

Impactful Contributions: Sharia Banks in Advancing Agricultural and Agribusiness Development, Empowering MSMEs and Enhancing Human Resources Management

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The development of Islamic economics and Sharia banking has a long history, with many believing its origins trace back to the time of the Prophet Muhammad. Sharia banks now play a role in financing the agricultural industry for micro, small, and medium enterprises in countries with the largest Muslim populations and are agriculture-based. At the same time, there are challenges in terms of improving management in the human resources aspect. For example, intention and awareness are two things that have been revealed by many previous studies in maximizing market and customer control, especially in Sharia banking. Intention and awareness were reportedly influenced by religiosity, product knowledge, and word of mouth. This research tries to review how Islamic banks operate; their role in agriculture and agribusiness; and their role in developing MSMEs. Finally, examining the relationship between intention and awareness is reported to be influenced by religiosity, product knowledge, and word of mouth in Islamic banking. Using a systematic review approach based on secondary data in the form of reputable international journals registered in international databases. There are 15 journals related to the development of Islamic economics and the role of Sharia financial financing. The role of Islamic banks in the development of agriculture and agribusiness is 36 journals. The role of Islamic banks in developing MSMEs is 46 journals. There are 64 journals covering the topic of Sharia banking human resource development. The results of the analysis found new information in terms of theoretical and practical development, that Islamic banks have proven to play a role in the development of agriculture and MSMEs, but there are still weaknesses in terms of service innovation. Then, in terms of human resources for Sharia banking services, it focuses on Total Quality Management, that Sharia banks must improve human resource capabilities in service with the main topic of analysis "the influence of religiosity, product knowledge and word of mouth in forming the intentions and awareness of sharia bank customers".

Keywords: Sharia Banking, Agriculture, Agribusiness, MSME, Religiousness, Product Knowledge, Word of Mouth, Intentions and Awareness.

INTRODUCTION

Sharia banking as an output from an economic system based on Islamic law, has been introduced since the time of the Prophet Muhammad and his companions (Musyafah, 2019). Such a system is characterized by the prohibition of the imposition of "riba, maisir, gharar, dzolim, and haram" as basic conditions for the implementation of Islamic economics. This indicates that an economy based on Islamic

law has become an obligation for every Muslim wherever they are to study, understand and apply it. Laws from economic practices based on Islamic law are mandatory for Muslims as a form of human obedience to Allah SWT. Based on this basis, the Islamic economy is present in society. Even though its development is not as popular as conventional economics, an economy based on Islamic law has many enthusiasts. This is because Islamic economics itself is

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intended to provide welfare for all humans, not just provide profits.

Musyafah (2019) and Kholis (2017) reported that the strength of Islamic economics is based on sharia, one example of which is when the economic crisis hit the world in the last decade. Islamic banking is a savior because this system is a major growth area for international financing. Indeed, its assets only represent around 2-3% of global financial assets or almost 1 trillion US dollars, but they are growing at an average of 25% every year. However, now many countries are competing to become global centers of Sharia financial business. Like London, which is far ahead compared to New York, becoming the "lighthouse" of sharia economics in Europe. In the Southeast Asia region, there is also Singapore which wants to be number one in mastering the same field. It appears here that admirers of an economic system based on Islamic law are not only countries with a majority Muslim population but also liberal countries where Muslims are a minority.

In line with the development of Sharia Banking, the number of customers also continues to increase regardless of religious background and orientation. To maintain this situation, Islamic bank managers must understand and pay attention to factors that can increase customers' intentions to adopt Islamic banking products (Hoque *et al.*, 2019). Understanding customer behavior will greatly facilitate management's efforts in formulating strategic steps to influence prospective customers' intentions to adopt Sharia banking products and services. In line with this, many researchers emphasize that although the development of Islamic banks continues to be good, Islamic banks need to continue to maintain their growth by capturing potential customer demographics and then offering better products (Fang, 2016).

Agriculture is a vital sector in development, both in developed and developing countries. The agricultural sector is widely referred to as a sector that can reduce poverty and hunger in various countries. Contribution to poverty alleviation occurs directly through the impact of agricultural growth on employment and agricultural profitability, while indirectly, increasing agricultural output will encourage job creation in the non-agricultural sector in response to higher domestic demand. Therefore, reducing food prices has the potential to increase the purchasing power of poor consumers. Developing countries usually have a relatively high share in the employment structure and produce a high percentage of GDP compared to agriculture in developed countries (Smolińska, 2019).

Even though in the world as a whole agriculture still occupies a high position, in developed countries the role of agriculture has been greatly reduced in the economy. The changes experienced by the agricultural sector allow for a rapid increase in production by replacing production factors that are common in traditional agriculture such as land and labor

being converted into capital as well as increasing the use of new technology (Martín-Retortillo and Pinilla, 2015).

From a management science perspective, human behavior cannot be separated from the practices mentioned in the Theory of Planned Behavior (TPB) which shows that a person's behavior can be explained by Behavioral Intention which is jointly influenced by attitudes, subjective norms, and perceived behavioral control. To maintain customer growth, customer awareness of Sharia banking is one of the important indicators in adopting banking products. Therefore, Sharia banks need to pay in-depth attention to customer behavior to obtain information on how awareness of Sharia banking customers influences their intention to use Sharia banking products and services.

In the context of agricultural and agribusiness development, the role of Islamic banks is very important, as evidenced by the various research topics discussed. Sharia financing modes, problems, and solutions have been discussed by researchers such as Abdullah (2015), highlighting the challenges and opportunities in financing agricultural activities following Sharia principles. In addition, integrated financing models for agricultural micro and medium enterprises have been studied extensively, demonstrating the importance of tailored financial solutions for various scales of agricultural enterprises.

In addition, the contribution of Islamic banks to agricultural financing cannot be underestimated, as highlighted by El-Ameen (2021) and Fakhrunnas & Musta'in (2017). These studies emphasize the role of Islamic financial institutions in providing capital and support to agricultural businesses, thereby encouraging growth and development in this sector. Likewise, the development of financing models for agricultural business products, especially for micro and medium enterprises, has become the focus of researchers such as Ningrat & Nurzaman (2019) and Puspitasari *et al.*, (2019). These studies recognize the unique funding needs of small-scale agricultural enterprises and propose innovative solutions to address them.

Additionally, the contribution of the agricultural sector to the economy has been studied extensively, with researchers such as Martín-Retortillo & Pinilla (2015) and Lestari (2019) exploring the economic significance of agriculture and its implications for overall development.

Apart from agriculture, the role of Islamic banking in the development of MSMEs has also received significant attention. Allocation of Islamic microfinance, women's MSMEs, and business sustainability of MSMEs are some of the main areas of focus for researchers, highlighting the diverse needs and challenges faced by small and medium businesses in various sectors.

In addition, the integration of Total Quality Management and Sharia governance in the development of MSMEs underscores the importance of ethical and transparent practices in financial institutions, as discussed by Herry *et al.*



(2019). This integration ensures that Islamic banks uphold Sharia principles while maintaining high standards of service and governance.

Additionally, the role of Islamic banking in encouraging growth, employment, and financial inclusion for poor and low-income communities has been widely recognized, and researchers such as Hamzah and Gazali (2015) and Karjuni & Suamrno (2022) emphasize the social impact of Islamic finance.

In summary, the discussion regarding Sharia financing in the development of agriculture and agribusiness, as well as the development of MSMEs, highlights the role of various Sharia banks in supporting economic growth, encouraging entrepreneurship, and encouraging financial inclusion. By meeting the unique needs of various sectors and communities, Islamic banking makes a significant contribution to sustainable development and prosperity.

On this basis, the research reviews theoretical facts and empirical evidence from previous studies regarding the development of the Islamic economy and Islamic banking. Then discuss the role of sharia financing in the development of agriculture and agribusiness, as well as review the role of sharia financing in the development of MSMEs. Lastly, we review the position of human resource management in financial financing, focusing on topics that have been widely discussed by researchers, such as religiosity, product knowledge, and Word of Mouth (WoM) regarding the formation of intention and awareness.

MATERIALS AND METHODS

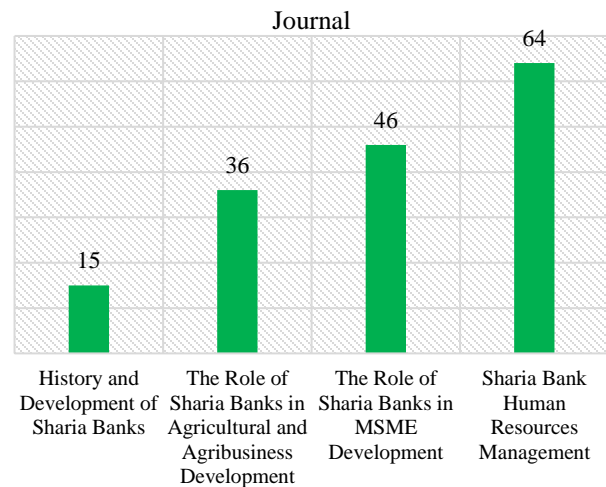
This study uses a review study approach, namely an analysis activity that can take the form of criticism of research that is being conducted on a specific topic that is part of a scientific field. Quoted from Lewin, (2008); Francis and Baldesari (2006); Kitchenham (2004); and Perry and Hammond (2002) that review studies in some cases are often called systematic reviews with a meta-synthesis model.

The implementation stage with a qualitative systematic review approach refers to the steps mentioned by Francis & Baldesari (2006), namely: 1) identification of developing topics or empirical facts that are being studied by researchers; 2) search of relevant literature; 3) selection of relevant research results; 4) selecting quality research results (screening and selection); 5) extraction of research data; 6) Synthesis of research results; and 7) Presentation of research results in research reports.

Based on these stages, the topics raised as objects of analysis are the effects of religiosity, product knowledge, and word of mouth about intention and awareness with the case study of Sharia banking products. From the aspect of journal quality, more than 75% are reputable journals on the Scopus Q2-Q4 index. The remainder are international journals indexed on international data-based data, and Indonesian national

journals are accredited by Sinta. Each journal is then analyzed (according to the stages referred to in points 5, 6, and 7).

The journal search criteria were carried out using three approaches. The first is to search for journals on online pages (Google) with three keywords, "Islamic economy", "the role of Sharia banking in agriculture and agribusiness", and the role of Sharia banking in MSMEs." Second, only take international journals that are reputable and indexed on international databases; and Third, take the publication period in the last 10 years, namely 2014-2024.



Source: Author (2024)

Figure 1. Secondary Materials and Data.

As can be seen in Fig. 1, secondary materials and data include publications on the topic of Islamic economic development and the role of Islamic financial financing in 15 journals, the role of Islamic banks in the development of agriculture and agribusiness in 36 journals with the scope of study of these journals spread across several countries, generally Asia, Middle East, and Africa. Publication materials and data for the topic of the role of Sharia financial financing in the development of MSMEs are 46 journals with cases in several countries, generally Asia, the Middle East, and Africa. Topics regarding the development of Sharia banking human resources in 64 journals.

RESULTS

History and Empirical Facts Regarding Sharia Banking in the Economic System: In Islamic finance, interest in money is categorized as *riba*, which means haram. In several Islamic countries where the majority of the population is Muslim, efforts are starting to emerge to establish non-*ribawi* alternative banking institutions. Seeing his idea of wanting to free himself from the interest mechanism, the initial formation of Islamic Banks raised many doubts. This arises because of the assumption that an interest-free banking system is



something impossible and unusual, so the question also arises about how the Islamic Bank will finance its operations.

The first modern attempt to establish an interest-free bank was initiated in Pakistan to manage Hajj funds in the mid-1940s, but this effort was unsuccessful. The next development in efforts to establish the most successful and innovative Sharia bank in modern times was carried out in Egypt in 1963, with the establishment of the Mit Ghamr Local Savings Bank (Cahyono and Kurniawan, 2016). This bank is well-received by farmers and rural communities. However, unfortunately, due to political chaos in Egypt, Mit Ghamr began to experience decline so its operations were taken over by the National Bank of Egypt and the Central Bank of Egypt in 1967. This takeover caused Mit Ghamr's non-interest principle to be abandoned, so this bank returned to operating based on interest. In 1971, the interest-free concept was finally revived during the Sadat regime through the establishment of the Naseer Social Bank. This bank aims to run its business again based on the concept that has been put into practice by Mit Ghamr.

Mit Ghamr's success has inspired Muslims throughout the world, raising awareness that Islamic principles can still be applied in modern business. When the Organization of Islamic Cooperation (OIC) was formed, a series of international conferences began to be held, where one of the economic agendas was the establishment of an Islamic Bank. The first private Sharia bank was Dubai Islamic Bank which was founded in 1975 by a group of Muslim entrepreneurs from various countries. In 1977 two Sharia banks were established under the name Faysal Islamic Bank in Egypt and Sudan, and in that year the Kuwaiti government established the Kuwait Finance House, including the Bahrain Islamic Bank (1979). In Asia-Pacific, the Philippine Amanah Bank was founded in 1973 based on a presidential decree, and in Malaysia in 1983 the Muslim Pilgrims Savings Corporation aimed to help those who wanted to save for the pilgrimage (Musyafah, 2019; Kholis, 2017; Cahyono and Kurniawan, 2016).

After the collapse of the socialist economic system in the 1980s, the tendency to position the Islamic economic system as an alternative to the capitalist economy grew stronger. As a result, many Islamic economic institutions have emerged, since the formation of the Islamic Development Bank in 1975 in Jeddah. This does not only happen in the Middle East region but also outside the region (Musyafah, 2019).

The initiative to establish an Indonesian Islamic bank began in 1980 through discussions on the theme of Islamic banks as a pillar of the Islamic economy. As a trial, the idea of Islamic banking was put into practice on a relatively limited scale, including in Bandung (Bait At-Tamwil Salman ITB) and Jakarta (Koperasi Ridho Gusti). In 1990, the Indonesian Ulema Council (Majelis Ulama Indonesia/MUI) formed a working group to establish an Islamic Bank in Indonesia. On 18-20 August 1990, the MUI held a bank interest and banking

workshop in Cisarua, Bogor, West Java. The results of the workshop were then discussed in more depth at the IV MUI National Conference in Jakarta on 22-25 August 1990, which resulted in a mandate for the formation of a working group for the establishment of Islamic banks in Indonesia. The working group in question is called the MUI Banking Team and is given the task of approaching and consulting with all related parties.

As a result of the work of the MUI Banking Team, the first Sharia bank was established in Indonesia, namely, PT Bank Muamalat Indonesia (BMI), which, according to its deed of establishment, was established on November 1, 1991. Since May 1, 1992, Bank Muamalat officially operated with an initial capital of IDR 106,126,382,000. At the beginning of its operational period, the existence of Sharia banks did not receive optimal attention in the national banking sector. The legal basis for bank operations using the Sharia system at that time was only accommodated in one of the paragraphs regarding "banks with a profit-sharing system" in Law No. 7 of 1992. Unfortunately, there is no detailed basis for sharia law and the types of businesses that are permitted.

In 1998, the Government and the People's Representative Council (Dewan Perwakilan Rakyat/DPR) made improvements to Law No. 7/1992 became Law No. 10 of 1998. This explicitly explains that there are two systems of banking in the country (dual banking system), namely the conventional banking system and the Sharia banking system. This opportunity was warmly welcomed by the banking community. Marked by the establishment of several other Islamic banks, namely Bank IFI, Bank Syariah Mandiri, Bank Niaga, Bank BTN, Bank Mega, Bank BRI, Bank Bukopin, BPD West Java BPD Aceh, and others.

Ratification of several legislative products that provide legal certainty and increase Sharia financial market activities, such as Law No. 21 of 2008 concerning Sharia Banking, and Law No. 19 of 2008 concerning State Sharia Securities (Sukuk). The enactment of Law No. 21 of 2008 concerning Sharia Banking on 16 July 2008, the development of the national Sharia banking industry increasingly has an adequate legal basis and will encourage its growth even faster. With its impressive development progress, which has achieved an average asset growth of more than 65% per year in the last five years, it is hoped that the role of the Sharia banking industry in supporting the national economy will become increasingly significant.

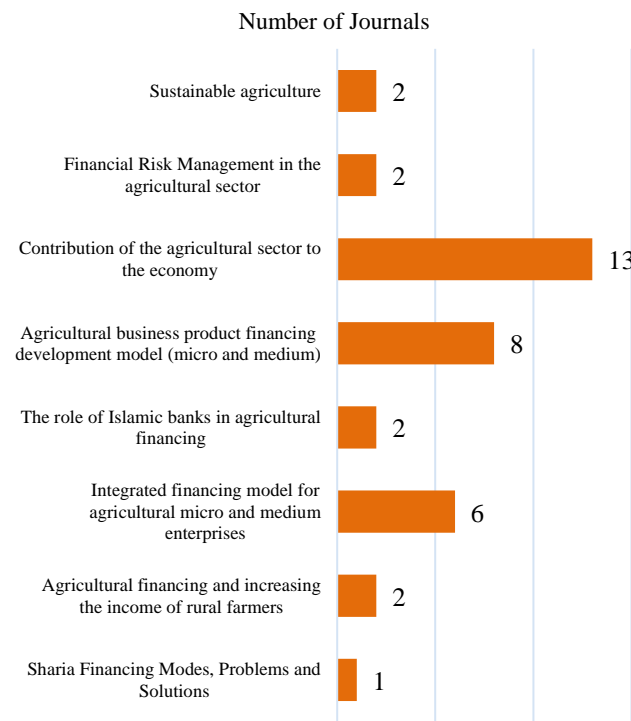
The Role of Sharia Financing in Agricultural and Agribusiness Development: Agribusiness is a sub-activity of agricultural activities, therefore agribusiness can be interpreted as a unified business system based on broad agricultural activities by managing limited economic resources into products that have selling value. Osly *et al.*, (2020); Meyer (2019); and Waddington *et al.*, (2012) stated that agriculture is the main livelihood for some people in developing countries, in addition to poor people in rural areas



in low and middle-income countries who directly or indirectly depend on agriculture for their livelihoods. In developing countries, the agricultural sector has a very important role in economic growth and development compared to the economies of developed countries which have more verified economies (Meyer, 2019).

The agricultural sector in both developed and developing countries still occupies a high position, but its role in the economy is decreasing. As reported by Waluyo & Rozza (2020); Smolińska (2019); and Martín-Retortillo & Pinilla (2015) the changes experienced by the agricultural sector allow for rapid increases in production by replacing production factors that are common in traditional agriculture such as land and labor being converted into capital and increasing the use of new technology.

According to the results of a study search regarding the role of Sharia banks in supporting agricultural development and agribusiness development in the 2015-2022 period (2023-2024 does not yet exist). There are 36 journals that focus on discussing the topic in question, namely the role of Islamic banks in the development of agriculture and agribusiness. A number of journals were then mapped to obtain focus and/or themes that were widely discussed. The information can be seen in Figure 2 and Table 1.



Source: Author (2024)

Figure 2. Distribution of Research Topics Regarding the Role of Sharia Banking in Agricultural and Agribusiness Development in 2015-2022.

In the context of agricultural and agribusiness development, the role of Sharia banks is significant, as evidenced by the various research topics discussed in Table 1. Sharia financing modes, problems, and solutions have been addressed by researchers like Abdullah (2015), shedding light on the challenges and opportunities in financing agricultural activities in compliance with Sharia principles. Moreover, the integrated model of financing for agricultural micro and medium enterprises has been extensively studied, indicating the importance of tailored financial solutions for different scales of agricultural businesses (Nur et al., 2022; and Sun et al., 2022). The details are presented in Table 1 below,

Table 1. Mapping of Research Topics Regarding the Role of Sharia Banking in Agricultural and Agribusiness Development in 2015-2022.

| No. | Topic | Researcher |
|-----|--|---|
| 1 | Sharia Financing Modes, Problems and Solutions | Abdullah (2015) |
| 2 | Agricultural financing and increasing the income of rural farmers | Hartarska et al., (2015); Tarmizi (2017) |
| 3 | Integrated model of financing for agricultural micro and medium enterprises | Khan (2017); Anwar et al., (2019); Hudaifah et al., (2019); Husman & Sakti (2021); Jazil (2019); Hossain et al., (2019) |
| 4 | The role of Islamic banks in agricultural financing | El-Ameen (2021); Fakhrunnas & Musta'in. (2017) |
| 5 | Agricultural business product financing development model (micro and medium) | Ningrat & Nurzaman (2019); Puspitasari et al., (2019); Amin et al., (2022); Khan et al., (2021); Syifa & Ridlwan (2021); Fahrial et al., (2022); Fajri, & Zuliani (2022); Javed et al., (2022) |
| 6 | Contribution of the agricultural sector to the economy | Martín-Retortillo & Pinilla (2015); Lestari (2019); Meyer (2019); Mustafa & Ndir (2019); Zakaria et al., (2019); Setiawan (2019); Smolińska (2019); Khotijah & Iswanaji (2020); Osly et al., (2020); Mubarok (2021); Hatane et al., (2022); Mualley & Moh (2022); Okwuchukwu (2022) |
| 7 | Sustainable agriculture | Purnamasari & Kassim (2021); Yazid et al., (2021) |
| 8 | Financial Risk Management in the agricultural sector | Nur et al., (2022); Sun et al., (2022) |

Source: Author (2024)

Furthermore, the contribution of Islamic banks to agricultural financing cannot be understated, as highlighted by El-Ameen (2021) and Fakhrunnas & Musta'in (2017). These studies emphasize the role of Islamic financial institutions in



providing capital and support to agricultural ventures, thereby fostering growth and development in the sector. Similarly, the development of agricultural business product financing models, specifically for micro and medium enterprises, has been a focal point for researchers like [Ningrat & Nurzaman \(2019\)](#) and [Puspitasari et al., \(2019\)](#). These studies recognize the unique financing needs of small-scale agricultural businesses and propose innovative solutions to address them.

Moreover, the contribution of the agricultural sector to the economy has been extensively studied, with researchers like [Martín-Retortillo and Pinilla \(2015\)](#) and [Lestari \(2019\)](#) exploring the economic significance of agriculture and its implications for overall development.

The Role of Sharia Financing in MSME Development: The micro, small, and medium enterprise (MSME) sector contributes to Indonesia's national economy. Because the number of MSMEs in 2021 will reach 65.46 million, or an increase of around 15% from the last five years ([Fathurrahman & Mutmainah, 2023](#)). The total number of MSMEs is capable of absorbing around 107 million workers or around 97.2% of the total workforce in Indonesia. The contribution of MSMEs in absorbing the workforce is much greater than that of the large business sector, around 2.8%. MSMEs contribute 60.3% to Gross Domestic Product (GDP) and contribute 14.4% to national exports ([Fathurrahman & Mutmainah, 2023](#); [Disli et al., 2022](#); [Hudaefi and Badeges, 2022](#); [Faisol, 2017](#)). The same fact was conveyed by [Fakhrunnas \(2020\)](#) by looking at development trends, sharia financing for MSMEs makes a significant contribution to the agricultural sector towards national GDP.

Several big themes that are widely discussed regarding the role of Sharia banking in developing MSMEs include Sharia financial practices which have great potential to improve the welfare of MSMEs. MSME growth factors that need to be considered include Islamic business ethics and economics, innovation, and ethical and moral considerations ([Hartanto et al., 2023](#)). Then [Zuliansyah \(2019\)](#); [Herry et al., \(2019\)](#); [Saputro et al., \(2019\)](#); [Astuty & Umiyati \(2018\)](#); [Rachmawati \(2018\)](#); [Latip et al., \(2017\)](#); and [Purnamasari & Darmawan \(2017\)](#) in their research stated that the development of micro, small and medium enterprises (MSMEs) cannot be separated from the support of sharia banking, especially in credit services to People's Business Credit or KUR (Kredit Usaha Rakyat) services ([Karjuni & Suamrno, 2022](#)). Continuing from the many MSME businesses, more (more than 40%) finance productive MSME businesses, the remaining 28% for capital financing, 8.7% for household financing, and 3% for other activities.

Apart from the topics already mentioned, another topic that cannot be separated from the attention of researchers is the resilience of MSMEs in economic turmoil. One of them is the role of financing support from Sharia banks. Below are

presented research topics regarding the role of Islamic banks in developing MSMEs as presented in Table 2.

Table 2. Mapping of Research Topics Regarding the Role of Sharia Banking in Developing MSMEs in 2015-2023.

| No. | Topic | Researcher |
|-----|---|---|
| 1 | Allocation of Sharia micro financing | Adeyemi et al., (2015) ; Fathurrahman & Fadilla (2019) ; Veiga & McCahery (2019) ; Disli et al., (2022) ; Fathurrahman & Mutmainah (2023) |
| 2 | Women's MSMEs | Soemitra et al., (2022) ; Feyisa & Tamene (2019) |
| 3 | Development of Total Quality Management and Sharia Governance | Herry et al., (2019) |
| 4 | Sustainability of MSME businesses | Imran et al., (2019) |
| 5 | Strategic and financing technology | Amalia & Rahmatullah (2020) |
| 6 | Growth and employment | Sabiu & Abduh (2021) |
| 7 | Focus on poor and low-income communities | Rokhlinasari & Widagdo (2019) ; Karjuni & Suamrno (2022) |
| 8 | Sharia Banking Financing and Contribution in the development of MSMEs | Hamzah & Gazali (2015) ; Faisol (2017) ; Kamarni & Anshori (2017) ; Purnamasari & Darmawan (2017) ; Jamaluddin & Abdullah (2019) ; Abbas (2022) ; Hartanto et al., (2023) |
| 9 | Sharia Banking Financing and Contribution to the Development of MSMEs | Amien & Zulkarnaen (2022) |
| 10 | MSMEs specifically for the agricultural sector | Fahrial et al., (2022) ; Fajri & Zuliani (2022) |
| 11 | Innovation and use of fintech and e-commerce technology | Cherqaoui (2022) ; Subkhan, (2022) ; Nugroho & Nugraha (2020) ; Rodliyah et al., (2020) ; Trimulato et al., (2020) |
| 12 | Financial literacy | Barus et al. (2023) |
| 13 | Determining factors and mechanisms for financing realization | Jazil (2019) ; Iswanto et al., (2022) ; Javed et al. (2022) |
| 14 | Sharia service development policy for MSMEs | Habibi et al. (2023) |
| 15 | Improving the quality of life of the community | Hasan and Taufik (2023) |
| 16 | Resilience in economic turmoil and a new era of financing | Nurhavina, (2020) ; Syarifuddin et al. (2021) ; Trimulato (2021) ; Rahmayati et al. (2023) |

Source: Author (2024)

Table 2 shows that there are sixteen (16) topics discussed by researchers in the 2015-2023 time period. The latest is a focus on topics regarding sharia service development policies for



MSMEs; Improving the quality of life of the MSME community; Resilience in economic turmoil and a new era of MSME financing, allocation, and financing mechanisms; and financial literacy.

Sharia Financing in Human Resources Management: Referring to the statement by Herry *et al.*, (2019) that the important role of developing sharia financial institutions, including micro, small, and medium enterprises, lies in the ability to implement Total Quality Management. Herry *et al.* (2019) continued that no less important is governance or sharia governance. Total Quality Management for Sharia governance is considered a differentiator from conventional banks. Such a theoretical approach is needed, especially in examining the empirical fact that the practices of sharia microfinance institutions do not pay attention to sharia principles and the quality of good governance. Even though the study by Nur *et al.* (2022); Sun (2022); Javed *et al.* (2022); Naili & Lahrchi. (2022); Mubarak (2021); Hartarska *et al.* (2015) there is an increase in trust with a good reputation, but then if the practices of Sharia microfinance institutions are not strong in implementing Sharia principles and the quality of good governance, the public's reputation and trust in sharia microfinance institutions may decrease. will also have an impact on people's loyalty in using it. sharia microfinance institution services.

Increasing customer reputation and trust can be used as an indicator of the success of developing sharia microfinance institutions as well as predicting their success in the future to increase market share. The connection with this is summarized from various previous studies such as Ozturk (2022); Simamora (2022); Manyanga *et al.* (2022); Widayat *et al.*, (2022); Yasin *et al.*, (2021); Jannah and Al-Banna (2021); Sabir *et al.* (2021); Wardani *et al.* (2021); Usman *et al.*, (2021); Yousaf *et al.*, (2021); Tamrin and Huda (2021); Fitriani *et al.* (2021); Aileen *et al.* (2021); Janah *et al.* (2020); and Muslichah and Sanusi (2020) that what is widely discussed in the implementation of Total Quality Management for Islamic banks is the aspect of religiosity, product knowledge and Word of Mouth (WoM). widely discussed by researchers regarding the formation of intention and awareness. Furthermore, in the analysis of aspects of human resource management, various studies still found contradictions, as in the results of studies including Utomo *et al.* (2020); Suhartanto (2019); Nuseir (2019); Albaity and Rahman (2019); Bashir *et al.* (2019); Nurhayati & Hendar (2019); Alrwashdeh *et al.* (2019); Tien *et al.* (2019); Mutmainah (2018); Balushi *et al.* (2018); Garg and Joshi (2018); Ramadhania *et al.* (2018); Kudeshia and Kumar (2017); Lee *et al.* (2017); Widyastuti *et al.* (2016); Husin & Rahman (2016); and Awan *et al.* (2015).

The results of the review found that aspects of religiosity, product knowledge, and Word of Mouth (WoM) were widely discussed by researchers about the formation of intention and

awareness. The results of the analysis regarding this matter are reviewed in the following sub-sections,

Intention: As previously stated, human behavior cannot be separated from the practice of Planned Behavior Theory which is confirmed by behavioral intention. Meanwhile, the intention is often said to be reflected by attitudes, subjective norms, and perceived behavioral control, including the management of Sharia-based banking service products.

According to Ajzen (1991), as quoted from Simamora (2022), intention is the motivation possessed by a person that can influence behavior which indicates how hard a person is making efforts to shape behavior. Intention is a person's psychological condition that arises due to feelings and thoughts about a desired object of goods or services, meaning that a consumer will be motivated to search for information which is then followed by a decision to buy the goods and services Simamora (2022). Ajzen (1991) continued, that intention is a behavior or action that appears as a response to products and services that attract consumers' desire to make a purchase. The intention in adopting Sharia banking savings products is the public's willingness or determination to accept, try, and plan to use the Sharia banking products and services offered. Intention is influenced by four factors, namely motivation, perception, knowledge, and belief or religion (Simamora, 2022; Hasan, 2015; and Aziz and Chok, 2013).

Awareness: Awareness is understood as a description of the ability to understand, feel, and be aware of an event or object. In the marketing context, awareness is hypothesized to play an important role in determining the intention to choose a product (Hasan, 2015; Aziz and Chok, 2013). Awareness is the level of awareness a person has to recognize the existence of a brand as an ingredient in a product category (Hasan, 2015). Awareness is a state where consumers are familiar with the characteristics, design, and services of a product (Keller, 1993). Awareness is the ability to understand, feel, and be aware of an event or object. In the marketing context, awareness is hypothesized to play an important role in determining the intention to choose a product (Aziz and Chok, 2013).

Awareness of Sharia banking products and services has a very important role and must be taken into consideration by Sharia bank managers in penetrating the Muslim community market because when Sharia banking operates sharia banking products and services, the profit-sharing procedures applied, the advantages and disadvantages of Sharia banks compared to banks. conventionally, Sharia guarantees are already in the minds of the people, so it will make it easier for them to choose and make decisions to adopt Sharia banking products and services.

Awareness of Sharia banking products and services is also influenced by a person's religiosity, as research by Utomo *et al.*, (2020) stated that the more religious a business actor is, the more aware they will be of Sharia banking products and services, meaning that the stronger the relationship a business



actor has with the religious values they believe in will immediately become aware of something that is in contact with the values they believe in. According to [Jannah & Al-Banna \(2021\)](#) religion is closely related to divinity, morality, and a Muslim's perspective on world life. Apart from religiosity, awareness can be influenced by product knowledge or sharia financial literacy.

The relationship between awareness and Sharia banking intention has been the focus of previous researchers. [Maria et al., \(2020\)](#) stated that consumers will buy products they are familiar with because consumers tend not to try new products and prefer products whose brands are already known and whose quality has been tested. The lack of awareness of potential customers regarding Sharia banking is likely to hinder the development of the Sharia bank business to a level that is better than conventional banks ([Sun et al., 2012](#)). This means that awareness influences intention directly.

Religiosity: Religiosity is awareness of the existence of God the tendency to achieve worldly desires and the willingness to obey God's commands to build piety, obedience, and maintaining prohibited behavior ([Ali et al., 2016](#)). What this means is someone who carries out worship activities serves religion wholeheartedly and believes in religious teachings as a guide in life. Religiosity can also be interpreted as obedience to religious teachings, piety, and a person's attitudes that are embedded in him or her which originate from religious life ([Dekhil et al., 2017](#)). Religiosity describes the level of a person's adherence to religion in their daily life ([Mansour & Diab, 2016](#)). believes that religiosity is an individual's belief in God with full obedience to carry out the rules set by Him ([Mansour & Diab, 2016](#)).

Quoted by [Janah et al., \(2020\)](#); [Dekhil et al., \(2017\)](#); [Ali et al., \(2016\)](#); and [Mansour & Diab \(2016\)](#), religiosity is an awareness that is built on the tendency to relate to the above (God) to balance it for the sake of salvation in the world through piety. [Janah et al., \(2020\)](#) continued, adding that religiosity has become a concern both academically and practically, the academic aspect of religiosity has been extensively researched and developed, while the practical aspect of Sharia banking has made religiosity a consideration in their marketing.

From this definition, it can be concluded that religiosity is a person's description of obedience to the teachings of the religion they adhere to, where obedience to Sharia rules will influence all aspects of a person's general life, such as decisions to choose and consume goods and services. What this means is that when religious law prohibits “*maisir*”, “*gharar*” and usury transactions, a person must not carry out transactions that are directly related to or approach these prohibitions which will ultimately determine the customer's attitude and intention towards products and services.

Religiosity has become a concern both academically and practically, the academic aspect of religiosity has been extensively researched and developed, while the practical

aspect of sharia banking has made religiosity a consideration in their marketing. The relationship between religiosity and intention has been discussed in several previous studies. Delener (1990) in his research with [Janah et al., \(2020\)](#) found that culture which is influenced by religious values most significantly influences consumer behavior, where this culture will influence shopping behavior or consumer intention in making purchases. [Janah et al., \(2020\)](#) in their research found that religion is the most significant factor influencing the intention of religious leaders in their decision to use Sharia banking products and services. The intentions of these religious leaders are based on obedience to the rules of Islamic religious teachings, which are described through obedience to Islamic Sharia law with the aim of a better life after the end of the world and also participating in using Sharia banking products and services which are considered a form of worship.

Delener (1994) in [Janah et al., \(2020\)](#) categorizes religiosity into four categories, namely very religious, moderate, less religious, and not religious. This level of religiosity can influence their consumption behavior. Religious teachings require individuals to follow a lifestyle that influences the values and beliefs of its adherents, including clothing habits, consumption, economics, and even financial management. A person born into a Muslim family should understand the commands and prohibitions in their religion, such as avoiding alcohol, not eating haram food, and managing finances at Sharia financial institutions. The fact is that there are still Muslims who consume alcohol, eat haram food, and manage their finances at conventional financial institutions. These actions were carried out consciously and admitted that their actions violated religious rules. Then, apart from religiosity, other factors influence the intention to use Sharia banking savings products, namely knowledge of Sharia banking products (Sharia financial literacy).

Product Knowledge: Product knowledge is a collection of various types of information held by consumers about products such as product categories, brands, product terms, product attributes or features, product prices, and trust in the product ([Nurhayati and Hendar, 2019](#)). Product knowledge includes knowledge about the quality, advantages, weaknesses, applications, uses, and other characteristics related to the product ([Kotler, 2018](#); [Dini et al., 2023](#)). Product knowledge will refer to ideas, rules, procedures, information, experience, context, and interpretation regarding financial and banking products.

Sharia Financial Product Knowledge is an individual's ability, skills, and attitudes to understand and analyze financial information from Islamic financial institutions under Islamic principles. [Nurhayati & Hendar \(2020\)](#); [Hafizah et al., \(2016\)](#); [Antara et al., \(2016\)](#) stated that knowledge of Sharia banking products is a level where a person has a set of knowledge and skills to understand the importance of Sharia financial services which influences their attitude towards intention to



use sharia banking and products. Sharia banking product knowledge is information held by customers and prospective customers regarding objectives and operations, as well as principles and practices of Sharia banking under Sharia principles which provide services without the principle of usury but based on profit-loss sharing (Semaun et al., 2023).

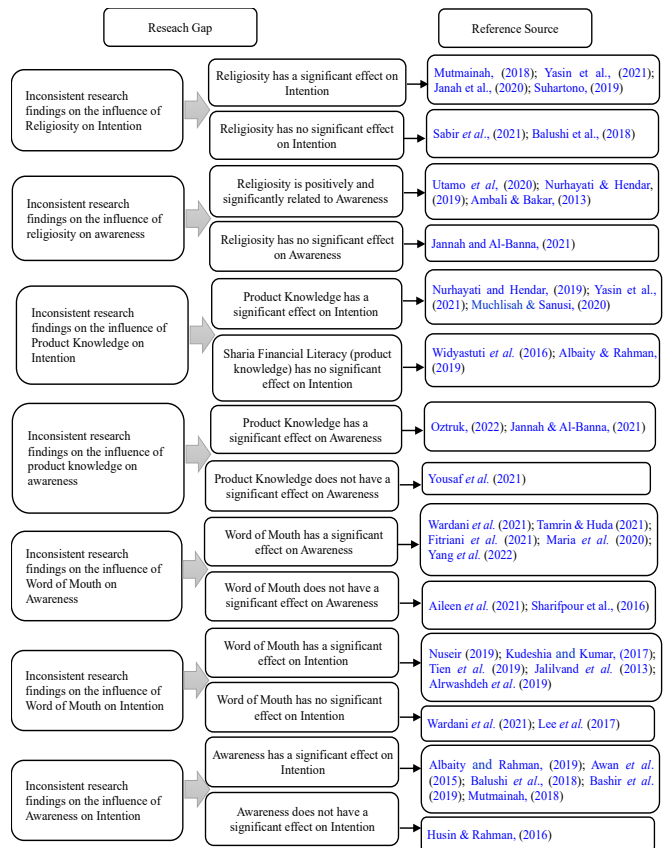
Word of Mouth (WoM): Word of Mouth (WoM) is a natural process where individuals share experiences, opinions, recommendations, and information about products, services, brands, or companies with other people in social interactions (Manyanga et al., 2022). Word of Mouth can occur orally, either directly from person to person or through social media and online communication platforms. Word of Mouth is an informal communication channel in terms of conveying information about products either directly or via the internet (Gelb and Sundaram, 2002).

In the context of Islamic banking Word of Mouth (WoM) is an action in spreading positive information about banking after successfully using its services (Rahman et al., 2023; Iqbal and Hassan, 2019). WoM can be an important source of information for prospective customers who want to use Sharia banking products and services, through WoM prospective customers can get direct assessments from people closest to them who have used Sharia banking services in terms of experience using products, service quality, satisfaction and benefits obtained (Aziz and Afaq, 2018).

Word of Mouth (WoM) in Islamic banking has received attention from several previous researchers by considering the various problems faced by Islamic banks. Karim and Ali (2017); Umar et al., (2019) stated that Sharia banking often faces challenges in disseminating information about Sharia banking products and services to potential customers, this is because there are still limitations in Sharia financial literacy and understanding of Sharia banking products. WOM is an effective alternative in disseminating information about Sharia banking products and services. Bakar et al., (2019); Hasan and Qazaz (2017) stated that Sharia banking marketing is often faced with cultural differences and customer values which can influence WoM because some people have strong preferences for financial institutions that comply with the principles of Sharia, however, some societies have cultures where the principles of sharia are still little known. Therefore, WoM can play a role in influencing the perceptions and intentions of consumers from various cultural backgrounds and values. Apart from knowledge of Sharia banking products, other factors influence the intention to use Sharia banking products, namely Brand Awareness.

Currently, Word of Mouth is not only done person to person but WoM can also be done through internet media called eWoM. Research conducted by Alrwashdeh et al., (2019) shows the influence of eWoM on Value Co-Creation and Purchasing Intention, where positive comments, posts, and sharing made by consumers via social media increase decision-making in purchasing and intention to purchase.

The relationship between awareness and Sharia banking intention has been the focus of previous researchers. Sung et al., (2023) stated that consumers will buy products they are familiar with because consumers tend not to try new products and prefer products whose brands are already known and whose quality has been tested. The lack of awareness of potential customers regarding Sharia banking will likely hinder the development of the Sharia banking business to a level that is better than conventional banks (Sung et al., 2023). This means that awareness influences intention directly. The results of the analysis of previous studies show different and inconsistent results. For example religiosity, Product Knowledge, and WoM on Awareness. Then Religiosity, Product Knowledge, Awareness, Word of Mouth regarding Intentions. Religiosity, Product Knowledge, and Word of Mouth can increase awareness of Sharia banking products and services, then Product Knowledge, Word of Mouth, and awareness of Sharia banking products and services can form intentions to use Sharia banking products and services. In the end, these findings still contain contradictions and clarity is needed, so a study that analyzes empirically is needed. The research gaps from several previous researchers are briefly presented in Fig. 3.



Source: Author (2023)

Figure 3. Research Gap



DISCUSSION

Development of Sharia Banks and Their Role in Agricultural and Agribusiness Development: Along with the development of globalization, Sharia financial practices have also gone global and have been well received in various continents and regions, both in Asia, Africa, Australia, Europe, America and Canada, the Middle East, and others. Sharia banking is one of the most popular sharia economic systems in the world, reaching US\$ 882 billion (equivalent to IDR 11.466 trillion).

The Global Islamic Finance Report (Musyafah, 2019; Kholis, 2017) sets out 5 criteria, namely; Advocacy, Infrastructure, Human Resources, Linkages, and Regulation. Referring to these criteria, 10 countries are called the top 10 Centers of Excellence in Islamic Banking and Finance, namely: 1) Kuala Lumpur, Malaysia; 2) Manama, Bahrain; 3) Dubai, UAE; 4) London, United Kingdom; 5) Doha, Qatar; 6) Kuwait, Kuwait; 7) Karachi, Pakistan; 8) Riyadh, Saudi Arabia; 9) Jakarta, Indonesia; and 10) Istanbul, Turkey. What's unique is that number 1 is occupied by Malaysia, and Indonesia at number 9 represents Southeast Asia, which is quite a contradiction. This shows that Malaysia tends to be stronger in the development of Islamic banks compared to Indonesia. The second uniqueness is that other Islamic-based countries in Southeast Asia, such as Singapore and Brunei Darussalam, are not yet included in the category of the 10 countries in question.

Barus *et al.*, (2023); and Setiawan (2019) stated that Islamic-based banks have an important role in economic development, especially in the agricultural sector which generally operates small and medium businesses. Saputi & Zamrudi (2023) continued that Islamic-based banks that provide small and medium business services can reduce poverty because this type of business is often run by low-income communities. This fact was then supported by Barus *et al.*, (2023); Fathurrahman & Mutmainah (2023); Soemitra *et al.*, (2022); Abbas (2022); Fahrial *et al.*, (2022); Amien & Zulkarnaen (2022); Trimulato (2021); Rodliyah *et al.*, (2020); Herry *et al.*, (2019); Tarmizi (2017); Faisol (2017); and Hamzah & Gazali (2015) who in their study reported the same thing.

If you look closely at the research report by Barus *et al.*, (2023); Fathurrahman & Mutmainah (2023); Saputi and Zamrudi (2023); Soemitra *et al.*, (2022); Abbas (2022); Fahrial *et al.* (2022); Amien and Zulkarnaen (2022); Trimulato (2021); Syifa & Ridlwan (2021); Rodliyah *et al.*, (2020); Herry *et al.* (2019); Setiawan (2019); Tarmizi (2017); Faisol (2017); and Hamzah & Gazali (2015) that the Islamic economic system with Sharia financial services contributes to the development of new era agriculture. The researchers said that they generally took studies in the agricultural sector, especially in agribusiness agricultural business activities, all of which are in micro and medium enterprises.

Specifically, Khotijah and Iswanaji (2020); Zakaria *et al.*, (2019); Jazil (2019); and Abdullah (2015) in their study stated that financial financing for micro and medium enterprises by Sharia banks has a positive impact on the growth and development of agriculture and agribusiness. The same thing was reported by Mualley and Moh (2022), El-Ameen (2021); and Mustafa & Ndir (2019) in Sudan. Then Okwuchukwu (2022) in Nigeria; Ahmad *et al.* (2020); and Khan (2017) in Malaysia; and Al-Fasfus (2018) in Kuwait. Another case regarding Sharia Banks contributing to agriculture was reported by Hossain *et al.* (2019) in Bangladesh; Javed *et al.* (2022); and Saiti *et al.* (2018) in Pakistan; and Hatane *et al.* (2022) in Thailand.

The same fact also occurs in Indonesia where the role of financing through Sharia banks can strengthen business capital in the agricultural sector (Hudaifah *et al.*, 2019; Puspitasari *et al.*, 2019; Jazil, 2019; Asnawi *et al.*, 2018) in the end indirectly contribute to the development of agriculture's contribution to national GDP (Amin *et al.*, 2022; Khan *et al.*, 2021; Purnamasari & Kassim, 2021; Khotijah & Iswanaji, 2020; Fakhrunnas & Musta'in, 2017). Husman & Sakti's (2021) study continues that the role of Sharia banking in Indonesia also increases the confidence of capital owners to invest in the agricultural sector. Empirical evidence is that the agricultural sector has become the business choice of 29.76% of the Indonesian population. Then the agricultural sector grew by around 22.05% in the last 7 years which placed the second largest contribution after the manufacturing industry in national GDP (Husman & Sakti, 2021; Khan *et al.*, 2021; Ningrat & Nurzaman, 2019; Anwar *et al.*, 2019; Lestari, 2019).

Added by Nur *et al.* (2022); Mubarak (2021) that increasing investor and bank customer confidence in sharia financing services in the agricultural business sector is also supported by risk management capabilities (low risk). This increased trust has resulted in the development of agricultural credit to reach rural areas in various countries (Hartarska *et al.*, 2015). A similar thing was also reported by Sun (2022) in China; Javed *et al.*, (2022) in Pakistan; and Naili & Lahrichi (2022); in developing countries in the Middle East and North Africa (MENA).

Based on the facts above, the researchers report that the future of the Sharia financial system for financing the agricultural sector will be better and can become the basis for sustainable business. Yazid *et al.* (2020) stated that Sharia-based funding is the right choice for micro, small, and medium-sized businesses in developing their businesses. Furthermore, Yazid *et al.* (2020) emphasized that to strengthen the sustainability of sustainable agribusiness, banks and sharia financing services must improve banking networks at the village level.

The Role of Sharia Banking in MSME Development: The Sharia financing support that has been reviewed (research results) has been empirically proven to play a significant role



in the performance of MSMEs. [Fajri & Zuliani \(2022\)](#); and [Faisol \(2017\)](#) in their study stated that the more development of Islamic banks with financial financing for MSMEs, the more the MSME sector will develop. Bank Indonesia notes report that in the last five (5) years there has been an increase in sharia financing of up to 50% ([Faisol, 2017](#)).

The role of other sharia financing for MSMEs as reported by [Fathurrahman & Mutmainah \(2023\)](#); [Abror et al., \(2019\)](#); [Aisyah \(2018\)](#); and [Kamarni & Anshori \(2017\)](#); lies in four things, namely: increasing turnover, increasing the number of workers, increasing the volume and variety of goods sold, and customers (financial institutions) experiencing an increase. Even further, the role of sharia financing in MSMEs has been getting better in recent years, one of the reasons being the flexibility of financing terms (age, type of business, gender, collateral value, distance, education, and others) ([Iswanto et al., 2022](#); [Rokhlinasari & Widagdo, 2019](#); [Tarmizi, 2017](#)).

Another fact that was revealed is that MSMEs in Indonesia are generally household-based, so many of them are run by women. Records from the National Central Statistics Agency (BPS) report that of the total MSMEs, around 64.5% are managed by women. The same fact also occurs in Ethiopia as reported by [Feyisa & Tamene \(2019\)](#). [Feyisa & Tamene \(2019\)](#) continued that female entrepreneurs in MSMEs contribute to household economic resilience, as well as accumulatively reducing poverty and contributing to regional economic income. On this basis, [Soemitra et al., \(2022\)](#) emphasize the need to empower women micro, small and medium entrepreneurs.

The presence of Fintech-based Sharia financial services and e-commerce has also become one of the drivers of the movement to improve the finances of MSMEs, especially the lower middle class through Sharia financial institutions ([Cherqaoui, 2022](#); [Syarifuddin et al., 2021](#); [Nugroho & Nugraha, 2020](#); [Amalia & Rahmatullah, 2020](#)). The development of digital technology, including in the Sharia financial industry, has had a major influence on the existence of financial technology (fintech), all forms of transactions have become faster, easier, and more efficient, without the need to meet in-person ([Rodliyah et al., 2020](#); [Basrowi and Utami, 2020](#); [Trimulato et al., 2020](#); [Imran et al., 2019](#)).

[Habibi et al. \(2023\)](#); and [Hasan and Taufik \(2023\)](#) stated that the community's economy can be improved through the development of micro-businesses, and Sharia Banks such as Bank Syariah Indonesia (BSI) play an important role in this matter. In 2021, BSI received the title of one of the best banks in sharia economic services in the Forbes list of The World's Best Banks 2021. Criteria by Forbes considers BSI to have met the criteria of trust, terms and conditions, customer service, digital services, and financial advice. In its development, BSI remains consistent in supporting the community's economy, implementing a sustainable financial agenda, village economic programs, food security, sociopreneur scholarships, and support for MSMEs. Sharia

banking consistency in providing services to small businesses is also on the agenda of other developed and developing countries such as Saudi Arabia ([Adeyemi et al., 2015](#)); Malaysia ([Hamzah & Gazali, 2015](#)), including Nigeria ([Sabiu and Abduh, 2021](#)).

The role of sharia finance in MSME businesses has also proven strong as an economic "bulwark" during the COVID-19 pandemic that hit 2019-2022. Some were indeed affected, but then adjusted and adapted with their capital ([Rahmayati et al., 2023](#)), until after the Covid-19 pandemic they returned to normal and grew ([Trimulato, 2021](#); [Affandi et al., 2020](#); and [Rokhlinasari & Widagdo, 2019](#)). By adopting Fintech and e-commerce services, Islamic banks have been able to overcome economic turmoil and are now adapting to the new era ([Nurhavina, 2020](#)).

However, [Zuliansyah \(2019\)](#) continued that from the aspect of service development between years, it can be said that it has not been optimal because the number of MSME businesses served and applying for financing is relatively fluctuating. This is related to the research results of [Fahrial et al., \(2022\)](#) that the average MSME actor has a junior secondary education level, so it can be assumed that the slow development of the quantity of applications for MSME financing services is caused by a low level of knowledge, because this knowledge is closely related to management, finance, and risk management.

Another fact that represents the problem of developing Sharia financial services for the development of MSMEs as reported by [Faisol \(2017\)](#) is that around 50% of the total MSMEs still feel they lack capital. This fact shows that behind the progress of Sharia financing, gaps are still found, namely that MSMEs still need financing for development efforts, it is still difficult to get easy access to formal financial institutions, including Islamic Banks, so it is not uncommon for their financing needs to be financed by conventional bank creditors. Another fact is the challenges in the progress of MSMEs from the aspect of sharia financing as reported by [Faisol \(2017\)](#) of the total MSMEs, there are 24% marketing difficulties, 7% lack of expertise, and other factors reaching 19%. This gap was also found in Brazil ([Veiga and McCahery, 2019](#)).

Another obstacle (Gap) is that despite the digital financial technology approach with fintech, there are still shortcomings in terms of developing MSMEs. This challenge was stated by [Rodliyah et al., \(2020\)](#) that the obstacles to implementing fintech in increasing financial inclusion in MSMEs in Indonesia are seen from four aspects, namely infrastructure; Human Resources (HR); Legislation; and Lack of financial literacy. In terms of literacy, it is closely related to the facts presented by [Fahrial et al., \(2022\)](#). The human resources aspect is also stated by [Veiga & McCahery \(2019\)](#); and [Faisol \(2017\)](#) that Sharia services have difficulties at the management level.

The quality of service that needs to be improved as referred to by [Rodliyah et al., \(2020\)](#) is still something that needs to



be highlighted because Fathurrahman & Fadilla (2019) also reported that the weakness in Sharia banks is that the quality of service has not given a positive impression, meaning that sharia bank customers still do not satisfied with the services provided. Therefore, Jumaluddin & Abdullah (2019) suggest that Islamic banks continue to provide services professionally and provide the best so that they are truly able to provide community welfare, be more selective in providing financing so that they can minimize losses that will occur, increase technological resources so that MSMEs can easily access to information.

Hartanto *et al.*, (2023) stated that there is still much need to be investigated involving empirical studies to gain a more comprehensive understanding of Islamic financial practices in Indonesian MSMEs. Linked to the phenomena and research gaps discussed above, this strengthens Hartanto *et al.*, (2023) statement that future research is still open to update empirical facts for the development of Islamic economics, Sharia banking, and the growth of MSMEs. Subkhan (2022) emphasizes service innovation. This study suggests starting with the human resource management approach and the morality of the Islamic economic implementation system.

Sharia Banking in Human Resource Management (Relationship between Variables)

Religiosity of Business Actors with Intention: The results of empirical research that are the object of analysis include Yasin *et al.*, (2021); Nurhayati & Hendar (2019); Janah *et al.*, (2020); Muslichah & Sanusi (2020); Suhartanto (2019); Nuseir (2019); and Mutmainah (2018) found that the influence of business actors' religiosity can have a positive and significant influence on intention. There are gaps or contradictions when referring to the study of Sabir *et al.*, (2021); Balushi *et al.*, (2018); Garg & Joshi (2018); Bodibe *et al.*, (2016); and Husin & Rahman (2016) found that religiosity had no significant effect on intention.

Product Knowledge with Intention: Antara *et al.*, (2016) explained that Sharia Banking Product Knowledge is the level of someone who has knowledge and skills in understanding the importance of Sharia financial services which can influence their attitude towards Intention in using Sharia banking products and services. The better a person's knowledge about Sharia banking products, the more it will influence their intention to adopt Sharia banking savings products. The research results that Product Knowledge influences Interest Intention is supported by Nurhayati and Hendar (2019); Lin and Lin (2007) concluded that there is a significant influence between Product Knowledge and Intention. Muchlisah and Sanusi (2019) reported the same results that product knowledge had a good effect on intention. However, this is different from other study reports, such as the study by Widyastuti *et al.* (2016), which found that Islamic banking Product Knowledge had no significant effect on Intention. Furthermore, Wardani *et al.* (2021); Albaity and

Rahman (2019); and Lee *et al.* (2017) found that Word of Mouth had no significant effect on Intention.

Word of Mouth with Intention: Word of Mouth (WoM) is a natural process where individuals share experiences, opinions, recommendations, and information about products, services, brands, or companies with other people in social interactions (Manyanga *et al.*, 2022). WoM in the form of positive comments, posts, and sharing made by consumers via social media increases decision-making in purchasing and intention to purchase (Alrwashdeh *et al.*, 2019). WoM carried out through social media not only acts as a provider of information about products but also as a provider of recommendations by providing reviews as consumers who have experienced the products and services. Tien *et al.* (2019); Nuseir, (2019); Alrwashdeh *et al.*, (2019); Kudeshia and Kumar (2017); and Jalivand *et al.*, (2013) in their study found that word of mouth had a significant influence on Intention. But then contrary to the results of other studies, Word of Mouth does not have a significant effect on Intention (Wardani *et al.*, 2021; Lee *et al.*, 2017).

Awareness with Intention: Awareness is an individual's perception and cognitive reaction to a condition or situation (Utomo *et al.*, 2020). Awareness is an initial step in the adoption of goods and services, where consumers who initially did not know about the product become aware of the products and services offered (Bashir *et al.*, 2019). When business actors recognize the advantages of banking products and services and understand the differences between Sharia banking and conventional banking, it will increase their interest in adopting Sharia banking products and services. Research results from Nurhayati and Hendar (2019); Albaity and Rahman (2019); Bashir *et al.* (2019); Mutmainah (2018); Husin & Rahman (2016); and Awan *et al.* (2015) show that the influence of awareness can have a positive and significant influence on Intention. However, this was challenged by Husin and Rahman (2016) in their study that awareness of intention did not have a significant effect.

Religiosity with Product Awareness: Religiosity is an individual's way of interpreting the purpose of life and their responsibilities towards each other and the Creator. Religiosity and its relationship to awareness of using banking products have been regulated in religious teachings. A person who has a strong belief in the teachings of his religion will always be aware or careful with everything related to his belief (Utomo *et al.* 2020). Research results from Ozturk (2022); Utomo *et al.* (2020); and Nurhayati & Hendar (2019) show that the influence of religiosity can have a positive and significant influence on awareness of Sharia banking products and services. However, this is different from the results of the study by Jannah and Al-Banna (2021) in that the two of them do not have a significant effect.

Product Knowledge with Awareness of Using the Product: Sharia banking awareness is individual awareness of the advantages of Sharia banking compared to conventional



banking, as well as awareness of the Sharia principles applied by Sharia banking and awareness of the benefits and positive impacts of using Sharia banking (Jannah and Al-Banna, 2021; Mutmainah, 2018; and Ramadhania *et al.*, 2018). Awareness is the first step in the process of purchasing a product or service, where customers who initially do not know about the product become familiar with the existing product or service (Usman *et al.*, 2021; Jannah and Al-Banna, 2021; Bashir *et al.*, 2019). Individuals who know a product and service will have a high awareness of that product and service. This is proven by Ambali & Bakar (2012) stating that the level of literacy (product knowledge) influences awareness. The same fact was reported by Oztruk (2022); and Jannah & Al-Banna (2021) that Knowledge of Sharia Banking Products influences Sharia Banking Awareness. This result also corrects the findings of Yousaf *et al.*, 2021 that there is no strong relationship between the two.

Word of Mouth with Awareness of Using the Product: Widayat *et al.* (2022); and Rubio *et al.* (2015) stated that the more often consumers listen to reviews of products and services from family, friends, and friends, the more consumers will remember and recognize these products and services. This means that communication through WoM has a significant effect on awareness (Virvilaite *et al.*, 2015). This is supported by research results from Wardani *et al.*, (2021); Tamrin and Huda (2021); Fitriani *et al.*, (2021); and Maria *et al.* (2020) show that word of mouth has a significant effect on awareness. But then this was challenged by Aileen *et al.* (2021); and Sharifpour *et al.*, (2016) that Word of Mouth did not have a significant effect on awareness.

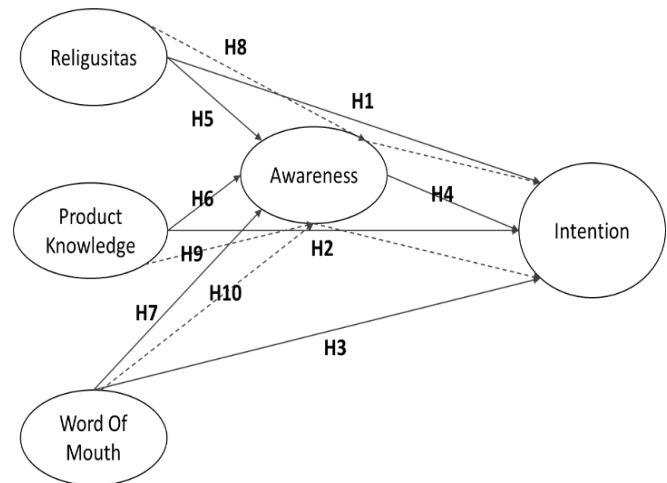
The results of the analysis also found that to strengthen the model offered as discussed above, other researchers suggested the use of the mediating variable awareness. The first model offered is the influence of religiosity on interest which is mediated by consciousness. This model was developed from the research limitations of Utomo *et al.*, (2020); Yasin *et al.*, (2021); Janah *et al.*, (2020); Nurhayati & Hendar (2019); Mutmainah (2018); Balushi *et al.*, (2018); and Ambali and Bakar (2012).

The second mediation model is the influence of product knowledge on interest which is mediated by awareness. This model is built from the weaknesses and suggestions of previous research such as Oztruk (2022); Jannah & Al-Banna (2021); Nurhayati & Hendar (2019); Muslichah & Sanusi (2020); Mutmainah (2018); Balushi *et al.*, (2018); and Widyastuti *et al.*, (2016).

The third mediation model is the influence of word of mouth on interest which is mediated by awareness. Built from research limitations and suggestions from Wardani *et al.*, (2021); Tamrin & Huda (2021); Fitriani *et al.* (2021); Nuseir (2019); Mutmainah (2018); Balushi *et al.* (2018); and Kudeshia and Kumar (2017).

Briefly conceptual framework and research hypothesis model. Departing from the conceptual model gives rise to hypotheses

that will be proven in future research. There are at least ten hypotheses that will be proven as seen in Fig. 4.



Source: Author (2023)

Figure 4. Recommended Research Conceptual Framework for Future Studies Regarding Sharia Banking Human Resources Management.

Conclusion: The development of the Islamic economy and Sharia banking in the world has been around for quite a long time since Islam began to be preached on this earth by the Prophet Muhammad S.A.W. Formally and as a financial system, it officially emerged with the operation of the Mit Ghamr Local Savings Bank in 1963 in Cairo, Egypt. It began to develop in the Middle East in the 1970s and the Asia-Pacific including Indonesia, it appeared around the 1980s.

As a country with the largest Muslim population, Sharia Banks are growing and developing as a new economic force. The number of customers is increasing, especially those who avoid usury and other practices prohibited in Islam. In fact, in several countries, it has been legalized by regulating it through laws regarding the operation of Sharia banks. Indonesia and Asian countries, in general, are based on agricultural countries, so Sharia banks now play a role in financing the agricultural industry to micro, small, and medium enterprises. There have been quite a lot of studies reporting this, all of which conclude the same thing that Islamic banks can grow agriculture and community businesses.

Banking innovation and services are certainly a challenge in themselves because they have to face competition from conventional banks. About Total Quality Management, Islamic banks must improve human resource capabilities in service. This is because several studies report that cases were found that still complained about the quality of service. By the results of the analysis, the study found gaps that need to be answered in future research.



First, the diversity of relationship models between Religiosity, Product Knowledge, Word of Mouth, and Intention indicates that the direct relationship between religiosity, product knowledge, word of mouth, and Intention cannot apply generally to different objects. Therefore, further research is needed for each of these objects to find out the correct model of the relationship between Religiosity, Product Knowledge, Word of Mouth, and Intention.

Second, re-construction creates a more integrated model of the relationship between religiosity, Product Knowledge, Awareness, and Intention by including independent variables (word of mouth) that previous researchers have used separately.

Third, testing of religiosity, Product Knowledge, Word of Mouth, and awareness of Intention still contains contradictions caused by the diversity of measurement dimensions of the Intention variable. The absence of consistency and a clear concept regarding the measurement dimensions of Intention using Islamic banking savings products has prompted researchers to consider re-examining the Intention dimensions.

Fourth, research conducted previously on Religiosity, Product Knowledge, Word of Mouth, and Awareness of the Influence of Intention is still inconclusive so proof is needed in efforts to generalize to Islamic banking savings products.

Weaknesses and Suggestions: This study uses a review study approach based on secondary data, however, this study succeeded in presenting facts and gaps that must be followed up in future studies. First, it can be done by testing comparisons with big data time series to see the dynamics of developments in the amount of financing for large-scale business capital (industry) in the agricultural sector. Second, the same approach be taken in the case of MSMEs. Third is an analysis of human resource management with a study focus on banking performance on "the influence of religiosity, product knowledge, and word of mouth in shaping the intentions and awareness of sharia bank customers".

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