

The Influence of Islamic Work Ethic, Work Motivation, and Work Experience on Employee Quality in Completing Tasks at BMT Ummat Sejahtera Abadi Jepara

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ABSTRACT

This research investigates the influence of Islamic work ethic, work motivation, and work experience on employee performance at BMT Ummat Sejahtera Jepara. The research design employed is quantitative. Primary data were collected through questionnaires distributed to BMT employees, while secondary data were obtained from online books, research journals, documentation, and available files. The population consists of 60 employees, and the sampling technique used is probability sampling with a census data approach.

Data analysis in this study utilized Multiple Linear Regression with the SPSS application. The results indicate that the Islamic work ethic variable significantly impacts employee performance, as evidenced by the obtained T-value of 3.614, which exceeds the critical T-value of 1.673. The significance level (sig) is 0.00, indicating a probability value less than 0.05. Therefore, it can be concluded that the Islamic work ethic variable positively influences employee performance.

Similarly, the motivation to work variable shows a positive impact, with a T-value of 3.255 exceeding the critical T-value of 1.673. The significance level (sig) is 0.002, indicating a probability value less than 0.05. Hence, it can be inferred that work motivation positively affects employee performance.

On the other hand, the work experience variable exhibits a T-value of 1.030, which is less than the critical T-value of 1.673. The significance level (sig) is 0.308, indicating a probability value greater than 0.05. Consequently, it can be concluded from the test results that work experience does not have a significant positive effect on employee performance.

Keywords: Islamic work ethic, work motivation, work experience, and employee performance.

A. INTRODUCTION

In the current era of globalization, competition between companies is becoming increasingly intense, and the development of a company is progressing rapidly. Various businesses have been established, including BMT (Baitul Maal Wa Tamwil), which is one of the simplest models of Islamic financial institutions that have emerged and fluctuated in Indonesia. The significant presence of BMT in several regions in Indonesia is not supported by facilitating factors that would enable BMT to continue growing and operating effectively (Hakim, n.d, 2019).

Microfinance institutions come in various forms, and one of them is Baitul Maal Wat Tamwil (hereinafter referred to as BMT), which is a microfinance institution based on Sharia principles. BMT is a financial institution with a Sharia concept that emerged as an option combining the concepts of "maal" and "tamwil" in one institutional activity. The concept of "maal" is integral to the lives of Muslim communities, involving the collection and productive distribution of funds for zakat, infak, and sadaqah (ZIS). On the other hand, the "tamwil" concept is focused on productive business activities purely aimed at generating profits within the middle to lower-

class society (micro). In practice in Indonesia, BMT has become a community self-help group (KSM) or cooperative managing funds in the form of savings and financing (Dewi, 2017).

Every company employs various strategies to face competition, aiming to survive in the fiercely competitive environment and continue to develop and maintain quality. One approach is to make the performance of the human resources productive, ensuring they can carry out their tasks according to the company's objectives. This is supported by the statement that having high-quality human resources supports the company's goals. Quality employees are motivated to work hard, achieve good results, contribute to the company's progress, and enhance their skills (Edy, 2019). Another statement emphasizes the essential role of human resources in the company's operational system, highlighting that human resources are a fundamental asset in achieving the company's goals (Rozi & Sunarsi, 2020). To achieve human resource performance that aligns with company goals, factors such as Islamic work ethic, work motivation, and work experience play crucial roles (Sodiq, 2018).

The first factor in employee performance is the Islamic work ethic. The Islamic work ethic provides benefits to the company by producing satisfactory performance (Citra et al., 2018). The work ethic exemplified by the Prophet teaches that the quality of human resources is the ability of individuals to perform a job with various skills and knowledge they possess (Layaman & Jumalia, 2018).

The second factor in employee performance is work motivation. Work motivation will function optimally in completing each task and working responsibly according to the

job assigned by the company. The factor of employee work motivation should receive attention from company leaders. A decline in employee work motivation will hurt their performance, indirectly causing problems in the company's stability (Sodiq, 2018).

The third factor in employee performance is work experience. A person's work experience should demonstrate a positive attitude toward the job acquired, while someone dissatisfied with their job shows a negative attitude toward it. Therefore, the company should not overlook this aspect in employees because job satisfaction directly affects employee performance, which, in turn, influences the company's productivity. More work experience allows individuals to better understand what to do when facing a problem. Additionally, experienced employees tend to work more efficiently and do not need to adapt to tasks as they already have the necessary experience (Lukito et al., 2016).

The concept of Islam teaches that in providing services through business, whether in the form of goods or services, one should not offer anything of poor or low quality but rather provide high-quality products or services to others. This is explained in the Quran in Surah Al-Baqarah, verse 267, which means the following:

"O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending from that while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy." (Q.S. Al-Baqara:267)

This verse explains the obligation to allocate a portion of the proceeds from one's good and beneficial efforts in the path of Allah, derived from lawful work. Additionally, humans must choose good wealth or the fruits of their efforts to obtain blessings and rewards from Allah SWT. In terms of service, employees must work sincerely to provide optimal contributions.

The presence of Islamic work ethic, work motivation, and work experience in employees within a company will make them effective in their tasks. As a result, employee performance will continue to improve, impacting the overall performance of the company.

Islamic work ethic represents a personal ethic that can create the deep conviction that working is not only for achieving worldly goals but also as a means of self-facilitation to perform righteous deeds due to its high value in worship. The Islamic work ethic is reflected in a personal attitude that approaches work with a spirit of worship and is grounded in knowledge. For a Muslim, working is an act of dedication and gratitude to Allah subhanahu wa ta'ala, to manage human resources provided by the Earth as a means for those who have the best work ethic. The Islamic work ethic involves working with ethics based on Islamic values, so there is no need to think twice while carrying out tasks because one's soul already believes it is something good and right. (Citra et al., 2018).

Work motivation is a factor that drives an individual to carry out specific activities. Therefore, motivation is often defined as a driving factor for a person's behavior. Every activity undertaken by an individual has a motivating factor. Interpersonal skills are defined as the ability to recognize and respond appropriately to the feelings, attitudes, and behaviors,

as well as the motivations and desires of others. The motivational drive is divided into two components: the direction of behavior, working to achieve goals, and the strength of behavior, indicating how much effort an individual puts in. Motivating in the form of work motivation is crucial to improve performance and encourage individuals to achieve even better results. A motivated person is someone who makes substantial efforts to support the goals of their work unit and the organization in which they work. An unmotivated person only makes a minimal effort at work. There is a non-influential journal on this topic (Raden & Risti, 2020).

Employee work experience reflects the level of knowledge and skills possessed by an employee in their work, measurable by their tenure and the type of work they have undertaken. The work experiences a person has will determine the job and position they may receive. Career development for an employee occurs when they undergo learning processes and accumulate experiences. It is expected that employees have a progressive work attitude, possess good knowledge, and demonstrate the necessary skills.

The benefits of work experience illustrate one of the assets. Regarding opinions on Islamic work ethic, work motivation, and work experience on employee performance, various studies have been conducted:

Bawelle & Sepang (2016) state that research on Islamic work ethic has a significantly positive impact on employee performance and contributes significantly to it, while Amirus Shodiq (2018) suggests otherwise.

Muhammad Zainul Mustafa (2016) finds that work motivation has a positive and significant impact on employee performance simultaneously, whereas Raden & Risti (2020)

argue that work motivation does not significantly affect employee performance.

Vicki Anggraeni Purwanto (2019) concludes from research that work experience has a positive and significant influence, tending to lead to high performance. On the other hand, Putri S. Tuela et al. (2019) indicate that work experience does not simultaneously have a significant impact on employee performance.

BMT Ummat Sejahtera Abadi Jepara is a cooperative that has been growing in Jepara since its establishment in 2007 in Bapangan with only two employees (1 manager and 1 teller). By 2021, it had expanded to 10 branch offices and 1 central office, including branches in Bapangan, Mantingan, Pecangaan, and others. In 2021, it employed 50 individuals, and in 2022, the number increased to 60 employees, making it the largest cooperative in Jepara in 2022. Recognizing the success of BMT not only in the number of employees but also in the quality of professional and capable employees, BMT Ummat Sejahtera Abadi Jepara emphasizes the importance of Islamic work ethic, work motivation, and work experience in ensuring the quality and professionalism of its employees.

In the future, BMT Ummat Sejahtera Abadi Jepara plans to establish more branch offices throughout Central Java, opening up job opportunities and recruiting candidates who possess the necessary qualifications. Adequate compensation will be provided to ensure the smooth operation of BMT Ummat Sejahtera Abadi Jepara in achieving its vision and mission.

Based on the observations conducted by the author at BMT Ummat Sejahtera Abadi Jepara, the author notes that the implementation of human resource management at BMT Ummat Sejahtera Abadi Jepara is not yet optimal, so it is

necessary to apply effective human resource management by Islamic values to ensure the smooth realization of the company's goals. Therefore, the author attempts to assess the extent of human resource management implementation at BMT Ummat Sejahtera Abadi Jepara. This discussion is crucial for the progress and future success of the company. Based on the research variables, there are both positive and negative results. One of the positive outcomes is the Islamic work ethic and work motivation, while the negative result is related to work experience.

Employee performance needs to be improved to minimize complaints. It is undeniable that good service is crucial and should be carried out by every employee by enhancing their performance. Human resources should be able to embody a good work culture and a distinctive Islamic work ethic for Sharia bank employees. If these two aspects can be implemented effectively, they can have a positive impact on the employees' performance. Therefore, when work culture and Islamic work ethic are not implemented properly, employee performance may decline, as the work culture of employees is a company policy that must be carried out in organizational activities. Islamic work ethic can build a strong work ethic combined with spiritual values or a touch of spirituality in the souls of employees, leading to improved employee performance and achieving high productivity.

LITERATURE REVIEW

Islamic Work Ethic

Islamic work ethic is the character and habits of individuals related to work, emanating from the belief system of the Islamic faith, which is a fundamental way of life. This belief

system is formed through understanding derived from the teachings of revelation and rationality working proportionally together. The belief system becomes a source of motivation and a reference for values in fulfilling work needs. In performing its function, this belief system is closely related to the individual's thoughts and feelings (Citra et al., 2018). The work ethic of a Muslim can be observed through the displayed work behavior based on their views and beliefs in Islamic teachings about work. According to Citra et al. (2018), indicators of Islamic work ethic displayed by Muslim workers include the following work behaviors: intention for worship, avoidance of laziness, and trust in sustenance from Allah.

Work Motivation

Motivation is a tendency to engage in activities, beginning with an inner drive and ending with self-adjustment, where self-adjustment is said to satisfy motives (Fachreza et al., 2018). Motivation is a factor that drives someone to engage in a specific activity; hence, motivation is often defined as a driving factor for an individual's behavior. Every activity undertaken by someone inevitably has a motivating factor behind it (Edy, 2019). According to Maslow as cited in Robbins (2018), indicators of work motivation can be defined as follows: responsibility, job achievement, and opportunities for advancement.

Work Experience

Work experience is a learning process about a job. According to Kevin M.V. Kaparang (2018), work experience is the process of forming knowledge or skills about the methods of a job due to the employee's involvement in task

implementation. Meanwhile, work experience is a measure of the duration or period of work that an individual has undertaken to understand and perform tasks well. According to Vicki Anggraeni Purwanto (2020), work experience is the knowledge or skills that someone has acquired as a result of actions or work done over a certain period.

Ratulangi's (2016) indicators of work experience suggest that employees with more working hours are expected to have solutions to various issues. These indicators include the duration or period of work, the level of knowledge, mastery of the job and equipment, and the level of skill.

Employee performance

Performance is the evaluation of how someone has worked compared to the predetermined targets. Meanwhile, Veizal Rivai (2004) states that performance is the tangible behavior displayed by each individual as work achievement produced by employees according to their roles in the company. Wibowo (2011) suggests that performance originates from the understanding of "performance." According to Armstrong and Baron (2011), performance is the result of work that has a strong relationship with the organization's strategic objectives, and customer satisfaction and contributes to the economy.

According to Mathis and Robert (2001), factors influencing the performance of individual workers include their abilities, motivation, the support they receive, the nature of the work they perform, and their relationship with the organization.

B. RESEARCH METHODS

The research design used in this study is quantitative. Quantitative research is a method based on the positivism philosophy, used to investigate a specific population or sample. Data collection involves the use of research instruments, and data analysis is quantitative or statistical, to test hypotheses that have been proposed (Sugiyono, 2016). In this study, the researcher did not add, modify, or manipulate the research object (Bambang, 2005). The research is conducted to examine the relationship between the variables (X1) Islamic Work Ethic, (X2) Work Motivation, and (X3) Work Experience with the variable (Y) Employee Performance.

Population and Sample

Population is defined as a unit of individuals or subjects in a specific area and time with certain characteristics to be observed and studied (Supardi, 2005). The population in this study comprises the employees of "BMT Ummat Sejahtera Abadi Jepara," totaling 60 employees. The research utilizes multiple linear regression analysis, a method used to identify patterns in the relationship between one dependent variable (the outcome) and more than one independent variable (predictors). The researcher will process the data using statistical software, namely SPSS Version 20 and Microsoft Excel 2007.

Before conducting multiple regression analysis, validity and reliability tests are performed on the questionnaire or responses from the respondents. Subsequently, classical assumption tests are conducted, consisting of multicollinearity, autocorrelation, heteroskedasticity, and normality tests. After confirming the

classical assumption tests, multiple regression analysis is conducted, including simultaneous (F-test) and partial (t-test) tests. Hypothesis testing in this research employs a two-tailed test since the hypothesis suggests an influence without specifying the direction.

C. RESULTS AND DISCUSSION

Validity Test

The validity of this is tested to determine whether the questions answered by the respondents are valid or not by examining the generated (r) count results, then comparing them with the (r) table values in this study. The (r) value in this study is obtained by calculating the value of $(df) = \text{Sample } N - 2$. Therefore, in this study, the (r) table value is taken at $Df = 60 - 2 = 58$ and a significance level of 5%. Thus, the (r) table value in this study is 0.2144, and for the (r) count value, it is observed from the test results in the Corrected Item – Total Correlation column in the item total statistic table.

Table 4. 1

Validity Test

Variable	Statement	r count	><	r table	Information
Employee performance (Y)	Y.A1	0.461	>	0.2144	Valid
	Y.B1	0.550	>	0.2144	Valid
	Y.B2	0.603	>	0.2144	Valid
	Y.B3	0.565	>	0.2144	Valid
	Y.C1	0.503	>	0.2144	Valid
	Y.C2	0.406	>	0.2144	Valid
Islamic Work Ethics (X1)	X1.1	0.556	>	0.2144	Valid
	X1.2	0.568	>	0.2144	Valid
	X1.3	0.578	>	0.2144	Valid
Work motivation (X2)	X2.1	0.588	>	0.2144	Valid
	X2.2	0.551	>	0.2144	Valid
	X2.3	0.593	>	0.2144	Valid

Variable	Statement	r count	><	r table	Information
Work experience (X3)	X3.1	0.375	>	0.2144	Valid
	X3.2	0.493	>	0.2144	Valid
	X3.3	0.419	>	0.2144	Valid
	X3.4	0.494	>	0.2144	Valid

Sources: Primary Data (Processed Data) 2022

Based on the table above, for each indicator of research questions used in this study, the (r) count values are greater than the (r) table value of 0.2144. Therefore, it is concluded that all the items in the research questions of this study are considered valid. Consequently, further testing can be conducted.

Reliability Test

Reliability is assessed to determine the level of consistency or stability of responses over time. A variable is considered reliable when Cronbach's Alpha coefficient is greater than 0.6. The results of the Reliability Test analysis can be seen in the following table:

Table 4.2
Reliability Test

Variable	Cronbach Alpha	<	Standard Value	Information
Employee performance (Y)	0.770		0,60	Reliable
Islamic Work Ethics (XI)	0.764		0,60	Reliable

Work motivation (X2)	0.748		0,60	Reliable
Work experience (X3)	0.664		0,60	Reliable

Sources: Primary Data (Processed Data) 2022

Based on the results from the Reliability Test table, it is indicated that all variables have Cronbach's Alpha values greater than 0.60. Therefore, it can be concluded that the indicators within the questionnaire are considered reliable.

Classic Assumption Test

Normality Test

Your statement is clear. It explains that in the study, the normality test is conducted using the One-Sample Kolmogorov-Smirnov test with an exact test approach, specifically chosen due to the small sample size. The decision criteria for the normality test are outlined: if the significance value is greater than 0.05, the distribution is deemed normal; if the significance value is below 0.05, the data is considered non-normal. This approach helps assess the normality of the data and informs subsequent statistical analyses.

Table 4. 3
Normality Test

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized

		Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.62751325
Most Extreme Differences	Absolute	.125
	Positive	.061
	Negative	-.125
Test Statistic		.125
Asymp. Sig. (2-tailed)		.020 ^c
Exact Sig. (2-tailed)		.280
Point Probability		.000
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Sources: Primary Data (Processed Data) 2022

The result of the One-Sample Kolmogorov-Smirnov test in the table above indicates a significance value of 0.280, which is greater than 0.05. Therefore, it is concluded that the questionnaire data for all variables are normally distributed.

Multicollinearity Test

This multicollinearity test is used to determine whether a study exhibits symptoms of multicollinearity. The decision criterion is that if the Variance Inflation Factor (VIF) values are less than 10, then multicollinearity is considered not problematic. The results of the multicollinearity test in this study are as follows.

Table 4. 4
Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
I	(Constant)	7.008	3.671		1.909	.061		
	Islamic Work Ethic_X1	-.064	.231	-.032	-.279	.782	.965	1.036
	Work motivation_X2	.950	.292	.447	3.255	.002	.679	1.473
	Work experience_X3	.275	.267	.140	1.030	.308	.694	1.440

a. Dependent Variable: TOTAL_Y

Sources: Primary Data (Processed Data) 2022

The results of the multicollinearity test in this study show that the VIF values for the variables Islamic work ethic (1.036), work motivation (1.473), and work experience (1.440) indicate that all predictor variables in the regression model have tolerance values above 0.10 and VIF values below 10. Therefore, the independent variables used in this study do not exhibit symptoms of multicollinearity.

Heteroskedasticity Test

The heteroskedasticity test in this study employs the Glejser test on coefficient values with a significance level greater than 0.05. The results of the heteroskedasticity test in this study are as follows:

Table 4. I
Uji Glejser

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
(Constant)	3.596	1.943		.851	.069	I
Islamic Work Ethic_X1	-.010	.122	-.011	.082	.935	-
Work motivation_X2	-.099	.154	-.104	.643	.523	-
Work experience_X3	-.021	.141	-.024	.152	.880	-

a. Dependent Variable: ABSRES

Sources: Primary Data (Processed Data) 2022

From the table of Glejser test results, the significance values for the variables Islamic work ethic (0.935), work motivation (0.523), and work experience (0.880) are observed to be greater than 0.05. Therefore, it can be concluded that there is

no evidence of heteroskedasticity in the regression model based on this research.

D. Multiple Linear Regression Analysis

To assess the influence of independent variables, namely Islamic work ethic, work motivation, and work experience, on the dependent variable, employee performance, a multiple linear regression analysis is employed.

Table 4. 6
Multiple Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
I	(Constant)	7.008	3.671		1,909	.061
	Islamic Work Ethic_X1	.345	.096	.427	3.614	.000
	Work motivation_X2	.950	.292	.447	3.255	.002
	Work experience_X3	.275	.267	.140	1.030	.308

a. Dependent Variable: Employee performance _Y

Sumber: Primary Data (Processed Data)2022

In this study, to obtain test results in one direction with a significance level of 5%, the T-table value is calculated using

the formula $df = n - K$ ($df = 60 - 4 = 56$). Thus, the T-table value in this study is 1.673.

Based on Table 4.6, the multiple linear regression analysis results are as follows:

1. Influence of Islamic Work Ethic (X1) on Employee Performance:

- The T-value for the Islamic work ethic variable is 3.614.
- The T-table value calculated from df is 1.673.
- The significance value (sig) is 0.00.

With a T-value $>$ T-table and a significance level (sig) $<$ 0.05, it can be concluded that the Islamic work ethic has a positive effect on employee performance.

2. Influence of Work Motivation (X2) on Employee Performance:

- The T-value for the work motivation variable is 3.255.
- The T-table value calculated from df is 1.673.
- The significance value (sig) is 0.002.

With a T-value $>$ T-table and a significance level (sig) $<$ 0.05, it can be concluded that work motivation has a positive effect on employee performance.

3. Influence of Work Experience (X3) on Employee Performance:

- The T-value for the work experience variable is 1.030.
- The T-table value calculated from df is 1.673.
- The significance value (sig) is 0.308.

With a T-value $< T$ -table and a significance level (sig) > 0.05 , it can be concluded that work experience does not have a positive effect on employee performance.

Based on the coefficient of determination test, the adjusted R square value of 0.283 indicates that the independent variables (Islamic work ethic, work motivation, work experience) in this study have a significant influence. About 28.3% of the variation in employee performance can be explained by these variables, while the remaining 71.7% is influenced by other factors outside the model.

Conclusion

The results of this study indicate that:

1. In the first test, the calculated T-value for the Islamic work ethic variable is 3.614. The T-table value is 1.673, and the significance value (sig) is 0.00, which is less than 0.05. Therefore, it can be concluded that the Islamic work ethic significantly and positively influences employee performance. Hence, for the first hypothesis in this study (H1: "Islamic work ethic has a significant positive effect on employee performance"), is accepted.

2. In the second test, the calculated T-value for the work motivation variable is 3.255. The T-table value is 1.673, and the significance value (sig) is 0.002, which is less than 0.05. Consequently, it can be concluded that work motivation significantly and positively influences employee performance. Therefore, for the second hypothesis in this study (H2: "Work

motivation has a significant positive effect on employee performance"), is accepted).

3. In the third test, the calculated T-value for the work experience variable is 1.030. The T-table value is 1.673, and the significance value (sig) is 0.308, which is greater than 0.05. Thus, it can be concluded that work experience does not have a significant positive effect on employee performance. Therefore, the third hypothesis in this study (H3: "Work experience does not have a significant effect on employee performance"), is rejected.

Suggestion

Based on the results of the research conducted on the influence of Islamic work ethic, work motivation, and work experience on employee performance at BMT Ummat Sejahtera Abadi Jepara, the following recommendations are provided:

1. Instilling Islamic Work Ethic:

- Encouraging every employee at BMT Ummat Sejahtera Abadi Jepara to understand and instill the Islamic work ethic, such as considering work as an act of worship, avoiding laziness, following religious guidelines, and having faith in the sustenance guaranteed by Allah.

2. Improving Work Motivation:

- Providing opportunities for career advancement by offering incentives and relevant training to employees.
- Providing recognition and motivation focused on employees' job performance.

- Encouraging employees to have a high level of responsibility for their work.

3. Utilizing Work Experience:

- Recognizing and appreciating employees' work experience as an aspect that can enhance performance.

- Creating a work environment that facilitates the exchange of experiences among employees.

- Providing career development programs to ensure that work experience positively impacts employee performance.

By implementing these recommendations, it is hoped that BMT Ummat Sejahtera Abadi Jepara can enhance employee performance and achieve its organizational goals more effectively.

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