



Analysis of Customers Switching Intention from Conventional Fintech Payment to Sharia Fintech Payment

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ABSTRACT

The purpose of this study is to analyze how the influence of Push Factor (X1), Pull Factor (X2), Mooring Factor (X3) has on Customers Switching intention of Conventional Fintech Payment Services to Sharia Fintech Payments, especially culinary MSMEs in Medan City. The population in this study are culinary MSMEs who have used fintech payments with a total sample of 100 culinary MSMEs in Medan City. The research method used in this research is quantitative research which is processed using SPSS 25.0. The analysis technique used is the data validity test and the classical assumption test. The results of the analysis show that there is a significant influence between the push factors variable on customers switching intention in Culinary MSMEs in Medan City with a tcount of 3.001 with a significant level of 0.003 <0.05. The results of the analysis show that there is a significant influence between the pull factors variables on switching intention in Culinary MSMEs in Medan City with a tcount of 1.993 with a significant level of 0.021 <0.05. The results of the analysis show that there is a significant positive effect between the mooring factors variable on switching intention in Culinary MSMEs in Medan City with a tcount of 2.223 with a significant level of 0.029 <0.05. And the results of the F test show that simultaneously (together) there is a significant influence between push factors, pull factors and mooring factors variables on switching intention in Culinary MSMEs in Medan City with an Fcount of 5.773 and a significance probability of 0.001 <0.05.

Keywords: Switching Intention, Push Factor, Pull Factor, Mooring Factor, Fintech Payment.

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INTRODUCTION

In an era that is increasingly developing, technology is also developing very rapidly and has become one of the centers of attention of the community and business people. Business people are competing to produce new innovations along with the increasing number of internet users in Indonesia. Business people are changing the concept of an offline business into a technology-based (digital) online business, both conventional and sharia. (Wardhani et al., 2020)

With the rapid development of the internet, it fosters innovation in various technology-based industries, one of which is in the financial sector, namely fintech (financial technology), which is a technology to support financial services. The development of fintech has led to various application innovations in financial services, including payment instruments, loan instruments, storage devices and so on (Abdillah, 2019). Fintech services as tools or methods of payment or commonly known as fintech payments. Fintech payment services offer practical and modern payments (Simamora, 2021). Users of this service only need to save money in the form of electronic money stored in an application. (Elangga et al., 2017)

There are quite a lot of fintech payments currently developing in Indonesia, such as Dana, LinkAja, Flip, OVO, Gopay and others. However, researchers focused only on OVO, LinkAja and Gopay which were used in this study. Fintech payment service innovation is not only based on conventional economic systems but has developed to create fintech payment services that are based on sharia-compliant Islamic economic



service systems. Fintech payment sharia is a service that combines technological innovation in payment systems with products and services based on sharia values. (Hiyanti et al., 2020). The currently developing sharia fintech payment service in Indonesia is LinkAja Syariah. The number of users of the sharia LinkAja service is currently still relatively small, namely 6.6 million users compared to the number of Muslim people who are the majority in Indonesia with a total of 85% of the total population, namely 278,752,361 people, this data was released by Worldmeter on 25 April 2022.

Table 1. Data on Conventional Fintech Payment Users and Sharia Fintech Payments in Indonesia 2019-2021

Year	<i>Fintech payment Konvensional</i>	<i>Fintech Payment Syariah</i>
2019	50.000.000 Jiwa	1.600.000 Jiwa
2020	70.000.000 Jiwa	2.500.000 Jiwa
2021	150.000.000 Jiwa	6.600.000 Jiwa

Table 1 shows that every year the number of fintech payment users in Indonesia increases. Every company certainly has its own strategy to fight against the increasing number of competitors. The right strategy will affect the loyalty of the users. If the user is not satisfied with the service provider used, it is likely that the user intends to switch to another, more attractive service provider (Elisabeth et al., 2018). One model of service switching behavior is the push-pull-mooring model (PPM). (Bellami, 2018). This model is used by researchers because there are positive factors that can attract someone to use other services, negative factors that can encourage someone to switch services, as well as inhibiting factors that can prevent someone from switching services.

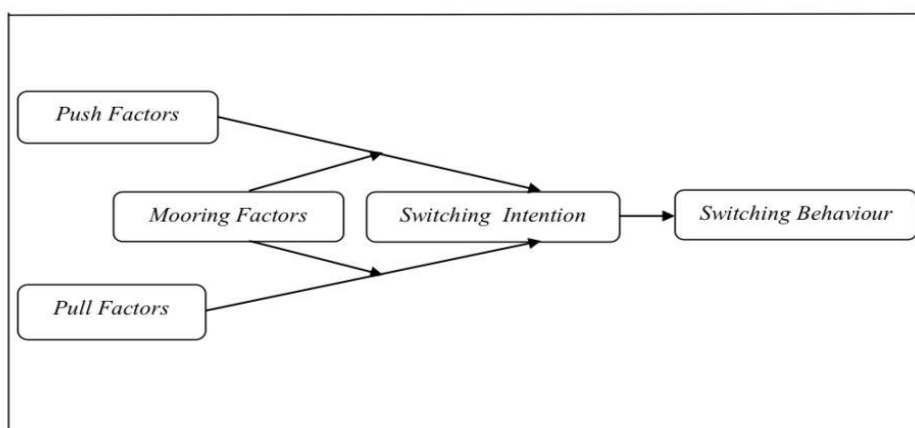


Figure 1. Push-Pull-Mooring Components

Figure 1 shows that PPM has three main components that are used as predictors to determine switching intentions, namely push, pull, and mooring. With the existence of push-pull-mooring factors (PPM), someone will decide to switch from using non-sharia fintech payment services to sharia fintech payments that prioritize the benefits of the world and the hereafter. One of the users of conventional and sharia fintech payments in Indonesia today is MSME players. MSME actors use fintech payments because they provide benefits, namely facilitating payments and providing convenience to their use. However, MSME actors who use sharia fintech payments are not as many as MSME actors who use non-sharia fintech payments, this happens in every city or region. Medan City is one of the cities where MSME actors use a lot of fintech payment services. One of the most common types of MSMEs in Medan City is the Culinary MSME type. (Balitbang, 2022). Culinary MSMEs in Medan City with more Muslim traders than non-Muslims on average already use fintech payments in their buying and selling transactions. However, there are still relatively few who use sharia fintech payments.



RESEARCH METHODS

The type of research used in this research is quantitative research, this type of research is used because the data to be processed is ratio data which aims to determine the magnitude of the influence of the variables studied. The population taken by the researchers were culinary MSMEs in Medan City who had been registered with the Cooperatives and MSMEs Office of Medan City and had used fintech payment services. The number of samples in this study were 100 samples determined using the Roscoe formula. The types of data used in this study are primary data and secondary data, the primary data used is data obtained directly from the first party in the form of questionnaires which will be filled out by 100 culinary MSMEs in Medan City and the secondary data used is in the form of literature studies such as official documents, research results, books in the form of reports and so on. The data analysis technique used is descriptive statistics, this technique is used to describe or give an overview of the object under study through sample data and describe the variables in this study.

RESULTS AND DISCUSSION

Classic Assumption Test

This test is used as a statistical requirement that must be met in multiple linear regression analysis, before testing the hypothesis to ensure that the multiple linear regression test tool can be used or not.

Normality Test

This test is used to test whether each variable is normally distributed or not. The normality test is needed because it is used to carry out tests of other variables by assuming that the residual values follow a normal distribution. If this assumption is violated, the statistical test becomes invalid and parametric statistics cannot be used.

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,57929628
Most Extreme Differences	Absolute	,102
	Positive	,102
	Negative	-,051
Test Statistic		,102
Asymp. Sig. (2-tailed)		,112 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Primary Data, Results of Data Processing IBM SPSS Ver. 25.0, Year 2022.

Table 2 shows that the value of the statistical test is 0.102 and where the standardized residual variable has a significant value of 0.112 which is greater than 0.05. Thus it can be concluded that the residual variables in each variable are normally distributed.



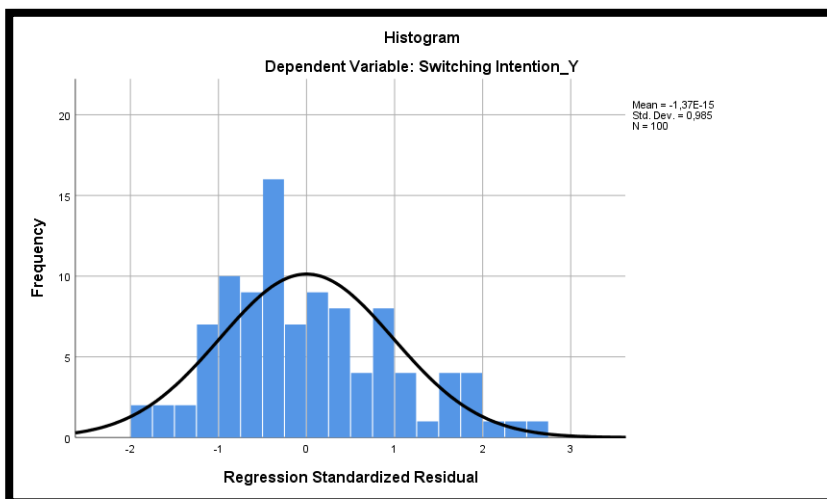


Figure 2. Histogram Graph Test Results

Figure 2. above shows that the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph. So that way it is stated that the variables are normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether the independent variables influence each other in the regression model. How to determine whether or not there is multicollinearity in the regression model can be done by looking at the value of tolerance and variance inflation factor (VIF).

Table 3. Coefficients Multicollinearity Test ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Push Factors_X1	,999	1,001
	Pull Factors_X2	,999	1,001
	Morring Factors_X3	,998	1,002

a. Dependent Variable: *Switching intention_Y*

Source: Primary Data, Results of Data Processing IBM SPSS Ver. 25.0, Year 2022.

Table 3 above shows that the independent variables namely push factors, pull factors and morring factors are declared free from multicollinearity because the three independent variables have a tolerance value greater than 0.10 and VIF less than 10.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one residual observation to another.

Table 4. Heteroscedasticity Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardize d Coefficients	t	Sig.
	B	Std. Error	Beta		



1	(Constant)	,955	1,721		,555	,580
	<i>Push Factors_X1</i>	-,038	,042	-,092	-,916	,362
	<i>Pull Factors_X2</i>	,068	,044	,156	1,557	,123
	Morring Factors_X3	-,028	,090	-,032	-,316	,753
a. Dependent Variable: Abs_Res						

Source: Primary Data, Results of Data Processing IBM SPSS Ver. 25.0, Year 2022.

Table 4 shows that the significant value of each independent variable is greater than 0.05. So it can be concluded that there is no heteroscedasticity in the regression model in this study.

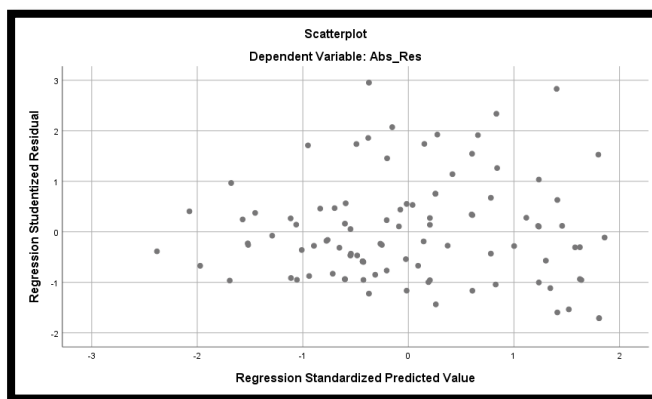


Figure 3. Results of the Histogram Graph Heteroscedasticity Test

Figure 3 above shows that from the scatterplot graph the points spread both below the zero point and above the one point. So it can be concluded that there were no symptoms of heteroscedasticity in the regression model in this study.

Linearity Test

The linearity test aims to determine whether two or more variables have a linear relationship or not significantly with a significant value criterion <0.05. Then the results of this test are used to assist in making decisions in determining the appropriate regression model to be used.

Table 5. Linearity Test Results

No.	Variabel	Cronbach Alpha (α)	Information
1.	<i>Push Factors</i>	0,727	Linear
2.	<i>Pull Factors</i>	0,777	Linear
3.	<i>Morring Factors</i>	0,558	Linear

Source: Primary Data, Processed with IBM SPSS 25.0, 2022.

Table 5 shows that the deviation from linearity value for each independent variable is greater than 0.05. So it can be concluded that the regression model in this study passed the linearity test.

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Analysis

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		



1	(Constant)	18,091	3,008		6,015	,000
	Push Factors_X1	,219	,073	,282	3,001	,003
	Pull Factors_X2	,119	,076	,147	1,993	,021
	Morring Factors_X3	,349	,157	,209	2,223	,029

Dependent Variable: Switching intention_Y

Source: Primary Data, Processed with IBM SPSS 25.0 2022

Table 6 shows that the form of the regression equation model for the influence of push factors, pull factors and morring factors on switching intention is as follows: $Y = 18.091 + 0.219X1 + 0.119X2 + 0.349X3 + e$

Information :

Without the influence of push, pull, and mooring, the intention to switch service users already exists at 18.091%. With push, pull, mooring, service users have the intention to switch services to sharia fintech payments. the value of the push factor coefficient (X1) is 0.219 meaning that the higher or the push factor increases, the switching intention will increase. Then the value of the pull factor coefficient (X2) is 0.119. This means that the higher the pull factor, the more switching intention service users leave non-sharia fintech payments. Then the value of the mooring factor coefficient (X3) is 0.349, which means that the higher the mooring factor, the higher the switching intention of service users.

In table 6 it can be explained that the push factor has a tcount = 3.001 with a significant level of $0.003 < 0.05$ so that Ha1 is accepted. The results of the analysis show that the pull factor has a tcount = 1.993 with a significant level of $0.021 < 0.05$ so that Ha2 is accepted. This study shows that the mooring factor has a tcount of 2.223 with a significant level of $0.029 < 0.05$ so that Ha3 is accepted.

F Test (Simultaneous)

This test is used to determine the effect of the independent variable simultaneously (together) on the dependent variable.

Table 7. Simultaneous Test Results (Test F)

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44,237	3	14,746	5,733	,001 ^b
	Residual	246,923	96	2,572		
	Total	291,160	99			
a. Dependent Variable: <i>Switching intention_Y</i>						
b. Predictors: (Constant), <i>Morring Factors_X3, Push Factors_X1, Pull Factors_X2</i>						

Table 7 shows the results of the analysis of the influence of Push Factors (X1), Pull Factors (X2), and Morring Factors (X3) simultaneously (together) on Switching Intent (Y), obtained an Fcount of 5.733 with a significance probability of $0.001 < 0, 05$. With $df1 = (k-1) = 3$, $df2 = 100 - 4 = 96$, $F_{table} 2.70$, then $F_{count} > F_{table}$ or $5.733 > 2.70$, as a result the hypothesis is accepted. The results of the analysis show that simultaneously (together) there is a significant influence between push factors, pull factors and morring factors on switching intention.



Determination Test

Table 8. R Square Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,390 ^a	,152	,125	1,60378
a. Predictors: (Constant), Mooring Factors_X3, Push Factors_X1, Pull Factors_X2				
b. Dependent Variable: <i>Switching intention_Y</i>				

Source: Primary Data, Processed with IBM SPSS 25.0 2022.

Based on the results of the calculation of the regression estimate, the adjusted coefficient of determination or Adjusted R Square is 0.125, meaning that 12.5 percent of the variation of all independent variables can explain the dependent variable, while the remaining 87.5 percent is explained by other variables not examined in this study. This. Because the value of Adjusted R2 is close to 0 (zero), the contribution (influence) of the independent variables simultaneously on the dependent is very small.

Discussion

1. Effect of Push Factors on Customer Switching Intention from Conventional Fintech Payments to Sharia Fintech Payments.

The first objective of this study is to determine the effect of push factors on switching intention. The results of the analysis of the influence of the push factors variable (X1) on the switching intention variable (Y) obtained $t_{count} = 3.001$ ($df = 100 - 4 = 96$; $t_{table} = 1.98498$); ($t_{count} > t_{table}$), with a significant level of $0.003 < 0.05$, consequently hypothesis one (H_{a1}) is accepted. The results of the analysis show that partially there is a significant influence between push factors on switching intention.

The results of this study provide an indication that push factors have a significant effect on switching intention. Thus, it can be concluded that switching intention is determined by push factors. According to Bansal in research (Avida Bellami, 2018) service providers who have provided many negative value services, services that are not expected by service users will lead to intention to switch users in using the services currently used. This is supported by previous research conducted (Adita Primadana, 2021), The Effect of Push, Pull, Mooring on Switching. Intention for Consumers of Wifi Users in the Era of the Covid-19 Pandemic. The results of his research prove that Push has a positive effect on switching intention to use wifi. Research conducted by (Mirna Erviana Isnihtahnia, 2019). et al The Effect of Push, Pull, Mooring Factors to Switching Intention of Post-Paid Electrical Customers to Prepaid Electrical. The results of his research found that the push factor had a positive but not significant effect on the switching intention of customers of PT PLN ULP Klaten Kota.

2. Effect of Pull Factors on Customer Switching Intention from Conventional Fintech Payments to Sharia Fintech Payments

The second objective of this study is to determine the effect of pull factors on switching intention. The results of the analysis of the effect of the pull factor variable (X2) on the switching intention variable (Y) obtained $t_{count} = 1.993$ ($df = 100 - 4 = 96$; $t_{table} = 1.98498$); ($t_{count} > t_{table}$), with a significant level of $0.021 < 0.05$, consequently the second hypothesis (H_{a2}) is accepted. The results of the analysis show that partially there is a significant influence between the pull factors on switching intention.

According to (Jung et al., 2017) service providers who provide services in the form of better offers and provide benefits for their users compared to the services currently used are very influential on the intention to switch a service user. This is supported by previous research conducted (Yulina Astuti et al., 2019), Electronic User Switching Behavior. The results of her research prove that pull factors have a significant effect on switching intention.



3. Effect of Mooring Factors on Customer Switching Intention from Conventional Fintech Payment to Sharia-Based Fintech Payment

The third objective of this study is to determine the effect of mooring factors on switching intention. The results of the analysis of the influence of the mooring factors variable (X3) on the switching intention variable (Y) obtained $t_{count} = 2.223$ ($df = 100 - 4 = 96$; $t_{table} = 1.98498$); ($t_{count} > t_{table}$), with a significant level of $0.029 < 0.05$, consequently the third hypothesis (H_{a3}) is accepted. The results of the analysis show that partially there is a significant positive effect between the mooring factors variable on switching intention. The results of this study provide an indication that mooring factors affect switching intention. Thus, it can be concluded that switching intention is determined by mooring factors.

According to Hou in research (Adita Primadana, 2021) Mooring factor is a factor that hinders a service user from making a switch due to several reasons felt by service users, so that users who are using a service are currently reconsidering switching to a more efficient service. Good. Mooring factors are external form of the offerings offered by service providers. This is supported by previous research conducted (Yulina Astuti et al., 2019), Electronic User Switching Behavior. The results of his research prove that mooring factors have a significant effect on switching intention.

4. Effect of Push-Pull-Mooring Factors on Customer Switching Intention from Conventional Fintech Payment to Sharia-Based Fintech Payment

The fourth objective of this study is to determine the effect of Push-Pull-Mooring Factors on Switching Intention. The results of the analysis of the influence of Push Factors (X1), Pull Factors (X2), and Mooring Factors (X3) simultaneously (together) on Switching Intent (Y), obtained an F_{count} of 5.733 with a significance probability of $0.001 < 0.05$. With $df_1 = (k-1) = 3$, $df_2 = 100 - 4 = 96$, $F_{table} 2.70$, then $F_{count} > F_{table}$ or $5.733 > 2.70$, as a result the hypothesis is accepted.

The results of the analysis show that simultaneously (together) there is a significant influence between push factors, pull factors and mooring factors variables on switching intention. A service user has the intention of switching to another service provider based on himself or voluntarily if the user no longer feels the suitability they expect from a service. Whether it's a service that doesn't provide good service or something more interesting that is available at other service providers (Study et al., 2019). This is supported by previous research conducted (Yulina Astuti et al., 2019), Switching Behavior of Electronic Commerce (eCommerce) Users in Langsa City with the Push, Pull, Mooring Consumer Migration Model. The research results prove that the results of the study show that Push, Pull, Mooring has a significant effect on Switching intention. Switching intention has a significant effect on switching behavior. Switching behavior has a significant effect on push, pull, mooring. But the Mooring effect does not have a significant effect in moderating the push and pull effect with switching intention.

CONCLUSION

1. The results of the analysis show that partially there is a significant influence between push factors on switching intention in Culinary MSMEs in Medan City.
2. The results of the analysis show that partially there is a significant influence between the pull factors variable on switching intention in Culinary MSMEs in Medan City.
3. The results of the analysis show that partially there is a significant positive effect between the mooring factors variable on switching intention in Culinary MSMEs in Medan City
4. The results of the analysis show that simultaneously (together) there is a significant influence between push factors, pull factors and mooring factors variables on switching intention in Culinary MSMEs in Medan City.

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