

**RELIGIOSITY AS A MODERATING VARIABLE BETWEEN PRODUCT KNOWLEDGE AND PRODUCT PRICE WITH THE DECISION TO SAVE IN SYARIAH BANKS (STUDY OF THE COMMUNITY OF BOJONEGORO DISTRICT)**

Mukhamad Roni

Universitas Al-Hikmah Indonesia

E-mail: [roniwijayam@gmail.com](mailto:roniwijayam@gmail.com)

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**Abstrak :** *Sebagai lembaga intermediari yaitu penerima dan penyalur dana dari masyarakat Bank Syariah sangat memerlukan tenaga untuk mempromosikan produknya. Indonesia mayoritas umat muslim, sangat penting untuk mencari informasi sebelum melakukan pembelian, seperti pengetahuan produk, harga produk dan kesesuaian dengan agama. label halal dan harga terhadap keputusan menabung, namun pada penelitian ini secara unik menggabungkan aspek agama yaitu religiusitas sebagai variabel moderating. peran agama dapat membantu manusia untuk bisa membedakan mana produk kosmetik yang sesuai tuntunan agama. Tujuan penelitian ini untuk mengembangkan efek pengetahuan produk dan harga terhadap keputusan menabung dengan religiusitas sebagai variabel moderating. Populasi dalam penelitian masyarakat kabupaten Bojonegoro. Metode dalam penelitian ini kuantitatif, pengumpulan data dengan kuesioner dan dianalisis dengan menggunakan aplikasi SPSS Versi 23. Pengambilan sampel acak, dengan responden 150 responden terpilih. Hasil dari penelitian ini menyoroti pengaruh positif dan signifikan dari pengetahuan produk terhadap keputusan menabung. Harga produk juga memiliki peran penting dalam membentuk pilihan konsumen. Serta religiusitas bertindak sebagai variabel moderating yang mempengaruhi hubungan antara pengetahuan produk dan keputusan menabung, serta antara harga produk dan keputusan pembelian, selain itu religiusitas memoderasi dampak harga terhadap keputusan menabung di bank syariah.*

**Kata Kunci :** *Religiusitas, Pengetahuan Produk, Harga Produk, Keputusan Menabung*

**Abstract** : As an intermediary institution, namely the recipient and distributor of funds from the community, Islamic Banks really need manpower to promote their products. Indonesia is predominantly Muslim, it is very important to seek information before making a purchase, such as product knowledge, product prices and conformity with religion. halal labels and prices on saving decisions, but in this study uniquely combines religious aspects, namely religiosity as a moderating variable. the role of religion can help humans to be able to distinguish which cosmetic products are in accordance with religious guidance. The purpose of this study is to develop the effect of product knowledge and prices on saving decisions with religiosity as a moderating variable. The population in the study was the Bojonegoro Regency community. The method in this study was quantitative, data collection using questionnaires and analyzed using the application SPSS Version 23. Random sampling, with 150 selected respondents. The results of this study highlight the positive and significant influence of product knowledge on saving decisions. Product prices also play an important role in shaping consumer choices. And religiosity acts as a moderating variable that influences the relationship between product knowledge and saving decisions, as well as between product prices and purchasing decisions, in addition religiosity moderates the impact of prices on saving decisions in Islamic banks.

**Keywords:** Religiosity, Product Knowledge, Product Price, Saving Decision

## **INTRODUCTION**

The development of Islamic banks in Indonesia is generally very encouraging. This is indicated by the increasing recognition of Islamic banks and the increasing performance of national Islamic banks. According to Ihsan Mojo, an INDEF researcher, the development of Islamic banks in Indonesia is on the right track. The increasing development of Islamic banks in Indonesia and the world is partly due to the ability of Islamic banks to face financial crises. Both the 1998 financial crisis and the 2009 financial crisis, where many conventional banks collapsed while Islamic banks survived. Various factors determine the development of Islamic banks in Indonesia, one of which is the demographic factor where 87% of the population in Indonesia is Muslim. However, the influence of other factors such as the quality of banking products, service

factors, promotion factors, and customer satisfaction also determine the acceptance of Islamic banks in society.

The attraction of Islamic banks lies in the difference in providing bank profits to customers with a profit-sharing system and services that are most closely related to consumer characteristics as one of the reasons why customers continue to choose Islamic banking services as the main alternative in saving. promotions, and customer satisfaction also determine the acceptance of Islamic banks in society. The attraction of Islamic banks lies in the difference in providing bank profits to customers with a profit-sharing system and services that are most closely related to consumer characteristics as one of the reasons why customers continue to choose Islamic banking services as the main alternative in saving.

But the development of Islamic banks is inseparable from the climate of competition in the banking world between conventional banks and Islamic banks. On the other hand, such rapid environmental changes increasingly support the competition that is currently happening. One indicator of success is often seen from the achievement of customer loyalty through marketing strategies and customer satisfaction in this case is bank customers.<sup>2</sup> Customer loyalty is the most important part of repeat purchases by customers.

The position of Islamic banking has been supported by the enactment of the Law on Islamic Banking, namely Law No. 21 of 2008. This law with 13 chapters and 70 articles, which was enacted by President Susilo Bambang Yudhoyono (July 16, 2008), is expected to accelerate the development of Islamic banking, so that it is hoped that by 2012 the market share of Islamic banking will have reached 5% of the national banking market share.

Based on field observations of 150 people spread across Bojonegoro Regency, 70.2 percent are Islamic bank users while the rest are conventional bank users, of which 75 percent are dominated by women. Respondents decided to choose Islamic banks through group recommendations on social media of 37.2 percent, 27.2 percent from family and 23.3 percent from friends and the rest because of their own desires. This explains that respondents who are Islamic bank users in obtaining information about products are obtained from social media or recommendations from family and colleagues. The more information they have about a product, the better a consumer's knowledge of the Islamic bank product they will use. The behavioral

patterns of consumers are influenced by the knowledge they have, with the level of knowledge they have, a consumer can process new information, make considerations and make decisions. So that a consumer's knowledge can influence the decision to save at a sharia bank (Fajar Rizki, 2020). However, not all group recommendations have a strong influence on a person's knowledge in making decisions to purchase a product (Shaleh Sitompul, 2021).

Halal label is a sign that a product has met standards recognized by the authorities. Halal label is the inclusion of writing or a halal statement on the product packaging to indicate that the product in question has halal product status. To include a halal label on the packaging itself, it must have a halal certificate first. The difference between a halal label and a halal certificate lies in the inclusion of the halal logo which aims to be a statement of the halalness of the product. While a halal certificate is a document recognizing the halalness of a product issued by BPJPH based on a written fatwa issued by the MUI.

In addition to the halal label, the price of the product is also no less important in influencing consumer decisions in purchasing products to be consumed, and even the price is the first factor that consumers look at before purchasing a product, so that not a few consumers are tempted by cheap prices even though the product does not have a halal label. Price can indeed influence consumer decisions in purchasing, but price can also have a negative effect on saving decisions (Cindy Ayu, 2022).

This study is a development of previous research, where previous research only discussed the partial influence of halal labeling, price and knowledge on decisions. This study involves the role of religiosity as a moderating variable, because a person's level of religiosity should strengthen a person's decision before making a product purchase. In addition to the variables, this study uses male and female respondents, unlike previous studies only on female consumers. The determination of respondents is free and random so all populations can be respondents.

## **RESEARCH METHODS**

This research is a quantitative research, where quantitative studies are the use of records in the form of numbers to manage or work with numbers, whose information is in the form of numbers (values or rankings, rankings or frequencies), which can be analyzed using facts to answer

questions using the regression analysis method with moderating variables (Sugiyono, 2013). The data used are primary data, namely research data sources obtained directly from authentic sources now not through intermediary media.

The population in the study is all objects that can be people, objects, transactions, or activities that we are interested in analyzing or developing into research objects, so that these objects can be research materials, namely the entire community of Bojonegoro Regency. Not all populations are used as samples, and to take samples in this study, it is calculated using the Slovin formula with a sampling technique of simple random sampling of 150 respondents. Data collection instruments are equipment determined and used by researchers in their data collection activities, so that these activities appear systematically and are facilitated by them. The data collection instrument used by researchers in this case is by using a questionnaire via Google Form.

Before conducting the basic assumption test and the classical assumption of the research, the validity test and reliability test are first conducted. Validity test is a statistical device test to determine how accurate an item is in measuring what is desired in its degree (Singgi Santoso, 2003). And the reliability test is used to determine the consistency of the measuring instrument which usually uses a questionnaire, this shows whether the measuring instrument gets a regular measurement if the measurement is repeated and the technique often used in studies for the Likert scale degree is Cronbach Alpha (Singgi Santoso, 2003). After the questionnaire is tested valid and reliable, the next step is the basic assumption test, namely the normality test, the normality test that we see is the test in the regression model, the dependent variable, the unbiased variable or both have a regular distribution or not, by looking at the significance value of the Kolmogorov-smirnov. The classical assumption test is a test that must be carried out before making assumptions from the research results. The classical assumption test used is the multicollinearity test and the heteroscedasticity test (Duwi Priyanto, 2014).

Multicollinearity sees the pursuit to test whether there is a correlation between the independent variables in the version. If there is a correlation then there is a multicollinearity problem. A good regression model should not have a correlation between the independent variables. To find out the presence of multicollinearity can be seen from the VIF (Variance Inflation factors) value (Santoso, 2013) Heteroscedasticity occurs when the error or residual of the

model found does not have a regular variance from one variable to another, which means that each variable has a certain reliability because the modification in the underlying situation is not summarized in the version specification, and the heteroscedasticity test used is the spearman rho test.

After conducting the basic assumption test and the classical assumption test, the next step is to conduct a hypothesis test which is used to test the hypothesis that has been made in the conceptual framework. The hypothesis test used is the determination coefficient test, the determination coefficient (R<sup>2</sup>) is used to determine the volume of accuracy or compatibility of the regression line formed in representing the statistical group, the partial test is a statistical test used to prove whether or not there is an influence of the independent variable on the dependent variable and the simultaneous test shows whether all unbiased variables included in the model have a joint impact on the regression model that is not in accordance with expectations (Priyanto, 2002). and its moderating test with Moderate Regression Analysis (MRA), moderated regression analysis is a regression analysis that includes moderating variables between unbiased variables and set variables.

Moderating variables have a position as a weakening variable or strengthening the relationship between unbiased variables and basic variables, under such situations it is important to use the mild regression evaluation (MRA) test through multiple linear regression<sup>35</sup>. This study will test the hypothesis, with the equation formed as follows: Regression equation model 1 (Multiple regression analysis)

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 \dots\dots\dots(1)$$

Model 2 regression equation (MRA)

$$Y = a + b_1X_1 + b_2(X_1*Z) \dots\dots\dots(2)$$

Model 3 regression equation (MRA)

$$Y = a + b_1X_2 + b_2(X_2*Z) \dots\dots\dots(3)$$

Model 4 regression equation (MRA)

$$Y = a + b_1X_3 + b_2(X_3*Z) \dots\dots\dots(4)$$

## RESULTS AND DISCUSSION

Respondents in this study were 150 people from Bojonegoro Regency, consisting of 78% women and 22% men. The data collection technique was carried out using a questionnaire distributed via Google Form to 150 respondents. The questionnaire that was distributed was first tested for validity and reliability for each variable before being carried out further, and the results of the validity and reliability of each variable can be seen in the following table:

**Table 1. Results of Product Knowledge Validity Test**

Information	R count	R table	Conclusion
Item 1	0.656		Valid
Item 2	0.766		Valid
Item 3	0.659		Valid
Item 4	0.878	< 0.1966	Valid
Item 5	0.766		Valid
Item 6	0.876		Valid

Source: Processed data

**Table 2. Price Validity Test Results**

Information	R count	R table	Conclusion
Item 1	0.757		Valid
Item 2	0.879		Valid
Item 3	0.776	< 0.1966	Valid
Item 4	0.885		Valid
Item 5	0.654		Valid
Item 6	0.754		Valid

Source: Processed data

**Table 3. Results of the Religiosity Validity Test**

Information	R count	R table	Conclusion
Item 1	0.898		Valid
Item 2	0.765		Valid
Item 3	0.876		Valid
Item 4	0.885	< 0.1966	Valid
Item 5	0.790		Valid
Item 6	0.867		Valid

Source: Processed data

**Table 4. Results of Purchase Decision Validity Test**

Information	R count	R table	Conclusion
Item 1	0.898		Valid
Item 2	0.765		Valid
Item 3	0.876		Valid
Item 4	0.885	< 0.1966	Valid
Item 5	0.790		Valid
Item 6	0.867		Valid

Source: Processed data

Based on tables 1,2,3,4 the results of the validity test for each statement of each variable by looking at the calculated r value compared to the r table are declared valid, because the calculated r value is greater than the r table. After the validity test is carried out, the next step is a reliability test to measure the consistency of the questionnaire which is an indicator of the variables studied. The results of the reliability test in this study can be seen in the following table:

**Table 5. Reliability Test Results**

Variables	R count	R table	Conclusion
Product Knowledge (PNG)	0.766		Reliable
Price (HRG)	0.865		Reliable
Religiosity (RLG)	0.744	< 0.60	Reliable
Savings decision (KM)	0.886		Reliable

Source: Processed data

Based on the table above, the Cronbach Alpha value in the reliability test of this study is above 0.60, so it can be concluded that all variables in this study, both the independent variables, the dependent variables and the moderating variables are declared reliable. After testing the validity and reliability of the questionnaires given to the respondents, the next step is to test the normality with the following results:

**Table 6. Normality Test Results**

Normality Test	Asymp Sig Value (2-Tailed)	Signification	Conclusion
Kolmogorov-Smirnov	0.065	< 0.05	Normal Data

Source: Processed data

Based on the table above, the normality test is carried out using the Kolmogorov-Smirnov test and the data in this study are normally distributed because the value is greater than the

significance of 0.05. After the basic test in this study, the next step is to carry out the classical assumption test, namely the multicollinearity test and the heteroscedasticity test as in the following table:

**Table 7. Multicollinearity Test Results**

Variables	VIF	Signification	Conclusion
Product Knowledge (PNG)	2,878	< 5	There is no multicollinearity
Price (HRG)	2,342		There is no multicollinearity

Source: Processed data

Based on the table above, the variance inflation factors value is below 5, so it is stated that there is no multicollinearity in this study, meaning that there is no close relationship between the product knowledge and product price variables.

**Table 8. Heteroscedasticity Test Results**

Variables	Spearman Rho	Signification	Conclusion
Product Knowledge (PNG)	0.533	< 0.05	There is no heteroscedasticity
Price (HRG)	0.520		There is no heteroscedasticity

Source: Processed data

After conducting basic assumption tests and classical assumption tests on this research, multiple linear regression was carried out to produce equation 1, with the following analysis results:

**Table 9. Multiple Regression Results**

Model	Understood Coefficients B	Std. Error	Standard Coefficients Beta
(Constant)	5,030	2.045	
Product Knowledge (PNG)	.245	.114	.234
Price (HRG)	.434	.105	.434

Source: SPSS Version 23

Based on the table above, the equation formed is  $KP = 5.030 + 0.245PNG + 0.434HRG$

.....(5)

### The Influence of Knowledge on Saving Decisions

**Table 10. Results of Hypothesis Test H1**

Test Results	Testing	Results	Conclusion
Partial Coefficient of Determination	t-test R Square Test	$0.000 < 0.05$ 0.564	Ha Received 56.4 Percent of the Influence of Product Knowledge on Savings Decisions

Based on the table above, it can be explained that product knowledge influences the decision to save in Islamic banks as evidenced by the results of the t-test, where the significance value is less than 0.05 and the magnitude of the influence of knowledge on the decision to save is 56.4 percent before being moderated by the religiosity variable. There are several factors that can influence a person's decision to save in an Islamic bank, and one of them is the knowledge they have. Product knowledge is information obtained by a person through the media and personal experience before that person decides to buy a product. This study explains that knowledge influences the decision to save in an Islamic bank, and according to Pratiwi, product knowledge has the greatest influence on the decision to save (Pratiwi, 2020). Indarto argues that knowledge influences the decision to save in an Islamic bank, and product knowledge is measured by 2 indicators, namely subjective knowledge and objective knowledge, where the product knowledge that most quickly influences the decision to save is knowledge from oneself about the amount of product information obtained (Indarto, 2015).

### The Influence of Prices on Saving Decisions

**Table 11. Results of Hypothesis Test H2**

Test Results	Testing	Results	Conclusion
Partial Coefficient of Determination	t-test R Square Test	$0.000 < 0.05$ 0.443	Ha Received 44.3 Percent of the Influence of Product Prices on Savings Decisions

Based on the table above, it can be explained that price influences the decision to save in Islamic banks as evidenced by the results of the t-test, where the significance value is less than 0.05 and the magnitude of the influence of price on the decision to save is 44.3 percent before being moderated by the religiosity variable. Product price is an exchange rate for the product paid by consumers to sellers to obtain the product they want to buy. Price influences the decision to save in Islamic banks with several dimensions including affordable prices, price suitability with quality, price competitiveness and suitability Cindy Magdalena Gunarsih, Johny AF Kalangi, and Lucky F. Temengkel, "The Influence of Price on Consumer Saving Decisions at the Pelita Jaya Buyungon Store price with the benefits obtained (Cindy, 2021). In addition. According to Gunarsih, another dimension that influences price is the price that can compete with other similar products which can also influence the decision to buy a product. According to Agatha, determining the right and appropriate price can influence consumers' saving decisions for the goods they want to buy (Maria Agatha, 2018).

**The Influence of Product Knowledge Mediated by Religiosity on Saving Decisions**

**Table 12. Results of Hypothesis Test H3**

Test Results	Testing	Results	Conclusion
Partial	t-test	0.002 < 0.05	Ha Received 54.3
Simultan	f test	0.000 < 0.05	Percent Religiosity
Coefficient of Determination	of R Square Test	0.543	Strengthens Product Knowledge on Purchasing Decisions

Source: Processed data

The table above explains that knowledge moderated by religiosity has an effect on the decision to save in Islamic banks as evidenced by the results of the t-test and f-test where the significance value is less than 0.05. While the magnitude of the influence after being moderated by religiosity is 54.3 percent and this value is above the magnitude of the influence of knowledge on the decision to save which is 45.7 percent, meaning that the religiosity variable strengthens the knowledge variable on purchasing decisions. In this study, religiosity is interpreted as a person's understanding of belief in the rules and laws that apply in accordance with Islamic law. The results

of this study explain that with the religious values possessed by a person, it will strengthen his knowledge of the information about the product he obtains before the person decides to buy and use the product. The equation formed after entering the moderation variable of religiosity into the study of the influence of product knowledge on the decision to save in Islamic banks.

**The Influence of Price Knowledge Mediated by Religiosity on Saving Decisions**

**Table 13. Results of Hypothesis Test H4**

Test Results	Testing	Results	Conclusion
Partial	t-test	0.002 < 0.05	Ha Received 54.3
Simultan	f test	0.000 < 0.05	Percent Religiosity
Coefficient	R Square Test	0.654	Strengthens Price on
Determination			Purchasing Decisions

Source: Processed data

The table above explains that prices moderated by religiosity have an effect on the decision to save in Islamic banks as evidenced by the results of the t-test and f-test where the significance value is less than 0.05. While the magnitude of the influence of price after being moderated by religiosity is 65.4 percent and this value is above the magnitude of the influence of price on the decision to save in Islamic banks which is 34.6 percent, meaning that the religiosity variable strengthens the price variable on the decision to save. The equation formed after entering the moderation variable of religiosity into the study of the influence of price on the decision to save.

**CONCLUSION**

Saving is an activity carried out by individuals or institutions to secure their finances. The Bojonegoro Regency community as respondents in this study is no exception. A person's decision to save in a sharia bank is influenced by their knowledge and price. The knowledge in question is information related to sharia bank products. Determining the right and appropriate price can influence the decision to save in a sharia bank for the goods they want to buy. These two factors are moderated by the religiosity variable. Religiosity is a person's understanding of belief in the rules according to Islamic law that they understand. The religious value possessed by a person moderates their knowledge, halal labels and the prices of the products they consume. Sharia banks

must take a religious approach after increasing public insight regarding their products, have set appropriate prices and already have a halal label. The results of this study provide input that as a customer of a sharia bank must be wise in buying products that suit the needs as a Muslim, namely using halal products, and also the implications for yourself and your family, to always provide information about the halalness of products and the existence of regulations from the government to further protect Muslim consumers from products whose halalness is questionable and even there are still many products that are not labeled halal freely marketed both online and traditional markets. And as a society, do not leave their religious knowledge in determining the decision to use sharia bank savings products. The limitations of this study are that this study was only conducted in Bojonegoro Regency, and suggestions for further researchers to expand the scope of research in the region or area and add other latent variables.

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