., Chatzisarantis N. L. D. & Biddle S. J. H. 2002. "A Meta-Analytic Review of the Theories of Reasoned Action and Planned Behavior in Physical Activity: An Examination of Predictive Validity and the Contribution of Additional Variables". *Journal of Sport and Exercise Psychology*. Vol. 24. No. 1. p. 3-32.

Hair J. F. J., Anderson R. E., Tatham R. L. & Black W. C. 1998. *Multivariate Data Analysis*. 5th Edition, Prentice Hall, Upper Saddle River, New Jersey.

Hamza H. 2015. "Does Investment Deposit Return in Islamic Banks Reflect PLS Principle?". *Bosta Istanbul Review Journal*. p. 1-12.

Hanif M. 2011. *Islamic Banking: Theory & Practice*. Create Space Independent Publishing Platform. 1<sup>st</sup> Edition.

Hanif M. 2014. *Asset Based Financing*. CreateSpace Independent Publishing Platform.

Harun T. W. R., Rashid R. A. & Hamed A. B. 2015. "Factors Influencing Products' Knowledge of Islamic Banking Employees". *Journal of Islamic Studies and Culture*. Vol. 3, No. 1, pp. 23-33

Hasani A., Moghavvemi S. & Hamzah A. 2016. "The Impact of Emotional Solidarity on Residents' Attitude and Tourism Development". *PLoS ONE*. Vol. 11. No. 6.

Hassan M. K. & Kayed R.N. 2009. "The Global Financial Crisis, Risk Management and Social Justice in Islamic Finance". *ISRA International Journal of Islamic Finance*. Vol. 1. No. 1.

Hassan Z. 2010. "Profit Sharing Ratios in *Mudharabah* Contract". *The International Journal of Banking and Finance (IJBF)*. Vol. 7. No. 1. p. 1-18.

Hassan Z. 2014. "Basel Accords and Islamic Banking: A Critical Evaluation". *Munich Personal RePec Archive*. p. 1-17.

Heffernan S. 2005. *Modern Banking*. Wiley. 1<sup>st</sup> Edition.

Hoffmann, A. O. I., Franken, H., & Broekhuizen, T. L. J. 2012. "Customer intention to adopt a fee-based advisory model". *International Journal of Bank Marketing*. Vol. 30. No. 2. P. 102–127.

Hopkin P. 2014. *Fundamentals of Risk Management: Understanding, Evaluating and Implementing Effective Risk Management*. Kogan Page Publishing. 3<sup>rd</sup> Edition.

Hopkins C. D., Shanahan K. J. & Raymond M. A. 2014. "The moderating role of religiosity on nonprofit advertising". *Journal of business research*. Vol. 67. P. 23-31.

Hsu Y. & Pham H. 2015. "Effects of Reference Pricing on Customer Purchasing Intention". *International Review of Management and Business Research*. Vol. 4. P. 1156-1176.

Htay S. N. N. & Salman S. A. 2013. "*Transaction Cost Theory, Political Theory and Resource Dependency Theory in The Light of Unconventional Aspect*". *IOSR Journal Of Humanities And Social Science*. Vol 12. No. 5. P. 89-96.

Hubbard D. W. 2009. *The Failure of Risk Management: Why It's Broken and How to Fix It*. Wiley. 1<sup>st</sup> Edition.

Hubbard G. P. & O'brien A. P. 2013. *Money, Banking, and the Financial System*. Prentice Hall Publisher. 2<sup>nd</sup> Edition.

Hull J. C. 2015. *Risk Management and Financial Institutions*. Wiley Publishing. Wiley Finance Series. 4<sup>th</sup> Edition.

Hunter J. E. & Schmidt F. L. 2004. *Methods of Meta-Analysis: Correcting Error and Bias in Research Findings*. SAGE Publications. 2<sup>nd</sup> Edition.

Hussain H. A. & Al-Ajmi J. 2012. "Risk Management Practices of Conventional and Islamic Banks in Bahrain". *The Journal of Risk Finance*. Vol. 13. No. 3. p. 215-239.

Ibrahim M. A., Fisol M. N. M. & Haji-Othman Y. 2017. "Customer Intention on Islamic Home Financing Products: An Application of Theory of Planned Behavior (TPB)". *Mediterranean Journal of Social Sciences*. Vol. 8. No. 2. P. 77-86.

Ibrahim, M. A., Fisol, W. N. M., & Haji-Othman, Y. 2017. "Customer Intention on Islamic Home Financing Products: An Application of Theory of Planned Behavior (TPB)". *Mediterranean Journal of Social Sciences*. Vol. 8. No. 2. P. 77-86.

Imad Z. R. 2011. "Bank-Specific Determinants of Islamic Banks Profitability: An Empirical Study of the Jordanian Market." *International Journal of Academic Research*. Vol. 3. No. 6. p. 73-80.

Imane Y. 2014. "Risk Management Practices and Financial Performance in Jordan: Empirical Evidence from Islamic Banks". *ISRA Journal*. p. 1-24.

Iqbal Z. & Greuning H. V. 2007. *Risk Analysis for Islamic Banks*. World Bank Publications. 1<sup>st</sup> Edition.

Iqbal Z. & Mirakhor A. 2004. "Stakeholders Model of Governance in Islamic Economic System". *Islamic Economic Studies*. Vol. 11. No. 2. P. 43-63.

Iqbal Z. & Mirakhor A. 2017. *Ethical Dimensions of Islamic Finance: Theory and Practice*. Palgrave Macmillan. 1<sup>st</sup> Edition.

Iranmanesh M., Moghavvemi S., Zailani S. & Hyun S. S. 2018. "The role of trust and religious commitment in Islamic medical tourism", *Asia Pacific Journal of Tourism Research*. P.1-15.

Islam, J. U., & Rahman, Z. 2017. "Awareness and willingness towards Islamic banking among Muslims: An Indian perspective". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 10. No. 1. P. 92-101.

Ismail A.G. 2010. *Money, Islamic Banks and the Real Economy*. Cengage Learning Asia.

Ismail S., Amin H., Shayeri S. F. & Hashim N. 2014. "Determinants of Attitude towards Credit Card Usage". *Jurnal Pengurusan*. Vol. 41. P. 145 – 154.

Izhar H. 2010. "Adapting Risk Management for PLS Sharing Financing of Islamic Banking". *Kyoko Bulletin of Islamic Area Studies*. p. 17-53.

Jablecki J. 2009. "The impact of Basel I Capital Requirements on Bank Behavior and the Efficacy of Monetary Policy". *International Journal of Business and Economic Sciences Applied Research (IJBESAR)*. Vol. 2. No. 1. p. 16-35.

Jaffar, M. A., & Musa, R. 2014. "Determinants of Attitude towards Islamic Financing among Halal-certified Micro and SMEs: A Preliminary Investigation". *Procedia - Social and Behavioral Sciences*, Vol. 130. P. 135–144.

Jaffar, M. A., & Musa, R. 2016. "Determinants of Attitude and Intention towards Islamic Financing Adoption among Non-Users". *Procedia Economics and Finance*. Vol. 37. P. 227–233.

Jain S, Khan M. N., (2017). "Measuring the impact of beliefs on luxury buying behavior in an emerging market: Empirical evidence from India". *Journal of Fashion Marketing and Management: An International Journal*. Vol. 21. No. 3. P. 341-360.

Jalil A., Ramli A. M. & Shahwan S. 2011. *The Four Introductory Theories of Fiqh al-Muamalat*. Wisdom Publication.

Jalilvand M. R., Ebrahimabadi A. & Samiei N. 2011. "The Impact of Branding on Customers' Attitudes toward Banking Services". *International Business and Management*. Vol. 2, No. 1. P. 186-197.

Jamshidi D., Hussin N., 2018 "An integrated adoption model for Islamic credit card: PLS-SEM based approach". *Journal of Islamic Accounting and Business Research*. Vol. 9. No. 3. p.308-335.

Jaouadi S. & Zorgui I. 2014. "Exploring Effectiveness and Efficiency of Banks in Switzerland". *International Journal of Academic Research in Business and Social Sciences*, Human Resource Management Academic Research Society, *International Journal of Academic Research in Business and Social Sciences*. Vol. 4. No. 4. P. 313-325.

Jarvis C. B., MacKenzie S. B. & Podsakoff, P. M. 2003. "A Critical Review of Construct Indicators and Measurement Model Misspecification in Marketing and Consumer Research". *Journal of Consumer Research*. Vol. 30. No. 2, pp. 199-218.

Johan Z. J., Dali N. R. S. M., Suki A. A. & Hafit N. I. A. 2017. "Customers' Intention towards Shariah Compliant Credit Cards: A Pilot Study". *International Journal of Academic Research in Business and Social Sciences*. Vol. 7. No. 4. P. 772-799.

Joreskog K. G. & Sorbom D. 1984. LISREL-VI User's Guide (3<sup>rd</sup> Edition). Mooresville, IN: Scientific Software.

Juharsah & Hartini. 2014. "The Role of Attitude as Relationship Mediation between Products Knowledge and Ethnocentrism on Purchasing Intention of Buton Special Woven (Study on the City Of Bau-Bau)". *International Journal of Business and Management Invention*. Vol 3. No. 11. P. 26-34.

Jun G. & Jaafar N. I. 2011. "A Study on Consumers' Attitude towards Online Shopping in China". *International Journal of Business and Social Science*. Vol. 2. No. 22. P. 122-132.

Jung, N. Y., & Seock, Y.-K. 2016. "The impact of corporate reputation on brand attitude and purchase intention". *Fashion and Textiles*. Vol. 3. No. 1.

Kaabachi, S., & Obeid, H. 2016. "Determinants of Islamic banking adoption in Tunisia: empirical analysis". *International Journal of Bank Marketing*. Vol. 34. No. 7. P. 1069–1091.

Kadioglu E. & Yilmaz E. A. 2017. "Is the free cash flow hypothesis valid in Turkey". *Borsa Istanbul Review*. Vol. 17. No. 2. p. 111-116.

Kahf M. 2015. *Islamic Finance Contracts*. Create Space Independent Publishing Platform. 2<sup>nd</sup> Edition.

Kamarudin W. N. W. & Ismail A. G. 2013. "Profit Sharing and Loss Bearing in Financial Intermediation Theory". *Investment Management and Financial Innovations*. Vol. 10. No. 2. P. 184-192.

Kayed R. N. 2012. "The Entrepreneurial Role of Profit-and-Loss Sharing (PLS) Modes of Finance: Theory and Practice". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 5. No. 3. p. 203-228.

Kettell B. 2011. *The Islamic Banking and Finance Workbook: Step-by-Step Exercises to help you Master the Fundamental of Islamic Banking and Finance*. Wiley. 1<sup>st</sup> Edition.

Khaled S. & Amjad S. 2012. "Risk Management Practices in Islamic Banks of Pakistan". *The Journal of Risk Finance*. Vol. 13. No. 2. p. 148-159.

Khan A., Kaleem A. & Nazir, M. S. 2013. "Dividend policy and the agency cost of free cash flow: Evidence from non-financial sector of Pakistan". *Actual Problems of Economics*. Vol. 4. No. 142 p. 513-522.

Khenfer, J., & Roux, E. 2012. "How does religion matter in the marketplace for minority settings? The case of Muslim consumers in France". *Paper presented at EMAC 42th Conference*, May 2012, Lisbonne, Portugal. P. 1–7.

Khlif H. & Hussainey K. 2016. "The Association between Risk Disclosure and Firm Characteristics: A Meta-Analysis." *Journal of Risk Research*. Vol. 19. No. 2. p. 181-211.

Kim H., Kim Y., Choi H. & Ham S. 2018. "Relationships among behavioral beliefs, past behaviors, attitudes and behavioral intentions toward healthy menu selection". *Nutr Res Pract*. Vol. 12. No. 4. P. 348–354.

Kim H., Kim Y., Choi H. M. & Ham S. 2018. "Relationships among behavioral beliefs, past behaviors, attitudes and behavioral intentions toward healthy menu selection". *Nutr Res Pract*. Vol. 12. No. 4. P. 348–354.

Kim Y. 2018. "An empirical study of biological scientists' article sharing through Research Gate: Examining attitudinal, normative, and control beliefs". *Aslib Journal of Information Management*. Vol. 70. No. 5. P. 458-480.

Kraus, S. J. 1995. "Attitudes and the Prediction of Behavior: A Meta-Analysis of the Empirical Literature". *Personality and Social Psychology Bulletin*. Vol. 21. No. 1. p. 58-75.

Kumar R. 2014. *Research Methodology: A Step-by-Step Guide for Beginners*. SAGE Publications. 4<sup>th</sup> Edition.

Kurbanoglu S. S. 2003. "Self-efficacy: a concept closely linked to information literacy and lifelong learning". *Journal of Documentation*. Vol. 59. No. 6. P. 635-646.

Kureshi H. & Hayat M. 2015. *Contracts and Deals in Islamic Finance: A User's Guide to Cash Flow, Balance Sheets and Capital Structures*. Wiley Finance. 1<sup>st</sup> Edition.

Kureshi H. & Hayat M. 2015. *Contracts and Deals in Islamic Finance: A User's Guide to Cash Flow, Balance Sheets and Capital Structures*. Wiley Finance. 1<sup>st</sup> Edition.

Lahrech N., Lahrech A. & Boulaksil Y. 2014. "Transparency and Performance in Islamic Banking". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 7. No. 1. p. 61-88.

Lajuni N., Ming W. W. P., Yacob Y., Ting H. & Jausin A. 2017. "Intention to Use Islamic Banking Products and Its Determinants". *International Journal of Economics and Financial Issues*. Vol. 7. No. 1. P. 329-333.

Latip M., Yahya M. H. & Junaina M. 2017. "Factors Influencing Customer's Acceptance of Islamic Banking Products and Services". *Journal of Islamic Economics and Business*. Vol. 2. No. 1. P. 1-18.

Leech N. L., Barrett K. C., & Morgan G. A. 2008. *SPSS for intermediate statistics: Use and interpretation*. 3<sup>rd</sup> Edition. Mahwah, NJ, US: Lawrence Erlbaum Associates Publishers.

Leland H. E. and David H. Pyle. 1976. "Informational Asymmetries, Financial Structure, and Financial Intermediation". *The Journal of Finance*. Vol. 32. No. 2. p. 371-387.

Lim K. S., Wo M. C. M., Ahmad S. A. B. & Tan C. T. 2013. "Only certain aspects of knowledge have impact on attitudes toward epilepsy". *Neurology Asia*. Vol. 18. No. 4. P. 361 – 368.

Linh D. H., Yen H. H., Nhung N. T. H. & Tam L. T. 2017. "Brand Image on Intention of Banking Services Using: The Case of Vietnam Banks". *International Journal of Sustainability Management and Information Technologies*. Vol. 3.No. 6. P. 63-72.

Luc P. T. 2018. "The Relationship between Perceived Access to Finance and Social Entrepreneurship Intentions among University Students in Vietnam". *The Journal of Asian Finance, Economics and Business*. Vol. 5. No.1. p. 63-72.

Lujja, S., Mohammed, M. O., & Hassan, R. 2018. "Islamic banking: an exploratory study of public perception in Uganda". *Journal of Islamic Accounting and Business Research*. Vol. 9.No. 3. P. 336–352.

Lujja, S., Omar Mohammad, M., & Hassan, R. 2016. "Modelling public behavioral intention to adopt Islamic banking in Uganda". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 9. No. 4. P. 583–600.

Mahmoud L. O. & Abduh M. 2014. "The Role of Awareness in Islamic Bank Patronizing Behavior of Mauritanian: An Application of TRA". *Journal of Islamic Finance*. Vol. 3. No. 2. P. 30 – 38.

Makanyeza C. 2014. "Measuring Consumer Attitude towards Imported Poultry Meat Products in a Developing Market: An Assessment of Reliability, Validity and Dimensionality of the Tri-Component Attitude Model". *Mediterranean Journal of Social Sciences*. Vol. 5. No. 20. p. 874-881.

Makiyan S. N. 2008. "Risk Management and Challenges in Islamic Banks". *Journal of Islamic Economics, Banking and Finance*. Vol. 4. p. 46-54.

Malandrino D., Scarano V. & Spinelli R. 2013. "How increased awareness can impact attitudes and behaviors toward online privacy protection". *International conference on social computing*. P 52-67.

Mansour I. H. F., Eljelly A. M. A., Abdullah M. A. 2016. "Consumers' attitude towards e-banking services in Islamic banks: the case of Sudan". *Review of International Business and Strategy*. Vol. 26. No. 2. P. 244-260.

Marsh H. W. & Hocevar D. 1985. "Application of confirmatory factor analysis to the study of self-concept: First- and higher-order factor models and their invariance across groups". *Psychological Bulletin*. Vol. 97. P. 562–582.

Marshall A. 1920. *Principles of Economics*. London: Macmillan. 8<sup>th</sup> Edition.

Martono S., Nurkhin A., Lutfiyah F., Fachrurrozie, Rofiq A. & Sumiadji. 2019. "The Relationship Between Knowledge, Trust, Intention to Pay Zakah, and Zakah-Paying Behavior". *International Journal of Financial Research*. Vol. 10. No. 2. P. 75-81.

Marzuki A. & Worthington A. 2015. "Comparative Performance-related Fund Flows for Malaysian Islamic and Conventional Equity Funds". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 8. No.3. p. 380-394.

Maulana, H., Razak, D. A., & Adeyemi, A. A. 2018. "Factors influencing behaviour to participate in Islamic microfinance". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 11. No. 1. P. 109–130.

Mbawuni J. & Nimako S. G. 2018. "Factors Affecting Consumer Attitude towards Financial Adverts in Ghana's Banking Industry". *International Journal of Economics and Finance*. Vol. 10. No. 1. P. 191-203.

Mbawuni, J., & Nimako, S. G. 2017. "Determinants of Islamic banking adoption in Ghana". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 10. No. 2. P. 264–288.

Md-Nor K., Pearson J. M. & Ahmad A. 2010. "Adoption of Internet Banking: Theory of the Diffusion of Innovation". *IJMS*. Vol. 17. No. 1. P. 69-85.

Miah M. D. & Sharmeen K. 2015. "Relationship between Capital, Risk and Efficiency: A Comparative Study between Islamic and Conventional Banks of Bangladesh". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 8. No. 2. p. 203-221.

Miner J. B. 2005. *Organizational Behavioral 2*. Routledge Publication.

Mirakhor A., Ng. Adam & Ibrahim M. H. 2015. *Social Capital and Risk Sharing: An Islamic Finance Paradigm*. Palgrave Macmillan. 1<sup>st</sup> Edition.

Modigliani F. & Miller, M. H. 1963. "Corporate Income Taxes and the Cost of Capital: A Correction". *The American Economic Review*. Vol. 53. No. 3. p. 433 - 443.

Mohammed M. O., Dzuljastri A. R. & Taib F. M. 2008. "The Performance Measures of Islamic Banking Based on the Maqashid Framework". Paper of IIUM International Accounting Conference (INTAC IV). Kuala Lumpur, Malaysia.

Mokal R. 2016. "Liquidity, Systematic risk and the Bankruptcy Treatment of Financial Contracts". *Brooklyn Journal of Corporate, Financial and Commercial Law*.

Mokhlis, S. 2006. "The Effect of Religiosity on Shopping Orientation: An Exploratory Study in Malaysia". *Journal of American Academy of Business*. Vol. 9. No.1. p. 64-74.

Morse, J. M. 1994. *Designing Qualitative Research*. In Denzin N. K. & Lincoln Y. S. (Eds.), *Handbook of Qualitative Inquiry* (pp. 220-235). Thousand Oak., CA: Sage.

Muda R., Ismail A. G., Shahimi S. & Jamaan S. H. 2013. "The Dynamic Value Creation of Profit-Loss Sharing Arrangement in Islamic Banking Industry". *Current Research in Malaysia (CREAM)*. Vol. 2. No. 1. p. 25-64.

Muhammad A. M. 2014. "Critical Analysis of Some of the Major Internal Hindrance Factors in the Application of *Musharakah* Financing by the Islamic Banks". *International Journal of Education and Research*. Vol. 2. No. 9. p. 125-142.

Nabi M. S. 2013. "Contingent Profit and Loss Sharing (C-PLS) Contracts". *Munich Personal RePEc Archive (MPRA)*. No. 49912. p. 1-22.

- Nasir M. A., Wu J., Yago M. & Soliman A. M. | David McMillan (Reviewing Editor). 2016. “*Macroeconomic policy interaction: State dependency and implications for financial stability in UK: A systemic review*”. *Cogent Business & Management*, Vol. 3. No. 1.
- Nasri, W., & Charfeddine, L. 2012. “Factors affecting the adoption of Internet banking in Tunisia: An integration theory of acceptance model and theory of planned behavior”. *The Journal of High Technology Management Research*. Vol. 23. No. 1. P. 1–14.
- Nodeh F. M., Melati Ahmad Anuar, Suresh Ramakrishnan & Raftnia A. A. 2016. “The Effect of Board Structure on Banks Financial Performance by Moderating Firm Size”. *Mediterranean Journal of Social Sciences*. Vol. 7. No. 1. p. 258-263.
- Noland, M. 2007. “Religions, islam et croissance économique”. *Revue Française de Gestion*, Vol.2, p. 97-118.
- Nora L. & Minarti N. S. 2016. “The Role of Religiosity, Lifestyle, Attitude as Determinant Purchase Intention”. *Proceedings The 2nd International Multidisciplinary Conference*. November 15th, 2016. Universitas Muhammadiyah Jakarta, Indonesia. P 135-148.
- Obeid H. & Kaabachi S. “Empirical Investigation Into Customer Adoption Of Islamic Banking Services In Tunisia”. *The Journal of Applied Business Research*. Vol. 32. No. 4. P. 1243-1256.
- Othman N., Maji M. A. & Rahman A. A. 2015. “Equity- Based Financing and Islamic Banks Efficiency: Stochastic Frontier Analysis”. *Proceeding of the 2<sup>nd</sup> International Conference on Management and Muamalah 2015*. 16<sup>th</sup> – 17<sup>th</sup> November 2015. p. 43-68.
- Othman N., Maji M. A. & Rahman A. A. 2015. “Equity- Based Financing and Islamic Banks Efficiency: Stochastic Frontier Analysis”. *Proceeding of the 2<sup>nd</sup> International Conference on Management and Muamalah 2015*. 16<sup>th</sup> – 17<sup>th</sup> November 2015. p. 43-68.
- Ozturk S. O., Tufekci F. G., Kara A. & Kilic M. 2017. “Knowledge and Attitudes about Cord Blood and Cord Blood Banking: Cross Sectional Study”. *International Journal of Caring Sciences*. Vol. 10. No. 1. p. 335-341.
- Pallant J. 2007. *SPSS: Survival Manual*. Mc Graw Hill. 3<sup>rd</sup> Edition.
- Pareto V. 1927. *Manual of Political Economy*. London/ Basingstoke, Macmillan.
- Pfeffer J. & Salancik G. R. 2003. *The External Control of Organizations: A Resource Dependence Perspective*. Stanford Business Books. 1<sup>st</sup> Edition.
- Philips R. 2003. *Stakeholder Theory and Organizational Ethics*. Berrett-Koehler Publisher. 1<sup>st</sup> Edition.

Pitchay A. A., Mydin M. A. K. & Saleem M. Y. 2015. "Factors influencing the behavioral intentions of Muslim employees to contribute to cash-wa<sup>q</sup>f through salary deductions". *Journal of King Abdulaziz University: Islamic Economics*. Vol. 28. No. 1. P. 57-90.

Polouček S. 2004. *Reforming the Financial Sector in Central European Countries*. Palgrave Macmillan, London.

Pritchard C. L. 2005. *Risk Management: Concepts and Guidance*. CRC Press Publishing. 3<sup>rd</sup> Edition.

Rahim S. R. M., Bakar J. A. & Ganapathy T. 2015. "How Efficient Are Islamic Banks in Malaysia?". *Journal of Business Studies Quarterly*. Vol. 6. No. 3. p. 164-174.

Rahman A. A. & Nor S. M. 2020. "The application of venture capital strategies to musharakah financing". *Journal of Islamic Accounting and Business Research*. Vol. 11. No. 3. P. 827-844.

Rahman A. A., & Nor S. M. 2016. "Challenges of Profit-and-Loss Sharing Financing in Malaysian Islamic Banking". *Malaysian Journal of Society and Space*. Themed Issue on Contemporary Financial, Business, Investment and Entrepreneurial Facets of Malaysia's Development. Vol. 12. No. 2. p. 39-46.

Rahman R. A., Alsmady A., Ibrahim Z. & Muhammad A. D. 2014. "Risk Management Practices in Islamic Banking Institutions: A Comparative Study between Malaysia and Jordan". *The Journal of Applied Business Research (JABR)*. Vol. 30. No. 5. p. 1295-1304.

Ramly Z. & Nordin N. H. M. 2018. "Sharia Supervision Board, Board Independence, Risk Committee and Risk-taking of Islamic Banks in Malaysia". *International Journal of Economics and Financial*. Vol. 8. No. 4. P. 290-300.

Rashidah A., Fizari F., Asilah N., Jana N., Rajmi, & Kamaruzaman. 2011. "Determinant of Islamic Banking Institutions' Profitability in Malaysia." *World Applied Sciences Journal*. Vol. 12. p. 01-07.

Rasiah D., Kim P. K. & Subramanian R. 2012. "Empirical Analysis of Malaysian Commercial Bank Risk Management Behavior in Relation to Efficiency". *Journal of Financial Studies & Research*. Vol. 2012. No. 2012. p. 1-11.

Reni A. 2015. "The Customers Behavioral Intention to Select Islamic Banking in Indonesia". *Journal of Islam and Science*. Vol. 2. No. 1. P. 19-28.

Reza Jalilvand, M., Shahin, A., & Nasrolahi Vosta, L. 2014. "Examining the relationship between branding and customers' attitudes toward banking services". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 7. No. 2. P. 214-227.

Riaz, U., Khan, M., & Khan, N. 2017. "An Islamic banking perspective on consumers' perception in Pakistan". *Qualitative Research in Financial Markets*. Vol. 9. No. 4. P. 337–358.

Riebl S. K., Estabrooks P. A., Dunsmore J. C., Savla J., Frisard M. I., Dietrich A. M., Peng Y., Zhang X. & Davy B. M. 2015. "A Systematic Literature Review and Meta-analysis: The Theory of Planned Behavior's Application to understand and Predict Nutrition-related Behaviors in Youth". *Eating Behaviors*. Vol. 18. p. 160-178.

Rosman R. & Rahman A. R. A. 2015. "The Practice of IFSB Guiding Principles of Risk Management by Islamic Banks". *Journal of Islamic Accounting and Business Research*. Vol. 6. No. 2. p. 150-172.

Rosman R. 2009. "Risk Management Practices and Risk Management Processes of Islamic Banks: A Proposed Framework." *International Review of Business Research Papers*. Vol. 5 No. 1. p. 242-254.

Roundy P. & Bayer M. 2019. "To bridge or buffer? A resource dependence theory of nascent entrepreneurial ecosystems". *Journal of Entrepreneurship in Emerging Economies*. Vol. 11 No. 4. p. 550-575.

Saadeghvaziri F., Zohreh Dehdashti, Mohammad Reza Kheyrikhah Askarabad. 2013. "Web advertising: Assessing beliefs, attitudes, purchase intention and behavioral responses". *Journal of Economic and Administrative Sciences*. Vol. 29. No. 2, p.99-112.

Saat M. K., Ramli R. & Aminuddin H. 2011. *Islamic Banking Practices: From the Practitioner's Perspectives*. IBFIM: Kuala Lumpur.

Sabirzyanov R. 2016. "Islamic Financial Products and Services Patronizing Behavior in Tatarstan: The Role of Perceived Values and Awareness". *JKAU: Islamic Econ*. Vol. 29. No. 1. P. 111-126.

Sadr S. K. 2016. *The Economic System of the Early Islamic Period: Institutions and Policies (Political Economy of Islam)*. Palgrave Macmillan. 1<sup>st</sup> Edition.

Saha, G. & Theingi .2009. "Service quality, satisfaction, and behavioural intentions". *Managing Service Quality: An International Journal*. Vol. 19. No. 3. P. 350-372.

Saldana J. 2014. *Thinking Qualitatively: Methods of Mind*. SAGE Publications. 1<sup>st</sup> Edition.

Sandage, S.J. 1999. *Religious Values Scale*. In: Measures of Religiosity (ed. By Hill P. C. & Hood R. W.). pp.108-12, Religious Education Press. Birmingham, AL.

Sapuan N. M. 2016. "An Evolution of *Mudharabah* Contract: A Viewpoint from Classical and Contemporary Islamic Scholars". *Procedia Economics and Finance*. Vol. 35. p. 349-358.

Schiffman L. G., & Kanuk L. L. 2004. *Consumer behaviour*, 8th ed. Upper Saddle River, New Jersey: Pearson Prentice Hall.

Schildt H., Laamanen T. & Keil T. 2010. "Mergers and acquisitions as a response to intra-industry dependence", Cooper, C. and Finkelstein, S. (Ed.) *Advances in Mergers and Acquisitions (Advances in Mergers & Acquisitions, Vol. 9)*, Emerald Group Publishing Limited. Bingley. pp. 105-133.

Schwartz, S. H. 1992. "Universals in the content and structure of values: Theoretical advances and empirical test in 20 countries". *Advances in Experimental Social Psychology*. Vol. 10. P. 221-279.

Sealey., Calvin W. & Lindley J. T. 1977. "Inputs, Outputs, and a Theory of Production and Cost at Depository Financial Institutions". *Journal of Finance*. Vol. 32. No. 4. P. 1251-1266.

Setyobudi, W. T., Wiryono, S. K., Nasution, R. A., & Purwanegara, M. S. 2015. "Exploring implicit and explicit attitude toward saving at Islamic bank". *Journal of Islamic Marketing*. Vol. 6. No. 3. P. 314–330.

Shafique O., Hussain N. & Hassan M. T. 2013. "Differences in the Risk Management Practices of Islamic versus Conventional Financial Institutions in Pakistan: An Empirical Study". *The Journal of Risk Finance*. Vol. 14. No. 2, p. 179-196.

Shahari F., Zakaria R. H. & Rahman M. S. 2015. "Investigation of the Expected Loss of Shariah Credit Instruments in Global Islamic Banks". *International Journal of Managerial Finance*. Vol. 11. No. 4. p.503 – 512.

Shaikh S. A. & Jalbani A. A. 2009. "Risk Management in Islamic and Conventional Banks: A Differential Analysis". *Journal of Independent Studies and Research (JISR)*. Vol. 7. No. 2.

Sharma, R.-R., Newaz, F. T., & Fam, K.-S. 2016. "Muslim religiosity, generational cohorts and buying behaviour of Islamic financial products". *Australian Journal of Management*. Vol. 42. No. 3. P. 482–501.

Shephard R. 1953. Indirect Production Functions. *Mathematical Systems in Economics*.

Shih, Y., & Fang, K. 2004. "The use of a decomposed theory of planned behavior to study Internet banking in Taiwan". *Internet Research*. Vol. 14. No. 3. P. 213–223.

Shukor S. A., Anwar I. F., Aziz S. A. & Sabri H. 2017. "Muslim Attitude towards Participation In Cash Waqf: Antecedents And Consequences". *International Journal of Business and Society*. Vol. 18. No. 1. P. 193-204.

Shukor S. A., Anwar I. F., Aziz S. A., Sabri H. & Ariffin A. R. M. 2017. "Giving Behaviour: Who Donates Cash Waqf?". *Malaysian Journal of Consumer and Family Economics*. P. 87-100.

Siddiqui M. N. 2006. "Islamic Banking and Finance in Theory and Practice: A Survey of State of the Art". *Islamic Economic Study*. Vol. 13. p. 1-48.

Solomon M. R. 2002. *Consumer Behavior: Buying Having, and Being*. 5<sup>th</sup> Edition, New Jersey: Prentice Hall.

Souiden, N. & Rani, M. 2015. "Consumer attitudes and purchase intentions toward Islamic banks: the influence of religiosity". *International Journal of Bank Marketing*. Vol. 33. No. 2. P. 143-161.

Souiden, N. and Marzouki, R. 2014. "Consumer Attitudes and Purchase Intentions toward Islamic Banks: The Influence of Religiosity". *International Journal of Bank Marketing*. (Under press)

Souiden, N., & Jabeur, Y. 2015. "The impact of Islamic beliefs on consumers' attitudes and purchase intentions of life insurance". *International Journal of Bank Marketing*. Vol. 33. No. 4. P. 423-441.

Srairi S. 2019. "Transparency and bank risk-taking in GCC Islamic banking". *Borsa Istanbul Review*. Vol. 19. No. 1. P. 64-74.

Stern, P. C., Dietz, T., & Guagnano, G. A. 1995. "The new ecological paradigm in socialpsychological context". *Environment and Behavior*. Vol. 27. P. 723-743.

Subramaniam A., Mamun A. A., Permarupan P. Y. & Zainol N. R. 2014. "Effects of Brand Loyalty, Image and Quality on Brand Equity: A Study among Bank Islam Consumers in Kelantan, Malaysia". *Asian Social Science*. Vol. 10. No. 14. P. 67-73.

Sufian F. & Habibullah M. S. 2014. "Economic freedom and bank efficiency: does ownership and origins matter?," *Journal of Financial Regulation and Compliance*, Emerald Group Publishing. Vol. 22. No. 3. P. 174-207.

Sutrisno. 2016. "Risk, Efficiency and Performance of Islamic Banking: Empirical Study on Islamic Bank in Indonesia". *Asian Journal of Economic Modelling*. Vol. 4. No. 1. p. 47-56.

Suzuki Y. & Uddin S. M. S. 2014. "Islamic Bank Rent". *International Journal of Islamic and Middle Eastern Finance and Management*. Vol. 7. No. 2. p. 170-181.

Taib F., Ramayah, T., & Abdul Razak, D. 2008. "Factors influencing intention to use diminishing partnership home financing. *International Journal of Islamic and Middle Eastern Finance and Management*". Vol. 1. No. 3. P. 235-248.

Thomas S. E. 2017. "Evaluating Consumer Attitudes towards an Object using Tri-Partite Model of Attitude". *International Journal of Marketing Management*. Vol. 3. No. 2. p. 31-40.

Vestrum I. & Rasmussen E. 2013. "How community ventures mobilise resources: Developing resource dependence and embeddedness". *International Journal of Entrepreneurial Behavior & Research*. Vol. 19. No. 3. p. 283-302.

Wahjudi D., Gan S., Anggono J. & Tanoto Y. Y. 2018. "Factors Affecting Purchase Intention of Remanufactured Short Life-Cycle Products". *International Journal of Business and Society*. Vol. 19. No. 2. P. 415-428

Wahyudi I., Rosmanita F., Prasetyo M. B., & Putri N. I. S. 2015. *Risk Management for Islamic Banks: Recent Developments from Asia and the Middle East*. Wiley Finance Publisher. 1<sup>st</sup> Edition.

Walras L. 1954. *Elements of Pure Economics*, translated by W. Jaffé, London: Allen and Unwin.

Wan, Q., Li, Z., Zhou, W., & Shang, S. 2018. "Effects of work environment and job characteristics on the turnover intention of experienced nurses: The mediating role of work engagement". *Journal of Advanced Nursing*. Vol. 74. No. 6. P. 1332-1341.

Wasim K. A. & Atmeh M. A. 2016. "Profit-Sharing Investment Accounts in Islamic Banks or Mutualization, Accounting Perspective". *Journal of Financial Reporting and Accounting*. Vol. 14. No. 1. p.30-48.

Weigel F. K., Hazen B. T., Cegielski C. G. & Hall D. J. 2014. "Diffusion of Innovations and the Theory of Planned Behavior in Information Systems Research: A Meta-analysis". *Communications of the Association for Information Systems*. Vol. 34. No. 31. p. 619-636.

Weill L. 2011. "Do Islamic Banks have Greater Market Power?" *Comparative Economic Studies*. Vol. 53. p. 291-306.

Wheaton, B., Muthén, B., Alwin, D. F. & Summers, G.F. 1977. *Assessing reliability and stability in panel models*. In Heise, D. R. [Ed.] *Sociological methodology 1977*. San Francisco: Jossey-Bass, 84-136.

Worthington, E., Wade, N., Hight, T., Ripley, J., McCullough, M., Berry, J., et al. 2003. "The Religious Commitment Inventory- 10: Development, refinement, and validation of a brief scale for research and counselling". *Journal of Counseling Psychology*. Vol. 50. No. 1. P. 84-96.

Wulan E. R. & Hidayat Y. R. 2014. "Factors that Affect the Demand For *Mudharabah* Financing". *International Indonesia Forum for Working Paper Series*. Vol. 9. p. 1-15.

Wulandari A. A. S. A., Rahyuda I. K. & Yasa N. N. K. 2015." The Role of Customer Attitudes in Mediating Knowledge Influence Towards The Purchase Intention of Green Product. *Jurnal Dinamika Manajemen*. Vol. 6. No. 2. P.133-144.

Yahaya S. & Othman Y. 2014. "Determinants of Attitude of Customers towards Usage of Islamic Credit Card: A Study of Graduate Students of Kolej Universiti

Insaniah". *European Journal of Business and Management*. Vol. 6. No. 32. P. 145-152.

Yahaya S., Hamid I. A., Idris A. F., Haji-Othman Y. 2016. "Adoption of Islamic Banking Products and Services in Nigeria: An Application of Diffusion of Innovation Theory". *International Journal of Scientific Research in Science and Technology*. Vol. 6. No. 2. P. 264-273.

Yusoff S. S. M. & Oseni U. A. 2019. "Standardisation of legal documentation in Islamic home financing in Malaysia: A literature survey". *Journal of Islamic Accounting and Business Research*. Vol. 10. No. 3. P.448-465.

Zabri M. Z. M. & Mohammed M. O. 2018. "Examining the behavioral intention to participate in a Cash Waqf-Financial Cooperative-Musharakah Mutanaqisah home financing model". *Managerial Finance*. Vol. 44. No. 6. P. 809-829.

Zabri M. Z. M., Mohammed M. O. 2018. "Examining the behavioral intention to participate in a Cash Waqf-Financial Cooperative- Musharakah Mutanaqisah home financing model". *Managerial Finance*. Vol. 44. No. 6. P. 809-829.

Zadawa A. N., Hussin A. A. & Osmadi A. 2018. "The Mediating Effects Of Awareness On The Relationship Between Procurement Manual Compliance's Barriers And Cost Performance Of Construction Projects". *Journal of The Malaysian Institute of Planners*. Vol 16. No 2. P. 197-206.

Zainol Z. & Kassim S. 2012. "A critical Review of the Literature on the Rate of Return Risk in Islamic Banks". *Journal of Islamic Accounting and Business Research*. Vol. 3. No. 2 p. 121-137.

Zakiah F. & Al-Aidaros A. 2016. "Behavioral Determinants and their Impacts on Customers' Saving Deposits in Islamic Banks". *International Journal of Economics and Financial Issues*. Vol. 6. No. 7. P. 296-303.

Zinser B. A., 2018. "Retail Islamic banking and financial services: Determinants of use by Muslims in the USA". *Journal of Islamic Marketing*.