

Review of Islamic Branding in Building Islamic Financial Literacy and Religious Behavior on Sharia Financing Preferences (Study on Employees of Pandu Holding Company)

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Abstract

The financial services authority (OJK) noted that the distribution of Islamic banking financing in 2019 reached IDR 365.13 trillion, this figure grew 10.89 percent (www.ojk.go.id). The disbursement of sharia financing has increased compared to the previous year. This study aims to determine the effect of Islamic financial literacy on religiosity behavior and financing preferences of Pandu Holding Company employees through *Islamic branding* in Islamic banking. The method in this study uses primary data collected using an online questionnaire by Google Form and distributed by Google Link. The sampling technique used simple random sampling technique with a sample quantity of 30 respondents. The data analysis technique used in this study is *Structural Equation Modeling* (SEM). The results of this study indicate that 1) Islamic financial literacy has a positive and significant effect on religiosity behavior and Islamic financing preferences 2) Islamic financial literacy has a positive and significant effect on *Islamic branding* 3) *Islamic branding* has a positive and significant effect on religious behavior and Islamic financing preferences 4) Islamic financial literacy has a positive and significant effect on religiosity behavior and Islamic financing preferences through *Islamic branding*.

INTRODUCTION

Starting from the enactment of Law No. 21 of 2008 concerning sharia banking which was issued on 16 July 2008 reaps the perspective of sharia development which supports national economic growth through the distribution of financing. Financing is an activity of Islamic banks in channeling funds to parties other than banks based on sharia principles (Ismail, 2011). The birth of Islamic banking financing is supported by the people of Indonesia, especially the Muslim community who assume that interest is usury which is prohibited by religion. According to (Pakpahan, 2017) states that people who carry out their activities are based on ethics and Islamic principles, therefore they are free from usury cases, avoid activities that are prohibited by religion, such as gambling, vanity, and businesses that are not based on sharia elements. Islamic banking financing from 2009 to 2018 experienced positive growth every year which can be seen in the table below.

Table 1 . Sharia Banking Financing 2009 to 2018 (Billion Rupiah)

Year	Quarter 1	Quarter 2	Quarter 3	Quarter 4
2009	40,640,419	43,504.9	46046,415	48,472,919
2010	51,896,571	57,674.57	62,949,912	70,241,437

2011	76,416,977	85047,963	95,402,432	105,330,930
2012	107149.28	120,810.42	133,761,739	151,058,520
2013	164,830.205	175,387,304	181,635,666	188555,492
2014	189,599,162	197,981,333	201,481,284	204,334,909
2015	205,928,058	211,617,698	213,798,380	218,761,171
2016	219,452,944	228,638,834	241,452,845	254,669,556
2017	257,577,352	272,837,381	279,132,280	293,458,951
2018	295,808,236	304,729,308	320,339,643	330,391,467

Source: www.ojk.go.id (2018)

Within 10 years, from 2009 to 2018, there was a growth in Islamic banking financing of 681.6% (Syahputra & Ningsih, 2020). The financial services authority (OJK) noted that the distribution of Islamic banking financing throughout 2019 reached IDR 365.13 trillion, this figure grew 10.89 percent. Based on these data, the distribution of Islamic financing has increased compared to the previous year. This is a form of public awareness to avoid usury and implement an economic system according to Islamic law. However, services in Islamic banking financing are currently experiencing problems with customers who admit that Islamic banks have extorted them as debtors so that many people assume that Islamic banking is not run according to Sharia principles.

The birth of Islamic banking financing is supported by the people of Indonesia, especially the Muslim community who assume that interest is usury which is prohibited by religion. According to (Pakpahan, 2017) states that people who carry out their activities are based on ethics and Islamic principles, therefore they are free from usury cases, avoid activities that are prohibited by religion, such as gambling, vanity, and businesses that are not based on sharia elements. While we know that Indonesia itself is a country that has the largest Muslim population in the world, the data obtained from the population census in 2010 was 87.18% of Indonesia's population with 237 million people. plays an important role in the process of developing the Islamic banking industry, including in financing. Sharia financing is expected to be able to realize a fair and equitable economy for all levels of society, especially the economically weak community because it is these people who often need the distribution of funds to increase capital in order to increase their business (Wahyuningsih, 2014; Siswanti et al., 2021).

Intention consists of two factors, namely a person's attitude towards behavior, so that it can be seen that the individual describes his behavior based on the things he wants and one's perception of what social norms are about that behavior (Gillore, 2002). One of the individual behaviors is reflected in the behavior of employees in managing their finances and determining their preferences for their future needs. Employees are individuals who carry out economic activities where in equality they get regular and fixed income. In managing finances, employees are required to have the quality of financial literacy and how to determine. One of them is the employees at Pandu Holding Company (PHC) who are always educated on Sharia-based financial literacy and how to behave financially on the basis of religion and Sunnah.

Pandu Holding Company (PHC) is a hoding and family company whose company is based on sharia and in muamalat prefers sharia concepts. This PHC has more than 500 employees with all employees being members of the Muslim community and are encouraged to always put religion first. In fact, not only in the scope of outside business activities, jobs such as social activities, cooperatives and community service around the office are oriented towards matters based on religion. This PHC location is on Jl. Raya Pondok Gede, Hamlet, East Jakarta. In its

performance activities, especially for its employees, PHC always puts forward a directed Islamic perspective, even its employees are required to have good Islamic financial literacy and investment. In this case a person's behavior is developed to continue to improve.

One of the factors driving a person's behavior is to see the label attached to a product. According to (Nasrullah, 2015) the use of *Islamic branding* or Islamic brands has a considerable influence on product purchasing decisions, which are assumed to include choosing Islamic financial products and services. so that Muslims are required to be selective in choosing products to pay attention to all aspects, so that sharia principles are guaranteed. *Islamic Branding* is a marketing strategy that uses a sharia label, which shows the halalness of its operations. By looking at the brand name, people can be more confident in using a product. The perception of the importance of incorporating Islamic brand elements into a product will form the strength of Islamic brand associations in their minds where for Muslims branding cannot be separated from belief. *Islamic branding* has now become a trend besides that this brand is deliberately raised by manufacturers as a strategy to attract public interest. So it cannot be denied that currently many companies are competing to make their brand number one or *top of mind* in the minds of customers. In this case, it is very intensive to require someone with proper Islamic financial literacy as a reference for these activities.

Islamic financial literacy is a critical concept that is very important for Muslims to understand in order to keep their faith clean (Antara et.al., 2016). This is considered to influence a person's behavior, especially in differentiating between conventional financing and Islamic financing. The main factor that influences a person's behavior is religiosity. individuals will respond to religious beliefs differently and behave accordingly (R Parmitasari et.al., 2020).

Because of this, the topic of research on financial literacy has been widely researched. However, in Indonesia itself there is still not much research on Islamic financial literacy, therefore these researchers are interested in trying to identify it. By looking at the brand name, customers can differentiate one company's products from other companies (Jalil & Rahman, 2014). So that *Islamic branding* plays a role in encouraging someone to behave. Community behavior has its own differences. This difference is then interesting to study and is associated with aspects of religiosity and the level of Islamic financial literacy and Islamic financing preferences. The low level of public knowledge about the financial industry and its products means that people are easily trapped in making investments that offer tempting returns in a short time without considering the risks (Said et al., 2017).

In previous research it was found that there are internal factors that can encourage people to behave and determine preferences for sharia financing in the aspect of *religiosity* (Amri et.al., 2018). The main preference for customers in choosing Islamic aceh bank financing products in the city of Banda Aceh is influenced by several factors including the level of *religiosity* and financial literacy owned by the community (Nasri et.al., 2020). From the problems above, the researcher wants to examine more deeply about "Review of *Islamic branding* in building Islamic financial literacy and *religiosity behavior* on preferences for Islamic financing in Pandu Holding Company employees".

LITERATURE REVIEW

1. Theoretical Basis

1.1 The Concept of Islamic Financial Literacy

Financial literacy is an individual's knowledge of finances and also the individual's ability to make effective financial decisions (Rahman & Risman, 2021). Islamic financial literacy is a person's ability, skills and attitude to understand and analyze financial information

from Islamic financial institutions (Rahim, 2016). Conceptual Islamic financial literacy is defined as a person's ability to use financial knowledge, skills and attitudes in managing resources. Indicators of Islamic financial literacy are knowledge, abilities, attitudes and beliefs (Remund, 2010).

1.2 The concept of *religious* behavior

Johnson et al. (2001) defines religion or religious commitment, the extent to which a person is committed to his religion. He also acknowledged the truth of his teachings, such as individual attitudes and behavior will reflect that commitment. According to the Oxford Dictionary (2012), religion is a system of belief and worship or human recognition of something extraordinary in its control of power.

Religiosity is defined as the quality of religious life. (Alam et . al., 2012) in his research stated that *religiosity* is important because it can affect a person's cognitive and behavior. The life values of religious people are different from those who are less religious and non-religious. *Religiosity* , in a broader sense, comprehensive sociology is a term used to refer to various aspects of religious activity, dedication and belief (belief). *Religiosity* plays a role in measuring the level of public confidence in behaving in choosing sharia financing, in this case the community has followed Islamic law. Indicators for measuring one's *religiosity* with the following dimensions: ideological, ritualistic, experiential, intellectual, consequential (Glock, 1962).

1.3 Concept of Sharia Financing Preferences

In Law Number 10 of 1998 it states that financing based on sharia principles is the provision of money or claims equivalent to that based on an agreement or agreement between the banks financed to return the money or claims after a certain period of time with rewards or profit sharing . The concept of a profit-sharing financing system in Islamic banks was born from the teachings of the Islamic religion which prohibits the element of *riba* in all economic transactions so that to replace the interest system, Islamic banks apply a *profit-and-loss sharing system*. The dimension of measuring a person's behavioral preferences in choosing Islamic financing is with indicators on decision making, emotional, income, personal factors, and risk (Rifda, 2019).

1.4 The concept of Islamic Branding

Ogilvynoor in his article entitled *what is Islamic branding and why is it significant?* explained *Islamic branding* is a relatively new concept. Islamic branding practices, namely brands that comply with sharia principles that evoke values such as honesty, respect for accountability and a core understanding of sharia principles. The purpose of Islamic branding that applies empathy to sharia values is in order to attract Muslim consumers starting from the behavior and marketing communications that are carried out, Ranto (2013). The emergence of the term *Islamic branding* that is commonly found today is one of the market segmentation efforts carried out by product or service provider companies. It cannot be denied that Muslim consumers in Indonesia are a very large target market. This market provides a huge potential source to enter, Ranto (2013). *Islamic branding* measurement dimensions can be carried out with indicators such as brand importance, brand familiarity, consumer trust, and price tags (Yunus et.al., 2014).

H1: Effect of Islamic Financial Literacy on *Islamic Branding*

The existence of a person's ability to understand the financial literature for his needs, in the use of *Islamic branding* , it can be said that it really raises someone's interest to be compelled to make purchases, financing and payments. Intuition of belief dominates the intrinsic elements of sharia values in this *Islamic branding* .

H2: Religious Behavior on Islamic Branding

A person's attitude and behavior is symmetrical in what he wears as a form of application of what he believes and likes based on Sharia values. Religious behavior in the use of *Islamic branding* in a person reflects the attributes of that person. All *attitudes* are reflected in what they wear, what they decide and what they wear.

H3: Effect of Islamic Financial Literacy and Religious Behavior on Islamic Financing Preferences

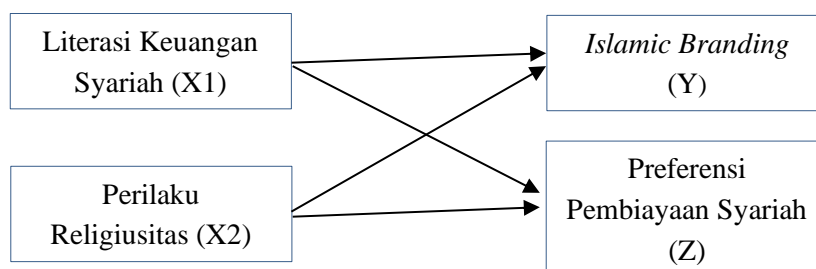
With the ability of a person to understand and analyze from a financial perspective and its allocation and based on morals and religious behavior in him based on the value of his beliefs, it has an impact on a person's maturity in realizing maturity in determining his election, including in this case the preference for sharia financing in supporting activities of funding needs or financing.

H4: The Influence of Islamic Financial Literacy and Religious Behavior Through Islamic Branding on Islamic Financing Preferences

A good understanding of financial literacy based on sharia values is combined with how one's attitudes and behavior act, believe, and are emotional in carrying out an economic activity in one's life on the basis of religious beliefs and belief values. The stability of these values instills a selection that is equivalent to the choice of economic activity in an Islamic economy. In this case it is like muamalah activity. Muamalah such as Islamic banking financing is the output of an intelligent understanding of financial literature and good religious behavior through the right preference for Islamic financing that does not have gharar elements and on product clarity such as *Islamic branding products*. Where in terms of values and provisions, *Islamic branding* is literate, there is clarity about halal provisions, there are no haram elements, and it is clear according to the regulations of the ulama or MUI.

Research Conceptual Framework

Figure 1. Research Conceptual Framework



Source: Data processed by researchers (2022)

METHOD

The research relied on a survey approach to obtain data because it was well received by respondents in gathering primary data. Data collection was also carried out by distributing questionnaires. Questionnaires are an effective way of collecting data from a large number of individuals interested in the problem under study because email and social media are more efficient than other forms of distribution and distribute them quickly. google form by link. And with online distribution it is considered cheaper and more effective as well as time and cost efficiency. The questionnaire measurement scale uses a Likert scale with a rating scale of 1 to 5, at levels 1 (Strongly Disagree), 2 (Disagree), 3 (Disagree), 4 (Agree), 5 (Strongly Agree).

The population in this study is specifically within the scope of permanent and contract employees of Pandu Holding Company with a total of 30 respondents. In-depth data collection techniques with interviews. The research started from 05 November 2022 to 19 November 2022. The data analysis method is the Structural Equation Modeling (SEM) method using *Partial Least Square* (PLS). *Structural equation modeling* (SEM) is a combination of two separate statistical methods, namely factor analysis (actor analysis) developed in psychology and psychometry and then *simultaneous equation modeling* developed in econometrics. PLS is the most powerful method of an analysis of the other. hence due to the lack of dependence on the scale of measurement, for example on measurements requiring interval or ratio scales, the distribution of residuals and sample size. PLS SEM measurements in this study are *validity*, *discriminant validity*, and *internal consistency reliability*. In the data quality test, the validity and reliability of the research results were tested.

RESULTS AND DISCUSSION

Results

In the results of testing and analysis of this data using *Structural Equation Modeling* (SEM) based on *Partial Least Square* (PLS) by going through two stages of assessment provisions to see *the fit model* in this study, namely as follows:

1. Data Quality Test Results Through the Outer Model (Measurement Model)

Evaluation in this study is to assess *the outlier model*, namely by *convergent validity*, *discriminant validity*) and *internal consistency reliability*. The following is a summary of the results of the validity and reliability of the results of this study in the *outer model test* (*measurement model*) as follows:

Table 2. Measurement Model Summary

Variable	Indicator	Factor Loading	AVE	Composite Reability	Discriminant Validity
Islamic Financial Literacy	X1.1	0.917	0.764	0.928	0.874 (YES)
	X1.2	0.889			
	X1.3	0.934			
	X1.4	0.743			
	X2.1	0.898			
Religious Behavior	X2.2	0.776	0.650	0.902	0.806 (YES)
	X2.3	0.773			
	X2.4	0.814			
	X2.5	0.761			
	Y. 1	0.896			
Islamic Branding	Y.2	0.909	0.766	0.942	0.875 (YES)
	Y.3	0.946			
	Y.4	0.949			
	Y.5	0.737			
	Z. 1	0.800			
Sharia Financing Preferences	Z. 2	0.877	0.701	0.904	0.837 (YES)
	Z. 3	0.837			
	Z. 4	0.834			

Source: Data processed by researchers with SEM PLS (2022)

Based on table 2 above, all *loading factors* have values > 0.7 so that there are no constructs for all variables which are eliminated from the following model at the AVE value that each construct in the model is > 0.5 so that it meets the valid and convergent requirements. Then, in the *composite reliability test* each construct has a value above 0.7 so that it can be said to be reliable and in *discriminant validity* each construct has a value > 0.7 so it can be concluded that the constructs in the model have *discriminant validity* between one construct and another.

2. Structural Model Testing Results (Inner Model)

In this structural model, the results of the research presented include looking at the relationship between variables, significance value, and R-square. Following are the results of the calculation of R-square in this study as follows:

Table 3. R-square results

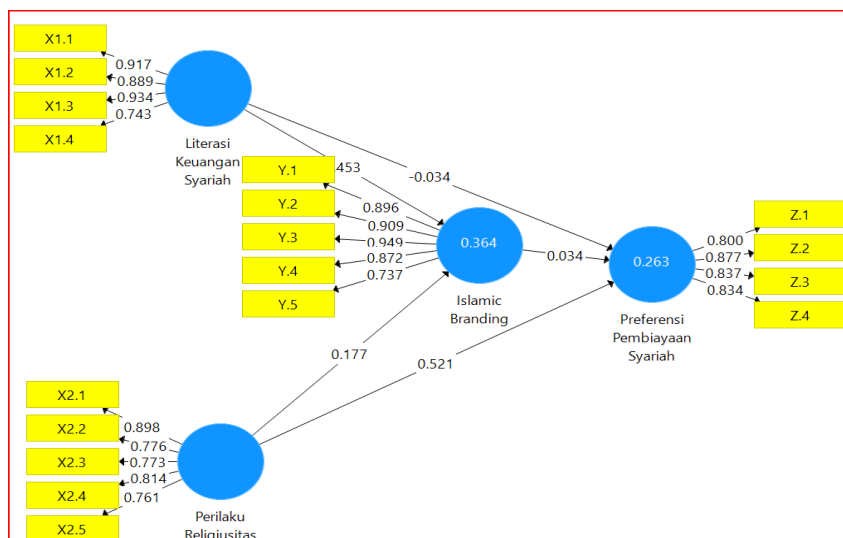
Variable	R Square
Islamic Branding	0.364
Sharia Financing Preferences	0.263

Source: Data processed by researchers with SEM PLS (2022)

Based on table 3 above, the R-square value of *Islamic branding* is 0.364 or 36.4%. This shows that 36.4% of *Islamic branding variables* are influenced by Islamic financial literacy and *religious behavior* . While 63.6% is influenced by other variables than those studied. The R-square value on the preference variable for employee sharia financing shows that it is 0.263 or 26.3%. This shows that 26.3% of employees' sharia financing preference variables are influenced by the variables of Islamic financial literacy and *religious behavior* . While 73.7% is influenced by other variables outside of those studied.

The following is a picture of the structural model in this study on the construct relationship between the variables of this study as follows:

Figure 2. Structural Model



Source: Data processed by researchers with SEM PLS (2022)

3. Results of Hypothesis Testing

Following are the results of testing the hypothesis in this study with the values contained in the output *path coefficient* as follows:

Table 4. Hypothesis Test Results (Direct Path Coefficients)

	Original Samples	T Statistics	P Values	Significant Level
Financial literacy → <i>Islamic branding</i>	0.070	2,185	0.029	Significant
<i>Religious</i> → behavior <i>Islamic branding</i>	0.177	2,169	0.009	Significant
Financial literacy → <i>Islamic branding</i> → Sharia financing preferences	0.134	3.165	0.000	Significant
<i>Religious</i> → behavior <i>Islamic branding</i> → Sharia Financing Preferences	0.521	2,506	0.025	Significant

Source: Data processed by researchers with SEM PLS (2022)

From table 4 above, a *bootstrap test is carried out* on samples used to minimize the problem of abnormal data in a study. Following are the results of the *bootstrapping* test from the PLS analysis as follows:

1. Based on table 4.1, The path efficiency of 0.070 with a T statistic of 2.185 > 1.96 and *p-values* (0.029 < 0.05), That Islamic financial literacy has a positive and significant effect on *Islamic branding*.
2. The path efficiency of 0.177 with a T statistic of 2.169 > 1.96 and *p-values* (0.009 < 0.05). So *religious* behavior has a positive and significant effect on *Islamic branding*.
3. The path efficiency of 0.134 with a T statistic of 3.165 > 1.96 and *p-values* (0.000 < 0.05). That Islamic financial literacy has a positive and significant effect on employees' Islamic financing preferences through *Islamic branding*.
4. The path efficiency of 0.521 with a T statistic of 2.506 > 1.96 and *p-values* (0.025 < 0.05). So that *religious* behavior has a positive and significant effect on employee sharia financing preferences through *Islamic branding*.

Discussion

The results showed that Islamic financial literacy has a positive and significant effect on *Islamic branding*. In this case, the higher the level of understanding and knowledge of Pandu Holding Company employees, the higher the *Islamic branding*. One of the reasons for this is because the Islamic brand is already attached to a product, employees who have good Islamic financial literacy tend to choose to use sharia label-based products, one of which is sharia financing.

Religious behavior has a positive and significant effect on *Islamic branding*. The higher the attitudes and behavior of Pandu Holding Company employees towards the foundation of religious principles and those who avoid gharar, the higher the use of *Islamic branding* in adjusting their behavior to what is used as a religious symbol and self-characteristics.

In the results of the study it was stated that Islamic financial literacy and *religious behavior* had a positive and significant effect on employee preferences in Islamic financing. The increasing knowledge and understanding of Islamic finance and *religiosity behavior* among employees will also increase the stability in using products, one of which is Islamic financing.

The equivalent of a mature understanding of good Islamic finance with the characteristics of attitudes and behavior that are religious ethics with the use of Islamic products as an economic activity as well as psychological factors encourage individual employees to determine their preferences. Meanwhile, by mediating it with *Islamic branding products*, an employee will have stronger beliefs, psychological encouragement and stability in making choices on products labeled sharia. This stability is based on the foundation of good Islamic financial literacy along with *religiosity* behavior that forms *maslahah* because it is necessary to know that *Islamic branding* is integrating religious elements and materialistic abilities in the world and heaven. And this is symmetrical to the theory that is said (Royani Pasi, 2017) that one's knowledge can change one's thoughts and behavior depending on one's personality whether it is obtained for good things and *religiosity* is very important given the fact that it determines one's wisdom and behavior towards religion .

Recommendation

For someone or specifically for people who have a fixed income such as employees, it is very important to have Islamic financial literacy in an era where sharia labeling is widely promoted and very clearly far from elements of gharar and tends to value utility and *maslahah*. Increasing Islamic financial literacy with digital globalization as it is today is very easy to access to deepen and understand more such as online sharia seminars, sharia studies, or sharia *e-books*. The implication is to form a religious character tendency and shape the character and habits of life which in their life activities prioritize the afterlife and religious elements such as muamalat in sharia, sharia financing, purchasing herbal products as sunnah, as well as halal certified product labels and *Islamic branding*.

For further researchers, they can include or carry out further research by adding other variables such as halal certificates as a mediating factor, or adding independent and dependent variables or even adding moderating variables.

Thank-You Note

I'm expressing my appreciation to Mercubuana University. In addition, I would like to thank my supervisor, Dr. Asep Risman, MM and parties involved in the preparation and implementation of this research.

CONCLUSION

Based on the results and discussion of the data analysis test above, a conclusion can be drawn in this study as follows:

1. Islamic financial literacy has a positive and significant effect on *Islamic branding*.
2. *Religious* behavior has a positive and significant effect on *Islamic branding*.
3. Islamic financial literacy and *religious behavior* have a positive and significant effect on the preferences of Pandu Holding employees.
4. Islamic financial literacy and *religious behavior* have a positive and significant effect on the preference of Pandu Holding employees in using Islamic financing through *Islamic branding*.

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