

THE EFFECT OF TRUST AND SECURITY PERCEPTION ON CUSTOMER'S DECISIONS USING MULTI-SERVICES IJARAH FUNDING

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ABSTRACT

Customer trust and security perceptions have a close relationship with the choice of customer decisions in using financial institution services. Trust is the belief that someone will find what they want in an exchange partner. The level of transaction security is an important issue that customers often consider before deciding to choose a financial institution as a financing. The purpose of this study was to partially and simultaneously analyze the effect of trust and security perceptions on customer decisions to use Ijarah Multi Services financing at BPRS Lantabur Mojokerto Branch. This associative quantitative research uses questionnaire data collection techniques (questionnaire), documentation, and interviews. The population used was 140 customers who chose Ijarah Multi Services financing at the BPRS Lantabur Mojokerto Branch. While the sample uses a purposive sample technique (sample aims). The data analysis technique used validity test, reliability test, classical assumption test and multiple linear regression. Based on the results of data analysis, it is known that: (1) Partial trust has a significant effect on Customer Decisions to Use Ijarah Multi Services Financing at BPRS Lantabur, Mojokerto Branch, this is based on the value of $t_{count} > t_{table}$ or $2.732 > 2.003$ with a significance value of 0.000 which is smaller than 0.05. (2) Perception of security partially has a significant effect on Customer's Decision to Use Ijarah Multi Services Financing at BPRS Lantabur, Mojokerto Branch, this is based on the value of $t_{count} > t_{table}$ or $4.881 > 2.003$ with a significance value of 0.000 which is smaller than 0.05. (3) the variables of Trust and Security Perception simultaneously have a significant effect on Customer Decisions to Use Ijarah Multi Services Financing at BPRS Lantabur, Mojokerto Branch, this is based on the value of $F_{count} > F_{table}$ or $38.036 > 3.16$ with a significance value of 0.000 which is smaller than 0.05. The magnitude of the influence of the variables of Trust and Security Perception on the variable of Customer Decisions to Use Ijarah Multi Service Financing at BPRS Lantabur Mojokerto Branch is 57.6% and the remaining 43.4% is influenced by other factors outside of this study, such as service quality factors, knowledge, location, promotion, facilities and etc.

Keywords: Trust, security perception, customer decisions.

PRELIMINARY

Sharia People's Financing Bank (BPRS) is one of the sharia financial institutions that also carries out fundraising activities (Funding) and fund distribution (landing) (RI Law No. 21 of 2008) Funding activities are the main activities of Islamic banks by collecting funds from the public and provide product fundraising facilities. Meanwhile, landing activity (financing) is the activity of providing funding facilities to meet the needs of parties who are a unit deficit.

Economic activities require tools to get out of the economic crisis, one of which is Islamic financial institutions. Islamic financial institutions emerge as one of the best solutions in a dynamic development of Indonesian society in the economic and financial fields (Ghofur, 2009:98). According to Karnaen Purwaatmadja (in Firdaus, 2005:18), Islamic banks are banks that operate in accordance with Islamic principles, namely banks with their procedures and operations following the provisions of Islamic sharia. One of the elements that must be avoided in Islamic muamalah is practices that contain elements of usury (speculation and deception). This is explicitly stated in the Qur'an, namely in Surat al-Baqarah verse 278:

O you who believe, fear Allah and leave the remaining Riba (which has not been collected) if you are believers. (Surah Al-Baqarah: 278)

Islamic financial institutions are quite potential with savings customers that continue to grow from time to time. However, these developments were not sufficient to catch up with the conventional bank market share. More new customers are needed. Meanwhile, customers who have decided to save at Islamic financial institutions need to be maintained. To be able to attract new customers, we need information on what is the background for the decision of the old customer to choose an Islamic financial institution so that it can be used as a benchmark in determining development strategies. Customers' savings decisions can be influenced by the behavior of the customers themselves. According to Suprapti (2010:57) consumer behavior is a study of individuals, groups, or organizations and the processes they use to select, obtain, use and discard service products, experiences, or ideas to meet the needs and impacts of that process on consumers and Public.

Swastha and Irawan (2012:105) suggest that by studying consumer behavior, managers will be able to recognize new opportunities that come from unfulfilled needs and then identify them to conduct market segmentation. Likewise Peter and Olson (2013:6) say that in terms of marketing strategy development, the dynamic nature of consumer behavior implies that one should not expect that the same marketing strategy can produce the same results across time, market and industry. While this may seem simple, many companies fail to recognize the need to adapt their marketing strategies to different markets.

Consumer decision making is another very important aspect for marketers to understand. Factors that are thought to affect the behavior of a customer using the services of Islamic financial institutions include trust and security perceptions. Preference for Islamic financial institutions can encourage customers' desire to use the services of these Islamic financial institutions. The tendency which is a stimulus to financial institution products and services usually encourages customers to behave.

The trust of a customer has a close relationship with the customer's decision to use the services of a financial institution. Trust is the belief that someone will find what they want in an exchange partner. Trust involves a person's willingness to behave because of the belief that his partner will deliver what is expected and something that someone generally has that the words, promises or words of others can be trusted. Trust is the key for financial companies to retain their customers (Auditama and Santika, 2016: 739). According to the teachings of the Islamic religion there are many things that must be believed and believed in. Belief in Islam according to the knowledge of kalam is i'tiqad. Trust is one of the key factors needed to build and maintain a long term relationship with customer service providers to sustain a long term relationship. In the Al Qur'an also emphasizes the existence of belief when making transactions, namely in the letter An-Nisa'ayat 29 as follows:

O you who believe, do not eat each other's wealth in a way that is false, except by way of commerce which applies equally to among you. and do not kill yourselves; Indeed, Allah is Most Merciful to you. (QS. An-Nisa ': 29)

Companies must be able to satisfy customers if they want to win the competition. After the customer is satisfied, maintaining customer trust is also a must in order to maintain the continuity. Customer trust is defined as the level of integrity, honesty and

competence, however, many parties have different perceptions about customer trust. Customer trust is generally seen as an important element in developing a customer's will to survive and to maintain a long-term relationship between the customer and the company.

Perception of security is one of the important factors related to a customer's decision to use the services of a financial institution. According to Simons in Ahmad and Pambudi (2014), information security is how to prevent fraud or at least detect fraud in an information-based system, where the information does not have a physical meaning. Security is an effort to secure information assets against threats that may arise, so that security can indirectly guarantee business continuity and reduce risks that occur.

From the consumer's point of view, security is the ability to protect a consumer's data or information from fraud and theft in the banking business. The level of transaction security is an important issue that customers often consider before deciding to choose a financial institution as a financing. According to Mulyana, defines security as an ability to control and maintain security for data transactions. Security is something that is absolutely provided by business people, both products, services, and both (Mulyana, 2014:28). Security provides convenience to users (or in this case customers) and increases consumer confidence, which leads to an increase in the number of sales.

The Mojokerto branch of the BPRS Lantabur distributes its funds which are also for consumptive needs which are packaged in murabahah financing products and multi-service financing. One of the products offered by the Mojokerto branch of the BPRS Lantabur is a product for channeling funds (financing) which is also known as a financing product. Financing is the basis that a bank must have and affects how a bank performs. Financing is very important because this financing factor is the key to the development of Islamic banks in the future. The better the financing owned by the bank, the better the bank's performance will be, this is because it is related to customer satisfaction and trust.

The financing process is carried out by means of the contract used in the agreement between the customer and the bank, one of which is the ijarah contract for multi-service financing. This multi-service financing was formed because of an urgent demand or need experienced by the community, along with this the Mojokerto Branch of the BPRS Lantabur issued a multi-service financing. Ijarah is a contract of transfer of use rights over goods or services, through payment of rental wages, without being followed by a transfer of ownership of the property itself. Ijarah syaria'h, namely financing to provide services for members who will be financed by BPRS Lantabur, Mojokerto Branch, and members

return financing along with fees for services provided by BPRS Lantabur Mojokerto Branch at the maturity date of the agreed payment at the beginning of the contract.

Misconceptions about Islamic financial institutions show that the dissemination of information on Islamic financial institutions has not been evenly distributed. Many people do not understand correctly what Islamic financial institutions are, the systems used, the types of products, and what are the advantages of Islamic financial institutions when compared to conventional financial institutions. Islamic financial institutions can still develop, if they get support. Support is not only from the government but also from the community. The more people who use the services and products of Islamic financial institutions, the Islamic financial institutions can continue to grow and the market share of Islamic financial institutions is also growing.

Therefore it is important for the public to know about Islamic financial institutions. Public knowledge of Islamic financial institutions can increase public understanding of Islamic financial institutions. Starting from the above problems, the objective to be achieved in this study is to analyze the effect of trust and security perceptions partially and simultaneously on the customer's decision to choose Ijarah Multi Jasa financing at BPRS Lantabur Mojokerto Branch.

METHOD

This associative quantitative research was conducted at BPRS Lantabur Mojokerto Branch. The research period was five months from November 2019 to January 2020. The study population was 140 customers who chose Ijarah Multi Jasa financing at the BPRS Lantabur Mojokerto Branch. While a sample of 59 people using the formula:

$$n = \frac{N}{1 + N e^2}$$

Data collection techniques using a questionnaire (questionnaire), documentation, and interviews. The instrument was tested for validity with the Product Moment correlation formula and the reliability test used Alpha Cronbach. The classical assumption test (linearity, normality, multicollinearity, heteroscedasticity, and autocorrelation) was carried out as a requirement of the regression test, and the data analysis technique used multiple linear regression.

RESEARCH RESULT

The questionnaire consisting of 45 closed statements with five alternative answers and distributed to 59 respondents, namely ijarah multi services financing customers at BPRS Lantabur Mojokerto Branch can be seen in Table 1

Table 1
Descriptive Statistics of Respondents' Responses

		Statistics		
		X1_Kepercayaan	X2_Persepsi_Keamanan	Y_Keputusan_Nasabah
N	Valid	59	59	59
	Missing	0	0	0
Mean		55.4576	58.7797	58.3390
Median		59.0000	60.0000	60.0000
Mode		60.00	60.00	60.00
Std. Deviation		11.47159	9.58819	7.98406
Variance		131.597	91.933	63.745
Range		45.00	45.00	43.00
Minimum		30.00	30.00	32.00
Maximum		75.00	75.00	75.00
Sum		3272.00	3468.00	3442.00
Percentiles	25	48.0000	53.0000	53.0000
	50	59.0000	60.0000	60.0000
	75	64.0000	65.0000	63.0000

Source: Processed Primary Data, 2020

Thus it can be concluded that customer trust is in the good category because many respondents have scores above the average (mean). Perceptions of safety are in the good category because many respondents have scores above the average (mean). Meanwhile, customer decisions are also in the good category because many respondents have scores above the average (mean).

1. The Effect of Trust on Customer's Decision to Use Ijarah Multi Services Financing at BPRS Lantabur Mojokerto Branch

The results of the partial influence test of the trust variable on customer decisions to

use multi-service ijarah financing at BPRS Lantabur Mojokerto Branch can be seen in Table 2 below:

Table 2
Test Results of the Regression Coefficient for Trust Variables on Customer Decisions

Coefficients ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.325	.298		4.448	.000					
	X1_Kepercayaan	.213	.078	.300	2.732	.008	.629	.343	.238	.626	1.598

a. Dependent Variable: Y_Keputusan_Nasabah

Source: Processed Primary Data, 2020

Based on Table 2, it is obtained that the tcount value is 2,732 with a significance value of 0.008. This shows that the value of t is greater than t_{table} or $2.732 > 2.003$ with a significance value of less than 0.05 ($0.008 < 0.05$). Thus, it is concluded that H_0 is rejected and H_a is accepted, which means that the trust variable partially has a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur, Mojokerto Branch.

1. The Effect of Security Perceptions on Customer Decisions to Use Multi-Service Ijarah Financing at BPRS Lantabur, Mojokerto Branch

The results of testing the effect of the variable security perception partially on customer decisions can be seen in Table 3 below:

Table 3
Results of the Variable Regression Coefficient Test for Perceptions of Safety Against Customer's Decision

Coefficients ^a										
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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.325	.298		4.448	.000					
	X2_Persepsi_Keamanan	.446	.091	.537	4.881	.000	.721	.546	.425	.626	1.598

a. Dependent Variable: Y_Keputusan_Nasabah

Source: Processed Primary Data, 2020

Based on Table 3, the tcount value is 4,881 with a significance value of 0,000. This shows that the value of t is greater than t_{table} or $4.881 > 2.003$ with a significance value of less than 0.05 ($0.000 < 0.05$). Thus, it is concluded that H_0 is rejected and H_a is accepted, which means that the security perception variable partially has a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur Mojokerto Branch.

1. The Effect of Trust and Security Perception on Customer Decisions to Use Multi-Service Ijarah Financing at BPRS Lantabur, Mojokerto Branch

The test results of the effect of the variable trust and security perceptions simultaneously on the customer's decision to use multi-service ijarah financing at the BPRS Lantabur Mojokerto Branch can be seen in Table 4 below:

Table 4
Simultaneous Regression Coefficient Test Results (Test F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.611	2	4.806	38.036	.000 ^b
	Residual	7.075	56	.126		
	Total	16.687	58			

a. Dependent Variable: Y_Keputusan_Nasabah
 b. Predictors: (Constant), X2_Persepsi_Keamanan, X1_Kepercayaan

Source: Processed Primary Data

Based on Table 4, it is obtained that the Fcount value is 38.036 with a significance value of 0.000. This shows that the value of Fcount is greater than F_{table} or $38.036 > 3.16$, with a significance value of 0.000, which is less than 0.05 ($0.000 < 0.05$). Thus, it is concluded that H_0 is rejected and H_a is accepted, which means that the variables of trust and security perceptions simultaneously have a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur, Mojokerto Branch.

The coefficient of determination (R²) of the variable trust and security perception on customer decisions to use multi-service ijarah financing at the BPRS Lantabur Mojokerto branch can be seen in Table 5 below:

Table 5
Result of Determination Coefficient Test (R²)

Model Summary ^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.759 ^a	.576	.561	.35545	.576	38.036	2	56	.000	1.446
a. Predictors: (Constant), X2_Persepsi_Keamanan, X1_Kepercayaan										
b. Dependent Variable: Y_Keputusan_Nasabah										

Source: Processed Primary Data

Based on Table 5, it is known that the value of the correlation coefficient (R) of 0.759 means that there is a strong relationship between the independent variable and the dependent variable because it is close to number 1. The R Square shows the magnitude of the influence of the variable trust and security perceptions on customer decision variables using multi-service ijarah financing. at BPRS Lantabur, Mojokerto Branch amounting to 57.6% and the remaining 43.4% is influenced by other factors outside of this study, such as service quality factors, knowledge, location, promotion, facilities and others.

DISCUSSION

1. The Effect of Trust on Customer's Decision to Use Multi-Service Ijarah Financing

Based on the results of empirical research, it was found that the t-count value was 2.732 with a significance value of 0.000. This shows that the value of t is greater than t_{table} or $2.732 > 2.003$ with a significance value less than 0.05. Thus, it is concluded that H₀ is rejected and H_a is accepted, which means that the trust variable partially has a significant

effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur, Mojokerto Branch.

Customer trust is a sense of security in their interactions with something desired so that it will provide positive and profitable results for customers. Trust according to the Big Indonesian Dictionary is the assumption or belief that something that is believed is true, hope and belief in honesty, kindness, and so on (Qadratillah, 2011:403). This trust is shown by honesty, virtue and competence. With these three things, it is possible to create trust for customers which will result in a long relationship between the bank and the customer. Customer trust is needed by the bank to generate customer decisions in choosing this financial institution. If customer trust is high, then the customer's decision in choosing the financial institution will also be high. Conversely, if customer confidence is low, then the customer's decision in choosing the financial institution will be low. Thus, trust has a positive effect on customers' decisions in choosing these financial institutions.

The results of this study reinforce the results of research by Anandita and Saputra (2015) and also the results of research by Setyawan (2013) which concluded that there is a significant effect of trust on purchasing decisions and customer loyalty.

2. The Effect of Security Perceptions on Customer's Decision to Use Multi-Service Ijarah Financing

The results of the empirical analysis obtained a t-count value of 4.881 with a significance value of 0.000. This shows that the value of t is greater than t_{table} or $4.881 > 2.003$ with a significance value of less than 0.05. Thus, it is concluded that H_0 is rejected and H_a is accepted, which means that the security perception variable partially has a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur Mojokerto Branch.

Perception of security is a process of individuals (Muslim consumers) in selecting, classifying and interpreting product information from a security aspect. Whether it's safe from the source and manufacturing process. Security is the ability to control or safeguard confidential information or a customer's data privacy.

Security aspects in transactions will affect a customer's decision. The higher and lower the level of security, will affect a customer's decision. When a customer feels safe with the facilities provided, the customer is interested in increasing a customer's decision.

Likewise, if the customer feels insecure about the facilities provided, the customer tends not to increase his decision.

The results of this study are supported by research conducted by Yunita et al. (2019) and Savalas (2018), in their research concluded that the trust variable has a significant and positive influence on purchasing decisions and consumer confidence.

3. The Effect of Trust and Security Perception on Customer's Decision to Use Multi-Service Ijarah Financing

Based on the research results, it was obtained that the Fcount value was 38.036 with a significance of 0.000. This shows that the value of Fcount is greater than Ftable or $38.036 > 3.16$ with a significance value of 0.000, which is less than 0.05. Thus, it is concluded that H_0 is rejected and H_a is accepted, which means that the variables of trust and perception of security simultaneously have a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur, Mojokerto Branch.

Consumer decision making is another very important aspect for marketers to understand. Factors that are thought to affect the behavior of a customer using the services of Islamic financial institutions include trust and perceptions of security. Preference for Islamic financial institutions can encourage customers' desire to use the services of these Islamic financial institutions. The tendency which is a stimulus to financial institution products and services usually encourages customers to behave.

The trust of a customer has a close relationship with the customer's decision to use the services of a financial institution. Trust is the belief that someone will find what they want in an exchange partner. Trust involves a person's willingness to behave because of the belief that his partner will deliver what is expected and something that someone generally has that the words, promises or words of others can be trusted. Trust is the key for financial companies to retain their customers (Auditama and Santika, 2016:739).

Perception of security is one of the important factors related to a customer's decision to use the services of a financial institution. According to Simons in Ahmad and Pambudi (2014), information security is how to prevent fraud or at least detect fraud in an information-based system, where the information does not have a physical meaning. Security is an effort to secure information assets against threats that may arise, so that security can indirectly guarantee business continuity and reduce risks that occur. From the consumer's point of view, security is the ability to protect a consumer's data or information

from fraud and theft in the banking business. The level of transaction security is an important issue that customers often consider before deciding to choose a financial institution as a financing.

CONCLUSION

1. Partial trust has a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur Mojokerto Branch, this is based on the value of $t_{count} > t_{table}$ or $2.732 > 2.003$ with a significance value of 0.008 which is smaller than 0.05.
2. Perception of security partially has a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur Mojokerto Branch, this is based on the value of $t_{count} > t_{table}$ or $4.881 > 2.003$ with a significance value of 0.000 which is smaller than 0.05.
3. Trust and security perceptions simultaneously have a significant effect on customer decisions to use multi-service ijarah financing at BPRS Lantabur Mojokerto Branch, this is based on the value of $F_{count} > F_{table}$ or $38.036 > 3.16$ with a significance value of 0.000 which is smaller than 0.05.

SUGGESTION

1. For BPRS Lantabur Mojokerto Branch; (a) the issue of trust in service is an important matter that must be considered in supporting the sustainability of a customer. So that customers who already have experience doing financing at the BPRS Lantabur Mojokerto Branch will trust and will make further financing in the future. (b) The security perception variable must also pay attention to this variable to improve customer decisions for the company's progress amid increasingly competitive banking.
2. For Further Researchers; (a) can develop this research by examining other factors that can influence customer decisions, such as service quality factors, knowledge, location, promotion, facilities and others. (b) The research scope specified in this study is only for customers who use Ijarah Multi Services financing at BPRS Lantabur, Mojokerto Branch. So future research is expected to examine other BPRS, so that it will be possible to compare the influence of trust and security perceptions on customer decisions at different BPRS.

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