

Factors Affecting People's Consumption Behavior Using Online Shops with Islamic Economic Perspective in Padangsidempuan City

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Abstract

Currently, *e-commerce* has become a shopping trend. People prefer to shop using online shops because there is a system of consumer freedom from having to go to stores that are far enough away and take a long time and consumers also have to leave the house to get the items they need. With ease and convenience, consumers prefer to transact in *e-commerce* to meet their various needs. However, now there has been a shift in shopping activities from fulfilling needs to desires that are redundant without being based on Islamic economic aspects. Therefore, this study aims to determine the relationship between the factors that influence online shop purchases through the accepted risk of people's consumptive behavior in the perspective of Islamic economics in Padangsidempuan City. This research method uses Component Based Structure Equation Model (SEM) data analysis techniques and the model used is Loading Factor which is constructed from each factor studied using the Smart PLS 3 program tool. The price of online shop services with all the existing risks has a positive effect on people's consumptive behavior from an Islamic perspective.

Keywords: Consumption Behavior Factors, online shop, Islamic economic perspective

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1. INTRODUCTION

Currently, *e-commerce* is becoming a trend in shopping. This is because online shopping provides services that make it easier for consumers not to need to visit stores that take a long time to get the desired item. Shopping through *online shops* is a more attractive choice for consumers because many people think online is more convenient and easier than offline shopping, which usually often has to deal with crowds, traffic jams, daily activities, limited time, narrow parking and minimal discounts. given. With ease and convenience, consumers will choose to transact in *e-commerce* to fulfill various goods they need, with the reason that ease of payment and the existence of a pay system on the spot are factors that attract buying and selling sites (Yuswohady, 2012).

In the context of the digital economy, the increasing number of internet users has made *e-commerce* in Indonesia grow rapidly (Carina Megarani, et. al., 2018).

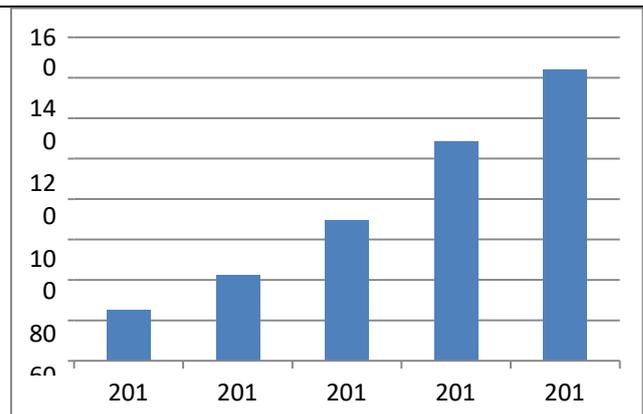


Figure. 1 E-Commerce Transactions (2014-2018)

In the picture above, it can be seen that Indonesia's *e-commerce* transactions reached Rp 25.1 trillion in 2014. In 2015 it was 42.5 trillion in 2016 it was Rp. 69.8 trillion in 108.4 trillion in 2017 with the rupiah exchange rate of Rp. 13,200 per US dollar. . In 2018, the value of Indonesia's digital trade will continue to increase to Rp. 144.1 trillion.

Research conducted by Google and market research firm GfK (Gesellschaft für Konsumforschung) also found a change in the trend of buying and selling online payments. The research was conducted earlier this year on 810 people in six cities and one region (<https://beritagar.id>, 2017).

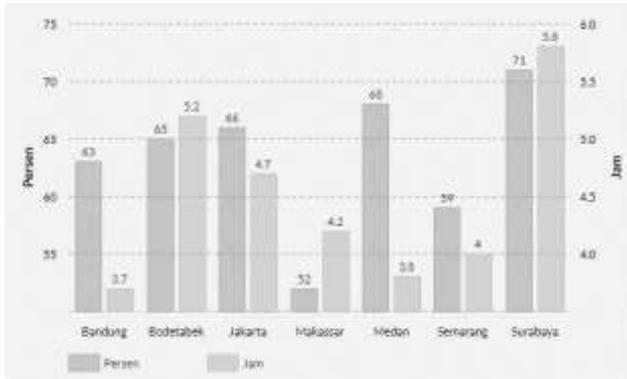


Figure. 2 Indonesian Online Shopping Research 2017

Table 1. Top Performing Online Consumer Goods Retailers in Indonesia.

	Total Digital Population	Mobile	Desktop	Total Minute	Total Views	Avg. Minutes Per View
Lazada.co.id	21,235	15,864	8,107	526	552	1
Blibli.com	15,556	13,837	2,651	623	422	1.5
Tokopedia.com	14,401	13,006	2,217	1,548	326	4.7
Elevenia.co.id	12,872	9,535	5,130	438	285	1.5
MatahariMall.com	12,520	11,516	1,879	410	516	0.8
Shopee.co.id	11,301	10,872	763	2,169	136	16
Bukalapak.com	10,407	8,971	2,203	459	193	2.4
Zalora.co.id	9,052	8,636	813	396	493	0.8
Qoo10.co.id	7,689	7,641	123	76	91	0.8
Blanja.com	5,823	5,673	327	81	88	0.9

Sources: <http://tekno.liputan6.com>

Every human being must always try as much as possible to meet primary or secondary needs. However, Islam teaches that for daily consumption, every individual should prioritize needs (*needs*) rather than just lust or desires (*wants*) and every individual in shopping must be fair, which means there is no shortage and also does not apply to be wasteful. QS: Al-Furqon 67):

إِنَّهَا سَاءَتْ مُسْتَقَرًّا وَمُقَامًا ﴿٦٦﴾ وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٧﴾

Meaning: *And those who, when they spend (wealth), they are not excessive, and are not (also) stingy, and are (the spending) in the midst of such things (Department Religion, 2013).*

The picture above shows that the city of Medan as the third largest city in Indonesia has a population of 2,210,624 people (<https://medankota.bps.go.id>), surpassing Jakarta in e-commerce activities. In terms of the percentage of the population, 68% of them are online buying and selling activities. The average consumer spends 3.8 hours buying and selling online in a day. List of the 10 best e-commerce and marketplaces in Indonesia. The data can be seen in the table below:

Allah Subhanahu wa Ta'ala is the giver of sustenance for all His creatures. Allah allows every Muslim to consume everything that is on earth, namely food that is lawful, good, beneficial for himself and does not harm the body and mind (Imaduddin Abul Fida' Isma'il bin Umar bin Katsir, tt). The risk that is created when making a transaction causes consumers to feel hesitant to shop through an online shop. Due to the indirect transaction process between buyers and sellers, e-commerce creates an assumption in the community that the risks created can be different for each consumer and take into account security and privacy factors (<https://inet.detik.com>). As in the research written by Fakhurrozi and Alchudri that the presence of risk can affect 11.4% of behavior consumer (Fakhurrozi and Alchudri, 2016).

2. THEORITICAL REVIEW

Setiadi concluded that purchasing decision making is an integration process that combines knowledge to evaluate two or more alternative behaviors (Philip Kotler and Gary Armstrong, tt). Meanwhile, according to Philip Kotler and Gary

Armstrong, purchasing decisions are actions from consumers to buy or not to buy products. Of the various factors that influence consumers in making purchases of a product or service, usually consumers always consider the quality, price and products that are already known to the public.



Figure 3. Stages of the Buying Process

According to Thamrin Abdullah, a product is something that can be offered to buyers or the market to be purchased, used or consumed and satisfy a want or need. Broadly speaking, the product includes a physical object, service, person, place, organization, idea, or mix of all of the above (Thamrin Abdullah and Francis Tantri, 2012). The author concludes that, a product is anything that is marketed to consumers for consumption or use to meet consumer needs (Maggie Jones, 2006).

Price can be interpreted as a medium of exchange, in accordance with the opinion of William J. Staton that price is the amount of money (possibly plus some goods) needed to obtain some combination of a product and the accompanying service (Fajar L, 2008). The notions of price, value and utility are concepts that are most closely related to pricing. What is meant by utility and value as follows: a). Utility is an attribute attached to an item, which allows the item to meet needs, wants, and satisfy consumer., b). Value is the value of a product to be exchanged for a product other, this value could seen in situation barter that is exchanged with product other (Buchari A, 2005).

Service is any action or activity that can be offered by one party to another, which is essentially intangible and does not result in any ownership (Fajar L, 2008). According to Warren Blanding, customer service refers to activities of customer satisfaction, which in some cases continue to maintenance, or other technical support (Ahmad S, 2010). The author concludes that service is a form of activity or offer behavior carried out by the seller with the aim of satisfying the buyer.

Risk is the occurrence of an event that creates a potential loss that can be direct or indirect. These losses can be financial and non-financial (Sulad Sri Hardanto, 2006). Likewise, the activities in it contain risks that must be handled so as not to cause fatal losses (Setia Mulyawan, 2015). There is a perception that the online buying and selling process is carried

out without a direct meeting between the seller and the buyer. However, at this time there are several online shop solutions available for the COD (Cash On Delivery) system. Here are some risks that consumers should be aware of:

- Performance, This is a risk that occurs because of a mismatch between the goods or services ordered and those received by consumers. For example: when the ordered item has been received by the consumer at home, it turns out that the item does not match the description or *picture* uploaded by the seller.
- Time, losses created due to the packaging and shipping process with a long time span. This is different from if consumers make purchases directly at the store, which can immediately bring home the desired product
- Financial, If there is a loss (fraud) of the goods that have been ordered and the nominal value of the goods has been transferred, however, the goods are not sent by the seller. And it can also be like when the same item doesn't match what was ordered, but the consumer has to pay for the re-delivery of the item hoping to be replaced.
- Psychological, when consumers feel they have been harmed (cheated), consumers may feel uncomfortable and feel worried when shopping online and also consumers will feel worried when consumers have not yet received the goods purchased even though consumers have made transactions from a few days ago or a few weeks.
- Security, There is misuse of personal information by third parties, such as payment gateways and also scattered consumer personal information. Thing This is what makes the public perception that the risks created when shopping online in Indonesia are still quite large. The lack of trust from some consumers makes them reluctant to conduct online transactions.

Every human being is created to have the potential for life (*thaqat al-hayawiyah*) to eat, drink and also needs spiritual satisfaction other than material and so on (M. Ismail Yusanto and M. Arif Yunus, 2011). Humans are given the freedom to consume what they want, but it doesn't violate the sharia law as in law QS: Al-Baqarah 16.

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَّالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ

الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ ﴿١٦﴾

Meaning: *O mankind, eat what is lawful and good from what is on earth, and do not follow the steps of the devil; for verily the devil is a real enemy to you (Ministry of Religion, tt).*

يَبِينٍ ءَادَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا

تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ ﴿١٧﴾

It means: *O son of Adam, wear your beautiful clothes in every (enter) mosque, eat and drink, and do not be extravagant. Verily, Allah does not like those who are extravagant*

Ibn Abbas interprets that eat and dress as you please as long as you avoid the two traits of exaggeration and arrogance (Imaduddin Abul Fida' Isma'il bin Umar bin Katsir, tt). This is hinted at in the Koran by giving certain restrictions to Muslims in consuming goods/services (Munrokhim Misanam, et. al., 2008). The characteristics of consumption in the perspective of Islamic economics are as follows (Hendri Anto, 2003):

- Consumption has the basis of the nature of halal and haram which has been outlined by syara.
- Rational consumers (*mustahlik al-aqlani*) adjust their income to various types of goods according to their physical and spiritual needs.
- Maintaining a balance of consumption (*mustawa al-kifayah*) is the size, limit and space available for Muslim consumers to carry out consumption activities.
- Pay attention to consumption priorities between *daruriyat*, *hajiyyat* and *tahsiniyat*. *Daruriyat* is the most basic need of Muslim consumers, such as, maintaining the continuity of religion (*hifz al-din*),

soul (*hifz al-nafs*), offspring (*hifz al-nash*), rights and ownership and wealth (*hifz al-mal*), and reason (*hifz al-aql*). While *hajiyyat* is the ease of access, such as distance and transportation for transactions. Whereas *tahsiniyat*, is complementary needs whose use should not exceed the two consumption priorities above (M. Ali Hasan, 2003).

3. METHODOLOGY

The research data sources used primary data in the form of questionnaires as research observations. The research analysis technique is processed with Component Based Structure Equation Model (SEM) data which is programmed using Smart PLS 3. The number of samples taken is a minimum of 100 respondents using the Lemeshow formula, because the total population in the study is unknown. The formula for n obtained is $96.04 = 100$ respondents (Sugiono, 2012).

4. RESULT AND DISCUSSION Structural Equation Modeling (SEM) Analysis with Smart PLS

4.1. Data Quality Test

The reliability of the constructor was measured by using the item composite reliability. In accordance with the opinion expressed by Imam Ghozali, namely, Shaper the construct is declared reliable if the composite reliability > 0.60 (Imam Ghozali, 2006).

Table 2 . composite reliability

Forming Construct	Composite reliability
Buying decision	0.842
Risk	0.819
Consumptive behaviour	0.832

Individual reflective measures are declared good or high if the value of the correlation > 0.50 on the construct being measured. Constructs with a loading factor value of > 0.5 were used as a benchmark for research and constructs < 0.5 were declared unfavorable (Fatwa Tentama & Subardjo, 2018). The measurement of discriminant validity in this study was reviewed through the results of data processing with cross loading items forming constructs.

Table 3 Cross loading Indicators Between Constructs

NO	Indicator	Transportation On line	Unemployment Rate	Public welfare
1	H 1	0.760	0.916	0.920
2	H2	0.903	0.811	0.795
3	H 3	0.775	0.889	0.857
4	H 6	0.862	0.617	0.616
5	P1	0.551	0.812	0.861
6	P2	0.650	0.653	0.646
7	P 3	0.900	0.629	0.673
8	P 4	0.857	0.832	0.857
9	Pd 1	0.859	0.581	0.652
10	Pd 2	0.838	0.561	0.469
11	Pd 3	0.695	0.472	0.415
12	Pd 4	0.760	0.916	0.920
13	Pd 5	0.637	0.810	0.743
14	Pd 6	0.501	0.722	0.717
15	Py 1	0.790	0.954	0.925
16	Py 2	0.751	0.767	0.685
17	Py 3	0.666	0.601	0.574
18	Py 4	0.585	0.958	0.929
19	Py 5	0.669	0.505	0.619
20	Py 6	0.707	0.624	0.715
21	R 1	0.820	0.737	0.808
22	R2	0.577	0.537	0.715
23	R 3	0.722	0.770	0.761
24	R 4	0.719	0.632	0.756
25	R 5	0.851	0.820	0.853
26	R 6	0.668	0.714	0.779
27	K 1	0.836	0.818	0.778
28	K2	0.725	0.750	0.825
29	K 3	0.623	0.721	0.642
30	K 4	0.565	0.823	0.827
31	K 5	0.724	0.767	0.767

Based on the value used to assess the level of validity in this study, the data in this study is categorized as valid because the data findings are > 0.5.

Structural evaluation was then evaluated using the results of the R-square test of the dependent variables (Z and Y) and the t-statistical data test and the significance of the structural path coefficient values in the study (Imam Ghozali, 2006).

Table 4. R-Square

Variable	R-Square
Risk	0.896
Consumptive Behavior	0.909

4.2. Research Model

The results of data testing assisted by the Smart PLS3 software tool path diagram / research path after the final fit processed results are as follows.

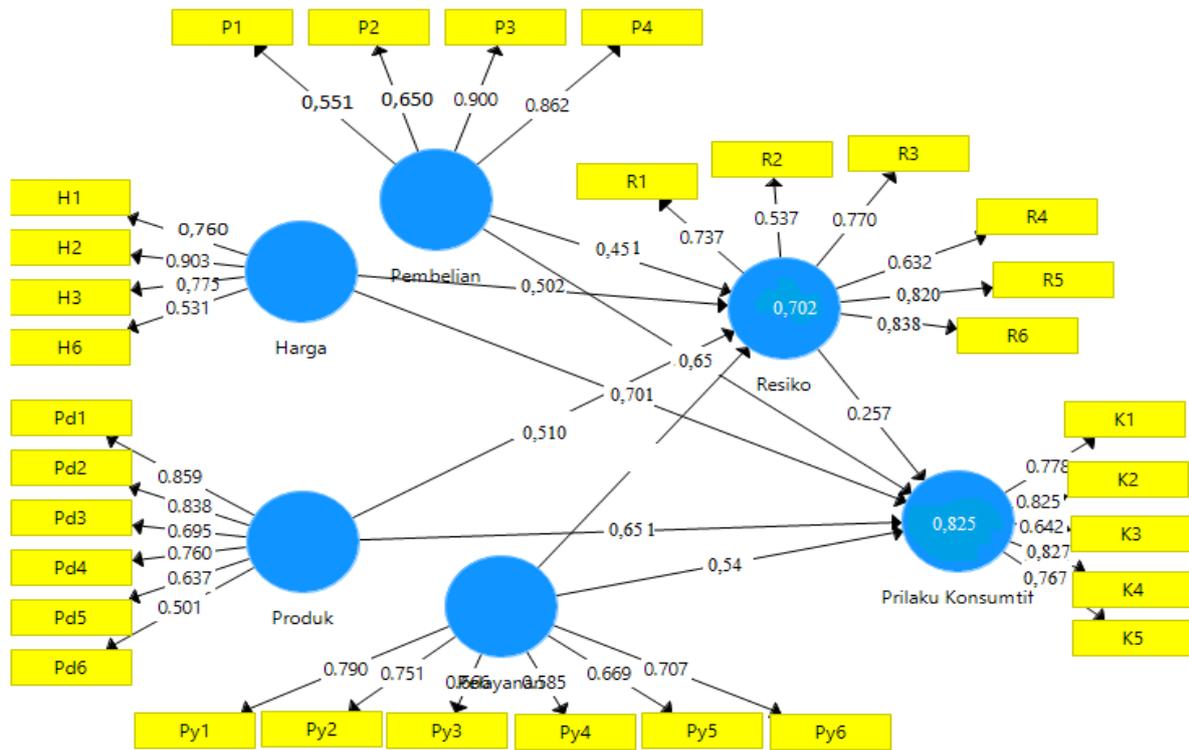


Figure 2 . Structural Model Equation Modeling Research

The model formed can be seen from the loading factor created from each indicator. Also listed in table 5 below.

Table 5. Outer Loading Model

No	Indicator	Decision Purchase	Risk	Consumptive Behavior
1	H 1	0.760		
2	H2	0.903		
3	H 3	0.775		
4	H 6	0.862		
5	P1	0.551		
6	P2	0.650		
7	P 3	0.900		
8	P 4	0.857		
9	Pd 1	0.859		
10	Pd 2	0.838		
11	Pd 3	0.695		
12	Pd 4	0.760		
13	Pd 5	0.637		
14	Pd 6	0.501		
15	Py 1	0.790		
16	Py 2	0.751		
17	Py 3	0.666		
18	Py 4	0.585		
19	Py 5	0.669		
20	Py 6	0.707		
21	R 1		0.737	
22	R2		0.537	
23	R 3		0.770	
24	R 4		0.632	
25	R 5		0.820	

No	Indicator	Decision Purchase	Risk	Consumptive Behavior
26	R 6		0.838	
27	K 1			0.778
28	K2			0.825
29	K 3			0.642
30	K 4			0.827
31	K 5			0.767

The loading conditions used are $> \pm 0.30$; and loading $> \pm 0.40$ it will be declared urgent; and loading $> \pm 0.50$ was significant. From the table above, it can be explained that the modeling of the indicators that have been tested is declared fit because all loading factors > 0.50 . Furthermore, the research model can be seen through the results of the validity and reliability of the forming indicator constructs (Imam Ghozali, 2006).

4.3. Construct Validity Test

Aims to determine the value of the T-statistics of each construct indicator. An indicator with a T-statistic value 1.96 is declared valid. Valid indicators can also be declared if the P - value is 0.05. From the Bootstrapping calculation from the modeling test, the Outer Loading is obtained (Imam Ghozali, 2006).

Table 6. Outer Loading

Indicator	Original Sample (O)	Sample Mean (M)	Consumer rd Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H 1<- Decision	0.760	2,739	1.058	12,455	0.000
H 2<- Decision	0.903	0.841	0.030	28,155	0.000
H 3<- Decision	0.775	0.907	0.026	35,114	0.000
H 6<- Decision	0.862	0.711	0.077	9,196	0.000
P 1<- Decision	0.551	0.870	0.036	24,452	0.000
P 2<- Decision	0.650	0.697	0.056	12,571	0.000
P 3<- Decision	0.900	0.707	0.065	10,954	0.000
P 4<- Decision	0.857	0.858	0.029	30,011	0.000
Pd 1<- Decision	0.859	0.623	0.085	7,420	0.000
Pd 2<- Decision	0.838	0.560	0.065	8,509	0.000
Pd 3<- Decision	0.695	0.529	0.081	6,526	0.000
Pd 4<- Decision	0.760	0.954	0.007	132.101	0.000
Pd 5 <- Decision	0.637	0.805	0.046	17,740	0.000
Pd 6 <- Decision	0.501	0.720	0.055	13,182	0.000
Py 1 <- Decision	0.790	0.954	0.008	119,983	0.000
Py 2 <- Decision	0.751	0.764	0.055	13,959	0.000
Py 3 <- Decision	0.666	0.604	0.080	7,560	0.000
Py 4 <- Decision	0.585	0.959	0.006	149,416	0.000
Py 5 <- Decision	0.669	0.615	0.085	7,326	0.000
R 1<- Risk	0.737	0.711	0.057	12,455	0.000
R 2<- Risk	0.537	0.807	0.045	17,896	0.000
R 3<- Risk	0.770	0.708	0.081	8,853	0.000
R 4<- Risk	0.632	0.763	0.067	11,327	0.000
R 5<- Risk	0.820	0.755	0.059	12,818	0.000
K 1<- Consumptive	0.853	0.856	0.035	24,449	0.000
K 2<- Consumptive	0.779	0.780	0.076	10,259	0.000
K 3<- Consumptive	0.835	0.835	0.035	23,816	0.000
K 4<- Consumptive	0.757	0.757	0.057	13,241	0.000
K 5<- Consumptive	0.767	0.835	0.035	23,816	0.000

Based on the results of the table 6 data test, it is stated that each construct forming indicator has a T-statistic result > 1.96 and a P- Value < 0.05 .

4.4. Structural Model Evaluation

The magnitude of the influence between constructs and interactions that occur in the study is

measured by the magnitude of the coefficient value on the path (path coefficient) created. The path coefficient formed by the T-statistical value 1.96 and

the P-Value 0.05 is declared to have a significant effect (Imam Ghozali, 2006).

Table 7. T-Test and P-Value

	Sample Original (O)	Mean (M)	Consumerrd Deviation (STDEV)	T-Stats (/O/STDEV/)	P-Values
Purchase Decision -> Consumptive	0.825	0.528	0.091	5,638	0.000
Purchase Decision -> Risk	0.702	0.948	0.011	4,750	0.000
Risk -> Consumptive	0.257	0.440	0.093	3,880	0.000

Based on the results of the data test, then hypothesis testing can then be carried out. Research hypothesis testing is done by comparing the T - Value with a significance value of 0.05. If the T - Value 1.96 or P- Value 0.05, then H0 is rejected and H1 research is accepted.

5. CONCLUSION

Based on the research background and the results of the research and discussion obtained, it can be concluded as follows:

- a. Online shop purchasing decisions on people's consumptive behavior

Based on the results of the processed statistical data test of this study, it is stated that the forming construct of online purchasing decisions Shop has a significant positive effect on the construct of Consumptive Behavior. It can be proven from the measurement of the t-statistic value > 1,96 which is 5.638. It can be stated that the factors that influence the decision to shop through this online shop can affect excessive consumptive behavior.

- b. Online shop purchasing decisions with created risks

Based on the results of the processed statistical data test of this study, it is stated that the forming construct of online purchasing decisions Shop has a significant positive effect on the risk-forming construct. It can be proven from the t-statistical test value > 1,96 which is 4,750. It can be concluded that the research H1 is accepted. It can be stated that the factors that influence the decision to shop through this online shop can affect both the sense of anxiety and the risks that exist when making transactions.

- c. Online shop purchasing decisions on community consumptive behavior with the created risks

Based on the results of the processed statistical data test of this study, it is stated that the forming construct of the online purchasing decision factors Shop has a significant positive effect on excessive consumptive behavior through the risks created. It can be proven from the t-statistical test value > 1,96 which is 3,880. It can be concluded that the research H1 is accepted. It was concluded that H1 in this study was accepted as a whole. With this it will also be able to prove that the purchase decision via Online shop is able to influence the community's consumptive behavior with the risks created at the time of the transaction.

Author's advice: Make sure before consumers make transactions online shop, consumers have checked reviews or testimonials from previous customers to minimize the disappointment that consumers will get when consumers don't get what they want in online shopping. Furthermore, for consumers to consider more basic needs factors and be more effective in buying what will be used and not make purchases that are redundant.

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