

Analysis of the Influence of Knowledge Levels and Public Perceptions on the Decision to Choose Murabaha Financing at Islamic Banks

Shofiyul Umam¹

^{1,2} Fakultas Ekonomi dan Bisnis, Universitas Negeri Surabaya, Indonesia

E-mail: ¹umamfiyul@gmail.com

Abstract: This study aims to analyze the influence of the level of knowledge about murabahah financing (X1) and perception of murabahah financing (X2) on the decision to choose murabahah financing (Y) among the community in Surabaya. The research employs a quantitative approach with descriptive analysis. Sampling technique using the Slovin formula yielded a sample size of 400 individuals from the Surabaya community. Data collection was conducted through questionnaires and analyzed using data quality tests, classical assumption tests, hypothesis testing, and multiple linear regression analysis. The results indicate that both the level of knowledge about murabahah financing and the perception of murabahah financing have a positive and significant effect, both partially and simultaneously, on the decision to choose murabahah financing among the community in Surabaya.

Keywords: Level of Knowledge, Perception, Decision Making, Murabahah Financing

1. Introduction

Islamic banking in Indonesia has grown significantly due to heightened public awareness of the prohibition of *riba* in Islamic jurisprudence, driven by the country's predominantly Muslim population. This demand has spurred rapid expansion in the sector, with conventional banks establishing 1,799 Islamic service units by 2023 to cater to this market (OJK, 2023). Conventional banks are increasingly attracted to the Islamic banking system because of its substantial market potential and alignment with Islamic principles, ensuring transactions are conducted in accordance with Sharia teachings (Akbar, 2023). Unlike conventional banks, which often involve interest-based transactions that benefit the bank disproportionately, Islamic banks operate on principles such as *musharakah*, *mudharabah*, *murabahah*, and *ijarah*, emphasizing ethical financing without interest while serving as intermediaries in financial transactions (Nasution, 2021).

Since Sharia-based banking was established in 1991 until 2022, Islamic banking's market share in Indonesia has remained below 7% (BSI, 2022). Despite this, Islamic banks have the potential to expand their presence in the domestic banking sector, driving growth and positively impacting the economy. Islamic banks offer diverse products and play a crucial role as intermediaries. The *murabahah* system, favored in Indonesian Islamic banking for its simplicity and assured returns, dominates Islamic financing, comprising

60% to 90% of total schemes (Nasution, 2021). Under murabahah, goods are sold with a profit margin added by the bank, reflecting a transparent transaction model (OJK, 2022). Murabahah financing has shown consistent growth, reaching 182,421 billion rupiahs in 2023, contributing significantly to Islamic financing (OJK, 2023). This preference is evident in murabahah receivables rising from 136,990 billion rupiahs in 2020 to 182,421 billion rupiahs in 2023 (Siregar & Buchori, 2016).

Murabahah financing enjoys consistent public preference, particularly evident in Surabaya, East Java, where it constitutes 56% of Islamic financing totaling 18,960 billion rupiahs (OJK data). Despite its popularity, there remains a need for broader understanding of Islamic banking practices among residents to distinguish them from conventional banking. The simplicity of murabahah features makes it an appealing choice for meeting specific financial needs and competing effectively with conventional banks. Knowledge about murabahah financing is crucial for informed decision-making, enabling individuals to assess both its advantages and drawbacks (Karomah & Nurhidayati, 2023). Additionally, positive public perception significantly influences decision-making at Islamic banks, guiding interest and choices towards murabahah financing products (Haryono & Anwari, 2022; Thiruvengatraj & Vetrivel, 2017).

Initial observations in Surabaya reveal limited public understanding of Islamic banking, especially murabahah financing. Many have not engaged with Islamic banks or hold misconceptions, such as believing Islamic banks differ from conventional ones solely in lower interest rates. Studies vary on whether knowledge significantly impacts murabahah financing choices (Risnaeni & Wulandari, 2020; Andriani et al., 2021; Maulana et al., 2024), contrasting with perceptions that notably affect decisions (Haryono et al., 2022; Rakhman & Amalia, 2023). This study aims to address these gaps by analyzing the influence of knowledge and perceptions on the choice of murabahah financing in Surabaya, providing a clearer understanding of the factors affecting these decisions. The title of this research is "Analysis of the Influence of Knowledge Level and Community Perception on the Decision to Choose Murabahah Financing at Islamic Banks."

2. Research Method

This study employs a quantitative research method with a descriptive analysis strategy. The results are presented in numerical data, which are then elaborated and interpreted. The aim of this research is to provide a comprehensive, accurate, and methodical depiction of the attributes, quality, and interrelationships among the phenomena under investigation (Rukajat, 2018). According to Sugiyono (2016), descriptive research is a method used to investigate the current state of one or more variables without making comparisons or relationships with other variables. In this study, the type of data used is quantitative, presented in numerical form. The purpose of using

quantitative data is to provide an objective presentation and explanation regarding the level of knowledge of the community in Surabaya about murabahah financing in Islamic banking. The sources of data for this study include both primary and secondary data. Primary data consists of information collected directly from research subjects through questionnaires (research surveys) with a Likert scale of 1 (strongly disagree), 2 (disagree), 3 (agree), and 4 (strongly agree). Secondary data, obtained from literature reviews such as magazines, theses, books, and references related to the research subject, are also used in this study. This secondary data complements and supports the primary data obtained.

The population for this study is the total population of Surabaya in 2023, which is 2,972,801. To determine the required sample size, the Slovin formula is used, which is:

$$n = \frac{N}{1 + Ne^2} \dots\dots\dots(1)$$

The required information includes the sample size (n), population size (N), and allowed error level (e.g., 0,05 indicating a 5% error rate).

Based on the calculations, the required sample size for the study is 399.9441 respondents. The researcher then rounded the sample size to 400 respondents from Surabaya.

In this study, the dependent variable (Y) is the decision to choose murabahah financing, influenced by the independent variables. The independent variables include the level of knowledge about murabahah financing (X1), which encompasses understanding the product, purchase process, and usage, and perception of murabahah financing (X2), involving views on the product offered by Islamic banks. The decision-making process involves stages such as need recognition, information search, evaluation of alternatives, decision-making, and post-purchase behavior.

The data analysis methods used in this study include descriptive analysis and hypothesis testing to evaluate the validity of the research hypotheses. Descriptive statistical analysis focuses on presenting data through tables, graphs, and statistical measures such as percentages, means, variances, and index numbers (Purwoto, 2007). The data analysis techniques applied in this study include multiple linear regression analysis, instrument evaluation or quality testing (validity and reliability testing), checking basic assumptions (normal distribution, multicollinearity, and heteroscedasticity), and hypothesis testing (F test for simultaneous significance and t test for partial significance). The multiple linear regression equation can be formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + e \dots\dots\dots(2)$$

Information:

- Y : Decision to choose murabahah financing
- X₁ : Level of knowledge about murabahah financing
- X₂ : Perception of murabahah financing

- α : Constant
 b_1 : Regression coefficient for variable X_1
 b_2 : Regression coefficient for variable X_2

3. Result and Discussion

In this study, the researcher distributed questionnaires to 400 respondents who are residents of Surabaya. The collected data from the respondents were then described based on respondent characteristics, including gender, age, occupation, and education. The characteristics of the research respondents can be seen in Table 1 below:

Table 1. Characteristics of Research Respondents

Karakteristik	F	%	Karakteristik	F	%
Gender			Usia		
			<25 years	110	28%
Male	239	60%	25-35 years	146	37%
Female	161	40%	35-45 years	97	24%
			>45 years	47	12%
Occupation			Pendidikan		
Government	47	12%	< High School	5	1%
Private Sector	122	31%	High School	311	78%
Entrepreneur	81	20%	Diploma (D1-D3)	17	4%
Student	84	21%	Bachelor's Degree	58	15%
Other	66	17%	Postgraduate	9	2%

Source: Secondary data processed, (2023)

Based on Table 1, the majority of respondents in the research, who are residents of Surabaya, are predominantly male. In terms of age, most respondents are between 25 and 35 years old. Regarding occupation, most respondents work in the private sector, and in terms of education, the majority have completed high school or vocational education.

The data analysis was performed using multiple linear regression analysis with SPSS software. The data were collected from responses to questionnaires from 400 residents in Surabaya. The analysis was conducted through several stages: descriptive statistical analysis, data validity including validity and reliability tests, prerequisite tests including normality, multicollinearity, heteroscedasticity, and autocorrelation tests, multiple linear regression analysis, and hypothesis testing including t-tests, F-tests, and the coefficient of determination.

Table 2. Results of Descriptive Statistical Analysis

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge about Murabahah Financing	400	13	24	21,507	2,368

Perception of Murabahah Financing	400	15	24	21,590	2,277
Decision to Choose Murabaha Financing	400	20	32	28,802	2,969
Valid N (<i>listwise</i>)	400				

Source: Secondary data processed, (2024)

The variable for the level of knowledge regarding murabaha financing has a minimum value of 13 and a maximum value of 24. The standard deviation is 2.368, which is smaller than the mean of 21.507, indicating that there is no significant deviation in the data for the variable of public knowledge about murabaha financing. The variable for perceptions of murabaha financing has a minimum value of 15 and a maximum value of 24. The standard deviation is 2.277, which is smaller than the mean of 21.590, indicating that there is no significant deviation in the data for the variable of perceptions of murabaha financing. The variable for the decision to choose murabaha financing has a minimum value of 20 and a maximum value of 32. The standard deviation is 2.969, which is smaller than the mean of 28.802, indicating that there is no significant deviation in the data for the variable of the decision to choose murabaha financing.

The multiple linear regression analysis was performed using SPSS software. The data were obtained from the questionnaire responses of 400 respondents in Surabaya, East Java. The analysis was conducted in several stages: instrument validity and reliability tests, prerequisite tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression analysis, and hypothesis testing (partial t-test and simultaneous F-test).

The quality of the research instruments was tested through validity and reliability tests to ensure that the developed questionnaire is effective in measuring phenomena, consistency, and producing valid and reliable data. The validity test results for each variable Decision to Choose Murabaha Financing (Y), Knowledge Level (X1), and Perception (X2) were evaluated by examining the Pearson correlation and significance values obtained for each question item. The Pearson correlation (r) for each item was greater than the table value (0,098) and the significance (sig.) was less than 0.05. Thus, it can be concluded that the question items are valid and suitable for use as research instruments.

Reliability testing is conducted to assess the consistency of the measurement results of an instrument. An instrument is considered consistent if, when tested repeatedly to measure the same thing in the same situation, it provides similar results (Juliansyah, 2011). In this study, reliability was measured using the Cronbach Alpha method. The calculation results showed that the Cronbach's Alpha values for all research variables were greater than 0.7. This indicates that all statements in each variable of this study are highly reliable for the variables of the decision to choose murabaha financing,

knowledge level, and perception, thus making them dependable and suitable for the research.

Before hypothesis testing, classical assumption tests were conducted to ensure the regression model's validity. These tests include normality, multicollinearity, heteroscedasticity, and autocorrelation. In this study, normality was tested using the Kolmogorov-Smirnov statistical test. The criterion for normality is that data is considered to meet the normality assumption if the significance value is greater than 0,05 (sig. > 0,05), indicating that the data is normally distributed (Purnomo, 2016). Based on the Kolmogorov-Smirnov test results, the significance value (Asymp Sig (2-tailed)) was 0.089, which is greater than 0.05. Therefore, it can be concluded that the data in this study is normally distributed.

The multicollinearity test aims to evaluate the correlation between independent variables in a regression model. A good regression model should not show any correlation between the independent variables (Sihabudin, 2021). The testing criterion is if the VIF value is less than 10 or the tolerance value is greater than 0.1, then it can be stated that there is no multicollinearity in the regression model. The multicollinearity test results showed that for the variable of knowledge level on murabaha financing, the tolerance value was 0.344 (greater than 0.1) and VIF was 2.908 (less than 10). For the variable of public perception of murabaha financing (X2), the tolerance value was 0.377 (greater than 0.1) and VIF was 2.650 (less than 10). Therefore, it can be concluded that there is no multicollinearity in the proposed model in this study.

The heteroscedasticity test is used to determine whether there is a deviation from the classical assumption of heteroscedasticity, which indicates the inconsistency of variance for all observations in the regression model (Zahriyah, 2021). In this study, the heteroscedasticity test was performed using a scatterplot. The scatterplot results showed that the points were scattered with an unclear pattern above and below zero on the Y-axis, indicating no issues with heteroscedasticity. However, to strengthen the heteroscedasticity testing, the Glejser test can be conducted. The heteroscedasticity test using the Glejser method involves regressing the absolute residual values against the independent variables. The Glejser test results showed that the significance values for all independent variables were greater than 0.05, with the significance value for X1 being 0.164 (greater than 0.05) and for X2 being 0.961 (greater than 0.05). Therefore, it can be concluded that there is no heteroscedasticity.

After fulfilling the quality instrument tests and classical assumption tests, the next step is multiple linear regression analysis. The multiple linear regression analysis aims to determine the extent of the influence of the independent variables, namely the knowledge level on murabaha financing (X1) and the public perception of murabaha financing (X2), on the dependent variable, which is the decision to choose murabaha financing (Y).

Table 3. Moderated Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	0,740	0,328	2,257	0,025
	Knowledge (X1)	0,283	0,025	11,441	0,000
	Perception (X2)	1,018	0,026	39,582	0,000

a. Dependent Variable: Decision to Choose Murabaha Financing

Source: Secondary data processed, (2024)

Based on the results of the multiple linear regression analysis in Table 2, the multiple linear regression equation between the variables is given by: $Y = 0,740 + 0,238 X_1 + 1,018 X_2$

The regression equation indicates that the constant term has a positive value. This means that if there are no variables for the knowledge level and perception, or if they are zero, the decision to choose Murabaha financing would be 0.740. The regression coefficient for the knowledge level on Murabaha financing (X1) is positive at 0.283. This value suggests a positive relationship between the knowledge level and the decision to choose Murabaha financing. Specifically, for every 1-unit increase in the knowledge level variable, there is an expected increase of 0.283 in the decision to choose Murabaha financing.

The regression coefficient for public perception of Murabaha financing (X2) is also positive at 1.018. This value indicates a positive relationship between perception and the decision to choose Murabaha financing. Thus, for every 1-unit increase in the perception variable, there is an expected increase of 1.018 in the decision to choose Murabaha financing.

In the subsequent multiple linear regression analysis, hypothesis testing will be conducted, including partial testing using the t-test, simultaneous testing using the F-test, and determining the coefficient of determination.

The partial test (t-test) is used to determine whether each independent variable has a significant effect on the dependent variable individually. The partial test criteria (t-test) use a significance level of 0.05. This means that if the significance value (sig.) < 0.05, it can be concluded that the independent variable has a significant effect on the dependent variable.

Table 4. Hypothesis Test (t test)

Model	t	Sig.
1 (Constant)	2,257	0,025
Knowledge(X1)	11,441	0,000
Perception (X2)	39,582	0,000

Source: Secondary data processed, (2024)

Based on the partial test results using the t-test shown in Table 4, it is found that for the variable of knowledge level about murabaha financing (X1), the significance value is $0.000 < 0.05$ and the calculated t value is $11.441 >$ the table t value of 1.966. Thus, the first hypothesis is accepted, concluding that the level of public knowledge about murabaha financing (X1) has a positive and significant effect on the decision to choose murabaha financing products (Y) among people in Surabaya. Variable of perception about murabaha financing (X2), the significance value is $0.000 < 0.05$ and the calculated t value is $39.582 >$ the table t value of 1.966. Therefore, the second hypothesis is accepted, concluding that public perception of murabaha financing (X2) has a positive and significant effect on the decision to choose murabaha financing products (Y) among people in Surabaya.

The next step is to test the hypothesis simultaneously using the F-test. The simultaneous test (F-test) is used to assess whether the independent variables, collectively, have a significant effect on the dependent variable. In the context of this research, the F-statistic test is used to evaluate the feasibility of the model. The criterion used is that if the calculated F value $<$ the table F value, then there is a significant effect of knowledge and perception on the decision-making regarding murabaha financing.

Table 4. Model Feasibility Test Results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3340,197	2	1670,098	3741,684	0,000

Source: Secondary data processed, (2023)

Based on Table 4.18, it's found that the calculated F value is greater than the table F value, with the calculated F value $3741,684 >$ table F 3,02. Thus, the third hypothesis is accepted, concluding that the level of knowledge about murabaha financing (X1) and perception of murabaha financing (X2) together have a significant effect on the decision to choose murabaha financing (Y).

Next, the coefficient of determination is determined. The coefficient of determination, or R square, is used to measure how well the model explains the variation in the dependent variable. Here are the results of the coefficient of determination obtained in this study:

Table 5. Test Results for the Coefficient of Determination (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,974	0,950	0,949	0,668094

Source: Secondary data processed, (2023)

Based on Table 5, the adjusted R square value is 0.949, indicating that the variables of knowledge level about murabaha financing (X1) and perception of murabaha financing (X2) account for 94.9% of the influence on the decision to choose murabaha financing, while the remaining 5.1% is influenced by other variables or factors outside the scope of this study.

Partial hypothesis testing on the variable of knowledge level about murabaha financing (X1) shows that the first hypothesis is accepted. It can be concluded that the level of public knowledge about murabaha financing (X1) has a positive and significant effect on the decision to choose murabaha financing products (Y) among people in Surabaya. This indicates that the level of knowledge can influence the decision to take up murabaha financing; the higher the customer's knowledge about murabaha financing, the greater their interest in taking up murabaha financing.

These results align with the study conducted by Risnaeni and Wulandari (2020), which analyzed the effect of member knowledge on the decision-making for murabaha financing at BMT UGT Sidogiri Branch in Randuagung, Lumajang. Their research stated that knowledge level has a significant impact on the murabaha financing decision. Additionally, this study is supported by previous research conducted by Nabila and Puspita (2024), which stated that product knowledge significantly affects customers' decisions in choosing murabaha financing products.

The findings of this study are supported by the theory proposed by Nitisusastro as cited in Nabila and Puspita (2024), which emphasizes that product knowledge is crucial for consumers to understand the characteristics of a product. If consumers are informed about the product, they are less likely to make incorrect decisions. Low knowledge about Islamic banking products can result in a lack of interest in becoming an Islamic banking customer (Ismanto, 2018). Product knowledge is an essential aspect that must be communicated to consumers to provide guidance on the offered products.

From the first hypothesis test, it can be concluded that better knowledge of murabaha financing among the public can enhance their decision to apply for murabaha financing. The more knowledge about Islamic banking, particularly in using murabaha financing products, the more it will influence the decision to use murabaha financing.

Partial hypothesis testing on the variable of perception of murabaha financing (X2) shows that the second hypothesis is accepted. It can be concluded that the perception of murabaha financing (X2) has a positive and significant effect on the decision to choose murabaha financing (Y). The perception in this study refers to the view of the murabaha financing offerings provided by Islamic banks. This perception forms the basis for the decision to apply for murabaha financing.

These results align with the study conducted by Hariyono et al. (2020), which states that customer perceptions of murabaha financing have a

significant impact on their interest in choosing murabaha financing. Additionally, the findings are reinforced by research conducted by Rakhman and Amalia (2023), which indicates that customer perception has a positive and significant effect on the decision to choose murabaha financing.

The results are supported by Bachri's theory as cited in Rakhman and Amalia (2023), which states that perception is a comprehensive assessment by customers of the advantages of a product, which can affect their financing decisions. Perception is the process used by an individual to select, organize, and interpret information inputs to create a meaningful image. Accurate perception can lead to the right impression and evaluation, making customers more likely to choose a product (Hariyono, 2022).

The simultaneous test results indicate that the knowledge level of murabaha financing (X1) and perception of murabaha financing (X2) together significantly affect the dependent variable, which is the decision to choose murabaha financing. These results are consistent with the study conducted by Lestari and Masruchin (2023), which shows that public perception and knowledge of Islamic banking products simultaneously have a significant effect on the decision to become an Islamic bank customer. This indicates that the more knowledge the public has about murabaha financing and the better their perception of murabaha financing, the more it will increase their decision to apply for murabaha financing.

Based on the findings of this research, the study on the influence of the level of knowledge and perception of murabaha financing on the decision to choose murabaha financing among people in Surabaya it can be concluded that both have a significant effect on the decision to choose murabaha financing. This means that the more knowledge and better perception the public has about murabaha financing, the more it will enhance their decision to apply for murabaha financing. In other words, both the level of knowledge and perception significantly affect the decision to choose murabaha financing; if the level of knowledge and perception are well-established and clear, the decision to choose murabaha financing will also increase.

4. Conclusion

Based on the analysis of the community in Surabaya regarding the decision to choose murabahah financing, it is concluded that partial knowledge about murabahah financing has a positive and significant influence on the decision to choose murabahah financing. Partial perception of murabahah financing also has a positive and significant influence on the decision to choose murabahah financing. Both the knowledge and perception of murabahah financing simultaneously have a significant impact on the decision to choose murabahah financing among the community in Surabaya.

As members of society and potential customers of Islamic banks, it is crucial to enhance awareness, knowledge, and information about the products

offered by Islamic banks. This allows for making better choices and adopting appropriate attitudes based on one's perceptions and knowledge. By deeply understanding products such as murabahah financing offered by Islamic banks, individuals can make more informed financial decisions that align with Sharia principles. Good knowledge can also help appreciate the benefits and risks associated with these products, thereby supporting the development of the Islamic financial system more effectively

REFERENCES

- Afrida, Y. 2016. Analisis Pembiayaan Murabahah di Perbankan Syariah. *Jurnal Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Imam Bonjol*, 1 (2): 156-166.
- Akbar, E.E. 2023. Restrukturisasi Pembiayaan Bank Syariah Indonesia. *Jurnal Ilmiah Manajemen dan Kewirausahaan*, 2 (1): 152-157.
- Andriani, N.D., Maknuun, L., Ulumudin, M.I. 2021. Pengaruh Pengetahuan Nasabah, Religiusitas, dan Margin keuntungan terhadap Keputusan Pengambilan Pembiayaan Murabahah pada BPRS Lantabur Tebuireng Cabang Mojokerto. *ISTIKHLAF*, 3 (2) : 41 – 51.
- Hariyono, Budi., Ahyar, dan Prasetyo, D. 2022. Pengaruh Persepsi dan Perilaku Pedagang Kecil terhadap Minat Memilih Pembiayaan Murabahah.
- Iskandar, E. 2017. Aplikasi Sistem Keuangan Syariah pada Perbankan. *Almufida*, 2 (2): 1-24.
- Karomah, L., A., dan Nurhidayati, M. 2023. Pengaruh Pengetahuan Produk, Kebutuhan, dan Promosi terhadap Keputusan Nasabah Menggunakan Produk Murabahah Mikro di BPRS Mitra Mentaru Sejahtera Ponorogo. *Jurnal Perbankan Syariah Darussalam*, 3(2) : 161 – 174.
- Maulana, M. 2024. Analisis Putusan Hakim No. 319/PDT.G/2017 pada Gugatan Wanprestasi untuk Pelaksanaan Kontrak Murabahah BI Al-Wakalah. *Jurnal Hukum Ekonomi Syariah*, 5 (1): 15-34.
- Mulyani, S., dkk. 2023. Implementasi Akuntansi Murabahah PSAK 102 pada Pembiayaan BSI OTO di Bank Syariah Indonesia: Meminimalisir Pembiayaan Tak Tertagih, *Ekonomi Bisnis Manajemen dan Akuntansi (EBMA)*, 4 (1): 1927-1937.
- Nasir, S.M., dan Sululing, S. 2015. Penerapan Akuntansi Murabahah terhadap Pembiayaan Kredit Pemilikan Rumah pada Bank Syariah Mandiri Cabang Luwuk. *Jurnal Akuntansi UNTAR*, 19 (1): 109-128.
- Nasution, S.F. 2021. Pembiayaan Murabahah pada Perbankan Syariah di Indonesia. *Jurnal At-Tawassuth*, 6 (1): 132-152.
- Risnaeni, U.S., dan Wulandari, D.E. 2020. Pengaruh Pengetahuan Anggota terhadap Pengambilan Keputusan Pembiayaan Murabahah di BMT UGT Sidogiri Cabang Pembantu Randuagung Lumajang. *JBS (Jurnal Berbasis Sosial)*, 1 (1) : 55 – 71.
- Siregar, M.S., dan Buchori, A. 2016. *Standar Produk Perbankan Syariah Murabahah*. Jakarta: Pusat Komunikasi Ekonomi Syariah.
- Thiruvengktraj, T.R., dan Vetrivel, S. 2017. A Study on Consumer Perception. *International Journal for Research Trends and Innovation*, 2 (5): 1-5.