

The Influence of Islamic Financial Literacy on the Decision to Use Islamic Financial Institutions (Panyabungan III Village Community, Mandailing Natal Regency)

Riadh Lubis

Sekolah Tinggi Agama Islam Negeri Mandailing Natal
Jl. Prof. Dr. Andi Hakim Nst Komplek Stain, Pidoli Lombang, Kec. Panyabungan, Kabupaten Mandailing Natal, Sumatera Utara 22977, Indonesia

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ABSTRACT

This research was conducted in Kel. Panyabungan III District. Mandailing Christmas. The aim of this research is to analyze the influence of sharia financial literacy on the decision to use sharia financial institutions in the Kel.Panyabungan III community. To achieve this goal, research was carried out using community samples from Kel.Panyabungan III, totaling 98 people using the purposive sampling method, while data analysis in this research was validity and reliability testing, classical assumption testing, simple linear regression testing and hypothesis testing, namely t test and R square test (with the help of the SPSS Version 21 program). Based on the research results, sharia financial literacy has a positive and significant effect on the decision to use sharia financial institutions with a value of $t_{count} < t_{table}$ or $t_{count} > t_{table}$ ($13.518 < t_{table} 1.664$ or $13.518 > t_{table} 1.664$). The recommendation that researchers can use is to further improve sharia financial literacy by conducting outreach about sharia financial literacy so that it becomes better in the future.

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Corresponding Author:

Riadh Lubis
Sekolah Tinggi Agama Islam Negeri Mandailing Natal
Email: riadhlubis101@gmail.com

INTRODUCTION

Financial management is important for every individual, personal financial management must be well planned and managed in a disciplined manner, so that the goals that have been set can be achieved. Financial management can also be done by using the services of financial institutions available to the public, such as savings, investments, and so on.

Banks are one of the institutions that have an important role in the economy of a country as a financial intermediary. Banks in article 1 paragraph (2) of Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning banking are business entities that collect funds from the community in the form of savings and distribute them to the community in the form of credit or loans and other forms in order to improve the standard of living of the community. The types of

banks in Indonesia are divided into two types of banks, namely conventional banks and Islamic banks (Abustan, 2009)

According to the Financial Services Authority (OJK) Financial Literacy is a series of processes or activities to increase knowledge (Knowledge), confidence (Confidence), skills (Skill), consumers and the wider community, so that they are able to manage finances better. From this understanding, it is expected that the wider community who are consumers of financial products and services will not only know and understand financial institutions and financial products and services, but can also change or improve community behavior in financial management so that they can improve their welfare (Lestari, 2015).

Increasing Islamic financial literacy is expected to improve the welfare of individuals and families in a way that is in accordance with Islamic law, Islamic financial literacy as knowledge, skills and beliefs that influence individual attitudes and behavior in improving economic decision-making and financial management that is in line with Aqidah, Morals and Islamic law.

According to the results of a survey on financial literacy and inclusion based on the Link 2023 index, Indonesia has recently received a financial literacy index score of 69.7. In addition, the research results also show that national financial inclusion has an awareness score of 64.3%. Specifically in North Sumatra, the literacy rate in 2022 reached 51.69%. In this index, there are three measurement parameters, namely financial behavior, financial attitudes, and financial knowledge

Table 1.1. Indonesian Financial Literacy Index Year (2020 and 2023)

No	Data	Mark
1.	2020	66,5%
2.	2023	69,7%

Islamic Bank is a bank whose activities leave the problems of usury. Thus, avoiding interest which is considered usury is one of the challenges facing the Islamic world. Lately, Muslim economists have devoted great attention to finding ways to replace the interest system in banking and financial transactions that are more in accordance with Islamic ethics. This effort is made to build an interest-free economic theory model and test it against economic growth, allocation and distribution of income.

In Indonesia, through the Financial Services Authority (OJK), efforts have been made to increase public and consumer understanding of Financial Services Institutions (LJK) and the products and services offered in the financial industry. Thus, the level of knowledge about the financial industry will increase and ultimately increase the level of utility and trust of the public and consumers in financial service institutions and products in Indonesia (financial well-literate).

Financial literacy is a very important element of knowledge for the economic progress of a country, because the higher the level of financial literacy of its population, the easier the financial system is implemented and contributes to economic growth. The higher the financial level, the easier it will be for financial institutions to provide financial access to the community.

Good personal financial management is very important for every individual, because it can plan finances for long-term life. Financial management is an intelligence in managing personal finances. In managing finances, it needs to be done in a disciplined and planned manner, so that the planned goals can be realized at the time that has been determined. Financial management can also use financial services that are available to serve the community, so that with the existence of financial services it can help the community manage finances in the form of investments and savings. Financial literacy as an effort to increase public understanding of the financial services sector which begins with knowing, believing, so that they are skilled in financial management issues so that they are classified as a well-literate society. Good financial understanding can help the community determine genuine investments and avoid fraudulent investments (Mabyakto, 2017). Based on an initial survey on November 9, 2023 conducted in Panyabungan III Village, the majority of the population is Muslim, whose level of sharia financial literacy should be high but in reality it is still low. Public

interest in Islamic banks is very small compared to conventional banks, considering that the population is Muslim who should transact using Islamic financial institutions that avoid usury, because usury is very contrary to Islamic teachings. Islamic financial literacy has not been fully understood by the public due to the lack of socialization or information obtained from Islamic financial institutions, resulting in the public not knowing what Islamic banks are and the products available in Islamic banks, where the public only transacts without knowing what Islamic banks are. Also seen from the current phenomenon where there are still those who think that the conventional and Islamic financial systems are no different, but there are also people who believe in Islamic financial institutions. The results of the interview on November 9, 2023 with Mrs. Yusti Sahara, S.Pd, she said that knowledge about Islamic financial institutions is not yet fully known due to the lack of information obtained, using Islamic financial institutions is also because there are provisions from the workplace where the honorarium (salary) issued uses Islamic banks, but due to the lack of information obtained, they cannot fully enjoy Islamic financial institutions because the conventional financial system has a faster process and access.

Leli said that income is still low and does not require Islamic banking services and products because it is caused by several things, namely: income or money is not enough, there is no permanent job, financial planning is not stable, there is no guarantee, there is still a sense of distrust and the assumption of expensive transaction costs, lack of sufficient knowledge about Islamic financial institution products/services.

Based on this description, the author is interested in studying further with the title "The Influence of Islamic Financial Literacy on the Decision to Use Islamic Financial Institutions (Case Study in the Community of Panyabungan III Village, Mandailing Natal Regency)"

THEORETICAL BASIS

1. Financial Literacy

a. Definition of Financial Literacy

Authority Literacy is the insight and skills possessed by a person regarding a field or expertise in his life which ultimately aims to achieve prosperity. Previous research (Matilla, AS & Wirtz, J, 2002; Wahyuni, 2012) explains that a person's literacy/knowledge about an object has an influence on a person's perception and preference for the object.

Financial literacy is defined as knowledge, skills and beliefs that influence attitudes and behaviors to improve the quality of decision making and financial management in order to achieve prosperity.

2. Sharia Financial Literacy

a. Definition of Sharia Financial Literacy

According to Hambali (2018), sharia financial literacy is the insight that a person has regarding sharia financial products and services, and can distinguish between conventional banking systems and sharia banking systems, this insight will ultimately have implications for a person's attitude in making economic decisions that are in accordance with Islamic values. Meanwhile, according to Rahim et al in Yulianto (2018) conceptually sharia financial literacy is defined as a person's ability to use knowledge, skills and determine their attitude in managing financial resources in accordance with Islamic values.

b. Principles of Sharia Finance

The principles in the financial system are:

- 1) Freedom of transaction, but must be based on the principle of mutual consent and no injustice, based on a valid contract. And transactions must not be on haram products. The principle of mutual consent to carry out business or trade activities is very important. There is no element of coercion in matters that can cause losses to each party.
- 2) Free from maghrib (maysir, namely gambling and speculation that functions to reduce conflict in the financial system, gharar, namely fraud or ambiguity, usury, additional taking in a void manner).
- 3) Free from efforts to control, engineer and manipulate prices.

- 4) Everyone has the right to obtain balanced, adequate, accurate information so that they are free from ignorance in transacting.
- 5) The parties to the transaction must consider the interests of third parties that may be disturbed, therefore the third party is given rights or choices that may be disturbed, therefore the third party is given rights or choices (Soemitra, 2010).
- 6) Transactions are based on mutually beneficial cooperation and solidarity and there must be certainty of contract and benefits for both parties.
- 7) Every transaction is carried out in order to realize human welfare.
- 8) Implement zakat, as a basis for equitable distribution of income and welfare.

Thus, the Islamic financial system is formulated from a combination of two strengths at once, the first is the sharia principle taken from the Qur'an and the Sunnah, the second is the tabi' principle. The Islamic financial system is a financial system that is based on Islamic ethics, so it does not just take into account profits and risks but must consider Islamic values.

c. Indicators of Islamic Financial Literacy

According to Shobah (2017), financial literacy is a public awareness in managing the finances they have based on the knowledge they have obtained in accordance with Islamic law. So that it can change the attitudes and behavior of the community and improve their lives.

The indicators contained in Islamic financial literacy are:

- 1) Knowledge, is one aspect that a person must have in the concept of financial literacy, in order to be able to manage finances properly. This is also expected to improve welfare.
- 2) Ability, can be defined as if a person has a high level of literacy, then he is able to create good financial decisions. Decision making is one of the most important things in the context of financial literacy.
- 3) Attitude, in personal financial management attitude means the ability to know the source of cash, pay obligations, knowledge about opening an account at a sharia financial institution, applying for financing and making personal financial plans for the future.
- 4) Trust, not everyone is able to increase self-confidence when planning long-term needs (Remund, 2010:280)

3. Decision Making

a. Decision Making Theory

Decision making is evaluating options and making decisions from the available choices. Decision making involves the process of evaluating a number of alternatives and making choices among the available alternatives. In inductive reasoning, people use predetermined rules to make conclusions. In contrast, when making decisions, these rules do not exist, and we do not know about the consequences of the decision. Some parts of the information may be missing and we cannot trust all the information we have (L. Cox et al. 2007).

b. Decision Making Process

The specific buying process consists of the following sequence of events: problem recognition, information search, alternative evaluation, purchase decision and post-purchase behavior. The marketing task is to understand the buying behavior of each stage and what influences work in those stages. As follows:

- 1) Problem recognition, at this stage a consumer recognizes and realizes the problem of need.
- 2) Information search, at this stage a consumer begins to have an interest in looking for more information.
- 3) Alternative Evaluation, at this stage how a consumer processes information about their choices to make a final decision
- 4) Purchase Decision, at this stage a consumer forms a reference to the brands to be purchased. Consumers will also buy products according to the information they have obtained.

- 5) Post-purchase behavior, at this stage a consumer will experience some level of satisfaction or dissatisfaction. (Setiadi, 2010)

4. Islamic Financial Institutions

According to the Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990, financial institutions are all bodies whose activities are in the financial sector, collecting and distributing funds to the community, especially to finance company investments. Islamic financial institutions were established with the aim of promoting and developing the application of Islamic principles, sharia and its traditions into financial and banking transactions and related businesses.

While the guidance and supervision of the fulfillment of sharia principles is carried out by the MUI National Sharia Council. Bank financial institutions consist of:

- a. Islamic Commercial Banks Commercial banks are banks that are tasked with serving all banking services and serving the entire community, both individuals and other institutions. Commercial banks function as creators of demand deposits and quasi money, with the function of bringing together savers and investors and organizing efficient payment traffic. According to Law No. 21 of 2008, Islamic Banks consist of Islamic Commercial Banks and Sharia Business Units.
- b. Sharia People's Financing Bank Sharia People's Financing Bank functions as an executor of the functions of a general bank, but at the regional level based on sharia principles. Sharia People's Financing Bank is a bank that specifically serves small communities in sub-districts and villages.

The types of products offered by Sharia People's Financing Bank are relatively narrow compared to general banks, there are even several types of banking services that may not be provided by Sharia People's Financing Bank, such as opening checking accounts and participating in clearing. Several non-bank financial institutions with principles that are justified by Islamic sharia, namely:

- a) Baitul Maal Wattamwil and Islamic Boarding School Cooperatives This institution was established with the intention of facilitating lower-class communities that are not covered by sharia banking services or sharia BPRs. Its operating principles are based on the principles of profit sharing, buying and selling (tijarah), rent (ijarah) and deposits (wadiyah).
- b) Sharia Insurance (Takaful) Sharia insurance replaces the principle of interest with the principle of charity funds (tabarru'), where fellow believers are required to help each other when a brother experiences a disaster.
- c) Sharia Mutual Funds Sharia mutual funds replace the dividend system with mudharabah profit sharing and only consider halal investments as their portfolio.
- d) Sharia Capital Market Like sharia mutual funds, the sharia capital market also uses the same principle.
- e) Sharia Pawnshop (Rahn)
- f) This institution uses an administrative service and profit sharing system to replace the principle of interest.
- g) Zakat, Infaq, Sadaqah, and Waqf Institutions This institution is an institution that exists in the Islamic financial system, because Islam encourages its people to become volunteers in charity (volunteers). These funds may only be allocated for social interests or uses that have been outlined according to Islamic law.

Bank financial institutions are operationally supervised and supervised by Bank Indonesia. Meanwhile, guidance and supervision from the side of fulfilling sharia principles are carried out by the MUI National Sharia Council. Bank financial institutions consist of Sharia Commercial Banks (BUS) and Sharia People's Financing Banks (BPRS).

METHOD

In this study using a quantitative approach. A quantitative approach is an approach that focuses on the collection and analysis of numerical data to answer research questions. A research process that uses data in the form of numbers as a tool to research objects. Where data collection uses observation and questionnaires and data sources collected in the form of primary and secondary data sources.

RESULTS AND DISCUSSION

1. Data Quality Testing

Validity Test

Variabel	Question	r _{count} r _{table}	r _{count} r _{table}
Sharia Financial Literacy (X)	1	0,611	0,195
	2	0,746	0,195
	3	0,752	0,195
	4	0,696	0,195
	5	0,773	0,195
	6	0,752	0,195
	7	0,802	0,195
	8	0,798	0,195
	9	0,728	0,195
	10	0,564	0,195
	11	0,526	0,195
	12	0,397	0,195

Based on the table above shows the results of the analysis of the Financial Literacy variable (X) with a confidence level of 5%. If $r_{count} > r_{table}$, then the instrument can be said to be valid and vice versa. It is concluded that the Sharia Financial Literacy variable (X) all question items are declared valid.

Variabel	Question	r _{count}	r _{table}
Decision to Use Islamic Financial Institutions (Y)	1.	0,824	0,195
	2.	0,866	0,195
	3.	0,728	0,195
	4.	0,831	0,195
	5.	0,870	0,195

Based on the table above shows the results of the analysis of the variable Decision to Use Islamic Financial Institutions (Y) from each item with a calculated r value $> r_{table}$. This value indicates that the variable Decision to Use Islamic Financial Institutions (Y) has met the validity of the items and it is concluded that the variable Decision to Use Islamic Financial Institutions (Y) is declared valid.

Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items

,894	12
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Based on the table above, the cronbach alpha value of the Islamic financial literacy variable has a value of $0.894 > 0.60$. This result indicates that each Islamic Financial Literacy variable of the study has met the requirements. So it can be stated that each statement item has a high level of reliability.

Cronbach's Alpha	N of Items
,882	5

Based on the table above, the cronbach alpha value of the decision variable using Islamic financial institutions has a value of $0.882 > 0.60$. This result shows that each decision variable using Islamic financial institutions has met the requirements. So it can be stated that each statement item has a high level of reliability.

2. Testing Classical Assumptions

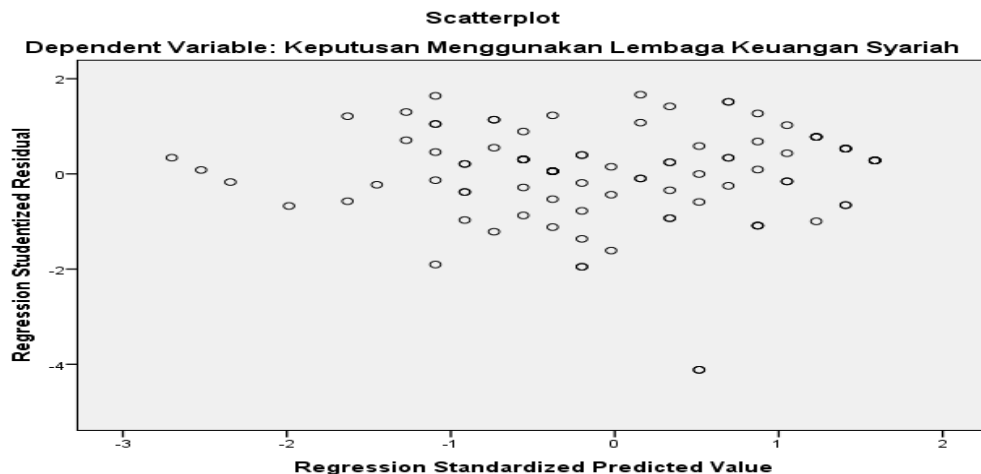
Normality Test

		Unstandardized Residual
N		98
Normal Parameters ^{a,b}	Mean	,000000
	Std. Deviation	1,70414292
	Absolute	,124
Most Extreme Differences	Positive	,057
	Negative	-,124
Kolmogorov-Smirnov Z		1,232
Asymp. Sig. (2-tailed)		,096

- a. Test distribution is Normal.
- b. Calculated from data.

Based on the results of the normality test above, it is known that the Asy mp. Sig. (2-tailed) value obtained for the Islamic financial literacy variable (X) and the decision to use Islamic financial institutions (Y) is 0.096, which is greater than 5% (> 0.05). Thus, it can be concluded that the research data used has been normally distributed. So the results of the regression analysis because of this classical assumption test, the residuals are normally distributed

Heteroscedasticity Test



Heteroscedasticity test in this study uses scatterplots test. Judging from the scatterplots graph above, it can be seen that in the scatterplots graph there is an irregular distribution of data and does not form a certain pattern, because the points spread irregularly above and below the 0 axis on the Y axis, it can be concluded that there is no heteroscedasticity or H_a is accepted.

Simple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.680	1,598		-.426	.671
1 Literasi Keuangan Syariah	.420	.031	.810	13,518	.000

a. Dependent Variable: Keputusan Menggunakan Lembaga Keuangan Syariah

Based on the table above, a simple regression equation can be formulated as follows:

$$Y = a + Bx$$

$$Y = -.680 + 0,420X$$

From the regression equation, it can be interpreted that:

- The constant number of unstandardized coefficients of -.680 means that if there is no Islamic Financial Literacy (X), the decision to use Islamic Financial Institutions (Y) is -.680
- The regression coefficient number of X of 0.420 states that for every 1% increase in the value of Islamic Financial Institutions, the value of the decision to use Islamic financial institutions increases by 0.420. The regression coefficient is positive, so it can be said that the influence of variable X on Y is positive. So the regression equation is $Y = -.680 - 0.420q_1$

T-Test (Partial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.680	1,598		-.426	.671
1 Literasi Keuangan Syariah	.420	.031	.810	13,518	.000

a. Dependent Variable: Decision to Use Islamic Financial Institutions

T-test = known as a partial test, which is to show how far the influence of one independent variable individually in explaining the variation of the dependent variable. The t-test is used to see the significant influence of the independent variable (X) on the dependent variable (Y), using a significance of 0.05 ($\alpha = 5\%$). If the significant value is > 0.05 , the hypothesis is rejected. If the significant value is < 0.05 , the hypothesis is accepted.

It is known that the Sig value for the influence of X on Y is $0.000 < 0.05$ and the t-value is $13.518 > t\text{-table } 1.664$, so it can be concluded that H_0 is rejected and H_a is accepted, which means that there is an influence of X on Y.

Coefficient of Determination Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.810 ^a	.656	.652	1,713

a. Predictors: (Constant), Sharia Financial Literacy

b. Dependent Variable: Decision to Use Islamic Financial Institutions

The coefficient of determination is used to see how much the contribution of the dependent variable influences. The greater the value of the coefficient of determination, the better the ability of variable X to explain variable Y with a correlation coefficient value of R Square = 0.656. Therefore, Islamic financial literacy (X) has a level of influence on the decision to use Islamic Financial Institutions (Y) of 0.656. The value of R Square = 0.656 means that Islamic financial literacy is able to explain the dependent variable or the decision to use Islamic financial institutions by $0.656 \times 100\% = 65.6\%$, while the remaining 34.4% is explained by other variables. In other words, there are still independent variables that influence the decision to use Islamic financial institutions.

CONCLUSION

Based on the results obtained through the analysis results that have been carried out both descriptively and statistically using SPSS Version 21 software, the following results were obtained:

Sharia financial literacy has a positive and significant effect on the decision of the Panyabungan III sub-district community, Mandailing Natal Regency in using sharia financial institutions based on the results of partial statistical tests, the t-value is $13.518 > t\text{-table } 1.664$, so it can be concluded that H_a is accepted, which means that there is an influence of X on Y. This shows that the better the level of sharia financial literacy of the community, the better the community's decision to use sharia financial institutions. Sharia financial literacy also provides very good benefits for sharia financial services, considering that the community and sharia financial institutions also need each other. It has been successfully proven by this study by 65.6% on the decision of the Panyabungan III sub-district community in using sharia financial institutions, while the remaining 34.4% is influenced by other variables that were not examined in this study.

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