

## Customer Preferences in Selecting Types of Financing Contracts in Islamic Banks (A Case Study of Istishna and Salam Contracts)

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### ABSTRACT

This research aims to analyze customer preferences in selecting types of financing contracts in Islamic banks, specifically in the contracts of Istishna and Salam. The research methodology used is a qualitative approach with data collection techniques through depth interviews. Participants in this research are customers of Islamic banks who have used Istishna and Salam contracts as a source of financing. Data analysis is performed through the process of data reduction, display, and verification. The results show that most customers of Islamic banks prefer Istishna contracts over Salam contracts. This is due to several factors, including ease of the process, level of trust, lower risk, and availability of guaranteed goods. Although Salam contracts have other advantages, such as cheaper prices and more controlled risks, customers still prefer Istishna contracts. The implication of this research is that Islamic banks need to provide better services in the financing process of Salam contracts and increase the availability of goods so that customers are more interested in using this type of contract

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## **INTRODUCTION**

The existence of contracts (*akad*) in Islamic banks constitutes a fundamental principle of the Islamic financial system that distinguishes it from the conventional financial system. An *akad* is a contract or agreement between an Islamic bank and a customer that regulates the rights and obligations of both parties in conducting financial transactions (Rachman, 2022). In the Islamic financial system, *akad* is a highly essential element because all financial transactions must be carried out through contracts that comply with Sharia principles. There are various types of *akad* used in the Islamic financial system, such as *mudharabah* contracts, *musyarakah* contracts, *murabahah* contracts, *ijarah* contracts, *wakalah* contracts, *kafalah* contracts, *qardh* contracts, and others (Surury & Badry, 2024). Each type of contract has different characteristics and rules, depending on the nature and purpose of the financial transaction conducted.

In Islamic banks, *akad* also serves as a fundamental principle in providing financing or loans to customers. Every financing or loan provided must be conducted through a contract that complies with Sharia principles and does not contain elements of *riba* or interest (Prasya et al., 2023). These contracts are regulated in detail in a contractual document signed by both parties, ensuring that the rights and obligations of each party related to the financial transaction are clear and measurable. Therefore, the existence of *akad* in Islamic banks is crucial in ensuring that every financial transaction conducted complies with Sharia principles and in maintaining customer trust in Islamic banks. In practice, customer preferences in Islamic banks regarding the types of contracts used in financing or loans may vary depending on the nature and purpose of the financial transaction conducted (Siregar, 2023). One example of customer preference is the choice between *istishna* contracts and *salam* contracts.

An *istishna* contract is a contract used in financing the production of goods by requesting the producer to manufacture goods desired by the financier or customer at a price agreed upon in advance. In an *istishna* contract, the producer is responsible for manufacturing the goods and the customer is responsible for paying the price after the goods are completed. Meanwhile, a *salam* contract is a contract used in financing the purchase of goods by paying the price in advance and receiving the goods at a later time (Japar et al., 2024). In a *salam* contract, the producer or seller is responsible for manufacturing and delivering the goods, while the customer is responsible for paying the price before the goods are delivered.

Although both *istishna* and *salam* contracts have their respective advantages (Gaussian & Mirawati, 2022), in practice, Islamic bank customers tend to prefer *istishna* contracts over *salam* contracts. This may be due to the fact that *istishna* contracts are more flexible in financing the production of specific and complex goods, enabling customers to meet production needs more effectively (Sari, 2023). In addition, under an *istishna* contract, customers can arrange the payment period according to their production needs. Customer preference in Islamic banks for *salam* contracts remains relatively low (Wajo & Betawi, 2021). This may be because *salam* contracts have limitations in financing

the production of specific and complex goods. Salam contracts are more suitable for financing the purchase of relatively simple goods, such as raw materials or daily consumer goods. Through this study, the researcher seeks to identify the factors influencing customer preferences toward types of financing contracts in Islamic banks, particularly *istishna* and *salam* contracts, in order to assist Islamic banks in designing more effective marketing strategies. This study is also expected to help enhance customers' understanding and awareness of the available types of financing contracts, thereby improving public financial literacy within the *Sharia* context.

## LITERATURE REVIEW

The concept of *akad* constitutes a primary principle in Islamic economics, whereby every transaction must be based on a clear agreement between two mutually trusting parties. In the context of financing in Islamic banks, *akad* serves as the foundation of the financing contract between the bank and the customer. In Islamic economics, *akad* is divided into two categories, namely *muqayyadah* contracts and *mutlak* contracts (Nurjaman & Witro, 2021). A *muqayyadah* contract is a contract that contains specific terms and conditions, while a *mutlak* contract is one that does not contain specific terms and conditions. In the context of financing in Islamic banks, there are various types of contracts used, including:

- *Murabahah* contract: This contract is used in financing goods sold under a credit payment system. The bank purchases the goods needed by the customer, then sells them to the customer at a price agreed upon in advance with an added profit margin.
- *Istishna* contract: This contract is used in financing the production of goods that do not yet exist or are not yet completed. The customer orders the desired goods and the bank pays the production costs of those goods. After the goods are completed, the bank sells them to the customer at a price agreed upon in advance with an added profit margin.
- *Salam* contract: This contract is used in financing the production of goods that already exist and are still in the growth stage. The customer orders goods that are not yet completed or not yet harvested, then pays in cash at the beginning. After the goods are completed or harvested, the bank delivers the goods to the customer.
- *Mudharabah* contract: This contract is used in financing a business carried out by the customer. The bank provides capital to the customer and acts as the capital owner, while the customer acts as the capital manager. The profit from the business is shared proportionally between the bank and the customer.

In the concept of *akad* within Islamic economics, transactions are conducted based on the principles of mutual trust and mutual benefit. Every contract must be grounded in sincere intention and trust between both parties. In this regard, the concept of *akad* becomes an essential foundation in financing within Islamic banks and serves as one of the distinctive characteristics of the

Islamic economic system that differentiates it from the conventional economic system.

Consumer behavior is the study of how consumers make decisions regarding the expenditure of their money on products or services available in the market. It involves understanding the factors that influence consumer decisions, such as preferences, needs, values, beliefs, perceptions, and past experiences (Hamizar, 2024). Consumer behavior theory views consumers as rational beings in making purchasing decisions. Consumers consider various available information, including price, quality, brand, and other factors before making a purchase decision. However, in reality, consumer decisions may also be influenced by other factors such as emotions, mood, culture, and social interactions (Hamizar, 2024).

There are several models used in consumer behavior theory, such as the purchase decision model, Maslow's hierarchy of needs model, perception model, learning model, and preference model. These models assist researchers in understanding consumer behavior and predicting future purchasing decisions. In the context of Islamic economics, consumer behavior theory also applies. Consumers who purchase Sharia-compliant products or services are influenced by the same factors as consumers in general, but with additional considerations of halal compliance and adherence to Sharia principles. Therefore, understanding consumer behavior in the context of Islamic economics becomes important for product development and marketing within the Islamic financial industry.

## **METHODOLOGY**

The research methodology used to examine customer preferences toward types of contracts in Islamic banks is a qualitative approach employing the depth interview method. This method was chosen because it can provide an in-depth understanding of customers' perceptions, values, and experiences related to the selection of contract types when applying for financing in Islamic banks. This study involves a number of Islamic bank customers in Ambon City as informants. The informants were selected purposively with the criteria of having experience in applying for *istishna* and *salam* financing contracts. The informants will be contacted directly and interviewed using an interview guide that has been designed in advance. The data obtained will then be analyzed qualitatively through a coding process and by mapping the emerging themes. Subsequently, the data will be interpreted to gain a deeper understanding of customer preferences toward types of contracts in financing applications at Islamic banks. In collecting the data, the researcher will uphold research ethics by obtaining informed consent from the informants, maintaining the confidentiality of their identities, and ensuring that the informants feel comfortable and not burdened during the interview process.

## RESULTS

The results of this study indicate that although both *istishna* and *salam* have their respective advantages, customer preferences in applying for financing at Islamic banks are more strongly directed toward *istishna* contracts. Several factors influence customer preferences, including:

### 1. Ease of Process

The results of this study show that customer preference in selecting types of financing contracts in Islamic banks is influenced by the ease of process offered. Based on the data obtained, customers perceive that the financing application process under a *salam* contract is easier and faster compared to an *istishna* contract. This occurs because *istishna* involves a third party as a manufacturer, requiring customers to wait for the production process to be completed before the goods can be delivered. In the context of consumer behavior, ease of process is one of the important factors influencing consumer decisions in selecting products or services. This ease of process can be explained through the concept of "trade-off," where consumers exchange benefits and costs, including the time and effort required to obtain the product or service. Islamic bank customers appear to value the ease and speed of the *salam* process more highly compared to the waiting period required in *istishna*. However, this preference also reflects the dilemma faced by consumers between choosing a faster but potentially less flexible process (*salam*) versus a process that requires more time but may provide results more suited to their specific needs (*istishna*). This study aligns with consumer behavior theory, which states that ease and speed of process are key factors in purchase decisions. Several previous studies also support this finding. For example, a study conducted by Hidayat (2024) shows that consumer perceptions of service ease and speed significantly influence customer satisfaction and loyalty. In addition, research by Putra & Raharjo (2022) on the Technology Acceptance Model reveals that perceived ease of use is a primary determinant in the adoption of new technologies and services by consumers. This factor of ease of process can also be associated with the concept of "perceived ease of use," where customers tend to choose contracts they consider easier and less demanding in terms of time and effort. Although *istishna* may provide more customized results, it involves a more complex process and longer waiting time, which can become an inhibiting factor in customer preference.

### 2. Level of Trust

The findings also demonstrate the importance of the level of customer trust in the quality of goods produced through *istishna* contracts when choosing financing types in Islamic banks. The data indicate that customers have high trust in the quality of goods produced under *istishna* due to the quality assurance provided by the involved manufacturer. In consumer behavior concepts, trust is one of the key factors influencing purchase decisions and other decision-making processes (Nst, 2023). This trust includes consumer confidence in the quality and characteristics of the products or services they obtain.

Customer trust in istishna contracts can be explained through trust theory in consumer behavior. According to Jasin et al. (2021), trust in business relationships involves the belief that the other party possesses integrity, competence, and goodwill. In the context of istishna, the manufacturer involved in producing the goods has a reputation to maintain, thereby encouraging the production of high-quality goods. Customers who trust the reputation and integrity of the manufacturer are more likely to choose istishna because they are confident they will receive high-quality products.

This study is also consistent with findings from previous research, such as that conducted by Wijaya & Tjahayadi (2023), which states that trust plays a significant role in building customer loyalty. High trust in the quality of goods produced can enhance customer satisfaction and loyalty toward Islamic banks. Furthermore, research by Nurhalim (2023) emphasizes the importance of trust in marketing relationships, where trust influences consumers' intention to maintain long-term relationships with service providers. In Islamic financing, Islamic banks must continuously maintain and improve service quality to preserve customer trust. These efforts may include ensuring that manufacturers involved in istishna maintain high quality standards and transparency in the production process. Additionally, Islamic banks can implement supervision and audit mechanisms to ensure that the goods produced meet customer expectations.

### **3. Lower Risk**

Customers perceive that the risk in istishna contracts is lower compared to salam contracts because payment is made after the goods are completed and delivered to the customer. Consumers consider the level of risk when making purchase decisions. The risk referred to is the possibility of loss or inconvenience after purchasing a product or service. Customers prefer istishna because they perceive it to involve lower risk compared to salam. This is because, under istishna, payment is made after the goods are completed and delivered to the customer. In this case, customers have assurance that the ordered product has been produced and its quality guaranteed, thereby reducing the potential risk compared to salam. In the context of consumer behavior, risk-taking theory becomes relevant here. According to this theory, consumers tend to avoid products or services they perceive as having high levels of risk. Risk avoidance is a common strategy in purchase decisions, where consumers choose the option they consider safest to minimize potential losses. Research by Widyana & Permatasari (2023) on perceived risk shows that consumers evaluate risk before making purchase decisions, and their preferences are influenced by the extent of risk they perceive in relation to the product or service.

Previous research by Mauludin (2022) also indicates that risk reduction is one of the important factors considered by consumers in purchase decisions. They found that consumers are more likely to choose products offering quality and reliability guarantees, as these reduce uncertainty and provide a sense of security. In the context of istishna, the assurance that payment is made only after the product is completed and delivered means that customers need not worry about product mismatch or delivery failure.

These findings are further supported by research by Wono et al. (2023), which states that risk management is a key element in marketing and product development. By offering istishna contracts that reduce risk, Islamic banks can enhance the attractiveness of their products in the eyes of customers, which in turn can increase satisfaction and loyalty. Islamic banks should continue to emphasize this risk reduction aspect in their communication and marketing efforts. Providing clear and transparent information about the production process and quality guarantees in istishna can further reassure customers and strengthen their perception of the lower risk associated with this type of financing. Additionally, Islamic banks can evaluate and develop stricter supervision mechanisms to ensure that every stage in the istishna process is implemented according to high standards, thereby maintaining customer trust.

#### **4. Availability of Goods**

Istishna contracts allow customers to order goods that are not yet available in the market, enabling them to obtain the goods they desire. The availability of goods becomes one of the important factors influencing customer preference in selecting financing contracts in Islamic banks. Istishna enables customers to order goods that are not yet available in the market, thus providing an opportunity to obtain desired goods. In consumer behavior theory, the availability of goods can influence consumer decisions in purchasing products or services. Consumers tend to prefer products or services that are easily found and available in the market, as this facilitates the purchasing process and provides satisfaction. Therefore, the availability of goods in istishna can be a factor influencing customer preference in selecting types of financing contracts in Islamic banks.

Overall, the findings indicate that factors such as ease of process, level of trust, lower risk, and availability of goods are the primary reasons why Islamic bank customers prefer istishna financing over salam. The factors of ease of process and availability of goods become the main determinants of customer preference in choosing istishna over salam. Customers perceive that the relatively simple process in istishna, where they only need to pay a down payment and the remaining amount is settled through the bank, as well as the guaranteed availability of goods by the bank, are the primary reasons for their preference. In addition, the level of trust and lower risk also become considerations for customers in choosing istishna. In istishna, customers have high trust in the bank as the party responsible for the quality and availability of the required goods. Meanwhile, the lower risk in istishna compared to salam also becomes a reason for customers in selecting this contract type. Nevertheless, this study also indicates that there are still some customers who prefer salam, particularly those who possess expertise or experience in certain fields and are able to evaluate the quality of the required goods independently. However, overall, customer preference for istishna remains more dominant.

## **DISCUSSION**

The results of this study demonstrate that customer preference for *istishna* contracts is more dominant than for *salam* contracts, even though in certain aspects *salam* is perceived as simpler and faster. This finding does not stand alone, but is consistent with various previous studies emphasizing that consumer decisions in selecting financial products or services are influenced by a combination of perceived ease, trust, and perceived risk. Thus, the preference for *istishna* can be understood as the outcome of both rational and psychological evaluations aligned with modern consumer behavior theory.

Regarding the aspect of process convenience, this study indicates that customers acknowledge *salam* contracts as faster and simpler. This finding is consistent with Hidayat (2024), who confirms that perceptions of service ease and speed significantly influence satisfaction and the tendency to choose a product. Furthermore, Putra & Raharjo (2022), through the Technology Acceptance Model (TAM) approach, demonstrate that perceived ease of use is a primary determinant in the adoption of new services. Theoretically, this suggests that *salam* has an advantage in procedural simplicity. However, the dominance of preference for *istishna* indicates that ease of process is not the sole determinant of decision-making. From the TAM perspective, in addition to perceived ease of use, perceived usefulness often exerts a stronger influence on usage intention. In this context, although *salam* is perceived as easier, *istishna* is considered more beneficial because it allows for specifications that better match customer needs. This reflects a rational trade-off, in which customers are willing to accept a more complex process in exchange for greater benefits.

Trust emerges as a key variable reinforcing preference for *istishna*. This finding is consistent with Nst (2023), who asserts that trust is a primary determinant in purchase decisions and long-term relationships between consumers and service providers. Customer trust in the quality of goods under *istishna* is strengthened by the reputation of the manufacturer and the supervision of the Islamic bank. According to the framework proposed by Jasin et al. (2021), trust is formed from perceptions of integrity, competence, and goodwill of the parties involved in business transactions. In *istishna*, the presence of a reputable manufacturer becomes a source of product quality legitimacy. Moreover, Wijaya & Tjahayadi (2023) state that trust directly contributes to customer loyalty. In the context of this study, trust in product quality and in the bank's responsibility for overseeing the production process strengthens customer preference for *istishna*. This is further supported by Nurhalim (2023), who emphasizes that trust in marketing relationships influences consumers' intention to maintain long-term relationships. Therefore, preference for *istishna* can be understood as a reflection of relational trust established between customers and Islamic banks.

The aspect of lower risk in *istishna* also represents a significant factor. This study finds that customers feel more secure because payment is made after the goods are completed and delivered. This finding aligns with Widyana & Permatasari (2023), who demonstrate that perceived risk significantly influences purchase decisions. Consumers tend to evaluate risk before making decisions and prefer options with lower uncertainty. This result is also supported by Mauludin (2022), who argues that risk reduction is a major consideration in purchase decisions, particularly in high-value transactions. In *istishna*, the payment mechanism linked to production outcomes reduces financial risk and performance risk. This structure provides customers with a sense of control and certainty, thereby reinforcing their inclination to choose *istishna* over *salam*, which requires upfront payment. Additionally, Wono et al. (2023) emphasize the importance of risk management in marketing strategy, further supporting these findings. Islamic banks that clearly communicate risk mitigation mechanisms enhance product security perceptions. In the context of *istishna*, quality assurance and transparency in the production process become effective marketing instruments to strengthen financing product attractiveness.

The factor of product availability also contributes significantly to customer preference. *Istishna* allows customers to order goods not yet available in the market, thereby providing flexibility and added value. In consumer behavior theory, product availability and accessibility influence purchase decisions because they relate to the ease of obtaining desired goods. Although the literature cited in the findings emphasizes ease and risk, this result complements the understanding that utilitarian value—namely the ability to obtain goods according to specific needs—holds significant appeal. Overall, this discussion indicates that preference for *istishna* results from the interaction of perceived ease (Hidayat, 2024; Putra & Raharjo, 2022), trust (Nst, 2023; Jasin et al., 2021; Wijaya & Tjahayadi, 2023; Nurhalim, 2023), and perceived risk (Widyana & Permatasari, 2023; Mauludin, 2022; Wono et al., 2023). These four factors do not operate independently but rather reinforce one another in shaping customer decisions. Although some customers continue to prefer *salam* particularly those with experience and the ability to evaluate product quality this finding indicates segmentation based on literacy levels and risk tolerance. This aligns with consumer behavior theory, which suggests that individuals with greater experience tend to exhibit higher risk tolerance.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the research findings, it can be concluded that there are factors influencing customer preference in choosing istishna over salam contracts in Islamic banks. These factors include ease of process, level of trust, lower risk, and availability of goods. Ease of process becomes an important factor because customers seek financing that is simple and fast. In this regard, istishna is considered more flexible and easier to implement than salam, which requires a specific agreement between the buyer and the seller. Furthermore, the level of trust is also a crucial factor because customers seek assurance regarding the quality of the goods purchased. In istishna, the bank acts as the party that ensures the quality of the goods before they are delivered to the customer, thereby increasing customer confidence in conducting the transaction. Lower risk is an important factor because customers aim to minimize potential losses in transactions. In istishna, the bank assumes responsibility for risks that may arise during the production process, making customers feel more secure from potential losses. Finally, the availability of goods is a significant factor because customers want to obtain the desired goods easily. In this case, istishna provides greater opportunity for customers to obtain the desired goods, as the bank acts as the party ensuring the availability of the goods.

## FURTHER STUDY

This research still has limitations so further research is needed on the topic of Customer Preferences in Selecting Types of Financing Contracts to perfect this research and increase insight for readers and writers.

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