



The Influence of “Pintu Berkah” FTV Program on The Saving Attitude

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ABSTRACT

The aim of this research is to examine the profession of housewives who have an important role in a family, especially in managing finances for daily needs. The high level of spending in Indonesia causes people to have a wasteful lifestyle, but the adoption of a saving attitude can be influenced by other factors, for example television as a communication medium which can provide positive information content through television shows. This research uses quantitative methods by distributing questionnaires to collect data and applying moderated regression analysis. Questionnaires were distributed to 100 housewife respondents in Cisaranten Kidul Village with the criteria of watching the FTV program "Pintu Berkah". The results showed that the influence of FTV broadcasts and religiosity had a positive effect on saving attitudes, as evidenced by the values of $t = 3.278$, $p(0.001) < \alpha(5\%)$ and $t = 3.025$, $p(0.003) < \alpha(5\%)$. Based on the results of these calculations, a housewife proves that with social cognitive theory, a person will learn through experience gained from the media or the environment. Housewife respondents who watch the FTV "Pintu Berkah" tend to be influenced by the program, which has gone through several stages of knowledge processing to then implement a frugal lifestyle in accordance with the religious values adhered to by each individual.

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1. INTRODUCTION

The necessities of life are increasing day by day, but on this day, the need is more easily obtained through various online applications. With this convenience, people will easily shop impulsively without paying attention to the items needed (Swoboda, and Morschett., 2001; Tharaneetharan, et al., 2014; Salehi, et al., 2012).

Launched by CNN Indonesia based on research by the International Kandence Institute, 28% of Indonesia already has a habit of being consumptive life since the year 2015. So, it can be concluded that the Indonesian people still seem unable to manage their money expenditure properly.

Along with the development of the times, it is easier for Indonesians to do shopping activities so that they tend to choose to buy goods without planning so they do not adopt a frugal lifestyle. These unplanned shopping activities can be minimized by prioritizing utilitarian values when shopping. This is in line with what was stated by Babin that purchases can be made efficiently, even though shopping activities do not give pleasure (Cardoso and Pinto, 2010).

The community will find it easier to adopt a thrifty lifestyle when referring to the functions provided by products and services. These products and services must be related to the uses and benefits required by consumers (Bach, and Kim., 2012; Meesala, and Paul., 2018). So that these products and services, will provide instrumental and functional benefits to consumers (Hellén and Sääksjärvi, 2011). The shopping activity is based on the characteristics possessed by each individual, which is divided into two, there are characteristics of the consumer's background and the behavioral process. The background characteristics include gender, age, or ethnic background while the characteristics of the behavior process consist of motivation, perception, learning, attitude formation, and decision making to be used as a process in completing activities to satisfy their needs, in addition to the behavioral process, also influenced by one's environment (Wu, 2003).

Increasingly the development of online shopping applications at this time, generating as much as 79% of people belongs to the category of non- buyers planned, thus increasing purchase activity online makes them forget about the hood of life-saving (Wu, 2003). However, there are still FTV programs that present healthy broadcasts full of positive values about frugality. The research on the effect of "Pintu Berkah" FTV shows on the thrifty attitude that is moderated by religiosity has three analytical objectives.

First, analyzing the effect of the impressions on saving attitudes. According to the results of Nielsen's study reported by Okezone.com, Indonesia can spend 5 hours watching TV, with a duration of watching TV for 4 hours 53 minutes every day. This is also supported by Gorton's statement that television media is the easiest mode of communication in the world, therefore it is very important to understand this media. Currently, the audience prefers TV media to get the information they want, therefore there are specific factors needed by the audience (Woo, et al. 2015). In media studies, the audience category refers to the act of seeing, reading, and listening to media texts to understand the meaning and content provided by impressions in giving a specific influence on the audience's thinking (Molyo, et al. 2013).

Second, analyzing religiosity towards frugal life attitudes. This "Pintu Berkah" FTV program provides religious content that is suitable for Indonesian people, who are predominantly Muslim. The show presents content that is related to how to apply a thrifty attitude to life according to religion, in the aspect of religiosity itself is closely related to the level of one's belief in practicing one's religion as a way of life. In life, this aspect of

religiosity is more identical to the extent of knowledge, the strength of religious belief, the implementation of worship, and the practice (Putra, 2015). Therefore, the presence of the "Pintu Berkah" FTV program with the theme of religion can provide a positive side that is in line with religious teachings through its storyline.

Third, analyzing religiosity in moderating the influence of "Pintu Berkah" FTV shows on saving attitudes. This religiosity variable is closely related to the individual because each individual is influenced by different levels of religiosity based on how he lived and introduced the teachings of his religion in all his actions and outlook on life (Suminta, 2016). The influence of these shows provides a positive message that is full of religious values, which is appropriate to the audience so that when the audience watches the program, they can get an influence that unconsciously enters the aspects of daily life, this can also be measured from the current duration of watching television (Lestari, et al. 2018). This study uses quantitative methods and focuses on the messages housewives get when watching FTV "Pintu Berkah" in applying a thrifty attitude. There are three variables in this study, namely the effect of impressions (X), religiosity (Z), and lifesaving attitude (Y). The theory that is used in this research is the social cognitive theory. This theory assumes that the acquisition of knowledge involves many mental skills such as attention, memory, visual imagery, language, and even decision making (Reed, 1982).

2. LITERATURE REVIEW

2.1 Impact of Impressions

The presence of television and its shows is meaning and emotion that can be understood as a good quality aesthetic for television. When audiences watch television, they will leave a small trace in their memory of the program they have watched, and at certain times the effects of these broadcasts will be consistent with their personal or cultural experiences.

Television users will rely more on what they see on television as a realistic representation. The more the audience watches television, the more the real world will be visible, similar to the world depicted on television. This watching television activity will then increase the confidence to be able to influence people's behavior (Eisend and Möller, 2007; Collins, et al., 2004; Harris, et al., 2009).

A person's motivation behavior can be influenced by television shows. This process also influences a person's lifestyle. This watching TV activity is related closely to communication through text about programs because there are still moments where the audience shares the experiences they have seen on television (Costello and Moore, 2007).

The effect of this broadcast will invite the audience to capture or define how we think about the broadcast. Because according to media studies, the audience has actions including seeing, reading, and or listening to media texts (seeing the text). Therefore, when the audience watches television there is no space and time limit to get the effect of the broadcast (Molyo, et al. 2013).

2.2 Saving Attitude

Attitudes are closely related to the motives that underlie one's behavior as beliefs, habits, opinions, or concepts (Yudhyarta, 2020). Furthermore, attitude is a readiness to react to an object in a certain environment as a form of appreciation for that object. So

that there is a consistency of reactions that become a balance of attitudes and behavior (Yudhyarta, 2020).

Certain attitudes can arise because they are related to phenomena that have occurred, so that it is not only determined by the object being faced, but it is closely related to past experiences, current situations, and hopes in the future (Suharyat, 2009). The process of changing human attitudes is supported by several aspects such as motivation, perception, learning, character building, and decision making. So that to form a thrifty attitude to life, a person will pass through those stages.

In applying a frugal lifestyle, it is very important to manage expenses. The method that effectively makes life more economical is making a budget, a micro or macro-financial plan (Collier and Gunning, 1999). The purpose of making a list of expenses to implement this frugal lifestyle is that income and expenditure patterns are more structured so it will not be difficult to find expenditure items that make society more wasteful (Collier and Gunning, 1999).

In the application of a frugal lifestyle, it does not mean that someone is not allowed to shop. Shopping activity to implement a thrifty lifestyle is to shop smartly so it can distinguish between wants and needs (Mundir, 2018).

2.3 Religiosity

The aspect of religiosity is closely related to religion, if religion refers to the formal aspect and related to rules and obligations, then religiosity in the religious aspect is a value that is shared by someone (Suminta, 2016). The concept of religiosity is a system consisting of faith, beliefs, and also attitudes that relate individuals to something that is divine religiosity is included in a comprehensive thing and makes someone called a religious person (being religious) (Koenig and Larson, 2001). This religiosity finds a percentage of 80% as a religious belief and practice that associated with greater life satisfaction, happiness, positive affection, and morale increased (Ferriss, 2002).

2.4 Social Cognitive Theory

Social Cognitive Theory, formulated by psychologist Albert Bandura, presents a comprehensive framework for understanding human learning, behavior, and development. At its core are three interrelated concepts that shed light on the intricate dynamics between individuals, their environment, and cognitive processes.

Observational learning, a cornerstone of the theory, underscores how people acquire new behaviors by observing and imitating others. Through this process, individuals learn not only what actions are possible but also the potential consequences of those actions. This concept finds practical application in diverse fields, from education to advertising, emphasizing the influence of role models and media on shaping behaviors.

Central to Social Cognitive Theory is the notion of self-efficacy, a person's belief in their capacity to successfully accomplish tasks. High self-efficacy fosters resilience, proactive problem-solving, and the pursuit of ambitious goals, while low self-efficacy can lead to avoidance of challenges. The theory also introduces reciprocal determinism, asserting that individuals and their environment mutually influence one another. This dynamic interaction underscores the bidirectional relationship between personal factors, environmental cues, and behavior.

In conclusion, Social Cognitive Theory illuminates the intricate interplay of observation, cognition, and environment in human learning and behavior. Its concepts provide valuable insights into how people acquire skills, make choices, and navigate the complexities of their surroundings. By recognizing the significance of role models, self-belief, and environmental influences, this theory offers a holistic perspective on human development that has profound implications across disciplines and real-world contexts.

3. METHODS

This study uses a quantitative paradigm, with descriptive statistical analysis methods and moderation variable regression analysis. The moderating variable regression analysis technique aims to measure the strength or weakness of the relationship between the independent variable (X), namely the effect of impressions with the dependent variable (Y), namely thrifty attitude, this is influenced by the moderating variable (Z), namely religiosity which causes the relationship to be positive or negative (Edwards and Lambert, 2007; Liana, 2009).

The sample prospect in this study used a purposive sampling technique, which means that the sample was selected based on the considerations of the research actors and under the aims of the objectives research (Wulandari and Iskandar, 2018). The consideration includes the following criteria determined by the respondents:

- (1) Housewives who are domiciled in Cisaranten Kidul Village, aged 41-46;
- (2) Is an audience for the "Pintu Berkah" FTV program on Indosiar.

The determination of this sampling was because it was not known exactly how many housewives aged 41- 46 in Cisaranten Kidul Village who watched "Pintu Berkah" FTV so that this data was accurate, the researchers looked for respondents who matched the criteria. Due to the number of population in this study is not known, so this research may use sampling techniques ease with using formulas Unknown Populations (Heckathorn, 1997).

The number of samples that have been calculated using the Unknown Populations formula to be used in this study is 100 respondents. The questionnaire was then distributed to 100 respondents, after going through validity and reliability tests. The questionnaire consists of 40 statements which are divided into three variables. The variable X, namely the impression effect, consists of seven indicators with 15 statements. The variable Z, namely religiosity, consists of five indicators with 13 statements. Variable Y, namely thrifty attitude consists of five indicators with 11 statements.

All data in this study were tested using the IBM SPSS version 25 software application. The results of the data were taken through a questionnaire, which then processed by testing classical assumptions, namely:

1. Normality
2. Multicollinearity
3. Heteroscedasticity
4. Autocorrelation

In the next analysis data, a moderation hierarchy regression test will be carried out. The results will be described and interpreted in the discussion section.

3. RESULTS AND DISCUSSION

3.1 Condition of Influence of "Pintu Berkah" FTV Show

Researchers have carried out a series of tests to ensure that the 15 statements of variable X meet validity and reliability. Furthermore, the researcher analyzed the respondent's answer, to see the average score of each answer that would be calculated through the frequency distribution. The results will be described in table 1.

Table 1. Average Score, Standard Deviation, and Estimation Interval of Average Score Effect of FTV "Pintu Berkah"

Description		Statistics
Mean		66.02
95% Confidence Interval for Mean	Lower Bound	64.82
	Upper Bound	67.22
Median		68.00
Variance		36,545
Std. Deviation		6,045
Minimum		42
Maximum		76

The following data generated at table 1, shows that the average score of the variable X for 66, 02 with an estimated score interval ranging from 64.82 to 67.22.

As the result showed, that the level of influence of these services on housewives is included in the high category. So this shows the effect of the FTV "Pintu Berkah" program to have a positive value for housewives and they can receive good information from the content presented by the broadcast. By paying more attention to the broadcast by remembering some of the positive messages given from the broadcast.

After this test, the data is calculated through the frequency distribution. The results will be described in table 2.

Table 2. Frequency Distribution of Influence of "Pintu Berkah" FTV Show

Category	Frequency	Percentage
High	75	75%
Moderate / Moderate	20	20%
Low	5	5%
Total	100	100%

Based on the results shown in Table 2 regarding the frequency distribution of the 100 respondents' assessment, it shows that the level of influence of the FTV "Pintu Berkah" program is quite high with a percentage of 75%. So it can be concluded that housewives who watch the FTV "Pintu Berkah" program do pay attention to the content provided by the program.

3.2 Religiosity Condition

Furthermore, the Z variable, namely religiosity which consists of 13 statements, has met the requirements of the validity and reliability test. The next stage is for the researcher to re-analyze the answers to the respondents, to see the average score of each answer that

will be calculated through the frequency distribution. The results will be described in table 3.

Table 3 Average Score, Standard Deviation, and Estimation Interval of Average Religiosity Score

Description		Statistics
Mean		54.34
95% Confidence Interval for Mean	Lower Bound	53.43
	Upper Bound	55.25
Median		55.00
Variance		21,116
Std. Deviation		4,595
Minimum		36.00
Maximum		62.00

Based on the data generated in table 3, the average score of the Z variable is 54.34 with an estimated interval score ranging from 53.43 to 55.25.

Referring to the results shown in the table above, the resulting level of religiosity is in the high category. So religiosity has a positive value for housewives, the high value felt by the respondents that the show presents religious values for life, especially in implementing a thrifty attitude.

Furthermore, the results of the frequency distribution, the variable Z, will be described in table 4.

Table 4. Religiosity Frequency Distribution

Category	Frequency	Percentage
High	68	68%
Moderate / Moderate	27	27%
Low	5	5%
Total	100	100%

Looking at the results of the frequency distribution of respondents answers regarding the Z variable, namely religiosity, it can be concluded that in this variable the respondent is very dominant in the high category with a percentage of 68% In line with the high percentage results, most of the housewives respondents felt that these shows provided knowledge about life-saving attitudes that were suitable with religion and were able to increase religiosity through the "Pintu Berkah" FTV program.

3.3 Thrifty Life Attitude Conditions

Next is the Y variable, namely thrifty life attitude, which has 11 statements and has passed the validity and reliability tests so that the data can be tested for analysis of

respondents' answers, intending to see the average score of each answer that will be calculated through the frequency distribution. The result will be outlined in Table 5.

Table 5 Average Score, Standard Deviation, and Estimation Interval of the Average Score of a Thrifty Life Attitude

Description		Statistics
Mean		45.60
95% Confidence Interval for Mean	Lower Bound	44.75
	Upper Bound	46.45
Median		47.00
Variance		18,283
Std. Deviation		4,276
Minimum		30.00
Maximum		52.00

Following the results in table 5, that the average score of the Y variable, namely a thrifty life attitude, is 45.60 with an estimated interval score ranging from 44.75 to 46.45.

Based on the results of the analysis of the Y variable, it can be interpreted that this thrifty attitude of life tends to be obtained by respondents through impressions given from FTV "Pintu Berkah". These impressions can provide thrifty attitude content under the values of religiosity.

Next, the results of the frequency distribution for variable Y are shown in table 6.

Table 6. Efficient Life Attitude Frequency Distribution

Category	Frequency	Percentage
High	76	76%
Moderate / Moderate	17	17%
Low	7	7%
Total	100	100%

The results of the frequency distribution on variable Y, namely thrifty attitude, show that respondents tend to answer in the high category by 76%.

Therefore, this housewife respondent tends to be able to build perceptions of a thrifty lifestyle given by the FTV "Pintu Berkah" program so that they can make this thrifty attitude to be applied in their daily life. After analyzing the respondents' answers, through the distribution frequency. In the next step, all the data generated will be tested through moderation hierarchical regression analysis. In this moderation hierarchy regression analysis, the variables will be tested three times with different models.

Table 7. The results of this moderation hierarchy regression test

Mod	R ²	Adj R ²	F (p)	ΔR^2 (F, p)	B	β	T (p)
Mod 1	0.566	0.561	127,679 (0,000)	0.566 (127,679) (0.000)			
Constant					45,600		161,017 (0.0000)
Impact of Impressions					0.532	0.752	11,300 (0,000)
Mod 2	0.638	0.631	85,519 (0.000)	0.638 (85,519) (0.000)			
Constant					45,600		175,478 (0,000)
Impact of Impressions					0.311	0.440	4,709
Religiosity					0.383	0.412	4,404 (0,000)
Mod 3	0.673	0.663	65,991 (0.000)	0.673 (65,991) (0.000)			
Constant					46,055		161,360 (0,000)
Impact of Impressions					0.225	0.318	3.278 (0.001)
Religiosity					0.272	0.292	3.025 (0.003)
Moderation					-0.022	-	-3.223 (0.002)
						0.294	

Based on table 7 above, which explains the results of estimation and testing on model parameters, with three variables, namely the effect of impressions, Z religiosity, and Y sparing attitude with a 95% confidence level. Then the following information is obtained:

1. Hypothesis research one shows that the effect of impressions (X) has a positive and significant effect on a thrifty lifestyle (Y) ($B_1 = 0.225$ or $\beta_1 = 0.318$, $t = 3.278$, $p (0.001) < \alpha (5\%)$). The higher the influence of impressions, then the saving lives behavior will increase as many as 0.225 so that the first hypothesis is accepted.
2. The second hypothesis research shows that religiosity (Z) has a positive and significant effect on a thrifty life attitude (Y) ($B_2 = 0.272$ or $\beta_2 = 0.292$, $t = 3.025$, $p (0.003) < \alpha (5\%)$). The higher the religiosity, the frugal attitude will increase by 0.272 so that the second hypothesis is accepted.
3. The third hypothesis research shows that the moderating variable has a negative and significant effect on frugal attitudes to life ($B_3 = -0.022$ or $\beta_3 = -0.294$, $p (0.002) < \alpha (5\%)$). The higher the moderation, the more ready to live frugally decreases by - 0.022. However, this moderating variable moderates the effect of impressions on frugal life attitudes with a "negative" moderation effect, which means that the higher the religiosity, the weaker the relationship between the effect of impressions and the frugal life attitude so that the third hypothesis is accepted with a "negative" moderation effect.

The results of the moderation hierarchy regression analysis for the three models are that there are two positive and significant models and one negative and significant model. It proves that by the social cognitive theory, a person will learn through the

experiences he or she gets from the media or the environment. The housewife respondents who watched “Pintu Berkah” FTV tended to get the influence of the program, which had gone through several stages of knowledge processing to then apply a frugal lifestyle following the religious values adopted by each individual.

4. CONCLUSION

Based on the research results that have been discussed, the researcher concludes that the effect of "Pintu Berkah" FTV shows on the thrifty attitude which is moderated by this religiosity has a significant effect. Despite the moderating effects resulting from the interaction of variables X, Z, and Y are negative, will however be interpreted to mean that not all respondents have the same level of religiosity so that they have a different perception and tend to be negative when the value of religiosity they have is not in accordance with the effect of impressions given on thrifty attitudes. Although the moderation effect result is negative, it does not have a major effect on the knowledge of impressions that respondents get to adopt a frugal lifestyle. This is evidenced by its influence on the attitudes of the life-saving display, cognition receipt of information obtained by the respondents regarding the show to implement life-saving attitudes tend to be high because respondents have more attention when watching. When respondents watched these shows, respondents had different levels of religiosity so when they watching the FTV program "Pintu Berkah" which contained religious values in the aspect of thrifty attitude, they felt that there were those who were appropriate and some were not aligned the values of religiosity they have.

5. RECCOMENDATION

Research on the effect of the "Pintu Berkah" FTV program on thrifty attitudes moderated by religiosity, only tends to look for cognition regarding the acceptance of information received by the respondent to gain knowledge to be applied as an attitude. Still, some aspects could be explored again, in order to study in the next future that will come. Aspects that can be explored in this study are the use of the aspects of frequency, duration, and attention when respondents watch shows. Besides, in using theory for further research, it would be better to update the theory with theories that are in accordance with the times, so that the test results are more useful and relevant for the progress of life in society.

In line with the influence of the “Pintu Berkah” FTV program on thrifty attitudes, it indicates that there is a need for filmmakers to make shows that have content with religious values, especially to adopt a thrifty attitude following a religion.

Currently, it is necessary for audiences, especially those who have high intensity in watching television programs, to be able to sort and select shows. Because some of the shows presented by the television media sometimes do not comply with the rules and norms that apply to Indonesian society. So that people get a positive impression so they can apply it in their daily lives.

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