

### Daftar Pustaka

- Ambler, T. ;1997, "How much of brand equity is explained by trust?", *Management Decision*, Vol. 35 No. 4, pp. 283-92.
- Anwar, Khoirul; 2009; Eksistensi Lembaga Keuangan Mikro; Program Pasca Sarjana (S3) IAIN Sunan Ampel Surabaya.
- Bansal, Harvis S;Voyer, Peter A; 2000; "World-of-mouth processes within a services purchase decision context".*Journal of Service Research : JSR*; Nov 2000; 3, 2; ABI/INFORM Complete pg. 166.
- Bley, Jorg dan Kermit Kuehn, 2004, "Conventional Versus Islamic Finance: Student Knowledge And Perception In The United Arab Emirates", *International Journal of Islamic Financial Services Vol. 5 No.4*.
- Breckler, S.J; 1984; "Empirical Validation of Afect, Behavior, and Cognition As Distict Component of Attitude", *Journal of Personality and Social Psycology*, vol. 47, no. 6 pp 191-205
- Caceres , Ruben Chumpitaz dan Paparoidamis, Nicholas G., 2005, "Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty", *European Journal of Marketing Vol. 41 No. 7/8*, pg. 836-867.
- Chang, Hsin Hsin dan Chen, Su Wen, 2008, "The impact of online store environment cues on purchase intention Trust and perceived risk as a mediator", *Online Information Review Vol. 32 No. 6*, pp. 818-841.
- Corritore, C.L., Kracher, B. and Wiedenbeck, S. (2003), "On-line trust: concepts, evolving themes, a model", *International Journal of Human-Computer Studies*, Vol. 58 No. 6, pp. 737-58.
- Coulter, K.S. and Coulter, R.A. (2003), "The effects of industry knowledge on the development of trust in service relationships", *International Journal of Research in Marketing*, Vol. 20, pp. 31-43.
- Croos, R dan Smith, J; 1995; "Customer Bonding: 5 steps to Lasting Customer Loyalty,NTC Business Books, Lincolnwood, IL.p 54
- Doolin, Bill *et al*, 2005, "Perceived Risk, The Internet Shopping Experience and Online Purchasing Behavior: A New Zealand Perspective", *Journal of*

*Global Information Management; Apr-Jun 2005; 13, 2; ABI/INFORM Complete pg. 66.*

Ferdinand, Augusty. 2006. **Structural Equation Modeling dalam Penelitian Manajemen.** Badan Penerbit Undip Semarang.

Gelb, Betsy;Johnson, Madeline; 1995; “Word-of-mouth communication: Causes and consequences”;*Marketing Health Services; Fall 1995; 15, 3; ABI/INFORM Completepg. 54.*

Gounaris, Spiros P dan Venetis, Karin, 2002, “Trust in industrial service relationships: Behavioral consequences, antecedents and the moderating effect of the duration of the relationship”, *The Journal of Services Marketing; 2002; 16, 7; ABI/INFORM Complete pg. 636.*

Goyal, Anita, 2007, “Managing perceived risk for credit card purchase through supplementary services”. *Journal of Financial Services Marketing, Vol. 12, 4 331–345.*

Hadjikhani, Amjad; dan Hilenius, Peter, 2005, “The impact of horizontal and vertical connections on relationships' commitment and trust”, *The Journal of Business & Industrial Marketing; 20, 2/3; ABI/INFORM Complete pg. 136.*

Hair, Joseph F., William J. Black, Barry J. Babin dan Rolph E. Anderson. 2010. **Multivariate Data Analysis.** A Global Perspective. New Jersey: Pearson Prentice Hall.

Harridge-March, Sally, 2006, “Can the building of trust overcome consumer perceived risk online?”, *Marketing Intelligence & Planning Vol. 24 No. 7, pp. 746-761.*

Hassan, Mehboob ul; 2007; “People’s Perceptions towards the Islamic Banking :A Fieldwork Study on Bank Account Holders’Behaviour in Pakistan”; Graduate school of Economics, Nagoya City University Japan Nagoya 467-8501 Japan.

Hosmer, L. (1995), “Trust: the connection link between organizational theory and philosophical ethics”, *Academy of Management Review, Vol. 20, pp. 379-403.*

Ismoyo Sejati (2006), “Analisis Probabilitas Masyarakat Muslim Menyimpan pada Perbankan Syariah di Kota Semarang”, (Thesis, Magister Ilmu

Ekonomi dan Studi Pembangunan, Program Pascasarjana Universitas Diponegoro Semarang, (Tidak dipublikasi).

Jalalkamali, Mohammad dan Nikbin, Davoud, 2010, "The Effects of Motivation on Purchase Decision", *Interdisciplinary Journal Of Contemporary Research In Business Institute of Interdisciplinary Business Research VOL 2, NO 8*.

Kholis, Nur; 2007; "Kajian terhadap Kepatuhan Syariah dalam Praktik Pembiayaan di BMT Sleman, Yogyakarta"; *Fenomena Vol.5 no. 2*.

Kimery, Kathryn M dan McCord, Mary, 2002, "Third-party assurances: Mapping the road to trust in e-retailing", *JITTA : Journal of Information Technology Theory and Application*; 2002; 4, 2; *ABI/INFORM Complete pg. 63*.

Kim, Dan J. *Et al*, 2009, "Trust and Satisfaction, Two Stepping Stones for Successful E-Commerce Relationships: A Longitudinal Exploration", *Information Systems Research Vol. 20, No. 2, pp. 237–257*.

Kim, Ferrin, and Rao; 2009;"Trust and Satisfaction, Two Stepping Stones for Successful E-Commerce Relationships: A Longitudinal Exploration"; *Information Systems Research 20(2), pp. 237–257, INFORMS*.

Kotler, philip dan kevin lane keller, 2007, *Manajemen Pemasaran*. Edisi tigabelas. Jilid 1. Penerjemah: benyamin molan. Jakarta: Indexs.

Kotler, philip dan kevin lane keller, 2009, *Manajemen Pemasaran*. Edisi tigabelas. Jilid 1. Penerjemah: bob Sabran. Jakarta: erlangga.

Lacey, Stephen *et al*, 2009, "The role of perceived risk in wine purchase decisions in restaurants", *International Journal of Wine Business Research Vol. 21 No. 2 pp. 99-117 Emerald Group Publishing Limited*.

Liang, Chiung-Ju dan Wang, Wen-Hung, "The behavioral sequence of information education services industry in Taiwan: relationship bonding tactics, relationship quality and behavioral loyalty", *Measuring Business Excellence VOL. 11 NO. 2 2007, pp. 62-74*.

Lin, Tom M Y;Cheng-Hsi, Fang; 2006; " The Effects of Perceived Risk on The Word-of-Mouth Communication Dyad"; *Social Behavior and Personality*; 2006; 34, 10; *ProQuest Sociology pg. 1207*.

- Mitchell, V.W. (1999). "Consumer perceived risk: conceptualizations and models". *European Journal of Marketing*, 33(1/2), 163-95.
- Mukhlis; 2011; Perilaku Menyimpan Di Perbankan Syariah Jawa Tengah; Program Studi Doktor (S-3) Ilmu Ekonomi Universitas Diponegoro Semarang.
- Okomus, H Saduman; 2005; "Interest-Free Banking in Turkey: a Study of Costumer Satisfaction and Bank Selection Criteria"; *Journal of Economic Cooperation* 26, 4, p 51-86.
- Rahayuningsih, Sri Utami, 2008, "Psikologi Umum".
- Ridwan, Muhammad; 2012; Perang terhadap Rentenir; artikel; <http://www.kr.co.id>.
- Rivai, Veithzal dan Andi Buchari. 2009. *Islamic Economics*. Jakarta: Bumi Aksara.
- Rodríguez, Carlos M. dan Wilson, David T., 2002, "Relationship Bonding and Trust as a Foundation for Commitment in U.S.–Mexican Strategic Alliances: A Structural Equation Modeling Approach", *Journal of International Marketing* Vol. 10, No. 4, 2002, pp. 53–76.
- Shubber, Kadom dan Alzafiri, Eid; 2008; "Cost of capital of Islamic banking institutions: an empirical study of a special case"; *International Journal of Islamic and Middle Eastern Finance and Management* Vol. 1 No. 1, pp. 10-19 Emerald Group Publishing Limited.
- Snoj, Boris *et al*, 2004, "The relationships among perceived quality, perceived risk and perceived product value", *The Journal of Product and Brand Management*; 13, 2/3; ABI/INFORM Complete pg. 156.
- Suh-Yueh Chu dan Wen-Chang, Fang, 2006, "Exploring the Relationships of Trust and Commitment in Supply Chain Management", *Journal of American Academy of Business, Cambridge*; Mar 2006; 9, 1; ABI/INFORM Complete pg. 224.
- Suhendi, Hendi, 2009, "Strategi Optimalisasi Peran Bmt Sebagai Penggerak Sektor Usaha Mikro", *Fakultas Syari'ah dan Hukum UIN SGD Bandung*.
- Supandy, Benny; 2009; Peranan BMT dalam pengembangan ekonomi rakyat; artikel

Wangenheim, Florian v; 2005; “ Postswitching Negative Word of Mouth”; *Journal of Service Research : JSR*; Aug 2005; 8, 1; ABI/INFORM Global pg. 67.

Wilson, D dan Mummalaneni, V (1988); “Modelling and measuring buyer-seller relationships”; *Research Report no.*; Institute for study of Business-to-Business Markets, Pennsylvania State University, University Park, PA.

Wilson, David and V. Mummalaneni (1986), “Bonding and Commitment in Supplier Relationship: A Preliminary Conceptualization,” *Industrial Marketing and Purchasing*, 1 (3), 66–58.

[www.kompas.com](http://www.kompas.com).

[www.republika.co.id](http://www.republika.co.id).

[www.bmtalmunawwarah.com](http://www.bmtalmunawwarah.com).

[www.permodalanbmt.com](http://www.permodalanbmt.com)

Yee, Choy Joh; Yee, Choy Johnn; San, Ng Cheng, dan Khoon, Ch’ng Huck., 2011, “Consumers’ Perceived Quality, Perceived Value and Perceived Risk Towards Purchase Decision on Automobile”, *American Journal of Economics and Business Administration* 3 (1): 47-57.

Yeung, Ruth; Yee, Wallace; dan Morris, Joe; 2010; “The effects of risk-reducing strategies on consumer perceived risk and on purchase likelihood A modelling approach”; *British Food Journal Vol. 112 No. 3, 2010 pp. 306-322 Emerald Group Publishing Limited*.

Zeithaml, Valarie A., 1988, “Costumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence”, *Journal of Marketing Vol. 52 pg.2-22*.