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**Submission date:** 06-Nov-2020 09:27PM (UTC+0800)

**Submission ID:** 1437982317

**File name:** Construction\_the\_Meaning\_Sharia\_Bank\_for\_Indonesia\_Santri.pdf (610.28K)

**Word count:** 5204

**Character count:** 29216



## International Journal of Economic Research

ISSN : 0972-9380

available at <http://www.serialsjournals.com>

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Volume 14 • Number 18 • 2017

### Construction the Meaning Sharia Bank for Indonesia Santri Community

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#### ABSTRACT

This study aim was to understand and expressing the views of *santri* (Islamic student) community on Sharia bank phenomenon by exploring their perspectives on sharia bank that consistent with concept of sharia they understand. This was an interpretive paradigm research by constructionist approach through following analysis stages: epoch, reduction, experiential variation, synthesis of explored meaning and harmonized with *fiqh* (Islamic law) of informants. The informants were sharia bank customer with *santri* background. This research was focused in Besuki-Indonesia. Data was collected by interviews, observations and documentation. Criteria used in data validity were triangulation method, member checking and external audit. The study results found that *santri* community as banking customer define sharia bank as a bank that must be run based on sharia principles but within practice there were deviations from sharia principles

**Keywords:** *Santri* Customer, Sharia bank, Externalization, Objectivation, Internalization.

#### 1. INTRODUCTION

Indonesia was the largest Muslim population in world with a proportion of 10.63% from total Muslim world (World Muslim Population, 2011). The culture of Indonesian society was influenced by values of Islamic teachings. Islam has been deeply rooted in Indonesian culture and coloring the culture, history and social norms of society, especially the *santri* community. The evidence of Islamic values influence can be seen from the establishment of *muamalah* institutions for Islamic legal system as family and inheritance law, social community ties, educational system (Islamic boarding house) and micro economic system as sharia financial system.

Indonesia has one educational institution with Islamic education model called Islamic boarding school (*pesantren*) and the oldest educational institutions. The *pesantren* existence has influenced various aspects of community life and created a culture with Islamic values because. The pure *pesantren* education system only teaches sciences related to Islamic laws. The existence of *pesantren* that produce graduates eventually become the forerunner of emergence of a religious community society amidst a pluralistic Indonesian society, it was referred as *santri* or *santri* community (Geertz, 1984).

The *santri* community was a group or Islam community who hold fast the pure Islam teachings by showing the behavior of daily life that influenced by Islam teachings (Geertz: 1984). They were identical with Islamic religion such as *Kyai* (Islam Scholar), *Nyai* (wife of *Kyai*), *ustad* (male Islam teacher), *ustadab* (female Islam teacher) and *santri* who were studying in *pesantren*. The *santri* community was very diligent in principles of Islamic law where in every action they were always guided by rules of Islam as regulated in Al-Qur'an and Al-Sunah as primary law and secondary sources of Islamic law such as *Al-Ra 'yu/Ijtibat* (consisting of *Ijma*, *qiyas*, *al-masblabat al-mursalab*, *wrf*, *istihsan*, *qaul al-shabat*) and historical facts (Nata, 2011). Islamic teachings have carefully regulated how the people do good things for ritual or *mumalab* (everyday way of life) (Nata, 2011). The rules were orders or prohibition. One prohibition in muamalah was to run or use usury (interest). The prohibition against usury was very clearly regulated in Islamic law sources both in Qur'an as in Surat al-Baqarah, Verses 278-279 and in some authentic hadiths.

The prohibition to use usury for Muslims created a difficulty to get capital or financing because generally the financial institutions in Indonesia dominantly used conventional system. This condition eventually prompted some Islamic economic figures to explore the Islam teachings that regulate how Muslims should conduct economic activities or a model of banking system consistent with Islam teachings. The *ijtibat* from ulema finally agreed to create a muamalah institute engaged in economy especially banking system with Islamic laws breathe. The banking system was consistent with Islamic law was known as Islamic Bank or Sharia bank and specifically in Indonesia known as sharia bank, (Antonio, 2001).

The concept of Sharia bank was different from conventional banking both in applied financial system and the purpose of its establishment, but in some aspects the Sharia bank practices were same as conventional banking or commercial banks. One characteristics of sharia bank was application of Islamic law in banking system, known as the sharia principles. The principle of sharia was consistent with provisions of Law No. 21 of 2008 article 1 verse 11.

Some previous research tried to explore the understanding or perception of Muslims about Sharia bank (Othman & Owen, 2001-2003, Jabnoun & Khalifa, 2005, Rahim, 2010, 2010 and Gayatri & Chew, 2013). The purpose of previous research was to build a model of quality measurement service in sharia bank but started with a research question about how the Muslims perception about the existence of Sharia bank based on Muslims perspective.

The researchers tried to study or explore the understanding or meaning of sharia bank in *Santri* society who become customers of sharia bank in Besuki area with qualitative research approach. The paradigm used was an interpretive or non-positivist paradigm while this research type was a qualitative research using a constructivism approach with a constructivist (Mathab) analysis blade. The construction approach according to researchers was right approach used in this research because the approach seeks to explore the meaning of subject or informant research. Fatchan (2013) states that construction approach seeks to understand various actions or conversations of individuals who were the unit of analysis thus the research findings were not only a detailed description but also explain meaning behind the action. This research purpose was to uncover the views of *santri* community towards the phenomenon of Sharia bank by exploring their perspective on sharia bank consistent with sharia concept they understand.

## 2. RESEARCH METHODS

### 2.1. Research Paradigm and Data Analysis

This research used post positivist paradigm with interpretive approach. Qualitative research methods in this study were constructive approach. A constructivist approach was a study that seeks to understand the meaning constructed by each individual action in any event, symptoms that arise, and or the interaction for these individuals in particular circumstances of subject under study. Every human action was inseparable from a process of externalization, objectification, and internalization (Berger and Luckman, 1996). Each individual should know various variables that affecting their perceptions of previous experience, as well as the knowledge or the environmental and cultural influences and religions it embraces.

### 2.2. Research Setting

The study was conducted in Indonesia and was focused in Besuki area. Besuki area was a combination from four districts consisting of districts, Jember, Bondowoso, Situbondo, and Banyuwangi. This area was chosen because according to researchers Besuki was center that full of Islamic culture in daily life of society. One of them was number of *pesantren*.

### 2.3. Informants

This research used primary data source from informant. It was descriptive data from a personal perspective nine informants. The informants must meet the criteria as predetermined to get consistent data not biased. The informants were decided by purposive sampling method, where researchers determine the informants with following criteria to meet research purpose:

1. Recorded as a customer or having an account in one branch of a Sharia Bank in Besuki, minimum for 1 year.
2. Caregivers/teachers of boarding schools or *majelis taklim* (Islamic study) either as *kyai*, *ustad*, teachers or *majelis taklim* board.
3. Have been educated in Islamic educational institutions both formal and informal.
4. Studying in an educational institution based on Islam;
5. Stayed in Besuki area, as evidenced by residential address stated in ID;
6. Willing to be interviewed to collect research data.

### 2.4. Data Collection Procedures

The research procedure for constructionist approach was consist of 3 stages and 10 steps as follows (Fatchan, 2013):

1. Initial Stage
  - a) Making a general observation
  - b) Conducting public interview
  - c) Defining focus, subject and research informants

2. Collection and analysis stage
  - d) The interview was focused on study subject
  - e) Performing description analysis and validity data checking
  - f) Conducting in-depth interviews through more dialogue with research subject
  - g) Perform substantial analysis and validity data checking
  - h) Finding the meaning of research subjects
3. Discussion and writing of final report stage

### **2.5. Data Validity**

To ensure data has a quality that suits the research needs, it was necessary to check the data validity with qualitative research methods. Creswell (2007) stated that to ensure that data was unbiased, valid and credible; it could use triangulation method, member checking and external audit.

## **3. RESEARCH RESULTS AND DISCUSSION**

### **3.1. Meaning of Sharia bank for *Santri* Customer**

The research data was construction of *santri* community thinking called as *santri* customers in defining sharia bank. The theme was *santri* customers view toward sharia bank. Sharia bank term has not existed in religious texts or in previous Islamic literature, but the concept of finance consistent with Islam teachings in both Al-Qur'an and hadith and *fatwa* (statement) of fiqh scholars. It could be ensured the *santri* customers as social subjects have had an understanding and views about what was sharia bank based on existing texts both the abstract text and real text (social).

Before informants become sharia customers, almost all informants have the same view that sharia bank was a bank that actually applies the sharia principles as they understand. AMS (one informants) view the presence of Sharia bank was a solution to solve the economic problems of Muslims because Sharia bank was a financial institution that implements the financial system consistent with principles of Islamic law (Sharia) and was intended for Muslims in sense that Sharia bank should be able answering the need for a legal source of capital and financial instruments that consistent with Islamic teachings. Below was *Kyai* AMS's assertion about sharia bank:

“At first I was curious at that time. Sharia bank, I think this was one breakthrough efforts for Islamic economic institutions, because others Islamic institution has mushroomed as *Giri Arta* for Hindus I suppose. If we were still weak economically, I think it was interesting. Coincidentally my friends also recommend it. I was not only ask what was sharia bank, but I was also a customer, I saved there, I borrowed there”

The initial motivation of AMS to uses one of sharia bank services in addition to similarity views with concept of sharia and environmental factors where many of its colleagues who advocate to use sharia bank. AMS ultimately used the sharia bank services. However, after using sharia bank services, AMS has gained experience similar to conventional banking. This experience changed the view of AMS about sharia bank because according to his view the sharia bank was not solely a financial institution that only takes advantage of business opportunities, but Sharia bank has a broader mission as muamalah institutions. It should be

able to show that Islam was a religion that was really *rahmatanlilalamin* (blessing for overall), a religion that was able to provide prosperity for world or for whole people. For example, Sharia bank services must be able to show Islamic service concept, be comprehensive in terms of product or services type provided to customers. The concept of service was called the concept of KAMIL (perfect). Sharia bank should provide services that contain three main aspects of philosophical, sharia and morals aspects. Below was the informant's statement:

“After I compare with conventional bank, I only understand the terms Sharia, but the application was similar with conventional banks. It only used Sharia terms, because the basic principle of trading contracts was *ijab qobul* (trading clause), Islam also did not incriminate one party. In practice, many Sharia bank was more burdensome to customer”

AMS assumed that basically there was no difference between sharia banks with conventional banking. Even from aspect of his sharia, conventional bank more consistent with sharia for the service side. For example, in terms of consistency, conventional banking was more committed and consistent to what has been agreed previously. Based on informants experience, sharia bank sometimes often changed the the contents agreements that have been agreed previously. From his experience, informant thought that difference of sharia bank and conventional banking was in term only.

MNW informant was an *ustads* (Islamic teacher) and also a principal in a boarding school institution that implemented an integrated education system. He used sharia bank services because it was required to meet a requirement of educational institution that he leads. After using sharia bank services, he viewed sharia bank as a bank that offers a sense of justice. It means that relationship between Sharia bank and customers must be correct - within a mutual beneficial relationship. Sharia bank operation system referred to what has been outlined by Islamic laws such as profit sharing and all the financial products must be completely *halal* (kosher). The informants understanding about sharia bank as a bank with Islamic values was a view that was influenced by knowledge built on Islam teachings of informants. Below was MNW statement about sharia bank:

“Our understanding on Sharia bank was a bank that adopts or extracts Islamic studies that have no of *usury* or *ghoror*. My personal experience showed it essentially there was rest of Islamic law that there was no element of mutual harm”

MR held sharia banking services firmly. Initially he used sharia bank to follow his teacher because there was no usury. He was reluctant to use conventional banking and transferred all the savings in sharia bank. MR saw the Sharia bank as an Islamic-based financial system or Sharia Bank. One most prominent feature was every transaction must be protected from unlawful nature. Therefore, Sharia bank was a bank that always keeps every transaction or product must be completely *halal*. In addition, every transaction of Sharia bank must have an agreement and *ijab qobul*, consistent with contract or product used. Here was informant's statement:

“Sharia bank was a business system that uses the Sharia economic system. Economic system must follows Sharia or Islam, like *mudaraba* system I know and insyaallah guaranteed to *halal* in transaction, because all transactions begins with a clear contract”

According to MLK, sharia bank used sharia system or sharia values both in bank product offered and the services provided to customer. One most fundamental was employees behavior in providing services to customers that using the service Islamic. Below was the statement of MLK about sharia bank:

“To my knowledge from hearing and news in media and based on my experience, Sharia Bank operation used Islamic sharia values, both banking activities and the attitude of managers in bank. If Conventional Bank does not see from its religious aspect, Bank Sharia had Islamic values that try to be input in banking system and it was very appropriate with Islam”

NSR was a Muslims who were very obedient to ulema. Every his decision always refers to opinion of Islamic scholar who became his role model or scholar who has the same fiqh study with him. One example was how he views sharia banks. In his view, sharia bank was result of *ijtibat* from Islamic scholars and people view sharia banks as more consistent with sharia principles because it did not contain usury. Although there was bad comment or view of Islamic banks, but he did not affected. His principle was as long as it was result of *ijtibat* of Islamic scholars then people must follow even though it was not true then it was separated from responsibility. The following was an ustad NSR statement about sharia bank:

“Sharia Bank was an attempt of ulema, because the *muamalah* of conventional banks still doubts. It was assumed that conventional banks still contain usury, so they were looking at this existing modern, although there were comments from some people, ah it makes no difference, but in this case I do not really care.

### **3.2. Constructive Dialectical Process on Perspectives of Santri Customer**

This research used the scheme proposed by Fatchan (2011) to analyze the data in exposing the meaning of sharia bank for *santri* community. Fatchan (2011) described social construction process with three process schemes, namely externalization, objectivation and internalization process. Each dialectical process begins with an externalization process then objectivation process and lastly the internalization process, all of which were called social construction processes (Berger and Luckmann, 1990).

Externalization was moment of adaptation (self-adaptation) with socio-cultural world and Operational externalization process could be elaborated through three pattern of adaptation process (Fathcan, 2011). Based on first pattern, there was almost the same interpretation of all informants. Although there were differences in interpretation of what the meaning of sharia bank, but generally the informants view that sharia bank was a bank that refers and apply the sharia principles. This same interpretation was because the informants had knowledge in abstract text in their micro environment, i.e. boarding school or in fiqh studies about the prohibition of usury and other prohibitions.

The *santri* customer (*santri* community) saw the sharia bank as a bank that prioritizes the *balafin* applying the financial concept by following the rules in Al-Qur'an and Hadith and other sources of Islamic law. Sharia bank in *santri* customer was a bank with transactions process more priority to principles of Islam such as the sense of justice, maintaining the dignity of human beings and run the properties of Prophet Muhammad SAW as trust and honesty. This process was consistent with rules contained in Islamic law or at least this process provides an approach that contains Islamic principles

First pattern of externalization process sometimes takes a different interpretation of existing social reality. If seen in context of *santri* community there were differences in interpretation, but generally they view that sharia bank was based on Islamic laws. Various perspectives of existing informants showed that sharia bank was not merely emphasizing on aspect of sharia product only, but it more emphasis on of application of Islamic principles by sharia bank. Sharia bank must free from *usury*, *maisir*, *gharar*, speculation and must also run a financial concept that focuses on principle to help others. In addition, sharia bank

also must bring a mission that was very noble and able to provide a way out to problems being faced by humankind, especially Muslims. Sharia bank had role to operationalize and implementing Islamic principles to put the humanism in balance between world and hereafter goals.

Adjustment process with second pattern was the informants attempt to accept or experience in sharia bank adjustment by factors outside the interpretation results to follow their social model. Some reasons to use sharia bank services were encouragement of a person who became a role model. Sharia bank was most appropriate with study of fiqh.

The adjustment process (externalization) of *santri* community towards the phenomenon of Sharia bank could also be seen from third pattern related to influence of environment outside the boarding school (Macro World). It could be a social, economic, legal, religious and organizational environment that pours the existence of individuals. The informants reason to use sharia bank was the influence of environment where they work.

After externalization the informants came to objectivation stage. Field data findings revealed that informants experience objectivation process by trying to reevaluate the decisions or actions of those who previously used the services of sharia bank. This objectivation process was based on their experience after using sharia bank services. IT could a new view or new meanings about what was sharia bank. If previously they interpret sharia bank as a bank that consistent with Islam teachings in applying the sharia principles, then after using sharia bank they had the view that basically sharia bank and conventional banking principally was same, even if there was a difference only in term used, where sharia bank was more likely to use and adopt Islamic terms such as the use of word contract, ratio and product names.

The objectivation process was also occurred in interaction with other customers in daily life. Informants made a dialogue or discussion with other sharia bank customers. It gave them positive and negative information about sharia bank. They compared it with their own experience to create a new view or new meaning of sharia bank. New meaning that emerged in view of customers was also formed by social reality within community or their environment. In dialectical concept of Berger and Luckmann (1992), it was assumed that individual was a builder for a society and society also individual builder. This assumption states that no individual could escape from exposure of its environmental influence. It means *santri* community, although it has a specific perspective by referring to Islam teachings, as individuals who interact with wider community would get other experience non *santri* community. The objectivation process ultimately encourages informants to think more realistic. They were well aware that in their daily lives everything was going very complicated. Various needs would not be fulfilled only by one activity. It means that everything was not produced by one party but was result of social cooperation. The cooperation was occurred naturally and resulting agreement as compromise between individuals (intersubjectivity). The occurrence of mutually reinforcing in social networks showed that individual was builder of a society and vice versa society was also the individual builder (Berger and Luckmann, 1992).

Above description showed that the objectivation process has own view. We could say that informant acknowledged many deviations from what has been arranged in abstract text and real texts in previous environment with real condition in their daily lives. Although there was a distortion between the subjective world and objective world but the informants finally submit to parties who have more instruments to determine sharia bank policy although personally they still doubt some of behaviors of people who deal directly with sharia bank.



Last stage of dialectical process for social construction of *santri* customer was internalization process. It was process of recalling the social world outside of human self into human itself. The objectified social world was drawn again in man. As a process of self-identification, internalization was a moment to place himself amidst of social reality, resulting in various typologies and social classifications based on understanding, awareness and self-identification.

Informants finally could determined the typology in addressing the existence of Sharia bank. Generally informants recognize that there was a discrepancy between what they know from abstract texts and other sources of Islamic law such as *Ijtihad*, *Ijma*, *Qias* and social reality (sharia bank practice). Typology of informants to sharia bank which was divided into two types, namely moderate customers and conservative customers.

Moderate customers strive to adapt to prevailing environment. It means some informants still see that sharia bank was still not perfect or still not really consistent with concept of sharia. For example, determination of profit sharing was still considered the same as bank interest, since the profit -sharing arrangement was determined at beginning of transaction. It was exactly the same as conventional banking. Nevertheless they still assume that such determination was reasonable. On other hand, customer also assumes that reason for determination of profit sharing was a uniqueness of sharia bank compared to conventional banking. There was a distinctive characteristic that was inherent in sharia bank.

Conservative informant viewed that sharia bank should really apply the concept of sharia perfectly. They very critical and always question whether every sharia bank product that was really consistent with sharia. They were hate to interest, because the interest was usury. Interest and profit sharing according to them was something different. The interest was determined in future while the profit sharing was determined in advance but the process of determining the profit sharing has been through the evaluation process so that it suitable with Islamic customer. They also tend to evaluate employees' behavior when providing services to customers. The bank employees behaviors should be trusted when performing their duties.

Conservative customers also have diverse characteristics. Some accepted the sharia bank with all its shortcomings but some of them were disappointed with existing sharia bank, what should really exist in sharia bank did not appear or not fulfilled. They were finally apathetic towards sharia bank. This apathy caused some informants equate the sharia bank with conventional bank there was no difference between sharia bank and conventional banking. The apathy conservative type ultimately encourages them to re-use conventional banking, because according to them sharia bank and conventional banking were basically the same, only differ in terms and names or the most extreme they were reluctant to use bank services for next.

Both types of *santri* customers saw the sharia bank in process to implement sharia principles in the operational system. Moderate *santri* customers types continue to expect that sharia bank should apply the sharia principles consistently, although it must go through the process gradually and long term. While the conservative type saw the sharia bank as dichotomy of conventional banking. It means that sharia bank must be true with sharia principles, both in its financial system and services provided to customers. Sharia bank should contain sharia principles without going through a gradual process but directly when sharia bank starts the system of sharia services. Based on above explanation, the typology was shown in table 1 below.

**Table 1**  
**Typology of *Santri* Customers in Defining Sharia Bank**

<i>Dialectic Process</i>	<i>Moderate Santri Customer</i>	<i>Conservative Santri Customer</i>
Externalization	Initial motivation to use sharia bank was santri customer environment and the Islamic sharia principles for Sharia bank operation.	Initial motivation to use sharia bank was santri customer environment and the Islamic sharia principles for Sharia bank operation.
Objectivation	<ul style="list-style-type: none"> <li>• There was a natural selection process to every customer about the ideal sharia bank</li> <li>• Their experience after using sharia bank services got new meaning that sharia bank has similarity with conventional banking</li> <li>• Some sharia bank operations were not consistent with concept of sharia they understood.</li> </ul>	<ul style="list-style-type: none"> <li>• There was a natural selection process to every customer about the ideal sharia bank</li> <li>• Their experience after using sharia bank services got new meaning that sharia bank has similarity with conventional banking</li> <li>• Some sharia bank operations were not consistent with concept of sharia they understood.</li> </ul>
Internalization	<ul style="list-style-type: none"> <li>• Recognizing and understanding if sharia bank has not been able to fulfill the sharia principles because it need long process and time.</li> <li>• Using sharia bank although not perfect to run the sharia principles because every sharia bank products and policies have been approved by Islamic scholars</li> </ul>	<ul style="list-style-type: none"> <li>• Sharia bank using must really implement sharia principles.</li> <li>• If cannot really implement sharia principles, the sharia bank terminology should not be used by sharia bank.</li> </ul>

Based on above typology, the proposition of this research can be stated below.

**Proposition:** The sharia banks ability to implement the sharia principles thoroughly in product and service aspect could affects the customers' intentions to uses the sharia bank services.

#### 4. CONCLUSIONS

The *santri* community, in this case was *santri* customer, interpreted the sharia bank must be operated based on sharia principles, but in the practice there was deviation from sharia principles. The sharia principles have not been entirely practiced. The *santri* customer saw that on certain aspects the Sharia bank still have similarities with conventional banking. The difference between sharia bank and conventional banking was only in the terminology, such as bank name and the product, while in practice the customer still sees similarities with conventional banking.

When viewed how *santri* customers address the existence of Islamic banks with real condition, *santri* customers could be grouped into two types, conservative and moderate customers. Conservative santri customers require sharia banks could implement the sharia principles. According to conservative consumer groups, the sharia principles were not only applied in terminology only but should be applied as a whole in product and service aspects. Moderate groups had the view that sharia banks should display the sharia principles as a whole both in product and in service aspect, but the customer realizes that it was impossible for sharia banks to be able to present the sharia principles absolutely and in a short time directly. Sharia banks also could implement conventional management to carry out activities internally, for example sharia banks should spend on operational costs and this would require income to cover these costs. These costs should be applied to customer's administrative costs.

This research has revealed how the *santri* community has become sharia bank customers. This research was early investigation to build the service quality measurement model. The next research should conduct a more complete and more extensive research study. The future research can explore the understanding of Muslims groups who follow certain understandings. They can explore the views of all Muslims in Indonesia to get more comprehensive understanding. This research uses only qualitative method to build the quality model of sharia bank in Indonesia. Future research was expected to conduct research to build a quality model of service that consistent with *santri* community.

This research has implications theory and policy implication. This study has theory implication to develop marketing management theory. Field findings reveal that customers assessments to sharia bank were based on level implementation of sharia principles. This study also has policy implication to facilitate sharia bank to improve the service system consistent with views of *santri* community. It becomes strategies for Indonesian sharia bank to improve service performance.

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