



THE INFLUENCE OF KNOWLEDGE AND SECURITY ON THE DECISION TO USE GPN DEBIT CARDS

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ABSTRACT

The purpose of this study was to determine the effect of knowledge and security on the decision to use a GPN debit card for Islamic Banking Study Program students at IAIN Padangsidempuan. The type of research used is quantitative field research. The sample used in this study were 92 respondents. The sampling technique used a purposive sample, and the data collection techniques used were interviews, documentation, and questionnaires which were then assisted with processing tools using SPSS software version 26.

The results showed that the knowledge variable had a positive and insignificant effect on the decision to use a GPN debit card. The security variable has a positive and significant effect on the decision to use a GPN debit card. There is a positive influence of knowledge and security on the decision to use a GPN debit card. The coefficient of determination (R^2) shows that knowledge and security variables influence the decision variable to use a GPN debit card by 72% and the remaining 28% is explained by other variables not examined in this study.

Keywords: *Security, Usage Decision, Knowledge*

INTRODUCTION

Initially, this system was launched during the time of BI Governor Sudrajat Djiwandono. The declaration was included in the blueprint of the national payment system in 1996. After a long period of discussion, in 2011 the system plan was discussed again. And in 2014, BI drafted the regulation again with the minister of information and communication together with the Financial Services Authority (OJK), to support the industry *e-commerce* which at that time began to develop. And in 2017 precisely in May 2017, BI conducted technical and operational trials for electronic money, and in December 2017 BI officially launched a payment system with NPG with the aim of unifying different electronic payment systems, in accordance with the implementing rules of Bank Indonesia Regulation Number 19/8/PBI/2017 concerning NPG (Kominfo, 2022).

According to a theory put forward by Nugroho there are several factors that influence consumer behavior and decisions, namely cultural factors (concerning culture and social class that show social stratification of society), social factors (concerning reference groups such as family, social roles and status), personal factors (concerning age and life cycle, occupation, circumstances, economy, lifestyle and personality), psychological factors (concerning motivation, knowledge and trust and stance) (Nugroho J Setiadi, 2019).



Based on the theory of purchasing decisions above, researchers can draw a conclusion that a consumer has factors in decision making, and related to this study are psychological factors which concern consumer motivation to choose products, consumer knowledge about products, consumer confidence in their product choices and the stance on product choices taken (Jeni Kurnia, dkk, 2020).

One of the variables in this study that factors into the use of debit cards with the GPN logo of Islamic banks is Knowledge. Knowledge is a result of curiosity through sensory processes, especially in the eyes and ears of certain objects (Windari, dkk, 2022). Knowledge is an important domain in the formation of open behavior. Security means avoiding an attack or failure (Riani Ade, dkk, 2022).

After conducting a survey by interviewing several students of the Sharia Banking Study Program IAIN Padangsidempuan. There are several reasons related to the decision to use a card with the GPN logo. The result of an interview with sister Syahfitri Yana NIM 17 said "I have a card with the GPN logo, because I know the usefulness and make it easier for me to make transactions because it can be used at all different ATM machines. While brothers Khairul Anwar NIM 20 and Miko Mahendra NIM 17 said "I do not have a card with the GPN logo, because I do not know the information of the card with the logo". Similarly, sister Anum NIM 18 said "I don't have a debit card with the GPN logo, because I am not sure about the security of all cards". Meanwhile, the interview results of Ahmad Najib's brother NIM 19 says "I have a card with the GPN logo, but I don't know the advantages, because I use the card with the GPN logo because of the invitation of my friend who is an intern at a Sharia Bank, and I also rarely use it in transactions".(Alfadri et al., 2022)

Novita in her research entitled Bank Customer Interest in Indonesia in Having a Card with the National Payment Gateway Logo. Based on the results of the study, *perceived ease of use, perceived usefulness* and attitude affect *behavioral intention*. However, *perceived ease of use and perceived usefulness* cannot directly affect *behavioral intention*, but must be mediated by customer attitudes towards the use of banking cards with the NPG logo. So to create *behavioral intention* on GPN cards, it is influenced by a positive attitude towards GPN cards (Novita, dkk, 2019).

Muhammad Reza Humaidi in his research entitled Interest Preferences of the People of Palangka Raya City Transacting Using Electronic Payment Cards with the National Payment Gateway Logo of Bank Indonesia. Based on the results of the study, the main preference of the people of Palangka Raya City in transacting using Electronic Payment Cards with the Bank Indonesia National Payment Gateway logo is from internal factors, in this study they said the same thing, namely the main preference of the interest of the people of Palangka Raya City 203 transacting using Electronic Payment Cards with the National Payment Gateway logo is Convenience, Ease of transacting with features and standardized services, and also lower costs than previous cards with Visa or *Mastercard logos* (Humaidi, dkk, 2019).

(Alfadri, 2022) Based on the results of observations, the first can be obtained, that the lack of knowledge about GPN debit card products. Students only know that all debit cards are the same, they do not know the difference between debit cards with the GPN logo, Visa *logo* or master *card logo*. Second, the NPG debit card security system that already uses *chip* technology that can store information about its owner and the NPG debit card already uses national security. Based on the background of



the problems that have been described, the researcher is interested in conducting this research.

LITERATUR REVIEW

Decision to Use GPN Debit Card

1. Purchasing Decisions

A decision is a selection against two or more alternative options. According to Purboyo. A purchase decision is the selection of two or more alternative decision options (Purboyo, dkk, 2021). In other words, alternative options must be available to a person when making decisions. If a person has a choice between making a purchase or not making a purchase, that person is in a position to make a decision. Conversely, if the consumer has no alternative to choose and is really forced to make a certain purchase or take a certain action without any other choice, then it is not a decision. (Amsal et al., 2020)

2. Factors Influencing the Decision

a. Psychological factors

These psychological factors consist of perception, motivation and involvement, knowledge, attitudes, learning, age group, and personality (Etta Mamang Sangadji, 2013).

b. Situational Factors

Situational factors include the state of facilities and infrastructure of the place, time and conditions at the time of purchase. The condition when purchasing the product is healthy, happy, sad, disappointed, or hurt. Consumer conditions when making purchases will greatly influence consumer decision making.

c. Social Factors

Social factors include regulatory laws/laws, families, reference groups, social class, and culture.

3. Factors Influencing Decision Making

a. Internal Factors (Personal)

The first thing consumers do, according to the general needs of someone in need of funds will be the main reason and motivation that arises the need. Without need and encouragement, there is no involvement, and this is strongest when the product or service is seen as an heightened self-image. If this is the case, then this result may be long-lasting, as opposed to sital and temporary (Juharni, 2017).

In this role there are several important roles in internal factors related to decision making, namely:

- 1) Perception
- 2) Family
- 3) Motivation
- 4) Knowledge
- 5) Attitude
- 6) Learning
- 7) Age Group
- 8) Lifestyle



b. External factors

The need is generated by external stimuli interested in the promotion given by the institution to make purchases. Marketing needs to identify the circumstances that trigger a particular need. By taking information to various consumers, researchers identify what stimuli arouse consumers in making a product purchase decision, to develop marketing strategies that trigger consumer purchase decisions. External factors consist of culture, class, society, and membership.

National Payment Gateway (GPN)

1. Definition of National Payment Gateway (GPN)

The National Payment Gateway (GPN) is an interbank network system in Indonesia initiated by Bank Indonesia which previously concentrated on international payment products such as Visa and Mastercard. Bank Indonesia introduced NPG, a system that integrates various payment channels that facilitate electronic transactions or non-cash transactions on all bank instruments in one payment system. Easily, people no longer need to look for EDC machines from the same bank as their cards because all cards with the GPN logo can be used on all EDC machines in Indonesia.

2. NPG Scope

There are several things that constitute the scope of NPG, which includes domestic payment transactions which include:

- a. GPN Switching *Interconnection* is the connection between *one switching network and another switching network*.
- b. Interconnection and interoperability of payment channels in the form of ATM channels, *Electronica Data Captured* (EDC), agents, *payment gates*, and other payment channels.
- c. Interoperability of payment instruments in the form of ATM and/or debit cards, credit cards, electronic money, and other payment instruments.

According to Bank Indonesia Regulation Number 19/8/PBI/2017 issued on June 21, 2017, the National Payment Gateway (GPN) is a system consisting of standards, switching, and services built through a set of rules and mechanisms to integrate various instruments and payment channels nationally. With interconnection between switching and interoperability, GPN allows electronic transactions to be used by all Indonesians so that people can enjoy safe, quality, and efficient electronic transaction services.

The National Payment Gateway (GPN) organizes and optimizes existing infrastructure, and arranges institutional structures and functions in order to create a national payment system mechanism capable of processing all domestic retail payment transactions in an interconnection and intermobility manner.

3. Benefits of Using GPN

As a first step of the existence of GPN, the public was introduced to ATM/Debit cards with national logos that are used for domestic transactions and can be accepted at all domestic merchant payment terminals. With a GPN logo card, the benefits received by customers include:



- a. All domestic transactions using ATM cards with the GPN logo can be done at all EDC machines throughout Indonesia without exception.
- b. Your domestic electronic transaction data is processed directly within the country so that customer data security is more guaranteed.
- c. Transaction processing is more efficient because it is done domestically.

The main target of NPG implementation is first, to create an interconnected payment system ecosystem. And able to carry out transaction processing that includes authorization, clearing and settlement domestically. Second, improving consumer protection, among others, through securing customer transaction data in every transaction. Third, availability and integrity of national payment system transaction data to support effective monetary policy transmission, efficient intermediation and financial system resilience.

The presence of NPG is proof that Indonesia has the ability to manage the payment system and is the basis for the formation of national payment system integration so as to encourage the use of non-cash transactions by the Indonesian people. The application of the logo in the NPG card strengthens the national sovereignty identity in the field of retail development systems.

Use of Debit Card

1. Definition of Debit Card

A debit card is a card used to directly access money in a cardholder's account or credit account, used as an access card for automated teller machines (ATMs) and as a card to make direct purchase (shopping) transactions with automatic debiting to the cardholder's account. Debit cards function to obtain the goods and services needed and withdraw cash (Serfianto Dibyo Purnomo, dkk, 2012).

2. Benefits of Using a Debit Card

Using a GPN logo card that uses a chip, will make you safer from the risk of data theft, here are some of the benefits obtained from using a debit card, namely:

- a. It allows the owner to obtain cash, services, and so on in an easy and efficient way.
- b. Minimize the difficulty in carrying money.
- c. Free of additional fees in every transaction made.
- d. Freedom to transact without minimum restrictions.

3. Characteristics of Debit Cards

There are several characteristics of debit cards, including:

- a. This card is issued to customers who have an account with the bank that issued the card.
- b. Used in a local/domestic environment, or in a country where there is a bank branch with a sophisticated computer system, related to information about consumer accounts.
- c. Deducted funds from his account right when he used the card.
- d. Debit cards have no relationship with loans or debts / credits, but directly debit the value of goods purchased by card *holders* from their accounts and put into merchant accounts without going through other processes.



- e. Debit cards do not recognize additional fees on credit, so apart from additional fees that are prohibited (usury), this is because the relationship established in the card contract from beginning to end is not a credit relationship.
- f. Usually used to withdraw cash from online banking instruments.

In order to ensure the security of the money in the cardholder's account so that it cannot be used by unauthorized people and to be able to use a debit card, a cardholder is required to fill in a PIN (Personal Identification Number) number that can only be known by the holder or cardholder.

Knowledge

Knowledge is all that is known (VAhmad Tafsir, 2013). It is explained that when consumers have more knowledge, they will be better at making decisions, they will be more efficient and more precise in processing information and able to recall information well (Heni Mutiara, dkk, 2020). Consumer knowledge is all information that consumers have about various products and services, as well as other knowledge related to these products and services and information related to their functions as consumers (Rini Dwiastuti, 2012).

Customers have different levels of product knowledge, in this knowledge new information, as well as to generate an interest in a product and make decision choices (Vinna Sari Yuniarti, 2015).

The factors that affect knowledge include:

- a. Education
- b. Mass media / Information sources The advancement of technology will be available a variety of mass media that can influence society about new innovations (Budiman, dkk, 2013).

In the study of philosophy, there are known to be three sources of knowledge, namely:

- a. Sense perception, that is, that knowledge comes from what we see, hear, smell and taste. Clearly, knowledge comes from concrete experiences.
- b. Ratio, man can know what is thinking and that ratio has the ability to express the truth with himself.
- c. Intuition, which is direct knowledge that is not the result of conscious thought or sensory perception (VA. Khudori Soleh, 2011).

Security

The ability to access and provide information quickly and accurately is essential for an organization, whether it is a commercial organization (company), university, government institution, or individual (private). This is increasingly possible with the rapid development of computer technology and telecommunications (Dony Ariyus, 2009).

Security can be defined as avoiding attacks upon failure. A new system can be said to be safe if in all circumstances, the resources used and accessed are in accordance with the wishes of the user (Anita Sindar Sinaga , 2020). Information security is needed to: maintain the privacy of information from parties who do not have authority over the information, maintain the integrity of information so that data does not change either by the unauthorized or by something else, ensure



identity (authentication), either person, machine, or card while disguising the identity of the unauthorized (Mirna Sari, dkk, 2021).

Payment Systems

Payment system is a system that regulates contacts, operating facilities and technical mechanisms used for the delivery, ratification, receipt of payment instructions and fulfillment of payment obligations collected through the exchange of "value" between individuals, banks and other institutions both domestic and cross-border (Aulia Pohan, 2017).

Payment systems have a wide scope and involve many components. Starting from payment instruments, banking procedures related to payments, to interbank fund transfer systems used in the payment process. For example, regarding payment instruments, there are checks, bilyet giro, money orders, electronic funds transfers, ATM cards, debit cards, credit cards, to e-money.

Types of Payment Instruments

Cash payment instruments mostly use currency (banknotes and metals). Cash is usually used for small-value transactions and is often used in places that have not been reached by the internet or places that still do not use cashless payments in their daily lives. In circulation, currency is available in various types of denominations to make it easier for people to transact.

Large non-cash payment transactions are conducted by Bank Indonesia through the BI-RTGS (*Real Time Gross Settlement*) system and clearing system. The BI-RTGS system is the estuary of financial transaction settlement in Indonesia. Bank Indonesia is not only concerned with creating efficiency in the payment system, but also equality of access and consumer protection.

Non-cash payment instruments are classified into two groups, namely credit transfer payment instruments and debit transfer payment instruments. The difference between the two lies in the remittance order. Based on the terminology created by *the Bank for International Settlement (BIS)*, a *credit transfer* is a payment order for the purpose of placing funds from the sending bank to the receiving bank and is possible through another bank as an intermediary. While debit transfer is a fund transfer system where a transfer order is made or authorized by the party who owns the funds and will send the funds to another party.

Islamic Views on Debit Cards

The legal basis used in debit card business activities according to Islamic law is closely related to the principles of the contract that applies therein, both in the relationship between the card holder and the bank, the relationship between the bank and the merchant, and the relationship between the cardholder and the merchant (Sri Sudiarti, 2018). The legal bases underlying two types of contract principles that are usually used in debit card business activities, namely *Wakalah*, *Ijarah*, and *Ujrah* (Abdul Aziz, dkk, 2014).



Use of Technology

The use-and-gratifications theory is cited as one of the most popular theories in the study of mass communication. Usage theory focuses attention on individuals as consumers of technology/media. In this case, the theory of use assesses that individuals in using technology are goal-oriented, active and discriminatory. In this case, it will also be known how individuals know their needs and know and are responsible for technology choices that can meet their needs.

Sharia Banking Information System

Banking technology today has reached a level that is said to be advanced compared to recent years. The products produced are quite a lot. The first is the Automated Teller Machine or known as an ATM, this is a product that we are very familiar with or can almost be found in every place and is even an automatic cash register to replace people because we no longer have to queue long to only make payments, withdrawals or deposits with amounts that are not too much (Nurbaiti, 2019). Plastic cards have many types, including:

- a. *Credit card*
- b. *Smart Card*
- c. *Debit card*
- d. *Private Label Card*
- e. *Change Card.*

The more advanced technology in the world of banking transactions also began to use computer-based technology to facilitate transactions with customers who previously served customers by having to meet / customers come to bank branches provided by the bank that he used to save / infertation became easier because banks began to use computer-based technology and now can access via the internet even with mobile phone with SMS has been widely applied by banks.

With the existence of a computer network, our relationship or communication with clients becomes more efficient, efficient and fast. In the banking world, the development of information technology makes companies change business strategies by placing technology as the first element in the process of product and service innovation. As well as *electronic transaction* services (*e-banking*) through ATMs, *mobile banking* and *internet banking* for example are new forms of bank services that change manual transaction services into technology-based transaction services.

Technology Acceptance Model (TAM)

Davis in the journal Reza Ramadhan and Sri Herianingrum explained that *the Technology Acceptance Model (TAM)* is a theoretical development of the *Theory of Reasoned Action (TRA)* and *the Theory of Planned. The Technology Acceptance Model (TAM)* was first developed by Davis in 1989, as an acceptance model for the use of an information system. The purpose of TAM is to provide a partial explanation of the determinants of adoption of information technology user behavior on the acceptance of information technology users themselves.

Among the factors that can influence it is the influence of knowledge and security of the use of information systems as a reasonable action in the context of technology users, so that a person's reason for seeing the benefits and ease of use of



information systems makes the person's actions / behaviors as a benchmark in the acceptance of a system.

The concept of *Technology Acceptance Model* is a theory that becomes the basis for studying and understanding user behavior in receiving and using the system. The TAM model, developed from psychological theory, explains the behavior of computer users, which is based on belief, attitude, intention, and *user behavior relationship*.

RESEARCH METHODS

The location used as the place for this research is the State Islamic Institute of Padangsidempuan, Padangsidempuan, North Sumatra, which began in July 2021 until May 2022. This type of research uses quantitative research methods (Iqbal Hasan, 2004). The population in this study is 1,163 students of the State Islamic Institute of Padangsidempuan Sharia Banking Study Program from 2017-2020.

The sample in this study amounted to 92.08 people, and was completed to 92 people. Then these 92 people will be respondents in this study. Primary data is data that is directly obtained from the first data source at the research location or research object (Sugiyono, 2012). Secondary data in this study was obtained data from the State Islamic Institute of Padangsidempuan, namely in the form of data on the number of students of the Faculty of Islamic Economics and Business and the Profile of the Faculty of Islamic Economics and Business.

Data collection techniques used in this study are: observation, interview, questionnaire / questionnaire (Andra Tersiana, 2018). The data analysis techniques used are validity tests, reliability tests, normality tests, classical assumption tests, hypothesis tests (Mudjarad Kuncoro, 2010). Here is the multiple linear regression equation in this study:

$$KP = \alpha + b_1P + b_2K + e$$

Information:

KP = Usage Decision

a = Konstanta

b₁, b₂ = Regression Coefficient of Independent Variable

P = Knowledge

K = Security

e = Standard error

RESEARCH RESULTS

Based on the results of hypothesis testing, the partial and simultaneous influence of knowledge and security variables on the decision to use GPN debit cards. This research is based on the results of testing the t test hypothesis and F test using multiple linear regression analysis models, because the results of testing the t test and F test hypotheses can be used to draw conclusions, and the results are as follows:

The influence of knowledge on the decision to use a GPN debit card

The results of this study bring knowledge that does not have a significant effect on the decision to use GPN debit cards. This is evidenced in the calculated value of the knowledge variable of (1.489 < 1.66216) so that H₀₁ is accepted and H_{a1} is



rejected. The conclusion is that there is no partially significant influence of knowledge variables on the decision to use GPN debit cards.

The effect of security on the decision to use a GPN debit card

The results of this study bring security to have a significant influence on the decision to use GPN debit cards. This is evidenced in the calculated value of the understanding variable of $(6.807 > 1.66216)$ so that H_02 is rejected and H_{a2} is accepted. The conclusion is that there is a partially significant influence of security variables on the decision to use GPN debit cards.

The influence of knowledge and security on the decision to use GPN debit cards

Based on the calculation results of the ANOVA table above, the $F_{\text{calculate}} > F_{\text{table}}$ value is $119.064 > 2.36$ with a significance level of 0.000 smaller than 0.10 or 10%. So it can be stated that there is an influence of knowledge and security on the decision to use a GPN debit card.

CONCLUSION

The results of research and discussion that have been previously described about the influence of knowledge and security on the decision to use GPN debit cards, so that some conclusions that can be drawn are: There is no influence of knowledge on the decision to use GPN debit cards by students of the IAIN Islamic Banking study program padangsidimpuan, There is an influence of knowledge on the decision to use GPN debit cards by students of the IAIN Islamic Banking study program padangsidimpuan, and There is an influence of knowledge and security on the decision to use GPN debit cards by students of the Islamic Banking study program IAIN padangsidimpuan.

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