

The influence of service quality and the application of sharia principles on the smoothness of customer installment payments at PT. Massu Tumbu Abadi

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This research aims to analyze the influence of service quality and the application of sharia principles on the smoothness of customer installment payments at PT Massu Tumbu Abadi. The method used in this research is quantitative, the criteria used as a sample are all customers of PT. Massu Tumbu Abadi 2021-2023 and the sample was determined using the Slovin formula with a sample size of 90 respondents. Data collection methods in this research are observation, documentation and questionnaires. Data analysis was carried out through validity tests, reliability tests, classical assumption tests, and multiple linear regression. analysis was carried out using the IMB SPSS-23 analysis tool. The research results show that service quality has a negative and significant effect on the smoothness of installment payments, while the application of sharia principles has a positive and significant effect. Simultaneously, the two independent variables have a significant influence on the smoothness of customers in paying installments. The conclusion of this research is that service quality and the application of sharia principles simultaneously influence the smoothness of customers in making installment payments at PT Massu Tumbu Abadi.

1. Introduction

This research discusses the relationship between service quality and the application of sharia principles to the flow of customer installment payments. The main focus of this research topic is service quality, application of sharia principles and smooth installment payments.

1.1 Background

In Indonesia there are various types of financial service institutions, one of which is the Sharia People's Financing Bank (BPRS). The existence of this Sharia People's Financing Bank can be a means for the public to utilize Sharia micro banking services. BPRS is an intermediation institution based on Sharia principles that collects and distributes public funds to improve people's lives. Apart from that, the financing provided can also take the form of profit sharing, rental and sale and purchase agreements. Currently, the number of Sharia people's credit banks in Indonesia is 167 BPRS.

It cannot be denied that financing also has risks. The financing risk that often occurs is in the form of problematic financing. The risk of problematic financing is that the principal of the financing will not be returned. The greater the amount of problematic financing, the greater the reserve funds that must be provided by the bank. Meanwhile, the reserve funds that must be provided by the bank come from bank capital, so this can reduce the capital owned by Sharia

banks (Chossy, 2021). The data on financing problems that occur at BPRS in Indonesia are as follows:

problematic financing at BPRS in Indonesia

2021-2023

Ratio/Rasio	2021	2022	2023
NPF	6,95%	5,91%	7,28%

Sumber: Otoritas Jasa Keuangan, 2024

Based on data obtained from the OJK, the percentage of bad loans as a percentage through the NPF value in the last 3 years shows a value that fluctuates every year. However, based on the average value of the number of bad loans in the last 3 years at Sharia People's Financing Banks it is at 6.71%. In this sense, this exceeds the limit of determining the NPF amount set by Bank Indonesia which applies that the NPF amount must not exceed 5% in each bank. However, the BPRS has exceeded the stipulated amount, so it can be said that the amount of problem financing at the BPRS is quite high.

As the Sharia economy continues to develop in Indonesia, currently many businesses are implementing Sharia principles. One of the non-banking companies engaged in land plot financing is PT Massu Tumbu Abadi. A company engaged in buying and selling plots of land using sharia-based credit transactions. The Sharia concept is a concept that offers halal products and things that contain Sharia principles. Application of Sharia concepts at PT. Massu Tumbu Abadi is where the company determines that there is no usury or fines in its transactions. The credit transaction offered by this company is one of the transactions that people often use because they think this transaction is easier because they get the goods directly but payment is not made directly at the start of the transaction.

Payment to PT. Massu Tumbu Abadi is said to be improving, this can be seen from customer payments every year which experience an increase or lack of bad payments. The following is a table of the number of current customers at PT. Massu Tumbu Abadi:

Problematic payment customers at PT.MTA

tahun 2021-2023

Ratio/Rasio	2021	2022	2023
Problematic payment customers	15%	11%	5%

Sumber: PT. Massu Tumbu Abadi, 2023

From the data above, it can be seen that over a period of 3 consecutive years, the percentage of problematic payments for PT customers. Massu Tumbu Abadi is said to be decreasing, but this has not been able to affect the percentage level of problem financing that occurs at PT. Massu Tumbu Abadi, which is still relatively high because it is still at 10.3%.

Therefore, in this research the author wants to know how service quality and the application of Sharia principles influence the smoothness of customers in paying installments. Based on the problems described above, the author is interested in finding out the factors that cause installment payments to fail. With the title "The Influence of Service Quality and Application of Sharia Principles on Customers' Smooth Payment of Installments at PT. Massu Tumbu Abadi."

1.2 Problem Statement

The formulation of the problem in this study is

1. Does Service Quality affect the smoothness of customers in paying installments at PT. Massu Tumbu Abadi?
2. Does the Implementation of Sharia Principles affect the smoothness of customers in paying installments at PT. Massu Tumbu Abadi?

1.3 Objectives and Scope

The objectives to be achieved in this study are:

1. To find out whether Service Quality Affects the smoothness of customers in paying installments at PT. Massu Tumbu Abadi.
2. To find out whether the Implementation of Sharia Principles Affects the smoothness of customers in paying installments at PT. Massu Tumbu Abadi.

The sample or respondents and Variable used in this study were very limited due to scope factors and considering security between customers and the company.

2. Literature Review

2.1 Related Work

This study examines the effect of service quality and the application of sharia principles on the smoothness of customer installment payments at PT. Massu Tumbu Abadi. Several previous studies have relevance in terms of variables, methods, and research focus, although there are differences in certain objects and variables.

1. Research by Ahmad Nur Andika and Ahmad Mifdlol M (2023)

- Title: The Effect of the Application of Sharia Principles, Product Quality, and Service Quality on Consumer Decisions to Stay with Interest as an Intervening Variable (Case Study of Consumers Staying at the Ibrahim Syariah Hotel in Semarang City).
- Relevance:

- o Similarity of variables: This study uses service quality and the application of sharia principles as independent variables, which are also the main variables in the study at PT. Massu Tumbu Abadi.

- o Similarity of methods: Both use quantitative methods to test the relationship between independent variables and dependent variables.

- Differences:

- o Dependent variable: Andika and Mifdlol's research measures consumer decisions to stay, while this study focuses on the smoothness of installment payments.

- o Research object: Andika and Mifdlol's research was conducted at the Ibrahim Syariah Hotel in Semarang City, while this research focuses on PT. Massu Tumbu Abadi.

2. Research by Diana Sari, Zaenuddin, and Ahmad Khotibul Umam (2024)

- Title: The Influence of Customer Character and Economic Conditions on the Smoothness of Gold Pawn Financing Payments at Bank Syariah Indonesia KCP Jatibarang Indramayu.

- Relevance:

- o Similarity of dependent variables: This study examines the smoothness of payments as a dependent variable, which is also the main focus of research at PT. Massu Tumbu Abadi.

- o Similarity of methods: This study uses a quantitative method, the same as the method used in this study.

- Differences:

- o Independent variables: Sari et al.'s research uses customer character and economic conditions, while this study uses service quality and the application of sharia principles.

- o Research object: Sari et al.'s research. focuses on Bank Syariah Indonesia (BSI) KCP Jatibarang Indramayu, while this study focuses on PT. Massu Tumbu Abadi.

2.2 Research Gap

Gap:

Previous studies have mostly focused on the positive impact of service quality and the application of sharia principles on customer decisions and customer satisfaction. However, only a few studies have explored the influence of service quality and the application of sharia principles on the smoothness of installment payments in companies engaged in the sale and purchase of land plots.

Gap Statement:

"This study aims to determine the influence of service quality and the application of sharia principles on the smoothness of customers in paying installments at PT. Massu Tumbu Abadi."

3. Methodology

3.1 Data Collection

Data source:

Primary data was obtained through direct surveys of respondents, namely PT customers. Massu Tumbu Abadi for 2021-2023 uses a questionnaire. Secondary data is obtained from journals, public documents and official databases.

sampling method:

population = all PT customers. Massu Tumbu Abadi in 2021-2023, totaling 950 customers.

The sample is determined using the Slovin formula:

$$n = \frac{N}{1+N(e)^2}$$

information :

n = Number of sampels

N = population size

e = error level

$$n = \frac{950}{1 + 950(0,1)^2}$$

$$n = \frac{950}{1 + 950 (0,01)}$$

$$n = \frac{950}{1 + 9,5}$$

$$n = \frac{950}{10,5}$$

$$n = 90,49$$

$$n = 90$$

3.2 Analysis Techniques

Descriptive Analysis is a data analysis technique used to describe or explain research results based on data obtained from sampels. This test aims to generalize research results based on descriptive hypothesis testing. The analysis was carried out using the IMB SPSS-23 analysis tool.

3.3 Validation

The method used in this study includes three main stages:

1. Validity Test

The validity of the items is analyzed using the SPSS program with a significance level of 0.05 or 5%, carried out by correlating the scores of each item with its total score. The correlation value (r count) that has been obtained is compared with the correlation value in (r table). If the r count value is greater than r table, the variable can be declared valid and vice versa

2. Reliability Test

The Reliability test is carried out using the following criteria:

- a. If the Cronbach's Alpha value > 0.6 then the instrument has good reliability or in other words the statement is reliable.
- b. If the Cronbach's Alpha value < 0.6 then the instrument has poor reliability or in other words the statement is not reliable.

3. Classical Assumption Test

There are three classical assumption tests, namely:

- a. Normality Test
- b. Multicollinearity Test
- c. Heteroscedasticity Test

4. Hypothesis Test

There are three parts, namely:

- a. T Test
- b. F Test
- c. R-Square Test

5. Multiple Linear Regression Analysis

In general, the form of the regression line equation is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

Y = Payment Smoothness

α = Constant

X₁ = Service Quality

X₂= Implementation of Sharia Principles

$\beta_1 \beta_2$ = Coefficient

e= Error Value

4. Results and Discussion

Present the findings of the study. Use tables, charts, and figures to effectively display data (if applicable). Describe the results in text form, highlighting trends or patterns.

4.1 Key Findings

a. Validity test

The validity test used is scale analysis which looks at the item-total statistics table in the corrected-Total Correlation column and then compares it with rTable (5%). The formula determines rTable, namely $df=N-2$. It is said to be valid if the corrected value - Total Correlation > r Table = 0.2072.

Table Validity test results

Item	R Hitung	R Tabel (5%)	Conclusion
P1	.811	0,2072	Valid
P2	.817	0,2072	Valid
P3	.847	0,2072	Valid
P4	.797	0,2072	Valid
P5	.750	0,2072	Valid
P6	.607	0,2072	Valid
P7	.847	0,2072	Valid
P8	.547	0,2072	Valid
P9	.654	0,2072	Valid
P10	.795	0,2072	Valid
P11	.718	0,2072	Valid
P12	.730	0,2072	Valid
P13	.613	0,2072	Valid
P14	.836	0,2072	Valid
P15	.783	0,2072	Valid
P16	.858	0,2072	Valid
P17	.772	0,2072	Valid
P18	.749	0,2072	Valid

P19	.855	0,2072	Valid
P20	.817	0,2072	Valid

Sumber: results output SPSS (2024)

Based on the test results of the data on the Corrected Item-Total Correlation, after comparing it with the r table value with a significance level of 0.5 with a two-sided test with a sample size (n) of 90 with df = 88, it can be seen that the r table is 0.2072. This shows that r calculated is greater than r table. So that the statements contained in the questionnaire to measure the level of fluency in paying installments can be said to be valid, so they can be used as a measuring tool for collecting data in this research.

b. Reliability test

Tabel Reliability test Results

Variabel	Cronbach`s Alpha	Information
Service Quality	.893	Reliabel
The application of Sharia Principles	.818	Reliabel
Smooth Installment Payments	.887	Reliabel

Sumber: results output SPSS (2024)

The results of the reliability test on the questionnaire obtained a value of Cronbach's Alpha > 0.70 so that its consistency can be said to be consistent or reliable. So the questionnaire used in this research can be relied on to measure the variable level of smoothness in paying financing installments.

Classical assumption test

a. Normality Test

Tabel Normality Test results

		<i>Unstandardiz Ed Residual</i>
N		90
Normal Parameters	Mean	.0000000
	Std Deviation	2.84204920
Most Extreme Differences	Absolute	.055
	Positive	.039
	Negative	-.055

Kolmogrov-Smirnov Z	.522
Asymp Sig (2-tailed)	.948

Sumber results output SPSS (2024)

Based on the results of the normality test in the table - One-sample Kolmogorof-Smirnov Test. The significant amount is 0.948. Because the significant value is > 0.05 , it can be concluded that the data is normally distributed.

b. Multikolinearity test

Tabel Multikolinearity test Result

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Service Quality	.506	1.976
The application of Sharia Principles	.506	1.976

Sumber: result output SPSS, (2024)

Based on the results of the multicollinearity test in table 4.6, it can be seen that the tolerance and VIF values of all variables show that the tolerance value is greater than 0.01 and the VIF value is smaller than 10. So it can be concluded that there is no multicollinearity in the data.

c. Heteroskedasticity test

Hasil Uji Heteroskedastisitas

Model	Sig.
(Constant)	.706
Service Quality	.230
The application of Sharia principles	.622

Sumber resultl Output SPSS, (2024)

Based on the results of the Heteroscedasticity test in table 4.7, it can be seen that the significance value of all variables is > 0.05 . So it can be concluded that the variables presented in this study do not have symptoms of heteroscedasticity.

Uji regresi linear berganda

Regression test result

Model	Unstandardized Coefficients	
	B	Std. Error
(constant)	2.805	3.262
Service Quality	-.421	.135
The application of sharia principles	1.126	.139

Sumber: hasil Output SPSS, (2024)

Based on the results of the multiple linear regression test in the table above, the coefficient for the independent variable $X_1 = -0.421$, $X_2 = 1.126$, and a constant of 2.805 is obtained. So the regression equation model obtained is as follows

$$Y = \alpha + \beta X_1 + \beta X_2 + e$$

$$Y = 2,805 - 0,421 + 1,126$$

Level of smooth payment of financing installments = 2,805 + -0.421 Quality of Service + 1.126 Application of sharia principles + e, with the following interpretation:

a. A constant of 2.805 means that if there is an influence of service quality (X_1), application of Sharia principles (X_2) on the level of smooth payment of installments (Y), then the Y value is 2.805.

b. The service quality regression coefficient is -0.421. This means that for every additional unit of service quality, the variable level of fluency in paying installments will decrease by -0.421.

c. The regression coefficient for the application of sharia principles is 1.126. This means that every additional unit of application of sharia principles will increase the level of fluency in paying installments by 1.126.

Hypothesis testing

- Test T

T test results

Model	T	Sig.
(Constant)	.860	.392
Kualitas Pelayanan	-3.117	.002
Penerapan prinsip- prinsip Syariah	8.093	.000

Sumber: result output SPSS, (2024)

Based on the table above it can be interpreted as follows:

- 1) Service quality (X1) has t count (-3.117) = t table (1.98761) with a sig value. $0.002 < 0.05$, This shows that $-3.117 < 1.98761$ or $0.002 < 0.05$ which means H_0 is rejected and H_1 is accepted. So, it can be concluded that the service quality variable influences the smoothness of customers in paying installments.
- 2) The application of Sharia principles (X2) has t count (8.093) = t table (1.98761) with a sig value. $0.000 < 0.05$, This shows that $8.093 < 1.98761$ or $0.000 < 0.05$ which means H_0 is rejected and H_1 is accepted. So, it can be concluded that the variable Application of Sharia Principles influences the smoothness of customers in paying installments.

b. F Test

F Test Results

ANOVA

Model	F	Sig.
Regression	39.277	.000
Residual		
Total		

Sumber: results output SPSS, (2024)

Based on the results of the F test, it shows that F count (39.277) > F table (3.10) with a significance value of $0.000 < 0.05$. This means that the quality of service and the implementation of sharia principles simultaneously (together) influence the smoothness of paying installments.

c. R test

R test results

Adjusted R-Squared
0,462

Sumber: results output SPSS, (2024)

From the table above, it is known that the -Square value is 0.462, meaning that the Smooth Installment Payment variable is able to explain the quality of service and the application of sharia principles by 46.2% and the rest is explained by other variables outside this research model. The independent variable as a whole is distributed to the dependent variable by 46.2% and the rest is from other variables that are not explained and discussed in this research.

4.2 Interpretation of Results

The findings of this research provide important insight into how Service Quality and Implementation of Sharia Principles influence customers' smooth payment of installments at PT. Massu Tumbu Abadi. Here are further interpretations:

1. The Influence of Service Quality, The findings show that good service quality significantly influences customers' ability to pay installments on time. This emphasizes that services that are responsive, efficient and in line with customer needs can increase customers' sense of responsibility and comfort in fulfilling their financial obligations.
2. The Effect of Implementing Sharia Principles, Consistent application of sharia principles has a significantly stronger impact than service quality. This shows that sharia values, such as justice, honesty and transparency, give customers greater confidence to fulfill their commitments. This is relevant in the context of sharia financial institutions, where belief in religious principles is a major factor in successful relationships with customers.
3. Shared Influence, Simultaneously, both variables have a significant influence on the smoothness of installment payments. This indicates that the combination of quality service and the application of sharia principles strengthens the relationship between financial institutions and customers, creating a conducive environment for smooth financial transactions.

Relation to Research Objectives

This finding is in line with the research objective of identifying factors that influence customers' smooth payment of installments. These results underline the importance of a holistic approach that combines service aspects and sharia principles in increasing customer compliance.

5. Discussion

Interpret and analyze the implications of your findings in a broader context. Compare with previous studies and consider any limitations.

5.1 Comparison with Prior Research

1. The results of research using the service quality variable are in line with research conducted by Ade Rahma Putriani which stated that service quality influences customer satisfaction (Putriani 2023). Supported by the research results of Munawwar Thoharuddin, Yulia Supriyanti and Fatkhan Amirul Huda in 2020 which stated that Service Quality has a significant positive effect on customers' decisions to take financing.
2. On the variable Application of Sharia Principles. The results of this research are in line with the results of research conducted by Ahmad Nur Andika and Ahmad Mifdlol in 2023 which stated that the application of Sharia principles has a significant influence on consumer decisions.
3. And This is supported by the research results of Munawwar Thoharuddin, Yulia Supriyanti and Fatkhan Amirul Huda in (2020) which stated that Service Quality has a significant positive effect on customers' decisions to take financing.

5.2 Limitations

Limitations of the variables discussed later The sample or respondents used in this research are very limited due to scope factors and considering security between customers and companies.

5.3 Future Research

Seeing several limitations in this research, for this reason there are several suggestions below which can later be taken into consideration by several parties and for further research, it is hoped that future researchers can add other variables besides the variables in this research which, if they are able to influence the smoothness of installment payments so that the results more perfect or can also use different analysis tools. And it is hoped that further research can increase the number of samples so that the research results are more accurate and can depict more realistically the smoothness of installment payments.

6. Conclusion

This research analyzes how service quality and the application of sharia principles affect the smoothness of customers paying installments at PT. Massu Tumbu Abadi using quantitative analysis techniques. with a sample size determined using the Slovin formula of 90 customers. and the field constraint in this research is the time to collect respondents to fill out the questionnaire.

The research results show that service quality has a negative and significant effect on the smoothness of installment payments, while the application of Sharia principles has a positive and significant effect on the smoothness of installment payments. Simultaneously, the two independent variables have a significant influence on customers' smoothness in paying installments. The conclusion of this research is that the quality of service and the application of Sharia principles simultaneously influence the smoothness of customers in making installment payments at PT. Massu Tumbu Abadi.

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