

INFLUENCE OF PERSONAL PSYCHOLOGY, CULTURE AND DEMOGRAPHY ON PAYMENT DECISIONS ON BANK SYARIAH INDONESIA

PENGARUH PSIKOLOGI PRIBADI, BUDAYA DAN DEMOGRAFI TERHADAP KEPUTUSAN NASABAH PEMBIAYAAN PADA BANK SYARIAH INDONESIA

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ABSTRACT

The purpose of this study is to examine the factors that influence consumers decisions to select murabahah contracts from Islamic banks. This kind of study is quantitative study involving all Bank Syariah Indonesia KC. Kutacane, Southeast Aceh users. The sampling number was 52 respondents who used purposive sampling by filling out the questionnaire provided. The methods used to the hypothesis is tested using a variety of techniques, including traditional hypothesis testing, hypothesis testing, testing for multiple regressions, and determination coefficient testing. The analysis this study's tool makes use of SPSS versions 22 and 24. The research results indicate that the research results of the internal factor study consisting of psychology and personality partially influence customer decisions because the value of the t count (6.931) > t table (2.00) and the significant level is $0.000 < 0.05$. The research results of the external factor study consisting of culture and demographics partially influence consumer decisions because the value of the t count (4.026) > t table (2.00) and the significant level is 0.000. The study's findings show that internal factors made up of psychology and personality and external factors consisting of culture and demographics simultaneously influence customer decisions because the calculated f value (69.626) > f table (3.18) and the significant level is $0.000 < 0.05$.

Key words: Culture, Customer Decisions, Demographics, Personality, Psychology.

ABSTRAK

Penelitian ini bertujuan untuk menguji faktor-faktor yang mempengaruhi keputusan konsumen dalam memilih akad murabahah dari bank syariah. Jenis penelitian ini ialah penelitian kuantitatif yang melibatkan keseluruhan nasabah Bank Syariah Indonesia KC. Kutacane, Aceh Tenggara. Pengambilan jumlah sampel adalah 52 responden yang menggunakan purposive sampling dengan mengisi kuisisioner yang disediakan. Metode yang digunakan untuk mengkaji hipotesis dengan melakukan berbagai pengujian, pengujian asumsi klasik, pengujian hipotesis, pengujian regresi berganda, dan pengujian koefisien determinasi. Alat bantu penelitian ini menggunakan SPSS versi 22 dan 24. Adapun hasil penelitian menjelaskan bahwa hasil penelitian faktor internal yang terdiri dari psikologi dan pribadi secara parsial berpengaruh terhadap keputusan nasabah karena nilai t hitung > t tabel (6.931 > 2.00) dan tingkat signifikan $0.000 < 0.05$. Hasil penelitian faktor eksternal yang terdiri dari budaya dan demogrfi secara parsial berpengaruh terhadap keputusan nasabah karena nilai t hitung > t tabel (4.026 > 2.00) dan tingkat signifikan 0.000. Hasil penelitian ini

faktor internal yang terdiri dari psikologi dan pribadi dan faktor eksternal yang terdiri atas budaya dan demografi secara serempak berpengaruh terhadap keputusan nasabah sebab nilai $f_{hitung} (69.626) > f_{tabel} (3.18)$ dan tingkat signifikan $0.000 < 0.05$.

Kata Kunci: Budaya, Demografi, Keputusan Nasabah, Pribadi, Psikologi.

Sriwahyuni, S., Nasution, M. L.I., & Anggraini, T. 2025. Influence of Personal Psychology, Culture and Demography on Payment Decisions on Bank Syariah Indonesia. *NISBAH: Jurnal Perbankan Syariah* 11 (1): 106-114.

INTRODUCTION

In essence, Islamic banking is an evolution of the idea of Islamic economics, particularly in the financial sector, which was created in response to a group of Muslim economists and bankers who sought to satisfy demands from different groups who wanted financial transaction services to be provided in accordance with the moral standards and precepts of Islamic sharia. Facing monetary turmoil characterized by high interest rates, the existence of Islamic banks unshakable, because Islamic banks not based on interest (Ilhamy, 2023). The presence of Islamic banks provides an alternative solution to the conflict between bank interest and usury because Islamic banks carry out their operations by fulfilling the absolute requirement of sharia compliance. So, Muslims in Indonesia who want to stay away from the problem of usury have found an answer from the establishment of Islamic banks. Then again, Islamic banks play an important role to maintain the security of the monetary system and improve the economy of the community for the products available in it (Saputra, 2022). A Muslim is bound to implement Islamic law as long as he is in a jurisdiction where Islamic law is enforced (Sari, 2021).

Islamic financial institutions, especially Islamic banks, try to serve the needs of the community anywhere and as a whole to work on their functions. Customer behavior is very important to note both customers who borrow and save, this can be the basis by the bank in improving the effectiveness of its performance. As a general rule, customers will select which banks can provide comfort and

convenience when they need a reserve of funds. Providing money or funds in Islamic banking is call financing while in conventional banking it is called credit (Simatupang et al., 2021). The difference between the two is that the financing framework as profit sharing according to the contract at the beginning while credit as interest. Islamic banks as borrowers may monitor the progress of the business management of customers who have used financing products. This shows that Islamic banks try to help when borrowers may have problems because Islamic banks are not only looking for temporary profits (Romadhon et al., 2023) As a foundation, Allah says in QS. Ali Imron/3: 130:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Meaning: "Hi you who believe, do not eat usury with double and fear Allah so that you may have good fortune".

Generally, when hearing the word Islamic banking, many people think that the most commonly used contracts are contracts based on profit sharing, especially mudharabah contracts and musyarakah contracts. However, in the reality of Islamic banking statistics published by OJK, the top-ranked contract or product is the Al-murabaha contract (Pratama, 2022).

Components that are considered by customers in receiving loans or financing include the simplicity of the financing system and strategy, the financing period, the number of installments in accordance with the customer's economic situation, the convenience of the service and the bank area. Customers will definitely consider

these variables to achieve fulfillment in collecting their financing needs to the maximum. Likewise, customers also choose Islamic banks to avoid things against usury in Islam or it can be said that Islamic banks are a tool used to find additional money for the wider community to avoid interest in ordinary banks. Some researchers concluded that the things that influence customers to decide to choose murabaha financing are internal the factors and external the factors. Where internal the factors are generally divided into perceptions, attitudes, personal, and motivation, while external the factors are divided into culture and demographics (Assauri, 2013).

Bank Syariah Indonesia KC. Kutacane is one of the few Islamic banks that has been set up in Southeast Aceh. Bank Syariah Indonesia KC. Kutacane has been established for a long time and has a significant development. However, even though it has been established for a long time there are problems in the product section. Customers tend to prefer murabaha contracts, while other contracts are less attractive. Seeing this condition, this research encourages efforts to find things that affect the customer's decision to use murabaha financing at Bank Syari'ah Indonesia KC. Kutacane Southeast Aceh.

MATERIALS AND METHODS

Research using populations and samples is the methodology employed in this study so it is referred to as quantitative research because the sample used is a certain sample as well as using instruments and analyzing data such as numbers when wanting to test the research hypothesis. The area where the researcher obtains the research results is called the research location. The location is located at Bank Syariah Indonesia KC. Kutacane Southeast Aceh. Subjects or objects that match the qualities and characteristics sought by researchers to be used as material constitute the population. The complete clientele of Bank Syariah Indonesia KC.

Kutacane Southeast Aceh is used as the study's population. The sample is a subject or object with a smaller scope than population. The Purposive Sampling approach was used to get the sample for this research, This is a sampling method founded on a consideration, such as the characteristics or criteria of the population. The criteria in question are customers who use murabaha contracts at Bank Syariah Indonesia KC. Kutacane Southeast Aceh by meeting directly with the head of the murabaha financing section at the bank to get some customer data that is ready to fill out a research questionnaire. The study will analyze with multivariate (multiple regressions), the sample size must be a minimum of tenfold the number of variable examined. So that because this research consists of 2 variables, the minimum number of samples is 20 respondents and the number of respondents determined by the researcher to fill out the research questionnaire amounted to 52 respondents. In order to produce valid data with this instrument, a tool or scale that can measure the instrument isi called a Likert scale. A questionnaire was used as the method of data taking for this research.

RESULTS AND DISCUSSION

1. Validity and Reliability Test

In order assess whether a question item is correct or not, this valid test is conducted. If the questions in the questionnaire can show what can be assessed from the questionnaire, it is declared correct. The amount of r count in the corrected item-total correlations column is compared to perform this test. The questions distributed are called valid in the event that r count exceeds r table. So that if the instrument is real, it means that the tool used to measure in order to get data is valid (Tuah et al., 2020) The r table value is 0.268 with a sample size of 52 respondents and a significance level of 0.05.



Table 1. Validity Test Results

Variable	Item	R-Count	R-Table	Desc
Internal Factors (Psychological and Personal)	1	.705	0.268	Valid
	2	.672	0.268	Valid
	3	.707	0.268	Valid
	4	.672	0.268	Valid
	5	.533	0.268	Valid
	6	.600	0.268	Valid
	7	.723	0.268	Valid
	8	.684	0.268	Valid
	9	.607	0.268	Valid
	10	.677	0.268	Valid
External Factors (Culture and Demographics)	1	.674	0.268	Valid
	2	.683	0.268	Valid
	3	.575	0.268	Valid
	4	.670	0.268	Valid
	5	.460	0.268	Valid
	6	.748	0.268	Valid
	7	.791	0.268	Valid
	8	.763	0.268	Valid
	9	.664	0.268	Valid
Customer Decisions	1	.664	0.268	Valid
	2	.768	0.268	Valid
	3	.802	0.268	Valid
	4	.770	0.268	Valid
	5	.777	0.268	Valid
	6	.622	0.268	Valid

Table 1. Demonstrates that since the instrument's value is higher than the r table, all of its elements are deemed legitimate, namely 0.268, after the validity test the researcher conducts a reliability A test that measures the dependability of an instrument for research is considered reliable if the Cronbach's Alpha result is higher than 0.6. (Putri, et al., 2022).

Table 2. Reliability test results

No	Variable	Cronbach's Alpha	Desc
1	Internal Factors (X1)	0.958	Reliabel
2	External Factors (X2)	0.928	Reliabel
3	Customer Decisions (Y)	0.908	Reliabel

Table 2 Indicates that the value of Cronbach's Alpha is more than 0.60,

meaning that in this study all instruments are declared reliable.

2. Classical Assumption Test

Normality Test

Graph analysis and statistical testing are the two methods used to determine whether or not residuals are normally distributed.

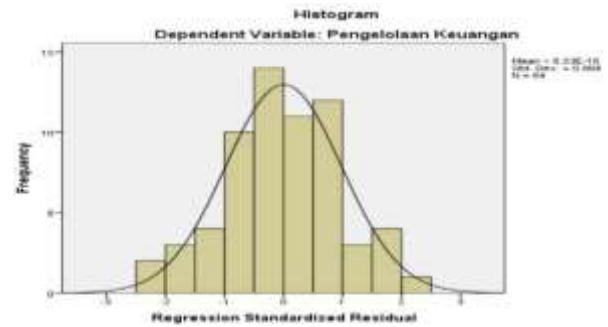


Figure 1. Normality Histogram

Figure 1 can be seen that the histogram line does not deviate to the right and left so that it is said if residuals have a normal distribution, then a normality p plot tests carried out.

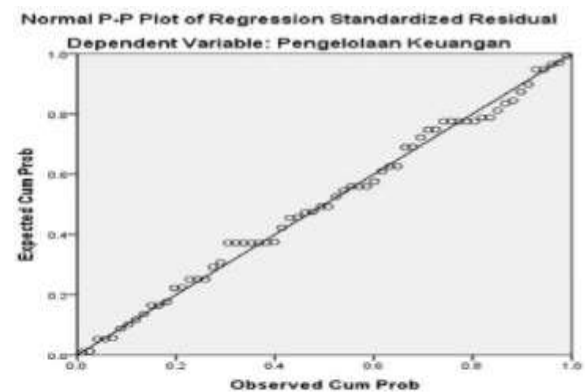


Figure 2 Normality P Plot

In Figure 2, The residual graph exhibits a normal distribution and normal spread, as shown. This is evident from the point distribution on the Normal Probability Plot Graph around the diagonal axis of the graph.

Table 3. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		52
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	1.73241823
Most Extreme Differences	Absolute	.144
	Positive	.100
	Negative	-.144
Kolmogorov-Smirnov Z		1.039
Asymp. Sig. (2-tailed)		.231
a. Test distribution is Normal.		

Table 3. Is shows the result of Asymp. Sig. (2-tailed) is 0.231 > α (0.05). All of the research variables are found to be regularly distributed.

Multicollinearity Test

Under the following circumstances, the multicollinearity test determines whether the regression model discovered a significant correlation between the independent variables.

Table 4 Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Internal Factors	.686	1.458
External Factors	.686	1.458

Based on Table 4. We can conclude that there are no signs of multicollinearity between independent variables in the regression model that was used. This is evident from the Tolerance value of each independent variable ≥ 0.1 (0.686) with a VIF value of 1,458 < 10.

Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether the residuals of one observation differ in variance from those of another in the regression model. It is referred to as homoscedasticity if the variance of the residuals from one observation to another is constant, and heteroscedasticity if it varies.

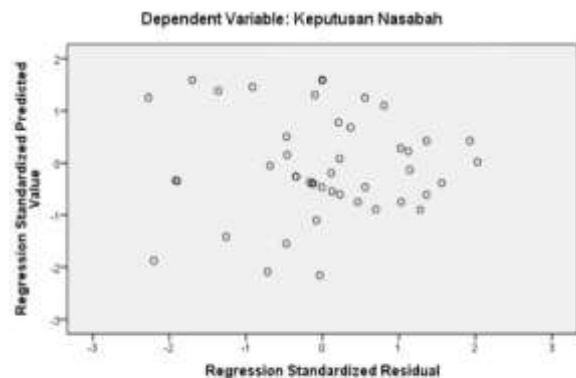


Figure 3. Scatterplot

Based on Figure 3, it is stated that there are no symptoms of heteroscedasticity. This is because the scattered dots do not have a clear pattern or both above and below the zero on the Y axis, the dots disperse at random.

3. Multiple Linear Regression Analysis

The effect between independent variables is examined using multiple linear regression analysis. This study's multiple linear regression approach makes use of SPSS.

Table 5 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 Constant	.869	1.593		.545	.588
Internal Factors	.391	.056	.610	6.931	.000
External Factors	.208	.052	.354	4.026	.000

The equation can be obtained from the preceding table.

$$Y = 0.869 + 0.391X_1 + 0.208X_2 + e$$

The equation above is explained as

- (1) Constant Result (β_0) = 0.869, this shows the level of the constant, where if the variable internal factors (X_1) and external factors (X_3), is 0 or does not change, then customer decisions will increase by 0.869%.
- (2) Internal factor variables (psychological and personal) (β_1) = 0.391 > 0. This shows that the variable internal factors (psychological and personal) (X_1) has a positive effect on customer decisions, meaning that if internal factors (psychological and personal) increase in 1 unit, it will increase customer decisions by 3.91%.
- (3) Variable external factors (Culture and Demographics) (β_2) = 0.208 > 0. This shows that the variable external factors (Culture and Demographics) (X_2) has a favorable impact on consumer decisions, signifying that if external factors (Culture and Demographics) increase in 1 unit, it will increase customer decisions by 2.08%.

4. Hypothesis Test

T-test

The purpose of the t-test is to partially determine whether internal factors and external factors affect customer decisions, with a sample size of 52 and $df = n-2$ at a significant level of 0.05, the t table value is 2.00.

Table 6 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1 Constant	.869	1.593		.545	.588
Internal Factor	.391	.056	.610	6.931	.000
Internal Factors	.208	.052	.354	4.026	

F-test

Testing the simultaneous impact of independent factors on the dependent variable is the goal of the F-test. It is known that the quantity of samples in this study (n) is 52 respondents and the quantity of parameters (k) is 3, so that it is obtained: df_1 (numerator) = 3 - 1 = 2 df_2 (denominator) = 52 - 2 = 50 Thus, at $\alpha = 0.05$, the $F_{table} = 3.18$ is obtained.

Table 7. ANOVA^b

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	434.993	2	217.496	69.626	.000 ^a
Residual	153.065	49	3.124		
Total	588.058	51			

- a. Predictors: (Constant), External Factors, Internal Factors
- b. Dependent Variable: Customer Decisions

Table 7 shows that in this research internal factors consisting of psychology personal and external factors consisting of culture and demographics simultaneously affect customer decisions because the value of f count (69.626) > f table (3.18) and the significant level is 0.000 < 0.05.

Coefficient of Determination

The degree to which the independent variable influences the dependent variable is determined by testing the coefficient of determination.

Table 8. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.860 ^a	.740	.729	1.76742

- a. Predictors: (Constant), External Factors, Internal Factors
- b. Dependent Variable: Customer Decision

Table 8. Shows the R Square value of 0.740, indicating that in this research the independent variable, namely internal factors consisting of psychology and personal and external factors consisting of culture and demographics, have a contribution of 74% to the customer's decision to choose financing at Bank Syariah Indonesia KC. Kutacane, Southeast Aceh while other factors not included in this study have an impact on the remaining 26%.

5. Discussion

The impact of internal factors (psychology and personal) on customer decisions

The study's findings show the external factor variable's t value (psychology and personal) of 6.931 and a significance level of 0.000, in research internal factors consisting of psychology and personal partially affect customer decisions due to the t value ($6.931 > t \text{ table } (2.00)$) and a significant level of $0.000 < 0.05$. Psychological and personal factors often work together in shaping customer decisions. For example, someone who has an active lifestyle may prefer a bank that provides easily accessible digital banking services. In addition, negative experiences with certain banking products can shape skepticism and influence future decisions (Lupiyoadi, 2021), Psychological factors play an important role in customer decisions, influencing how they understand, assess, and ultimately choose financial products or services. Consumer behavior is influenced by a number of factors, including motivation, perception, learning, beliefs, and attitudes. while personality factors have a significant part in the decision making process of customers, especially in the context of financial choices such as choosing banking or investment products. a person's personality can influence how they perceive risk, seek information, and ultimately choose products that suit their preferences and needs (Priansa, 2022).

Personality will affect a person's buying behavior. Personality causes a comparatively stable and enduring psychological reaction to one's surroundings. Personal is a trait in behavior to determine responses. Personality includes habits, attitudes, character traits that can distinguish the behavior of each individual. Self-concept is defined as the overall thoughts and feelings of this individual who refers to himself as an object, whereas psychological variables are the tools they use to identify their emotions, gather and evaluate data, and create ideas and judgments before acting. (Priansa, 2022).

The results of this research are correspond with studies carried by (Sari & Munthae, 2020) (Sari, 2021) which state that psychological and personal factors affect customer decisions.

The impact of external factors (culture and demographics) on customer decisions

The study's findings show the external factor variable's t value (culture and demographics) of 4.026 and a significance level of 0.000, in research external factors consisting of culture and demographics partially affect customer decisions due to the t value ($4.026 > t \text{ table } (2.00)$) and a significant level of $0.000 < 0.05$. Cultural factors have an important role in influencing customer decisions, especially in choosing financial products and services. Culture shapes values, norms, beliefs, and habits that influence how a person behaves, including in terms of financial transactions, while However, when consumers are selecting financial products and services, demographic parameters like age, gender, income, education, and marital status have a big impact. Companies can utilize this knowledge to target different consumer groups with more effective marketing strategies (Priansa, 2022).

When consumers are selecting banking products and services, demographic and cultural aspects have a

big role. Age, gender, educational attainment and income are examples of demographic factors, as well as cultural factors such as values, norms, and beliefs, can influence consumer preferences and behavior in making financial decisions (Sofyan Assauri, 2013). Demographic and cultural factors often work together in influencing consumer decisions. For example, young customers with a high level of education may be more likely to use digital banking services, but their preferences are also influenced by their cultural values (Priansa, 2022).

The results of this research are correspond with studies carried by (Utomo et al., 2023) (Sudrajat et al., 2022).

The impact of internal factors (psychological and personality) and external factors (culture and demographics) in customer decisions

Internal factors in this research consisting of psychological, personal and external factors consisting of culture and demographics simultaneously affect customer decisions because the value of tge f count (69.626) > f table (3.18) and the significant level is $0.000 < 0.05$.

Psychological and personal factors often work together in shaping customer decisions. For example, someone who has an active lifestyle may prefer a bank that provides easily accessible digital banking services. In addition, negative experiences with certain banking products can shape skepticism and influence future decisions (Lupiyoadi, 2021), Psychological factors play an important role in customer decisions, influencing how they understand, assess, and ultimately choose financial products or services. Factors such as motivation, perception, learning, beliefs, and attitudes play a role in shaping consumer purchasing behavior, while personality factors have a significant part in customer decision making, especially in the context of financial decisions such as choosing banking or investment products. a person's personality can affect how they

perceive risk, seek information, and ultimately choose products that suit their preferences and needs (Priansa, 2022).

Customer preferences are significantly influenced by factors Demographic and culture in choosing banking products and services. Age, gender, educational attainment and income are examples of demographic factors, as well as cultural factors such as values, norms, and beliefs, can influence consumer preferences and behavior in making financial decisions (Sofyan Assauri, 2013). Demographic and cultural factors often work together in influencing consumer decisions. For example, young customers with a higher degree of education may be more than likely use digital banking services, but their preferences are also influenced by their cultural values (Priansa, 2022)

The results of this research are correspond with studies carried by (Sari & Munthae, 2020) (Utomo et al., 2023) (Sudrajat et al., 2022) (Sari, 2021) which state that psychological, personal, demographic and cultural factors affect customer decisions.

CONCLUSION AND IMPLICATIONS

1. Results of research on internal factors consisting of psychology and personal partially affect customer decisions because the value of the t count (6.931) > t table (2.00) and the significant level is $0.000 < 0.05$.
2. Results of research on external factors consisting of culture and demogrfi partially affect customer decisions because the value of the t count (4.026) > t table (2.00) and the significant level is $0.000 < 0.05$.
3. Results of this study internal factors consisting of psychological and individual and external factors consisting of cultural and demographics simultaneously affect customer decisions because the worth of the f count (69.626) > f table (3.18) and the significant level is $0.000 < 0.05$.

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