

THE INFLUENCE ATTITUDES, SUBJECTIVE NORMS AND PERCEPTIONS BEHAVIORAL CONTROL OF DEPOK COMMUNITY INTEREST IN SHARIA CARD OWNERSHIP

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Abstract

This study aims to examine the influence of attitude factors, subjective norms and perceptions of behavioral control on interest in sharia card ownership by taking a case study in the city of Depok. This research is a quantitative research. Data was obtained by distributing questionnaires online with 110 respondents from Depok City. The sampling technique used in this study is non-probability sampling, Partial Least Square (PLS) is used as a data analysis technique and uses SmartPLS 3.0 software. Based on the results of data analysis, the perceived factor of behavioral control has a significant positive effect on interest in sharia card ownership, while attitudinal factors and subjective norms do not have a significant positive effect on interest in sharia card ownership. So that attitudes and subjective norms are not a strong factor in deciding to have a sharia card. recommendations for further research should be to develop research by adding other factors or variables that have not been studied in this research, such as perceived usefulness, perceived religiosity and perceived convenience so that it can strengthen the concept for further research which discusses the factors that influence interest in using sharia . card and it is also hoped that future researchers will expand the research object.

Keywords: Attitude, Subjective Norm, Perception of Behavior Control, Sharia Card.

THE INTRODUCTION

People's lifestyles tend to be consumerist and the demand for large amounts of money is increasing. These people's lifestyles remain different even if they are from the same social class or occupation, making people less comfortable with cash transactions. People rarely use cash as a means of payment for transactions, people prefer to use cards from various issuers rather than cash. Technological developments in this modern era require people to understand, be able to or be able to know the goods and services needed both to make and obtain them. It is hoped that knowledge about this technology can meet their needs so that it occurs effectively and efficiently.

Plus there is encouragement from the government for people to use non-cash instruments (*Cashless Society /CLS*), this government program was officially launched by the National Non-Cash Movement (GNNT) through BI (Bank Indonesia). Also supported by various other government agencies such as the Financial Services Authority (OJK), the Ministry of Manpower (Kemenaker), and the National Agency for the Placement and Protection of Indonesian Workers (BNP2TKI), this form of support is by signing a memorandum of understanding which contains an increase in ownership of non-cash and expanding financial access for Indonesian workers in Jakarta. However, it is very unfortunate that the GNNT program was not quickly responded to well by the public as evidenced by 2016 data in January, cash transactions amounted to 528.5 trillion rupiah and credit card transactions amounted to only 22.9 million.

The lack of public response to the GNNT program does not necessarily make sharia banking pessimistic about innovating. Sharia Banks issue sharia cards which function as a replacement for conventional credit cards using sharia principles. The principles used in this sharia card have limitations and provisions in accordance with the principles of the Koran and Sunnah. Such as the absence of usury in its implementation, it must not be used for prohibited transactions and must not be used as wasteful behavior. Basically, sharia cards are used to facilitate the payment system, to get goods, services or something of value but then paid in installments, and used as collateral to get a limit in buying and selling transactions. Thus, it is hoped that the presence of this sharia card will only be a substitute for cash so that the bill can then be paid immediately (Ati et al. 2020)(Kismawadi 2023).

Bithaqah al-i'timan is another name for the sharia card, *bithaqah i'timan* means giving rights to another person in the form of their property with a bond of trust, but if it is discovered that there is irresponsibility, such as negligence or violation, a fine will be imposed. This Sharia card was born as the right solution as a means of payment for Muslim consumers to fulfill their needs

easily and efficiently while still upholding the applicable sharia provisions. Indonesia is one of the countries with the largest Muslim category, which is an important need to balance a modern lifestyle with sharia-compliant concepts. Such as halal and haram considerations in using a product in carrying out muamalah are the basis for a Muslim in making a decision to use that product. All activities of the Muslim community must be based on sharia guidance in accordance with the guidelines of the Koran and Sunnah.

Bithaqah al-i'timan is another name for *sharia card*, *bithaqah i'timan* means giving rights to another person in the form of their property with a bond of trust, but if it is discovered that there is irresponsibility, such as negligence or violation, a fine will be imposed. *Sharia card* was born as the right solution as a payment tool for Muslim consumers to fulfill their needs easily and efficiently while still upholding the applicable sharia provisions. Indonesia is one of the countries with the largest Muslim category, which is an important need to balance a modern lifestyle with sharia-compliant concepts. Such as halal and haram considerations in *Sharia card* users which are still relatively small compared to conventional credit cards. The existence of sharia credit cards or *sharia cards* is not yet well known by most of the public. For some groups, there are still many Muslims who do not have a *Sharia card*, and some even refuse to have one. The people of Depok City themselves still have minimal knowledge of sharia banking products, especially *sharia cards*. Deputy Mayor of Depok, Imam Budi Hartono, conveyed that there are many cases of people who are depressed because they are in debt from loan sharks and *online loans*. He suggested that if people need loans or financing, they can go through sharia cooperatives or sharia institutions that are licensed and trusted (Depok News, 2021). Several cases that occurred in Depok City were reported by several media, namely the case of a mother who committed suicide because she was caught in loan debt (Agung, 2021), and most recently there was a case of a pregnant mother who was willing to sell her kidney to pay loan debt (Halim, 2022) Using a product in carrying out muamalah becomes the basis for a Muslim

in making a decision to use that product. All activities of the Muslim community must be based on sharia guidance in accordance with the guidelines of the Koran and Sunnah (Hamid, Majid, and Khairunnisah 2017).

Research has been conducted on the influence of attitudes, subjective norms and perceived behavioral control on interest in ownership, one of which is research conducted by Fadhli Suko, Nurdin Sobari and Hardius Usman (2018) entitled "The Influence of Attitudes, Subjective Norms and Perceived Behavioral Control on Interest in Credit Card Ownership Sharia". Researchers found that attitudes, subjective norms and perceived behavioral control had a positive effect on interest in owning a sharia credit card.

There is also research conducted by Asniyati and Rizal Yaya (2020) entitled "Analysis of the Influence of Financial Literacy, Religiosity, Mental Accounting, and Subjective Norms on the Interest of Economics Faculty Lecturers in Using Sharia Credit Cards". Researchers found that subjective norms have a positive effect on interest in owning a sharia credit card.

Meanwhile, research conducted by Maryam Batubara, Purnama Ramadani Silalahi, Audina Rizka Zahra, Rendi Prayoga, and Dea Putri Amanda (2022) was entitled "Increasing Interest in Using Sharia Credit Cards with a Trust, Attitude and Income Approach in North Labuhanbatu Regency". Researchers found that attitude had a positive effect on increasing interest in using sharia credit cards.

The difference between the results of this study and previous research lies in the demographics of the study . Room scope demographics study previous use wide area _ And general , whereas study This using a specific area in West Java , namely Depok . Based on these problems , researchers are interested in researching the influence of attitudinal factors, subjective norms and perceived behavioral control on interest in owning sharia cards by taking a case study in the city of Depok, West Java.

LITERATURE REVIEW

Attitude

Attitude is a precursor factor to a person's intention to behave. Attitude can be interpreted as a feeling of liking or disliking an object or action (Ajzen & Fishbein, 1980) . Attitude is an evaluative response to a concept. A positive attitude towards behavior can occur if the individual perceives that the consequences of the behavior are positive. On the other hand, if someone views that the result of a behavior is something detrimental/negative then a negative attitude will stick to that person (Suko et al., 2018) .

This positive attitude means a person's attitude towards viewing sharia cards as a tool that makes transactions easier, while a negative attitude here means viewing that sharia cards are a tool that triggers a wasteful attitude so that they become more consumptive. This positive or negative attitude is determined through an assessment of each person's beliefs about the consequences arising from behavior and an evaluation of the desire for personal consequences. Attitudes are born from behavioral beliefs or can be called behavioral beliefs, meaning that behavior will give rise to beliefs about the consequences of certain behavior. Also attitudes arise from the evaluation of consequences in the sense that a person's evaluation will give rise to the consequences of beliefs (Amhalmad1 & Irianto, 2019) .

Subjective Norms

Subjective Norms are a person's perception of social pressure to perform or not perform a behavior (Ajzen, 1991) . In this theory, individual behavior depends on intention, then a person's intention to behave depends on attitude *and* subjective norms. On the other hand, beliefs about behavior and evaluation will determine behavior. Subjective norms are also determined by normative beliefs and motivation to follow other people's opinions. Social influence can be described with the concept of subjective norms, which describes a number of pressures from someone to do something. The theory related to attitudes

and subjective norms is also called the Theory of Reasoned Action which was formulated by Fishbein and Ajzen. These subjective norms are in the form of social influences that can influence individuals to act. A person will have a tendency to desire an object or behavior if he is influenced by the people around him to do something or he believes the environment or people around him will support what he does (Suko et al., 2018).

Perceived Behavioral Control

Perception of behavioral control is a person's perception regarding the ease and difficulty of an action (Ajzen, 1991). Perceived behavioral control refers to the perception of ease or difficulty of doing something. If someone considers a behavior to be easy to do, it can encourage that individual to do it. From here you can see the difference between TRA and TPB in the presence of this variable in it. In theory, perceived behavioral control can influence a person's interest and then interest will encourage action. However, in several studies it can also be concluded that this variable is a good factor in influencing behavior (Suko et al., 2018).

Behavioral control is a person's perception of obstacles to carrying out a behavior. Control beliefs are controlling beliefs about several factors for doing something. The strength of control factors means a person's strength which is related to factors that influence someone to do something (Amhalmad & Irianto, 2019).

Interest

Ajzen (1991) and Taylor & Todd (1995) state that interest or behavioral intention shows an individual's decision to carry out or not carry out a certain action. The concept of behavioral intention states that a person's motivation to engage in action is defined by the attitudes that influence that person's behavior (Ajzen & Fishbein, 1980). Behavioral intentions describe how much effort a person makes to commit to carrying out an action. According to Ajzen,

interest is assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to influence a behavior.

Sharia Card

Syariah cards can be said to be sharia credit cards. Meanwhile, according to muamalah fiqh, *sharia cards* are called *bitaqah al-i'timan*. *Bitaqah* in Arabic means card and *al-i'timan* means a state of security or mutual trust. In accordance with the aim of the presence of this *sharia card*, namely to provide a sense of security where the card issuer (*mundhir al-bitaqah*) gives money to customers or card holders (*hamil al-bitaqah*) with a sense of mutual trust (Khairani, 2020). In the Fatwa of the National Sharia Council of the Indonesian Ulema Council Number 54 of 2006, the term *sharia card* is a card whose function is similar to a credit card where there is a relationship between the law and between the parties by upholding sharia principles in its implementation.

The parties mentioned in the definition of *sharia cards* according to the National Sharia Council Fatwa NO: 54/DSN-MUI/X/2006 concerning *Sharia Cards* (2006), it is stated that there are three parties in the transaction using *sharia cards*, namely:

1. Card issuer (*mundhir al-bitaqah*),
2. Card holder (*pregnant al-bitaqah*)
3. And the card recipient (*merchant, tajir, or qabil al-bithaqah*).

METHODOLOGY

The type of research used in this research uses quantitative research. Quantitative research is research that uses questionnaires as an instrument in research. Research takes the form of data and numerical studies that will produce data interpretation. In this method, numbers also play a role in creating, solving, using and resolving a problem because this method means playing with numbers in making decisions (Muslich, 2009). This research connects the independent variables with the dependent variable. Apart from

that, this research aims to determine the influence of three independent variables, namely Attitude, Subjective Norms, and Perception of behavioral control on the dependent variable, namely Interest in *Sharia Card ownership* in the city of Depok, West Java. The population in this study is people of productive age with an age range of 17-65 years in the city of Depok. The number of people of productive age recorded was 1,777,216 people.

Sample

A sample is a part of a population or a portion of subjects selected to represent the entire population. The sampling technique in this research used *non-probability sampling*. The sampling method used in this research is *non-probability sampling*, namely a sampling technique that does not carry out selection procedures but is based on the researcher's personal judgment (Lamm & Lamm, 2008). The *non-probability sampling* technique used is the *convenience sampling technique*, namely a sampling technique that meets the minimum criteria as a *Sharia Card holder or customer* in accordance with sharia banking regulations, namely someone who already has an income and is aged between 17-65 years (Lamm & Lamm, 2008). With the meaning of random sampling, the status in the population is taken into account. However, in determining the number of samples, it is determined using the formula from Taro Yamane (1967).

In this study, the Taro Yamane (1967) formula was used to determine the minimum number of representative sample respondents. The formula is as follows:

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

Information :

n = Sample

N = Population

e = Desired accuracy limit 10% (0.1)

Based on the formula above, the total number of productive people in the city of Depok to be studied is 1,777,216 people, so by using this formula the

following sample can be obtained:

$$n = \frac{N}{(1 + (N \cdot e^2))}$$
$$n = \frac{1,777,216}{(1 + (1,777.216 \cdot 0.1^2))}$$
$$n = 99.99 = 100$$

Based on calculations in From a total population of 1,777,216, a sample size of 100 respondents was obtained. The more samples used in research, the smaller the possibility of research errors occurring so that the research is more accurate. Therefore, the number of samples studied in this study was rounded up to 100 respondents. These respondents already represent the minimum sample size requirement (n=100).

Research Instrument

The questionnaire used in this research is in two parts, namely the first part contains statements as an effort to obtain general information such as knowing the respondent's self-identity which has a function in accordance with the respondent's characteristics in the sample criteria such as gender, age, educational background and monthly income. The second part of the questionnaire contains statements in order to obtain research data that is related to research variables, namely attitudes, subjective norms and perceived behavioral control.

The data measurement scale is a way of assigning numbers to objects, the scale used is the Likert scale. The Likert scale is a scale used with the aim of measuring the perceptions, income and attitudes of a person or group towards a social phenomenon by describing variables as measuring tools containing questions or statements.

This research uses primary and secondary data types. Primary data is data that comes from research objects, which can be individuals or groups. Primary data is data obtained directly from research subjects using data collection tools directly on the subjects and these sources are sources of information, namely

by distributing questionnaires. And equipped with secondary data through library and internet studies. This primary data uses survey techniques in the form of distributing data through questionnaires distributed to the people of Depok city which are the objects of this research. The data source used in this research comes from processed questionnaire data obtained from respondents, namely the people of Depok city.

The data collection technique in this research was taken through distributing questionnaires distributed using online media which does not require paper (*paperless*) so that it can reach many respondents effectively and efficiently. This research data collection was assisted by using the Google form tool, which is a tool provided by Google which is useful for assisting Google users in creating an online formula on the internet. Distributing this questionnaire is one method used by researchers by providing a number of written questions and statements to potential respondents. The questions and statements in this questionnaire must refer to the research problem and match the title and must be filled in correctly by the respondent.

Data Analysis Techniques

The data analysis method in this research uses SEM (*structural equation modeling*) PLS (*partial least square*). SEM is a statistical tool used to complete multilevel regression models simultaneously. SEM has the characteristics of *manifest variables* (measurable) and *latent variables* (unmeasured). Apart from that, SEM has the characteristics of exogenous, endogenous and *intervening variables* (*mediating and moderating variables*). SEM has the advantage that it can accommodate small amounts of data, namely <100 and also does not require normally distributed data (Syahrir et al., 2020).

Data analysis in this research was carried out using the *Structural Equation Model* (SEM) method. SEM analysis is thought to be able to test statistical models in the form of causal models (Syahrir et al., 2020). SEM analysis can provide analysis based on *Confirmatory Factor Analysis* (CFA), which is a model

that combines correlation analysis, cross analysis, regression analysis and factor analysis (Abdillah & Jogiyanto, 2015).

Model evaluation in this statistical tool has two stages, namely evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). Evaluation of the measurement model is grouped into two stages, namely evaluation of the reflective model or formative model (Yamin & Kurniawan, 2011).

RESULTS AND DISCUSSION

The subjects used as respondents in this research were 110 respondents who were residents of the city of Depok. The results of the research carried out can be presented as follows:

1. The coefficient estimation results of the influence of attitude on interest in *sharia card* ownership show that there is no significant influence with a statistical T value of 1.254 (smaller than 1.96) and a significance level (p-value) of 0.210 (greater than 0.05). With So, you can conclude that H_1 rejected and H_0 accepted. Results show that attitude behavior No influential significant positive to interest use *Sharia card* or Can said Also that attitude behavior No is strong factor _ in grow interest use *Sharia card*

In study This respondents majority background behind education No from economy or finance as many as 49 respondents or amounting to 44.6%. In matter This Can said in use system information, respondents own level understanding And insufficient knowledge _ or lacking confidence _ about product *Sharia card*. This thing means that public will use product *Sharia card* Because demands outside, work for example, and No will always give rise to desire For Keep going continuously use nor recommend it to other people. Statement the be a driver to reality that public accept And feeling positive on its publication Islamic banking products certain but no always intend For use it or recommend to other people. Society that if Already own *Sharia card* No always recommend product the on other

people who use it card credit conventional as Wrong One tool transactions used . _ So that can concluded that variable attitude influential to interest behavior No proven or No supported with absence facts .

2. Results estimation coefficient influence norm subjective to interest ownership *Sharia card* show No influence significant with mark *original* sample obtained on variable norm subjective to interest use *Sharia card* of 0.286 which is significant mark the positive . Next , the calculated t- value is obtained is of 1.580 which means more small from t table of 1.96. So you can concluded that H_1 rejected and H_0 accepted. Results the show that Subjective Norms No influential significant positive to interest use *Sharia card* Can said Also that norm subjective No is strong factor _ in grow interest use *Sharia card*.

There is difference results study This with study previous there is on exists difference demographic research , like for example on research conducted _ by (Lestari et al., 2017) who did studies case study with area objects Bogor city and on research conducted _ by (Suko, Sobari, and Usman 2018) Also focus study on the object region the city of DKI Jakarta, meanwhile on study This focus study on regional community objects Depok city , so there are differences the can possible exists difference results in study could be due to differences style life Each region is different so it has an influence on decision (Sutardjo et al., 2020) . Same result _ found on research conducted _ by Rita & Kusumawati (2011) that is variable norm subjective No influential to interest use card credit .

Based on description results that , you can found implications theoretical in study This that is, the interest in owning a *sharia card* is not influenced by factors that are outside a person or come from the influence of other people who a person considers important. In this case, it could also be due to the absence of encouragement or invitation from other people

who someone considers important. Such as family, social environment, or work environment.

3. Results estimation coefficient influence perception control behavior to interest ownership *Sharia card* show No influence significant with original sample value obtained on variable control behavior to interest use *Sharia card* of 0.332 which is significant mark the positive . Next , the calculated t-value is obtained is of 2.021 which means more big from t table of 1.96. So you can concluded that H_1 accepted and H_0 rejected . Results the show that Perception Control Behavior influential significant positive to interest use *Sharia card* Can said Also that Perception Control Behavior is strong factor _ in grow interest use *Sharia card*.

Implications practical in the results of perceived behavioral control which is represented by the indicator of using *sharia cards* , it can help the activities of someone who always carries out various purchasing transactions in various places, producing a good score with an average score of 80.2% followed by quite good results also on the interest in ownership variable. *sharia card* with an average score of 75.6%. This can be interpreted to mean that the better the perception of behavioral control, the better the interest in sharia card ownership.

CONCLUSIONS

This research aims to examine the influence of attitudes, subjective norms, perceived behavioral control on interest in using *sharia cards* in Depok City. Based on testing results and discussion, the conclusions of this research are the attitude and subjective norm variables does not have a significant positive effect on interest in using sharia cards or it could also be said that attitude is not a strong factor in deciding to use sharia cards. While the perceived behavioral control variable has a significant positive effect on interest in using sharia cards or it could also be said that Perceived Behavioral Control is a strong factor in

deciding to use sharia cards.

Thus, recommendations for further research should be to develop research by adding other factors or variables that have not been studied in this research, such as perceived usefulness, perceived religiosity and perceived convenience so that it can strengthen the concept for further research which discusses the factors that influence interest in using *sharia . card* and it is also hoped that future researchers will expand the research object. Besides That's a good suggestion given by Banking parties are expected to be able to provide good education to consumers in order to change people's *mindset* or negative views towards *sharia cards* and must try to provide a positive image about *sharia cards*.

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