# **IJEBSI**



Internasional Journal of Economics and Business Insight Vol. 01 No. 01 FEB 2025 Page xx-xx E-ISSN: xxxx-xxxx



https://journal.sciencelia.com/index.php/ijebsi

Received: 13-08-20xx | Revised 20-08-2025 | Accepted 25-09-2025 | Published 30-09-2025

# The Effect Of User Experience, Product Quality, Price Perception, and Consumer Trust On Purchasing Decisions On The Facebook Marketplace in Denpasar City

Putu Elmo Setyawan<sup>1</sup>, Ni Putu Cempaka Dharmadewi Atmaja<sup>2</sup>, Daniel Manek<sup>3</sup> elmo.setyawan@gmail\_com<sup>1</sup>
Universitas Mahasaraswati Denpasar, Bali, Indonesia<sup>1,2,3</sup>

#### **Abstract**

Objective: This study aims to examine the influence of user experience, product quality, price perception, and consumer trust on purchasing decisions in the Facebook marketplace. Research Design & Methods: This study was conducted in Denpasar, which has the largest population of Facebook marketplace users in Bali. The sample used in this study consisted of 120 respondents selected using a purposive sampling method. Data collection was carried out through questionnaires, and data analysis was performed using multiple linear regression to test the relationship between the independent and dependent variables. Findings: The results showed that user experience has a positive and significant influence on purchasing decisions, where the better the user experience, the higher the purchase decision they make. Product quality also has a positive and significant influence on purchasing decisions, with higher quality products driving increased purchase decisions. In addition, price perception has a positive and significant influence on purchasing decisions, with the perception of a fair price increasing purchase decisions. Consumer trust also has a positive and significant influence on purchasing decisions, indicating that high trust in the Facebook marketplace can drive purchase decisions. Implications & Recommendations: Based on these findings, this study recommends that businesses in the Facebook marketplace focus more on improving user experience, maintaining product quality, setting competitive prices, and building consumer trust to encourage increased purchase decisions.

Keywords: User Experience; Product Quality; Price Perception; Consumer Trust; Purchase Decision.

# Introduction

E-commerce, or electronic commerce, has rapidly evolved as a major innovation in the modern business world, driven by advances in internet technology that enable the electronic exchange of goods and services, transforming the way consumers shop and companies sell products. According to Solihat & Sadika (2022), e-commerce encompasses the buying and selling of products, services, or information over the internet. Anugrah & Wahyono (2021) define a marketplace as an online platform that connects sellers and buyers without face-to-face meetings. Desy Wijaya (2020) adds that simply using a mobile phone and internet access, people can now conduct various transactions, from electronics to everyday necessities. The rapid growth of e-commerce in recent years is influenced by various factors, such as increasingly affordable internet access, advances in technology and internet security, and the presence of large marketplace platforms like Facebook, Shopee, and Tokopedia, which have created a global trading ecosystem.

E-commerce offers significant benefits to both consumers and sellers. Consumers can shop anytime and anywhere with a wider selection of products and competitive prices, while sellers can reach a wider market without being limited by geographic location. Facebook Marketplace, with its large user base in Indonesia179.5 million as of November 2023 (Data Indonesia.id, 2023) offers significant opportunities for merchants. Facebook also ranks third after India and the United States in terms of global user base (breakingnews. Bisnis Tekno, 2023). High user activity on Facebook Marketplace also influences consumer purchasing decisions. Data shows that the number of Facebook users in Indonesia continues to grow rapidly, from 135 million in January 2023 to 205.4 million in August 2023 (Napoleon Cat, 2023), making Indonesia one of Facebook's largest markets.

However, in the context of online shopping, user experience plays a crucial role in purchasing decisions, especially considering the risk of fraud. User experience encompasses ease of use, convenience, and the features offered by the platform. A good user experience can increase consumer trust and loyalty, as well as drive business growth. Megawaty (2020) explains that user experience has a significant influence on

purchasing decisions, a finding further supported by research by Bintan et al. (2022) and Empathanussa and Hardiningrum (2023). On the other hand, Harisma et al. (2022) found that user experience had no effect on purchasing decisions.

Furthermore, the quality of products sold on marketplaces like Facebook also influences purchasing decisions. Higher-quality products increase customer satisfaction, as suggested by Ibrahim & Thawil (2019) and Lestari & Fengyuan (2023). However, product quality on Facebook Marketplace can vary widely because the platform involves a wide range of sellers, from individuals to small businesses. The lack of clear quality standards and curation processes like those on large e-commerce platforms adds to the challenge for buyers, who must carefully evaluate products.

Price also plays a significant role in purchasing decisions, with consumers tending to assess whether the price matches the product's benefits. Kotler & Keller (2012) stated that consumer price perception is strongly influenced by the relationship between price and perceived benefits. Research by Anggraeni & Soliha (2020) and Lestari & Fengyuan (2023) found that price perception significantly influences purchasing decisions. However, Mukhlis et al. (2023) found that price perception does not always influence purchasing decisions.

Consumer trust in the platform is also a key factor in purchasing decisions. This trust is influenced by factors such as personal data protection and secure transactions, which, in the context of Facebook Marketplace, are often challenging because the platform does not provide transaction protection systems like other major e-commerce platforms. Ayuningtiyas & Gunawan (2020) define consumer trust as the expectation of good behavior from other parties in a transaction. Research by Mukhlis et al. (2023) and Pradesty (2022) shows that consumer trust has a positive effect on purchasing decisions, although Aprilia et al. (2023) found the opposite. The risk of fraud on the Marketplace, such as receiving a product that does not match the description or image, often leads to negative experiences for consumers, exacerbating the feeling of uncertainty surrounding the transaction.

Overall, product quality, price perception, user experience, and consumer trust are important factors influencing purchasing decisions on Facebook Marketplace. Buyers and sellers are expected to adapt to the platform's dynamics to minimize risk and maximize transaction opportunities. Facebook user data is presented in the table below:

Table 1. Percentage of Facebook User Age by the End of 2023

Umur	Persentase
13-17	8,2%
18-24	32,1%
25-34	30,9%
35-44	17,1%
45-54	7,4%
55-64	2,4%
>65	1,9%

Source: Databooks (2023)

Based on the data in Table 1, the distribution of Facebook users at the end of 2023 shows a dominance of young and productive age groups. The 18–24 age group accounted for the largest share, at 32.1%, followed by users aged 25–34 at 30.9%. Furthermore, the 35–44 age group accounted for 17.1%, indicating that nearly 80% of Facebook users are in the 18–44 age range. Meanwhile, teenagers aged 13–17 accounted for only 8.2%, with the percentage dropping significantly in older age groups. The 45–54 age group accounted for 7.4%, the 55–64 age group 2.4%, and users aged 65 and over only 1.9%. These findings show that Facebook is still the dominant platform used by the younger generation, especially the millennial and early generation Z groups. This has important implications, especially for buying and selling activities on Facebook Marketplace, because the majority of users come from an age group that is relatively active, adaptive, and has a high tendency to conduct transactions digitally.

## Research Method

This research was conducted in Denpasar City, the capital of Bali and a major industrial center in the region. According to the researchers, the people of Denpasar City have been able to keep up with technological developments well. The objects of this research include user experience, product quality, and price on purchasing decisions through the Facebook marketplace in Denpasar City. The population studied was Denpasar City residents aged 18 years and over, although the exact population size is unknown. The sample was determined using a purposive sampling technique, with a sample size of 120 respondents. For data collection, this study used observation and interview methods, while data analysis was conducted using multiple linear regression analysis.

# **Result and Discussion**

#### **Instrument Test Results**

## Validity Test

In this study, each item from the variables User Experience, Product Quality, Price Perception, and Consumer Trust in Purchasing Decisions demonstrated a Corrected Item-Total Correlation value exceeding 0.30, indicating that all indicators used in this study were valid.

#### Reliability Test

In this study, each question item from the variables User Experience, Product Quality, Price Perception, and Consumer Trust in Purchasing Decisions had a Cronbach's Alpha coefficient value greater than 0.6, indicating that all instruments used can be considered reliable.

## Coefficient of Determination Analysis (Adjusted R2)

A coefficient of determination analysis was used to measure the extent to which the variables user experience, product quality, price perception, and consumer trust can explain purchasing decisions. Based on Table 5.16, the adjusted R<sup>2</sup> value obtained was 0.602, or 60.2%. This means that the combination of user experience, product quality, price perception, and consumer trust can explain 60.2% of purchasing decisions, while the remaining 39.8% is explained by other factors not examined in this study.

#### F Test

The F test results show an F-statistic of 46.036 with a significance level of 0.000. Because the significance value (Sig.) is less than 0.05, the regression model used in this study can be considered statistically significant. This means that overall, the independent variables (User Experience, Product Quality, Price Perception, and Consumer Trust) have a significant influence on the dependent variable (Purchase Decision). Thus, the obtained regression model is quite effective in explaining the relationship between the independent and dependent variables. This indicates that the variables User Experience, Product Quality, Price Perception, and Consumer Trust, when combined, can influence Purchase Decisions on Facebook Marketplace.

# t-Test

The t-test is used to determine whether the independent variables individually influence the dependent variable. If the significance level (p-value) obtained is less than 0.05, then the hypothesis is accepted, meaning the independent variables have a significant influence on the dependent variable. The results of the t-test showing the influence of user experience, product quality, price perception, and consumer trust on purchase decisions through Facebook Marketplace can be seen in Table 5.16, with the following explanation:

- a) The t-test results for the influence of User Experience on Purchase Decisions show a t-value of 2.503 with a significance value of 0.016, which is less than α (the significance level) = 0.05. This indicates that User Experience has a positive and significant influence on Purchase Decisions on Facebook Marketplace.
- b) The t-test results for the effect of Product Quality on Purchasing Decisions show a calculated t-value of 2.680 with a significance value of 0.008, which is less than  $\alpha = 0.05$ . This indicates that Product Quality has a positive and significant effect on Purchasing Decisions on Facebook Marketplace.
- c) The t-test results for the effect of Price Perception on Purchasing Decisions show a calculated t-value of 3.319 with a significance value of 0.001, which is less than  $\alpha = 0.05$ . Therefore, Price

- Perception has a positive and significant effect on Purchasing Decisions on Facebook Marketplace.
- d) The t-test results for the effect of Consumer Trust on Purchasing Decisions show a calculated t-value of 2.135 with a significance value of 0.023, which is less than  $\alpha = 0.05$ . This means that Consumer Trust has a positive and significant effect on Purchasing Decisions on Facebook Marketplace.

## **Interpretation Research Results**

# The Influence of User Experience on Purchasing Decisions

This study shows that user experience has a positive and significant influence on purchasing decisions on Facebook Marketplace in Denpasar City. "The results of this study are consistent with previous research by Bintan et al. (2022) conducted among residents of Medan City, which also found that user experience positively influences purchasing decisions. Furthermore, Darmawan & Putra (2022) also found that user experience has a positive and significant influence on purchasing decisions on Facebook Marketplace. According to Oscardo et al. (2024), the more experience a user has, the higher their purchasing decision will be.

## The Influence of Product Quality on Purchasing Decisions

This study shows that product quality has a positive and significant influence on purchasing decisions on Facebook Marketplace in Denpasar City. This finding aligns with research conducted by Amalita & Rahma (2022) which used a quantitative approach. Based on the data analysis, the results showed a positive and significant influence of product quality on purchasing decisions on Facebook Marketplace. Nasution & Alnahari (2024) also stated that the higher the product quality, the greater the purchasing decision. Similar findings were also found by Amalia et al. (2024), who showed that product quality positively influences purchasing decisions.

## The Influence of Price Perception on Purchasing Decisions

The results of this study indicate that price perception has a positive and significant influence on purchasing decisions on Facebook Marketplace in Denpasar City." This finding is consistent with research conducted by Anggraeni & Soliha (2020). Based on the data analysis, they concluded that there is a positive and significant influence between price and purchasing decisions on Facebook Marketplace. Research conducted by Saputra (2022) also supports this finding, stating that price perception has a positive and significant influence on purchasing decisions. Yulianto & Prabowo (2024) added that the better the price perception, the greater the purchasing decision.

# The Influence of Consumer Trust on Purchasing Decisions

This study shows that consumer trust has a positive and significant influence on purchasing decisions on Facebook Marketplace in Denpasar City. The results of this study align with research conducted by Aprilia et al. (2022). Based on the data analysis, the results showed a positive and significant influence between consumer trust and purchasing decisions on Facebook Marketplace. Mukhlis et al. (2024) also stated that the higher the level of consumer trust, the higher the purchasing decisions. Research by Ferdianto et al. (2023) also showed a positive influence between consumer trust and purchasing decisions.

# Conclusions, suggestions and limitations

Based on the discussion in the previous chapter, it can be concluded that **user experience** has a positive and significant influence on purchasing decisions. This finding indicates that the better the user experience, the higher the likelihood of making a purchase on Facebook Marketplace. In other words, when users find the platform easy to navigate, visually appealing, and responsive, they tend to feel more confident and satisfied, which encourages them to complete a purchase. This highlights the importance for online platforms to continuously improve interface design, loading speed, and interactive features to enhance user satisfaction and engagement.

Furthermore, product quality also shows a positive and significant effect on purchasing decisions. The results reveal that the better the product quality offered on Facebook Marketplace, the greater the consumer's willingness to make a purchase. High-quality products build positive perceptions and reduce doubts about the credibility of sellers. This suggests that maintaining consistent product standards, providing accurate descriptions, and ensuring authenticity can strengthen customer loyalty and repeat purchase behavior.

Similarly, price perception has a positive and significant impact on purchasing decisions, suggesting that favorable consumer perceptions of price increase the probability of a purchase decision. When consumers perceive the price as fair and aligned with product quality, they are more likely to make a transaction. Therefore, sellers need to develop appropriate pricing strategies, such as offering competitive prices, discounts, or transparent price information, to influence buyer perceptions positively.

In addition, consumer trust significantly influences purchasing decisions. This study demonstrates that the higher the level of consumer trust in Facebook Marketplace, the greater the likelihood of purchasing decisions being made. Trust plays a crucial role in reducing uncertainty in online transactions. It is built through transparent communication, reliable customer service, and secure payment systems. Thus, both the platform managers and individual sellers must maintain integrity, ensure transaction safety, and respond promptly to customer concerns to foster long-term trust.

However, this study has certain limitations. The research design was cross-sectional, meaning that data were collected at one specific point in time. Therefore, the results may not fully capture changes in consumer behavior over time or account for external factors such as market trends, technological updates, or social influences that evolve dynamically.

For future research, it is suggested to use a longitudinal approach to observe behavioral dynamics over a longer period. Such a design would allow researchers to understand how user experience, trust, and price perception evolve as consumers gain more exposure to the platform. Additionally, future studies could include other variables such as brand image, social influence, digital literacy, or perceived online security, which may provide a more comprehensive understanding of the determinants of purchasing decisions in digital marketplaces. Expanding the scope to other e-commerce platforms or comparing multiple social commerce platforms could also enrich insights and enhance the generalizability of the findings.

## References

Ajzen. 1991. The Theory of Planned Behavior. (Vol. 50)

- Amalia, D. L., Dahliani, Y., & Edi, B. Q. R. 2024. Pengaruh Online Customer Review, Online Customer Rating, Harga, Kualitas Produk, Dan Promosi Terhadap Keputusan Pembelian Di Shopee. *JMBI: Jurnal Manajemen Bisnis dan Informatika*, *5*(1), 50-65.
- Amalita R., & Rahma. 2022. Pengaruh Kemudahan, Kualitas Produk, Harga Dan Promosi Terhadap Keputusan Pembelian Di *Marketplace* Facebook Pada Mahasiswa/I Uinsu Dengan Structural Equation Modeling.
- Anggraeni A., & Soliha E. 2020. Kualitas produk, citra merek dan persepsi harga terhadap keputusan pembelian (Studi pada konsumen Kopi Lain Hati Lamper Kota Semarang).
- Anugrah, A. A., & Wahyono, S. A. 2021. Communal *Marketplace* Berbasis Koperasi sebagai Salah Satu Terobosan Inovasi bagi Pelaku UMKM Indonesia di Masa Pandemi Covid-19. *Prosiding Seminar Nasional Ekonomi dan Bisnis*, 1, 21–33.
- Aprilia, A., Ramadhani, S., Aslami, N. 2023. Pengaruh Motivasi, Gaya Hidup an Kepercayaan Konsumen terhadap Keputusan Pembelian di Facebook *Marketplace*: Studi Kasus pada Mahasiswa Kampus Negeri di Kota Medan. *Economics Review Journals*, 2 (1), 1-27.
- Ayu Megawaty, D., Ghazi Rio, M., Yanto, R., & Nurwanti, I. 2020. Analisis Interaksi Sosial Terhadap Pengalaman Pengguna Untuk Loyalitas Dalam Bermain Game. *JSI: Jurnal Sistem Informasi (E-Journal)*, 12(2).
- Bintan, C., Harisma, D., Sidanti, H., Citaningtyas, D., & Kadi, A. 2022. Simba Seminar Inovasi Manajemen Bisnis Dan Akuntansi 4 Seminar Inovasi Manajemen Bisnis dan Akuntansi (SIMBA) 4 Fakultas Ekonomi dan Bisnis Universitas PGRI Madiun Pengaruh Media Sosial Dan User Experience Terhadap Keputusan Pembelian Handphone Second Di *Marketplace* Facebook (Studi Kasus Pada Masyarakat Kota Madiun).
- Darmawan, D., & Putra, A. R. 2022. Pengalaman Pengguna, Keamanan Transaksi, Kemudahan Penggunaan, Kenyamanan, Dan Pengaruhnya Terhadap Perilaku Pembelian Online Secara Impulsif. *RELASI: JURNAL EKONOMI*, 18(1), 26-45. <a href="https://doi.org/10.31967/relasi.v18i1.523">https://doi.org/10.31967/relasi.v18i1.523</a>
- Desy Wijaya. (2024). Marketplace Pedia (Google Buku, Retrieved March 18).

- Empathanussa, D., Hardiningrum, I. S. 2023. Pengaruh Penggunaan *E-Commerce* Dan Kualitas Produk Terhadap Keputusan Pembelian Di *Marketplace* Akan Produk-Produk Busana (Studi Kasus Mahasiswa Program Studi Manajemen UNISKA). *Jurnal Publikasi Ilmu Manajemen dan E-Commerce*, 2 (1), 69-94.
- Ferdianto, M., Hamid, R. S., & Maszudi, E. 2023. Peran E-WOM, Life Style, Kepercayaan, dan Content Marketing dalam Keputusan Pembelian Generasi Milenial Di Facebook. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi).*, 10(1), 198-210.
- Fitria, A. N., & Christina, C. 2023. Analisis Pengaruh Social Media Marketing Instagram, Word Of Mouth Dan Lokasi Terhadap Keputusan Pembelian Konsumen Fesyen Noor. *Jurnal Performa: Jurnal Manajemen dan Start-up Bisnis*, 8(2), 136–146.
- Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate dengan Program IBM dan SPSS 24*. Bandan Penerbit Universitas Diponegoro.
- Hadi, F., Kurniawati, T. 2023. Pengaruh Kualitas Informasi dan Kepercayaan Terhadap Keputusan Pembelian *Online* di Aplikasi Facebook (Studi Pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Negeri Padang). *Jurnal Pendidikan Tambusai*, 7 (3), 28260-28270.
- Harisma, C. B. D., Sidanti, H., Kadi, C. A. 2022. Pengaruh Media Sosial Dan *User Experience* Terhadap Keputusan Pembelian *Handphone Second* Di *Marketplace* Facebook (Studi Kasus Pada Masyarakat Kota Madiun). *Proceeding: Seminar Inovasi Manajemen Bisnis Dan Akuntansi 4*.
- Hatta, O. M., Wahono, B., Rahma, F. 2022. Pengaruh *Online Customer Review* dan *Online Customer Rating* Terhadap Keputusan Pembelian melalui *Marketplace* fitur Tiktok Shop pada Aplikasi Tiktok. *E-Jurnal Riset Manajemen*, 13 (1), 1895-1905.
- Khuntari, D. 2022. Analisis Pengalaman Pengguna Aplikasi Gojek dan Grab dengan Pendekatan User Experience Questionnaire. *Jurnal Teknik Informatika Dan Sistem Informasi*, 8(1).
- Kotler, P., & Amstrong, G. 2005. Manajemen Pemasaran. Indeks.
- Kotler, P., & Armstrong, G. 2019. Principles of Marketing. Pearson.
- Kotler, Philip dan Keller, Cavin. 2019. *Manajemen pemasaran, alih bahasa Sabran* Penerbit Erlangga Jakarta.
- Lestari, R., Fengyuan, L. 2023. Pengaruh Kualitas Produk, Persepsi Harga Dan Promosi Terhadap Kepuasan Konsumen Dan Terhadap Keputusan Pembelian Pada *Online* Shop JD.ID. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 5 (7), 2980-2999.
- Malik I., & Sitti M. 2019. Pengaruh Kualitas Produk Dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan.
- Mukhlis, M. R., Arifin, R., Millaningtyas, R. 2023. Pengaruh Kepercayaan, Harga, Kualitas Produk Dan Kualitas Informasi Penggunaan *Marketplace* Terhadap Keputusan Pembelian Pada *Marketplace* Facebook (Studi Kasus Mahasiswa Universitas Islam Malang). *E-Jurnal Riset Manajemen*, 12 (2), 734-743.
- Nasution, S. M., & Alnahari, M. M. 2024. Pengaruh E-Servicescape Online Marketplace Facebook dan Kualitas Produk Pada Perceived Value Serta Dampaknya Terhadap Keputusan Pembelian Pada Masyrakat Medan Maimun. Jurnal SALMAN (Sosial dan Manajemen), 5(1), 22-39.
- Niffa N., Resma N., Haifa E., & Herman F. 2022. Faktor Yang Mempengaruhi: Kepuasan Pelanggan Dan Minat Pembelian: Kualitas Produk, Dan Persepsi Harga (*Literatur Review* Manajemen Pemasaran).
- Oscardo, J., Purwati, A. A., & Hamzah, M. L. 2021. Inovasi Produk, Persepsi Harga, Pengalaman Konsumen, dan Strategi Positioning dalam Meningkatkan Keputusan Pembelian pada PT. Cahaya Sejahtera Riau Pekanbaru. INVEST: Jurnal Inovasi Bisnis Dan Akuntansi, 2(1), <a href="http://journal.al-matani.com/index.php/invest/index">http://journal.al-matani.com/index.php/invest/index</a>
- Philip Kotler & Kevin Keller. 2012. Marketing Management.
- Pratama, Y. E., Sudarwati, S., & Istiqomah, I. 2019. Keputusan Pembelian *Online* Melalui Aplikasi Shopee Di Surakarta Ditinjau Dari Kualitas Layanan, *Online* Customer Review Dan Kepercayaan. *Jurnal Ilmiah Edunomika*, 3(02).

Putri Sari, S. 2020. Hubungan Minat Beli Dengan Keputusan Pembelian Pada Konsumen. 8(1), 147–155.
 Putri, G. E. 2019. Faktor-Faktor Mempengaruhi Keputusan Pembelian Produk Fashion Secara Online Melalui E-Commerce.

Rawong, N., Valencio, V., & Bestra, F. 2023. Pengaruh Kualitas Produk dan Citra Merek Handphone Samsung Terhadap Keputusan Pembelian Konsumen di Kota Palembang. *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial*.

Saputra, J. A. 2022. Pengaruh Kualitas Produk, Persepsi Harga Dan Promosi Terhadap Keputusan Pembelian Handphone di Marketplace Facebook (Studi Empris Pada Pembelian Handphone pada masyarakat Kota Madiun). In SIMBA: Seminar Inovasi Manajemen, Bisnis, dan Akuntansi (Vol. 4).

Solihat, M., & Sandika, D. 2022. E-commerce di Industri 4.0.

Sugiyono. 2020a. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta: Bandung.

Sugiyono. 2020b. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta.

Tjiptono, F. 2008. Strategi Pemasaran (III). CV. Andi Offset.

Yulianto, A. Y., & Prabowo, R. E. 2024. Pengaruh Kualitas Produk, Persepsi Harga, Dan Promosi Terhadap Keputusan Pembelian di TikTok Shop (Studi Pada Pelanggan TikTok Shop di Kota Semarang). *Jesya (Jurnal Ekonomi dan Ekonomi Syariah)*, 7(1), 972-982.

# **Copyright and License**



This article is published under the terms of the Creative Commons Attribution-ShareAlike (CC BY-SA 4.0) License.

For more information, visit: http://creativecommons.org/licenses/by-sa/4.0/

Published by SCIENCELIA: Science, Enlightenment, and Intellectual Achievement