

## Implementation of the MSME Micro Financing Strategy Through a *Murabahah* Agreement at BSI KCP Bangkalan Trunojoyo

Fika Amalna<sup>1</sup> and Farid Ardyansyah<sup>2</sup>

<sup>1</sup>Departement of Islamic Economics, Trunojoyo University, Bangkalan, Indonesia  
190721100066@student.trunojoyo.ac.id

<sup>2</sup>Departement of Islamic Economics, Trunojoyo University, Bangkalan, Indonesia  
farid.ardiansyah@trunojoyo.ac.id

### Abstract

This study analyzes *murabahah* financing to help ease the burden on customers and promote MSME businesses. In general, *murabahah* financing is given to customers for short-term financing to meet the needs of an item needed by the community. This research method uses a qualitative approach, namely research that describes events and all matters related to circumstances based on facts found in the field. This study uses primary and secondary data with data collection methods through observation and interviews. The findings from this study indicate that the strategy implemented by BSI KCP Trunojoyo Bangkalan can solve the problem, namely through *Rescheduling*, *Reconditioning*, and *Restructuring*. Management assistance, *Novation* (AYDA), *subrogation*, inclusion, liquidation under the hands of HT/FEO execution auctions, auction via court, execution auction via Basyarnas, execution auction via court.

**Keywords:** *Strategy, Micro Financing, Murabahah*

### Abstrak

Penelitian ini bertujuan untuk menganalisis pembiayaan *murabahah* untuk dapat membantu dalam meringankan beban nasabah untuk memajukan usaha UMKM. Secara umum pembiayaan *murabahah* diberikan kepada para nasabah untuk pembiayaan jangka pendek untuk memenuhi kebutuhan suatu barang yang dibutuhkan oleh masyarakat. Metode penelitian ini menggunakan pendekatan kualitatif yaitu penelitian yang menggambarkan peristiwa dan semua hal yang berkaitan dengan keadaan berdasarkan pada fakta yang ditemukan dilapangan. Penelitian ini menggunakan data primer dan sekunder dengan metode pengumpulan data melalui observasi dan wawancara. Adapun temuan dari penelitian ini menunjukkan bahwa strategi yang dilakukan oleh BSI KCP Trunojoyo Bangkalan dapat menyelesaikan permasalahan yakni melalui *Rescheduling*, *Reconditioning* dan *Restructuring*. *Management assistance*, *Novasi* (AYDA), *subrogasi*, penyertaan, *likuidasi* dibawah tangan lelang eksekusi HT/FEO, lelang via pengadilan, lelang eksekusi via Basyarnas, lelang eksekusi via pengadilan.

**Kata kunci:** Strategi, Pembiayaan Mikro, *Murabahah*

## INTRODUCTION

Banking is likened to the heart of a country, which is the main position banking as an intermediary. The failure of one bank can have a domino effect on other industries. The

risk that is received is extraordinary if the banking intermediation process stops, it will impact the payment system to a standstill and all economic activities to be paralyzed. The impact of the failure of this sector can be a disaster in all economic sectors (Kusdiana, 2014). Islamic

banking is estimated to be very promising as well as not harming the customer for the people of Indonesia, so that the demand is increasing increase from year to year which makes the role of Islamic banking becomes important for Indonesian society (Ulum, 2011) (Dahruji & Muslich, 2022). In general, three main functions must be carried out by a bank, namely lending money, receiving deposits, and providing delivery services. Money. In addition, the bank is also an intermediary institution. The meaning is that apart from having a role as a party to help distribute money and transactions to the public. The bank function as a forum for collecting funds from the public to guarantee the improvement of the community's economy and the country's development (Ghozali & Wahyu, 2016).

In general, Islamic financial institutions have three main areas, namely fund collectors, fund distributors, and financial services. Bank Syariah Indonesia (BSI) KCP Bangkalan Trunojoyo has a financing product with a *murabahab* contract scheme. *Murabahab* contracts are the main product of Bank Syariah Indonesia and are the place for financing applications that are most in demand by most Indonesian customers. The birth of the financing of the *Murabahab* contract scheme has the aim of helping and easing the burden on customers in advancing MSME businesses in general. According to Aldi, *murabahab* financing for customers is short-term financing to meet the community's need for certain goods and basic needs. Two main aspects become the main principles of a *Murabaha* contract, namely financing related to the margin of the purchase price (Kalsum, 2016).

The practice of implementing Islamic banking for customers who carry out financing checks the eligibility and absence of one person in making a *murabahab* application. Then the Islamic Bank surveys to find out the condition of the customer by requesting the customer with several documents which include

signatures and documents related to *Murabahab*. After the stage, the Islamic Bank provides the funds submitted, then the customer is asked to find and submit the required items (Chaidir Iswanaji, Aziz muslim, 2022)

On February 1, 2021, the Sharia Banks under the auspices of BUMN merged into one and became Bank Syariah Indonesia (BSI). This bank is a combination of three Sharia Banks namely BRI Syariah, Bank Syariah Mandiri, and BNI Syariah. The joining of the three banks has made Islamic banking services in Indonesia more complete and have a wider reach in terms of capital and better capacity. The synergy of BRI, Mandiri, BNI, and the Ministry of BUMN can give birth to Bank Syariah Indonesia (BSI), with the same goal, namely to develop the national economy and the welfare of the Indonesian people in general. The birth of Bank Syariah Indonesia is a new energy in the world of Islamic banking in Indonesia with the concept of *Rahmatan Lil 'Aalamiin*, modern and universal. According to Ghozali, (2018), the *Murabaha* contract is a sale and purchase, where profits are added to the cost of goods. A *Murabaha* contract is a contract for the purchase of goods where the selling price is equal to the acquisition cost plus the profit agreed by the customer so that the seller must express the purchase related to the acquisition cost.

*Murabahab* financing is one of the financing agreements that is widely applied in the bank and non-bank financial institutions. A large number of applications of *Murabaha* contracts in the bank and non-bank financial institutions is due to the ease of calculating the profit-sharing ratio for customers or members as well as with bank and non-bank financial institutions. Contract *murabahab* is an activity of buying and selling in Islam where both parties feel willing, the first party receives objects or goods, and the other party benefits from the sale and purchase transaction by the agreement or

contract that has been agreed (Ardyansyah & Agustin, 2022).

According to Damayanti, (2017), a *murabahah* contract is a process of buying and selling goods at the same price as goods sold with a certain price difference in the profit value obtained from the customer. Based on the purchase price, the amount of profit can be determined in the form of a percentage or nominal terms. Another term for a *murabahah* contract is the sale of goods at a certain price plus an agreed profit. *Murabahah* contract transactions are often carried out by the Prophet and his companions. Broadly speaking, a *murabahah* contract is an agreement to purchase goods between the two parties in which the profits and acquisition costs are mutually agreed upon. A *change* contract is a form of natural certainty contract because the determination of *change* is based on the profit that has been obtained or the required rate of profit (Istiqomah, 2021).

Ibnu Abidin explained that a *murabahah* contract is an activity of selling prices with the cost of goods being added together with the provision of a common margin. In addition to the goods being sold, namely as *qimi* property or *mitsli* property with full ownership of the seller, and also clearly explaining the margin (Abidin, 1992). Based on Law Number 21 of 2008 concerning Islamic banking, it is stated in article 19 "*Murabahah* contract" that the buyer pays it at a higher price as an agreed profit. In the DSN MUI Fatwa No. 04/DSN-MUI/IV/2000 concerning *Murabahah*, is selling an item by confirming the purchase price to the buyer and the buyer pays it at a higher price as profit (Ghozali & Wahyu, 2016).

Strategy is an effort made to achieve goals and win. Strategy is a science or art that is used to develop strength so that predetermined goals can be achieved. The determination of the strategy to be carried out is adjusted to the resources and capabilities of each individual (Nasution et al., 2018). (Turmudi, 2017),

explains strategy as the best step in utilizing power and costs so that it can be by changing demands and objectives that have been set in the environment. Strategy is a series of maneuvers, plans, and methods to achieve predetermined results and goals. (Dayat, 2019), defines strategy in 5P, namely position, perspective, planning, deception (secret deception), and activity patterns. Strategy is used to guide the long-term direction and outreach of an organization in obtaining the best results through changing environmental and resource configurations. This is done to achieve market expectations and the needs of interested stakeholders.

No different from conventional banks, the concept of Islamic bank credit is the same. The basic difference that exists lies in the expected profit or profit. Conventional banks earn profits from interest, while Islamic banks from profit sharing or rewards. Cashmere also defines financing as the availability of bills or similar money provided based on the agreement of the two parties who are financed to return the money or bills after a certain period with rewards or profit sharing (Kasmir, 2005).

Law No.10/1998 concerning banking explains that sharia principles are used as the basis for financing based on the agreement of the customer's bank to return the agreed bills or money within a certain period accompanied by profit sharing or compensation. Financing with sharia principles aims to increase economic welfare and employment opportunities based on Islamic values. Funding can be given to entrepreneurs in the fields of trade, industry, and agriculture to increase their productivity to support production, distribution, and other needs in their businesses (Widayanti, 2021). Financing is based on RI Law Number 20 of 2008 which defines financing as an effort to provide funds through banks, non-bank financial institutions, and cooperatives, where the funds come from regional governments and central government which aims to strengthen

business capital and develop small, micro, and medium enterprises. According to the International Management Communications Corporation (IMCC), microfinance or microfinance is a method or effort made by non-traditional banks that provides easy access to various sectors that are not touched by formal financial services (Safitri & Hendry, 2015)

Sharia microfinance is financing for individuals as well as small businesses for investment purposes or capital needs in the form of installment loans. These loans are usually disbursed by Islamic financial institutions (Deti, 2017). Microcredit is the provision of credit to micro business customers which is carried out directly or indirectly. This credit is intended for people with poor criteria where the maximum ceiling limit is Rp. 50 million (Anggraeni *et al.*, 2013) As for previous research related to this research, namely Fikri's research, (2022), he examined the title "Analysis of the Murabahah Financing System at Bsi Kcp Kuala Meulaboh". The similarities with this research are in terms of the method used, namely with a qualitative approach and discussing murabahah financing at BSI. Weaknesses of the research from this research are that it does not discuss in detail the financing procedure, and the steps for solving a problem occurs.

The results of Ansar's research, (2021), examined "Implementation of Micro Sharia People's Business Credit (KUR) Financing in the Development of Micro Enterprises". The similarity with this study is that it discusses microfinance at BSI and explains the procedures to be followed when applying for financing. The drawback of this research is that it does not explain the types of financing available at BSI, the authors only focus on murabahah financing.

## RESEARCH METHODOLOGY

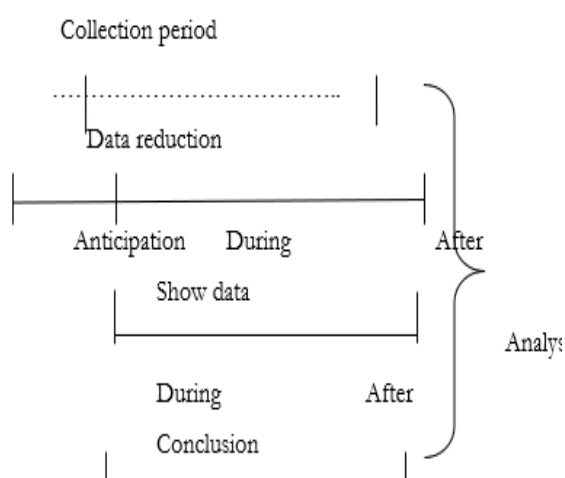
The approach used in this research is qualitative with the type of field research or field study. The research was conducted at Bank Syariah Indonesia KCP Trunojoyo Bangkalan. Data collection techniques were carried out based on in-depth interviews and literature studies. An in-depth interview is a process of obtaining data showing events and all related matters based on the facts contained in the decision (Anggraeni *et al.*, 2013). The data that has been obtained is then analyzed by analyzing the activities of reviewing, grouping, systematizing, interpreting, and verifying the data. Analysis efforts are made so that the phenomena seen can be scientific and can be accounted for.

Qualitative research is analyzed continuously or iteratively in which development is carried out while the program is still running. The analysis has been carried out since the researchers have not gone into the field by explaining and formulating the problems that existed before the writing stage of the research results (Abdullah & Saebandi, 2014). Qualitative research data were analyzed when collecting data in the field. In conducting data analysis the researcher will use the descriptive method, namely by reading back from the entire text that has been obtained to then carry out the process of summarizing and eliminating elements of duplication (Abdullah & Saebandi, 2014).

Data collection consists of primary and secondary data. Primary data is data obtained from direct interviews with Bank Syariah Indonesia (BSI) KCP Trunojoyo Bangkalan. While the secondary data is the cause of problem financing problems, supporting factors in the implementation of financing restructuring, as well as the financing strategy carried out at BSI KCP Trunojoyo Bangkalan (Nafi'ah & Widyianingsih, 2021). The data that has been collected is then tested for validity of the data. This activity is structured to measure

the correctness of the data and the data search process that has been carried out. The assessment was carried out on aspects of data processing from data triangulation and the length of time the research was conducted. Efforts to test the validity of the data were also carried out by checking and checking by comparing the results obtained with other studies (Harahap, 2016).

The following is the component flow in the data analysis of the Miles and Huberman model.



Source: Miles, 2013

## RESULTS AND DISCUSSION

### MSME Micro Financing Through Murabaha Contracts

#### 1. Financing Submission Process

- a. Doing marketing of micro products to prospective customers. Customer data storage can be stored in the I-KURMA application and then entered into the customer pipeline data menu.
- b. Fulfilling the completeness of documents is a requirement for prospective customers.
- c. Verify character documents and customer submissions.
- d. Initiate an initial survey by visiting the residence and place of business of the customer concerned as part of the verification process.

After initiating, the Bank conducts pre-screening in the form of:

1. In the pre-screening process, the system will do it automatically from the results of customer and partner data input.
2. The pre-screening process includes checking SLIK, EKTP to Dukcapil, DHN, and SIKP (KUR)
3. After carrying out pre-screening, the next step is for the Bank to analyze and evaluate the data that has been collected.
4. Verify the validity of financing documents including KTP, KK, marriage certificate, collateral documents, business legality documents, and other required document
5. Analyze the pre-screening results and SLIK results by verifying the download of the SLIK results from OJK
6. Visits to the customer's place of business, collateral, and the customer's residence
7. Conduct business feasibility assessment/analysis of customers and collateral.
8. Conduct environmental checks to obtain information about customer characteristics and other information.
9. Input the results of the analysis/assessment on the kurma application.

### The mechanism Submission of Financing for Murabaha Contracts

The financing mechanism for a murabahah contract can be proposed with a group mechanism and the amount of the ceiling is based on the members of each customer:

- a. All members who have proper and productive businesses, in this case, are novice business actors.
- b. Each member of the business group must have a letter of recommendation to be able to apply for financing from a business chairman who has at least three months of experience in the related field.

- c. Business activities can be carried out independently or in collaboration with business partners.
- d. Business group activities are carried out to improve and develop members' businesses
- e. Business groups that already have a business group certificate issued by the relevant agency or agency and other certificates
- f. Submission of applications for murabahah financing can be made by business groups through the group head with the number of submissions based on the financing ceiling can be submitted by each member of the business group
- g. Financing agreements for business groups are carried out by each member of the business group through the distribution of Small BSI KUR
- h. If the results of the analysis of financing proposals made by the business group require additional collateral, the business group may provide collective additional collateral originating from business assets or assets from some members of the business group which can be accounted for through a joint responsibility mechanism.
- i. If there is a failure in payment of financing installments, the business group head coordinates the implementation of the joint responsibility mechanism between group members.

In collaboration, it is common to experience a loss, including in Islamic banking, so in this case the bank can take part in overcoming problems and existing losses. However, before the bank participates in resolving the loss, the bank will first survey the cause of the loss. Most losses occur due to a problem on the part of the customer, such as

being unable to pay or repaying the loan to the bank. Therefore the bank will discuss this in advance with the customer.

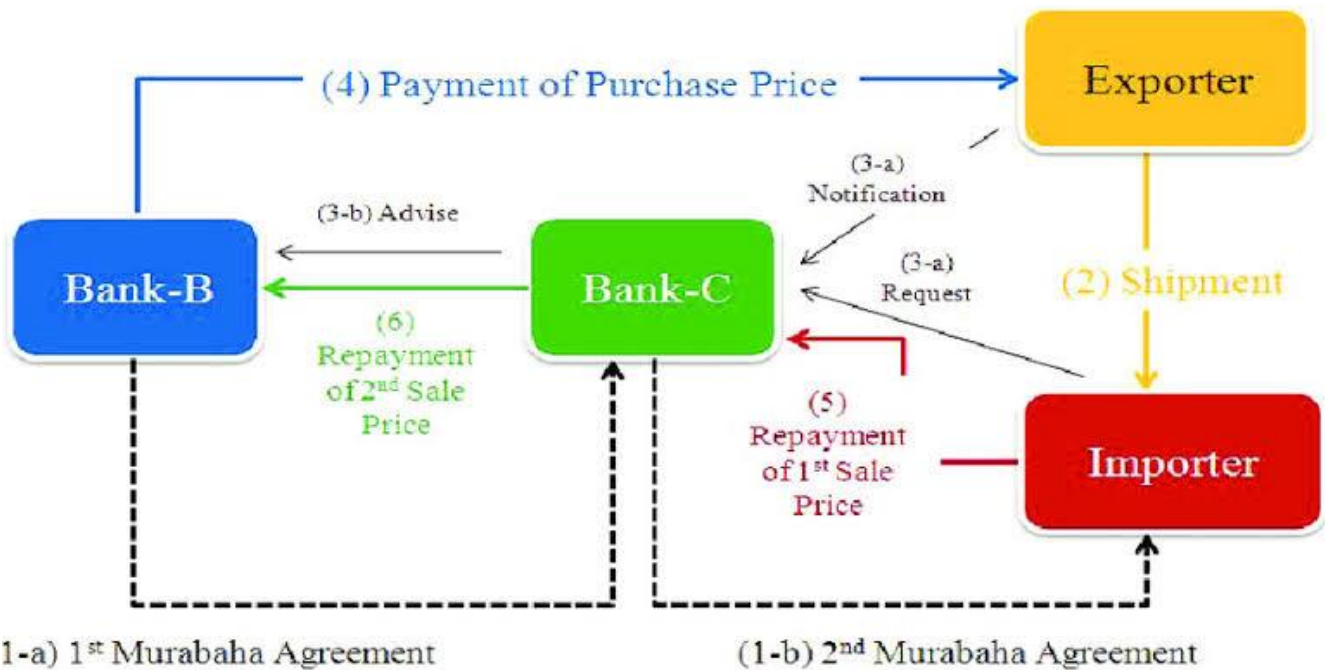
If the customer is no longer able to continue financing, it is with a heavy heart that this murabahah agreement must be terminated. Then if the customer still has dependents on the bank, the collateral or customer guarantee that has been agreed upon from the beginning of the contract can be auctioned off by the bank. If the proceeds from selling the customer's guarantee are insufficient and cover the customer's responsibility to the bank, then the remaining customer's responsibility becomes a loss for the bank.

### **Problem Resolution of Murabaha Contract Financing**

Potential difficulties in financing and settling obligations to the bank, both in the form of profit-sharing payments such as principal fees and fines, are the responsibility of the customer to the bank based on the provisions agreed upon in the financing contract. When there are debtors who have problems, the bank will do several ways to find the best solution. Several ways can be done, namely coaching where there will be billing or monitoring led by the business unit section, rescue by restructuring carried out by the restructuring unit, then the last stage is settlement through liquidation by maximizing recovery by the recovery unit section.

Below is an overview of troubled debtors which are divided into three, namely coaching, rescue, and settlement with their respective units.

Figure 1. *Murabahah* Contract Financing Flow



Source: DSN MUI, 2017

*Murabahah* financing carried out by ba'i and musytari is sale and purchase agreement, if someone comes to an Islamic bank and wants. Borrow funds to buy certain items, for example a car or house, whether he likes it or not he has to trade with the bank sharia, Islamic banks act as ba'i and customers as musytari, that's the way from the bank to get benefits (profits) ie from the profit from the sale of goods rather than from the excess required in the loan agreement because after all the bank Sharia as a commercial institution definitely wants to benefit (Haryoso, 2017).

### Identification of Troubled Murabahah Contract Financing

There are several ways to be able to identify problem customers and financing, namely as follows:

- Symptoms from customer financial reports include decreased sales, increased COGS, decreased gross profit margin, decreased liquidity, worsened leverage, longer accounts receivable collection period, longer inventory period, increased short-term debt that is disproportionate to business growth, sources

and use of funds not following the principles of health spending.

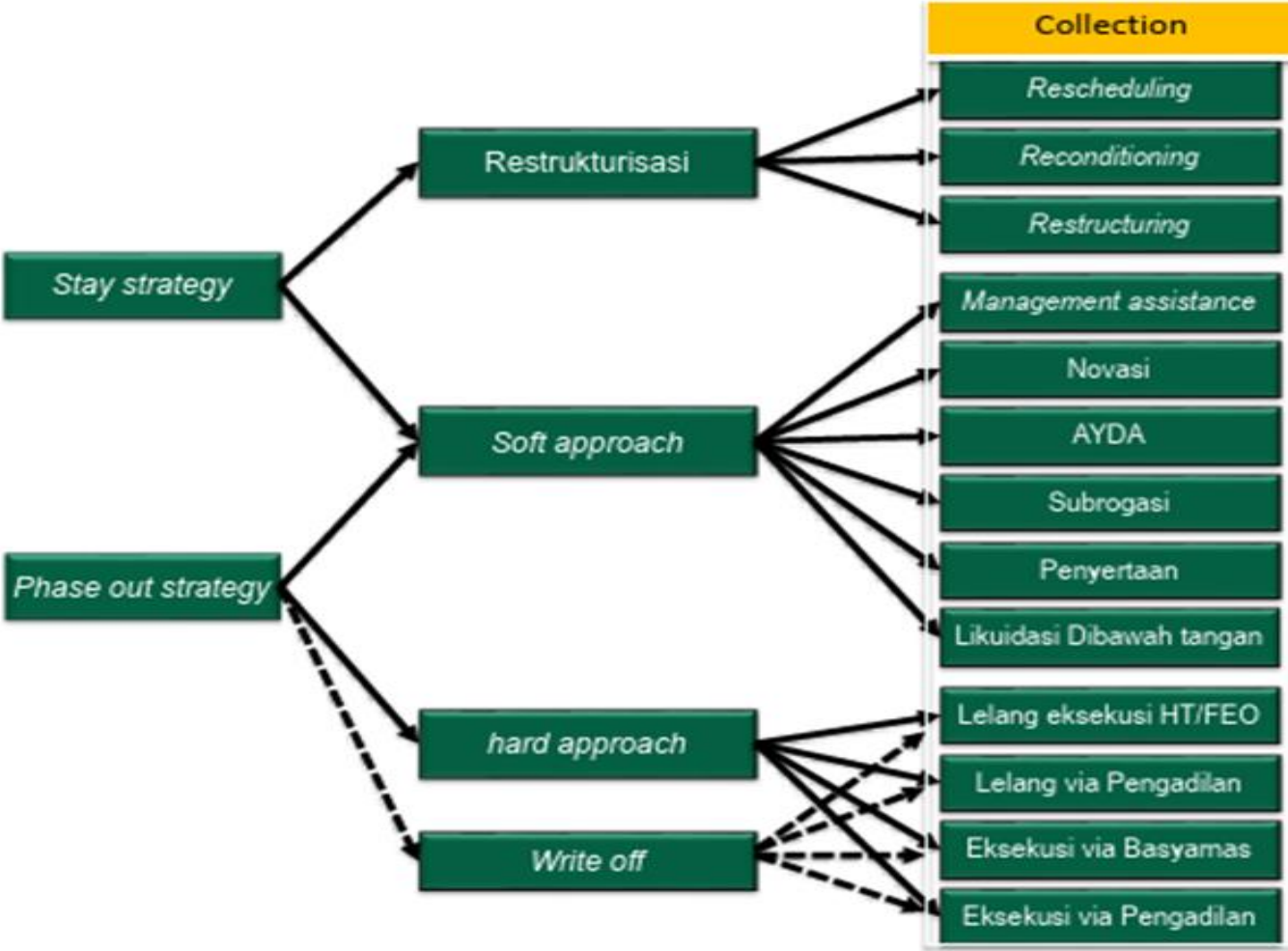
- Symptoms outside of the debtor's financial statements are uncooperative, the debtor has been or is currently involved in legal issues, internal conflicts, management lacks experience changes in management/company management are not clear and transparent, weak internal controls, running new businesses beyond their competence, utilization of installed capacity is less than 50%, continuity of supply of raw materials, the influence of supply & demand in the market, lack of support from business groups.
- Symptoms outside the debtor's financial statements occur due to fake or fictitious collateral, using collateral belonging to a 3rd party, collateral owned by a third party, the building is not marketable, marking up the value of the building at the time of granting financing, binding on the building is weak, the building is in dispute, the building is not closed insurance, and administrative documentation of irregular financing of buildings.
- Symptoms outside the bank's internal debtor

financial statements can occur due to factors that are chasing targets, providing financing to business sectors that are already saturated, conducting incomplete financing analysis, providing too little or too little financing, weak monitoring, financing documentation and guarantees, conflicts of low interest and sense of belonging.

**Application of MSME Micro Financing Strategies Through Murabaha Contracts**

Based on identification from research with interview results, it was found that problem financing has a goal of improvement efforts made by banks to help customers to be able to complete their obligations with various strategies:

**Figure 2. Micro MSME Financing Strategy Through Murabaha Contracts**Sumber



Source: BSI, 2021

1. Rescheduling is rescheduling related to a change in the customer's payment schedule or period.
2. Reconditioning, namely changing part or all the financing requirements without adding to the remaining principal obligations of the customer including, changing payment schedules, changing installment amounts, changing periods, and changing ratios in murabaha financing.
3. Restructuring, there is a change in financing requirements which includes adding funds to bank financing facilities, converting financing contracts, converting financing into medium-term sharia securities, or converting financing into temporary equity participation in customer



companies.

4. Novation where old debts that have been defaulted or entered coll 5 can be resolved because there is a new debtor to pay off the previous financing that has reached coll 5, but the guarantee from the first debtor changes hands to the new debtor
5. Foreclosed Collateral, is collateral between creditors in the form of banks and individual debtors or companies entering into a debt agreement with collateral in the form of personal assets or land. So that in the debt-receivable activity, the collateralized land asset is in the form of an asset at the borrowing bank or creditor.
6. Subrogation is, a change of rights of old creditors by new creditors because old creditors' receivables are paid off by new creditors based on sharia principles.

## CONCLUSIONS

Based on the analysis of research findings, it is concluded that Murabaha contracts can be used to apply for microfinance, such as small KUR, large KUR, and others. Murabaha contract is a sale and purchase agreement between the bank and the customer. Islamic banks purchase goods needed by the customer and then sell them to the customer concerned at the acquisition price plus the profit margin agreed upon by the Islamic bank and the customer. The strategies carried out by banks to resolve murabahah contract problems are through rescheduling, reconditioning, restructuring, management assistance, novation, AYDA, subrogation, participation, underhand liquidation, HT/FEO execution auctions, auctions via court, execution via Basyarnas, execution via court.

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