

The Influence of Knowledge, Lifestyle, and Religiosity of Jambi University FEB Students on Decisions to Use Fintech (Online Loans) from an Islamic Economics Perspective

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Abstract

Purpose – This research aims to determine the influence of knowledge, lifestyle, and religiosity of economics and business faculty students on the decision to use fintech (online loans) from an Islamic economics perspective.

Method – The approach used in this research is a quantitative method using data analysis methods in the form of validity tests, reliability tests, and multiple linear regression.

Results – The research results show that knowledge and lifestyle variables have a positive and significant effect on the decision to use online loans. From the results of the calculated t-hypothesis test on variable X1 which is 5.794 and X2 which is 4.255 with a significance level of 0.000. Because the calculated t is greater than the t table, namely (5.794

> 0.677) and the significant value is $0.00 < 0.05$. Meanwhile, the religiosity variable (X3) has no significant effect on the decision to use online loans with a significant value of $0.699 > 0.05$

Originality – This research reveals the influence of knowledge, lifestyle, and religiosity of Jambi University FEB students on the decision to use fintech (online loans) from an Islamic economic perspective

Implications – Student knowledge, lifestyle, and religiosity can help students make decisions about using online loans.

Keywords: knowledge, lifestyle, religiosity, decision-making.

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INTRODUCTION

Technology is limitless and continues to experience significant development. Technology and the internet have an important role in supporting all activities of human life. The huge use of digital technology in Indonesia has of course had an impact on several sectors, one of which is the business sector which has given rise to online trade or e-commerce. However, the increasingly rapid development of technology and the internet has not only penetrated the trade industry but also the financial industry in Indonesia. This is characterized by the existence of financial technology (fintech) (Sitompul, 2018). The presence of the fintech industry in offering digital-based financial products seems to open new doors for people who want to apply for loans. In contrast to conventional loan services offered by banks or cooperatives, various fintechs offer peer-to-peer lending products or online loans which can be applied for very easily and without complicated requirements. Because of its convenience and speed, fintech has become very popular among the millennial generation and is predicted to continue to grow (Dewi, 2021). As of March 9, 2023, the total number of fintech peer-to-peer lending or fintech lending providers licensed by the OJK is 102 companies, of these 102 companies, 95 are conventional P2P lenders and 7 are sharia P2P lenders (OJK, 2023).

Fintech is a financial sector that has been innovated to make it easier for users to

carry out financial transactions. The results of this technological innovation have also had an impact on the increasingly widespread online loans which are not only tempting for the adult group but also for students because the requirements are easy, and do not require a long time so students do not take into account the risks involved but rather rely on mutual trust. Student consumption levels are increasing due to the increasing ease of transactions due to technology (Mardikaningsih et al., 2020). In January 2023, the Investment Alert Task Force (SWI) again discovered 10 entities making offers without permission and 50 online loans without permission. This shows that illegal investment and lending offers are still looking for victims. The public must remain aware of this condition to always be careful in choosing investments and utilizing online loans (OJK, 2023). In the case above, it is proven that the importance of a person's knowledge in deciding something. Likewise with the good and bad impacts. Many factors cause someone to decide to use an online loan. Fulfilling needs is not only limited to fulfilling primary and secondary needs. It is as if humans are required to fulfill all other needs. Apart from the community, of course, students also carry out consumption activities in their daily activities. Many needs must be met by a student, not only food consumption but many other needs, such as laptops, cellphones, printers, shoes, bags, and so on, where all these needs are used to support lecture activities (Engka, 2015). According to Syar'i, accounts receivable can be done by a Muslim, both between a Muslim and a Muslim as well as with a non-Muslim. As explained in Al Qur'an Surat Al-Baqarah verse 282 as follows: "O you who believe, when you pray not in cash for the specified time, you should write it down. A writer among you should write it correctly. The writer should not refuse to write it as God taught it. Let him write. The debtor should recite (what is to be written), and he should fear Allah, his Lord. Let him not reduce even a little bit from his forest".

Al-Qur'an Surah Al-Baqarah verse 282 provides guidelines on how debts must be recorded and witnessed by others so that they are not forgotten and ultimately do not harm any party. However, Islam recommends not getting into debt unless it is an emergency or urgent situation. For someone who has debt, paying it off must be a top priority. Following the information above, religiosity is an important factor in making a decision. Religiosity cannot be separated from the religious aspect which is a person's internal factor in carrying out a behavior, especially those related to decision-making. A person's level of religiosity varies depending on their adherence to religion (Diana & Aisyah, 2018). Furthermore, what can influence the decisions of users of peer-to-peer lending services is product knowledge, which is a collection of various kinds of information about products. Consumers who have higher knowledge will be more realistic in choosing products that meet their expectations. This is also supported by research conducted by Wardhani (2020) whose results show that knowledge has a significant effect on the use of Sharia-based peer-to-peer lending. The next factor that can also influence a student's decision to use peer-to-peer lending services is lifestyle. The lifestyle that students live every day changes and even technology plays a role in changing student lifestyles. Lifestyle drives individual needs and attitudes and influences activities and product use. As a driver that influences a person's decision-making process in purchasing a product (Sahir et al, 2016).

LITERATURE REVIEW

Decision-making

Decisions are the result of solving the problems they face firmly. A decision is a definite answer to a question. The decision must answer the question of what is being discussed about planning. Decisions can also be interpreted as actions toward implementation that greatly deviate from the original plan (Rustiana, 2022). Decision-making is influenced by several factors, including cultural, social, personal, and psychological factors. Cultural factors include culture, sub-culture (nationalism, religious groups, race, and geographic area), and social class (occupation, income, education, wealth). Social factors include groups, families, roles, and social status. Personal factors include age and life cycle stage, occupation, lifestyle, economic situation, and personality and self-concept (Rustiana, 2022).

The Decision Making Process in Islam is explained in several verses of the Qur'an which are general in nature, meaning they can be applied to all activities. Apart from that, the concept of decision-making in Islam places more emphasis on being careful in receiving information as explained in the Al-Qur'an, Surah Al-Hujurat verse 6 which reads: "O you who believe, if a wicked person comes to you bringing news, then examine it carefully so that you do not cause a disaster to a people without knowing the circumstances that will cause you to regret your actions." From the verse above, it can be seen that as Muslims you should be careful in receiving news or information. When we don't know about this, we should check and be careful first before we end up regretting it later. This verse can also be relied on by Muslims' careful attitude in making decisions to consume or use a product (Rosmitha, 2018).

Knowledge

Knowledge is the result of the process of human efforts to know. The different ways of obtaining this knowledge and what this knowledge studies differentiate between one type of knowledge and another. Knowledge is developed by humans due to two main things, namely, first, humans have language that can communicate information and the way of thinking behind that information. Second is the ability to think according to a certain line of thinking. In general, this way of thinking is called reasoning (Yasin, et al, 2018). From an Islamic perspective, the Al-Quran also explains the verse about being careful in receiving information as explained in QS: Al Hujurat: 6 "O you who believe, if a wicked person comes to you bringing news, then examine it carefully so that you do not cause a disaster to a people without knowing the circumstances that will cause you to regret your actions." From the verse above it can be seen that as Muslims you should be careful in receiving information. When someone does not know this matter, it is better to check and research it first before regretting it later (Suhaila, 2020).

Lifestyle

Lifestyle is a person's lifestyle expressed in their activities, interests, and opinions in spending their money and allocating their time. Lifestyle is formed through social interaction. Lifestyle is the way a person lives his life which includes activities, interests, attitudes, consumption, and expectations. Lifestyle drives individual needs and attitudes and influences

activities and product use. As a driver that influences a person's decision-making process in purchasing a product, lifestyle is grouped into several sections of lifestyle classification (Sahir et al., 2016). In the Islamic view, lifestyle can be grouped into two, namely the Islamic lifestyle and the Jahili lifestyle. The Islamic lifestyle has an absolute and strong foundation, namely Tawhid. As for the Jahili lifestyle, its foundation is relative and fragile, namely shirk, this is the lifestyle of unbelievers. Every Muslim must choose an Islamic lifestyle in living their life (Naqiah, 2019). The Islamic lifestyle also prohibits someone from being excessive, because this will only harm themselves and the people around them and Allah does not like people who like to waste things. This is following Q.S Al-Isra verse 29, namely: "And do not make your hands shackled to your neck and do not stretch them too much, because then you will become disgraceful and regretful."

The verse above teaches us not to be stingy in using our wealth. Don't become slaves to your wealth. In fact, because of this stingy nature, a person neglects the people who must be provided for and makes him reluctant to spend his wealth on things that Allah SWT has provided. Likewise, this verse teaches not to be wasteful in using wealth. Don't waste the wealth we have, give more than we can, and spend the wealth that Allah has given us on something that is not useful, even something that Allah SWT is angry with (Naqiah, 2019).

Religiosity

Religiosity is an obligation or rules that must be implemented, all of which function to bind and strengthen a person or group of people in their relationship with God or fellow humans, as well as the natural environment. Meanwhile, religious humans are humans whose entire mental structure is constantly directed towards the creator of absolute, satisfying, and high value, namely God (Purwanto, 2016). Religiosity is a comprehensive unity of elements, which makes a person called a religious person (being religious), and not just claiming to have a religion (having religion). Religiosity includes religious knowledge, religious experience, religious behavior (morality), and religious social attitudes. In Islam, religiosity is generally reflected in the experience of faith, shari'ah, and morals. Or in other words: faith, Islam, and iksan. If a person has all the elements above, it can be said that that person is truly diverse (Sri, 2014).

METHOD

The type of data used in this research is primary data. Primary data is in the form of research respondents' answers (samples) obtained from respondents, namely students from the Faculty of Economics and Business, Jambi University who used online loans by distributing questionnaires/questionnaires. The population in this study was 2,778 FEB Jambi University students. The sampling technique used is the Stratified Sampling technique, which uses the Slovin formula to measure the sample size. Therefore, the sample size taken was 100 respondents spread across 4 classes of Islamic economics students, namely in 2019, 2020, 2021, and 2022.

This research method uses multiple linear regression, which is a statistical approach used to understand the relationship between one dependent variable (response variable) and two or more independent variables (predictor variables). In the context of

multiple linear regression, the statistical model is represented by a mathematical equation that tries to explain how well the variability of the dependent variable can be explained by the existing independent variables. Furthermore, this research uses quantitative descriptive methods. The research instrument was tested using validity and reliability tests, hypothesis testing used the F test, t-test, and R^2 coefficient of determination test. Meanwhile, quantitative analysis was used to determine the influence of knowledge, lifestyle, and religiosity on the decision variable to use online loans using linear regression analysis. multiple analysis tools using computerized SPSS 26.

RESULTS AND DISCUSSION

Validity test

According to Sugiyono (2016), the validity test is how accurate the data is between what happened to the research subject and the strength that the researcher can report. In quantitative research, valid, reliable, and objective data is obtained. The research was carried out using efficient and reliable instruments. Therefore it is used for close samples. In determining whether an item is suitable or not to be used, a significant coefficient test is usually carried out at a significance level of 0.05 using SPSS 26 software.

Table 1. Validity testing results

No	Variable	Indicator	r count	R table	Decision
1.	Pengetahuan	X1.1	0.704	0.1966	Valid
		X1.2	0.813	0.1966	Valid
		X1.3	0.782	0.1966	Valid
		X1.4	0.669	0.1966	Valid
		X1.5	0.53	0.1966	Valid
		X1.6	0.747	0.1966	Valid
2.	Gaya Hidup	X2.1	0.124	0.1966	Valid
		X2.2	0.864	0.1966	Valid
		X2.3	0.863	0.1966	Valid
		X2.4	0.826	0.1966	Valid
		X2.5	0.787	0.1966	Valid
		X3.1	0.212	0.1966	Valid
3.	Religiusitas	X3.2	0.269	0.1966	Valid
		X3.3	0.629	0.1966	Valid
		X3.4	0.639	0.1966	Valid
		X3.5	0.527	0.1966	Valid
		X3.6	0.509	0.1966	Valid
		X3.7	0.758	0.1966	Valid
4.	Pengambilan Keputusan	X3.8	0.457	0.1966	Valid
		X3.9	0.444	0.1966	Valid
		Y1	0.821	0.1966	Valid
		Y2	0.829	0.1966	Valid
		Y3	0.828	0.1966	Valid
		Y4	0.768	0.1966	Valid
		Y5	0.54	0.1966	Valid

Sumber: Output SPSS 26.

Based on table 1 above, shows that all statements regarding research on the influence of knowledge, lifestyle, and religiosity on the decision to use online loans consisting of 25 statements have $r_{count} > r_{table}$ (0.1966), so it can be concluded that all the statements submitted are declared valid and can be used in subsequent instrument tests.

Reliability test

Aims to measure the questionnaire as a variable index. A questionnaire is declared reliable if the respondent's responses to questions are stable over time. A variable is said to be reliable if the value is > 0.60 (Kamilah, 2017).

Table 2. reliability test result

Variable	Cronbach Alpha	Description
Knowledge (X1)	0.769	Reliable
Lifestyle (X2)	0.721	Reliable
Religiosity (X3)	0.665	Reliable
Decision-Making (Y)	0.801	Reliable

Source: SPSS 26 output.

Based on table 2 above, shows that the results of the reliability test on all variables studied are declared reliable or trustworthy because they have a Cronbach's alpha coefficient value of more than 0.6.

Multiple Linear Regression Analysis

Multiple linear regression analysis in this research was used to test the influence of the variables knowledge, lifestyle, and religiosity on the dependent variable in the form of decision-making to use online loans. This regression model was developed to test the hypotheses formulated in this research. The results of multiple linear regression analysis in this study are as follows:

Table 3. multiple linear regression analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	sig
		B	Std, Error	Beta		
1	(constant)	-.207	2.912		-.098	.922
	Knowledge	.497	.086	.507	5.794	.000
	lifestyle	.352	.083	.370	4.255	.000
	Religiuisity	.023	.060	.024	.387	.699

Source: SPSS 26 2023 output.

Based on table 3 above, shows that the multiple linear equation that can be formulated in this research is as follows: $Y = (-207) + 0.497 X1 + 0.352 X2 + 0.023 X3 + \epsilon$. From the multiple linear regression equation above, the following conclusions can be drawn:

1. The constant value is negative, namely -207. This means that if there is no change in the knowledge, lifestyle, and religiosity variables, the value is zero, then the value of decision-making using online loans is -0.207.
2. The knowledge variable (X1) influences decision-making (Y) by 0.497, so it has a positive effect on the decision-making variable (Y), meaning that if the knowledge variable is increased by 1% then interest in using online loans will increase by 0.497.

3. The regression coefficient value for the lifestyle variable (X2) is 0.352, meaning that if the lifestyle variable (X2) increases by 1% and the constant (α) is zero, then decision-making to use online loans (Y) increases by 0.352.
4. The religiosity variable (X1) influences decision-making (Y) by 0.023, so it has a positive effect on the decision-making variable (Y), meaning that if the religiosity variable is increased by 1%, interest in using online loans will increase by 0.023.

Hypothesis testing

F Test (Simultaneous Test)

The F test is carried out to determine if any independent variables included in the model have a simultaneous effect on the dependent variable. If the sig value < 0.05 then there is a significant influence between the independent variable and the dependent variable. The following is the F-testing ANOVA table:

Table 4. f-test analysis results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	763.878	3	254.626	61.840	.000 ^b
	Residual	395.282	96	4.118		
	Total	1159.160	99			

a. Dependent Variable: Decision-Making

b. Predictors: (Constant), religiosity, lifestyle, knowledge

Source: output SPSS 26 2023.

Based on the test results in Table 4 above, it can be seen that the Fcount value is 61,840 with the Ftable value in this study being 3.09 so the Fcount $>$ Ftable value or $61,840 > 3.09$ with a significance level of $0.000 < 0.005$ which means the hypothesis states that Knowledge (X1), Lifestyle (X2) and Religiosity (X3) simultaneously have a significant influence on decision making when using online loans (Y). It can be concluded that the variables Knowledge (X1), Lifestyle (X2), and Religiosity (X3) simultaneously have a significant influence on decision-making using online loans (Y).

T-Test (Partial Test)

The t-test is used to analyze hypotheses partially (individually) to find out how significant or insignificant the influence of each variable is. Before concluding that the hypothesis is accepted or rejected, first determine the t table with a significance of 5%. An independent variable is said to be influential if its significance is less than 0.05 (Ghozali, 2016). With $n = 100$, where $df = n-2$ ($100-2$) and a significance of 5%, the r table is 0.677.

Table 5. t-test analysis results

Model	Unstandardized Coefficients		Standardized Coefficients	T	sig
	B	Std. Error	Beta		
(constant)	-.207	2.912		-.098	.922

1	Knowledge	.497	.086	.507	5.794	.000
	Lifestyle	.352	.083	.370	4.255	.000
	Religiosity	.023	.060	.024	.387	.699

Source: output SPSS 26 2023.

Based on Table 5 above, the results of the partial test can be seen that: If seen from the significance value, Knowledge (X1) has a significance value of 0.000. That is the sig value.

1. Knowledge is smaller than 0.05 and shows that knowledge has a positive effect or has a significant influence on decision-making using online loans (Y). So it can be concluded that H1 is accepted.
2. Lifestyle (X2) has a significance value of 0.000. That is the sig value. lifestyle is smaller than 0.05 and shows that lifestyle has a significant influence on decision-making to use online loans (Y). So it can be concluded that H2 is accepted.
3. Religiosity (X3) has a significance value of 0.699. That is the sig value. religiosity is greater than 0.05 and shows that religiosity has no significant effect on decision-making to use online loans (Y). So it can be concluded that H3 is rejected.

Coefficient of Determination Test (R²)

The coefficient of determination essentially measures how far the model can explain variations in the dependent variable. The coefficient of determination value is between zero and one. An R² value that is close to 1 means that the independent variables provide almost all the information needed to predict variations in the dependent variable (Ghozali, 2016).

Table 6. results of analysis of the coefficient of determination (R²) test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.812 ^a	.659	.648	2.029

a. Predictors: (Constant), religiosity, lifestyle, knowledge

b. Dependent Variable: decision-making

source: output SPSS 26 2023.

Based on Table 6, it can be seen that the coefficient of determination value is found at an Adjusted R Square value of 0.648. This means that the ability of the variables Knowledge (X1), Lifestyle (X2), and Religiosity (X3) to influence the decision-making variable using online loans (Y) is 64.8% and the remaining 35.2% is influenced by the variable factors- other factors not included in this study.

Knowledge and Decision to Use

Technological developments provide so many business opportunities and create various types of opportunities that have changed society towards digital understanding, and information technology or better known as IT. When someone does not know this matter, it is better to check and research it first before regretting it later. The results of this research can be concluded that the respondents' responses regarding questions on the knowledge

variable had very high scores for each answer. This is proven by the average score of 4.39 which is included in the high category in the scale range of this research. If seen from the significance value, Knowledge (X1) has a significance value of 0.000. That is the sig value. Knowledge is smaller than 0.05 and indicates that knowledge has a positive effect or has a significant influence on decision-making using online loans (Y). Students continue to use online loans even though they already know the good and bad impacts. Based on research results, students continue to use online loans because they meet their needs. Following statement number 3 in the research questionnaire, with a very high score of 4.60.

Lifestyle and Decisions to Use Services

Lifestyle is a person's lifestyle expressed in their activities, interests, and opinions in spending their money and allocating their time. Lifestyle is formed through social interaction. Lifestyle is the way a person lives his life which includes activities, interests, attitudes, consumption, and expectations. Lifestyle drives individual needs and attitudes and influences activities and product use. The Islamic lifestyle also prohibits someone from being excessive, because this will only harm themselves and the people around them and Allah does not like people who like to waste things. In fact, because of this stingy nature, a person neglects the people who must be provided for and makes him reluctant to spend his wealth on things that Allah SWT has provided. Likewise, this verse teaches not to be wasteful in using wealth. Don't waste the wealth we have, give more than we can, and spend the wealth that Allah has given us on something that is not useful, even something angry with Allah SWT.

The results of this research show that lifestyle variables can influence FEB students to make decisions about using online loans. It is known that almost all of the 5 statements scored very high, most students use online loans to meet their needs and desires. As an Economics student, of course, you have to be able to differentiate between needs and desires. Needs are important things to fulfill, unlike desires which are mere desires. Lifestyle (X2) has a significance value of 0.000. That is the sig value. lifestyle is smaller than 0.05 and shows that lifestyle has a significant influence on decision-making to use online loans (Y).

Religiosity and the Decision to Use Services

Religiosity is a comprehensive unity of elements, which makes a person called a religious person (being religious), and not just claiming to have a religion (having religion). Religiosity includes religious knowledge, religious experience, religious behavior (morality), and religious social attitudes. In Islam, religiosity is generally reflected in the experience of faith, shari'ah, and morals. Or in other words: faith, Islam, and iksan. If a person has all the elements above, it can be said that that person is truly diverse. Based on the results of the analysis, religiosity does not have a significant effect on the decision to use online loan services. With respondents' answers on average being neutral and disagreeing on the religiosity variable. Religiosity (X3) has a significance value of 0.699. That is the sig value. religiosity is greater than 0.05 and shows that religiosity does not have a significant effect on decision-making to use online loans (Y). Based on this data, it can be concluded that student religiosity is low and does not influence Economics and Business Students at

Jambi University in making decisions about using online loans. The majority of students don't care about usury in online loans, they use online loans because there are factors to meet their daily needs.

CONCLUSION

From the research above, there is a significant influence on the knowledge variable (X1) on the decision variable to use online loans (Y). From the partial test results, the knowledge variable has a positive and significant effect on the decision to use online loans. In the lifestyle variable (X2) on the decision to use online loans (Y). From the partial test results, lifestyle variables have a positive and significant effect on the decision to use online loans. In the religiosity variable (X3) on the decision to use online loans (Y). From the partial test results, it can be stated that the religiosity variable does not have a significant effect on the decision to use online loans.

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