

Analysis Four Factors of Customer Interest Towards Bai' Bitsaman Ajil (BBA) Financing at KJKS BMT Agam Madani Nagari Pakan Sinayan Banuhampu District

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ABSTRACT. *In economic activities, the main challenge faced is the problem of business capital. This is often the main reason why someone's business does not experience development or progress. Providing business capital in the form of Bai Bitsaman Ajil (BBA) financing is an effort to support the community in improving their business and welfare. As a result of the research conducted by the author, it can be concluded that the Bai Bitsaman Ajil (BBA) financing procedure that meets the implementation of KJKS BMT Agam Madani Nagari Pakan Sinayan is submitting an application for funding to KJKS BMT Agam Madani Nagari Pakan Sinayan, customer financing application form, completeness of fee administration, after that, KJKS BMT Agam Madani conducted a survey of business premises and residences. After carrying out supervision, a financing board meeting is held, the client will decide whether to obtain financing or not, realize the financing request and finally disburse the financing funds. The factors that influence customer interest in Bai' Bitsaman Ajil (BBA) financing are product factors, service factors, promotional factors and location factors. Of these four factors, it can be seen that many customers are willing to finance Bai Bitsaman Ajil (BBA), which is more dominant due to product factors, because the procedures for financing Bai Bitsaman Ajil (BBA) are easier and faster, do not make things difficult for the community, the requirements are not complicated, financing Bai Bitsaman Ajil (BBA) can be paid in installments and is not too burdensome for customers to pay installments. Bai Bitsaman Ajil (BBA) financing is carried out to avoid usury and the margins are small, there is no guarantee of usage.*

Keywords: *Customer Interest; Bai' Bitsaman Ajil (BBA) Financing; Baitul Maal Wa Tamwil (BMT)*

INTRODUCTION

The presence of sharia microfinance institutions in society is certainly an alternative as a solution for the Muslim community and especially for micro business actors who generally need convenience in pouring in working capital,

such as for purchasing goods or productive tools to develop their business. One of these alternatives is Baitul Maal Wa Tamwil (Hasnani, 2021).

An institution that is not only business oriented but also socially oriented, an institution that does not concentrate wealth in a small number of people who own capital (founders) by exploiting the majority of people, but whose wealth is distributed evenly and fairly. An institution born from the consciousness of the people and "destined" to help large groups, namely small or micro entrepreneurs. Institutions that are not trapped in business games for personal gain, but build togetherness to achieve common prosperity. An institution that is not trapped in pragmatic thinking but has an idealistic concept that is steadfast, this institution is Baitul Maal Wa Tamwil (BMT) (Husna et al., 2019).

The establishment of BMT was a response to the complexity of customers' opportunities to obtain capital from banks which required collateral for loans or financing. BMT can be a means for microfinance institutions that are established in the form of reviving the community's economy. Determination of BMT is really suitable to make it easier for people when they do not meet the requirements of the bank. This situation occurs because people do not have all the requirements set by banks when obtaining financing, such as: business customers who have not been running for a period of two years, collateral for financing, and others. BMT has the function of overcoming the problems described above, so that problems that arise can be handled by BMT. Because BMT has a mission that must be in line, namely a social mission and a business mission (Kenedi & Efendi, 2017).

The sharia economic movement in Agam Regency was realized in the formation of Baitul Maal wat-Tamwil (BMT) Pernagari, including KJKS BMT Agam Madani Nagari Pakan Sinayan, Banuhampu District, which is a legal entity with NO.154/BH/DKPP/P1/I/2008, and provides serving the need for business capital to the community, especially the small business community. In addition, KJKS BMT Agam Madani Pakan Sinayan Savings products in Banuhampu District include: Tamara Savings, Children's Education Savings (TANDIKA), Realized Hajj Savings (TAHAJUD), Eid Al-Qurban Savings (TAQURBA), Eid al-Fitr Savings (TADURI), Term Savings (TAJAKA). KJKS BMT Fund Distribution Products Agam Madani Pakan Sinayan Banuhampu District: Mudharabah, Murabahah, Bai' Bitsaman Ajil, Musyarakah, Qardhul Hasan Financing.

The existence of BMT in the regions really helps the community in providing mutually beneficial economic needs using a profitsharing system. Apart from that, there is also guidance that provides recitations to the community with the aim of being a transformative means to familiarize oneself with the values of the Islamic religion which is in direct contact with the social life of the community.

Financing in BMT is the distribution of funds to members to finance members' productive businesses in all economic sectors in accordance with their contractual agreements. Especially at BMT Agam Madani Nagari Pakan Sinayan, the financing that is most popular with customers is Bai' Bitsaman Ajil (BBA) financing.

Bai' Bitsaman Ajil (BBA) financing is financing with a sale and purchase agreement, which is a financing agreement agreed between BMT and its

members, where BMT provides investment funds or in the form of purchasing capital goods and businesses for its members and then the payment process is carried out in installments. The amount of obligations that must be paid by the loan is the sum of the price of capital goods and the mark-up that has been mutually agreed upon (Ridwan, 2013).

Table 1. Number of customers and financing for Bai' Bitsaman Ajil 2018-2022

NO	Year	Number of customers	<i>Bai' Bitsaman Ajil</i> (Rp)
1	2018	267	1.459.946.000
2	2019	270	1.667.000.000
3	2020	257	1.885.872.000
4	2021	265	2.562.558.000
5	2022	267	2.682.200.000

Source: *KJKS BMT Agam Madani Nagari Pakan Sinayan*

The table above shows that from 2018 to 2019 Bai' Bitsamal Ajil (BBA) financing customers increased every year and their financing also increased, but in 2020 their customers experienced a decrease but the amount of their financing increased, this was because customers who borrowed funds exceeded from one time, but there are some customers who no longer participate in borrowing from BMT Agam Madani Pakan Sinayan. Meanwhile, from 2021 to 2022, Bai' Bitsamal Ajil (BBA) financing customers increase every year and financing also increases.

This research aims to look at customer interest in Bai' Bitsaman Ajil (BBA) financing and the factors that influence customer interest in Bai' Bitsamal Ajil (BBA) financing at KJKS BMT Agam Madani Nagari Pakan Sinayan, Banuhampu District.

LITERATURE RIVIEW

Interest

Djaali, (2015) said that interest is a feeling of preference and attachment to something or an activity without anyone telling you to. Interest is basically the acceptance of a relationship between oneself and something outside oneself. The stronger or closer the relationship, the greater the interest. In the book Crow and Crow, it is said that interest is related to the style of movement that encourages a person to face or deal with people.

Interest is an impulse that causes an individual's attention to be tied to certain objects such as work, lessons, objects and people. Interest is related to cognitive, affective and monotonic aspects and is a source of motivation to do what you want (Jahya, 2011).

Financing

Financing is a very important activity because with financing the main source of income will be obtained and will support the business. Financing is a trust, which means the bank places its trust in someone to carry out the mandate given

by the bank as Shahibul Maal. These funds must be used correctly, fairly and must be accompanied by clear ties and conditions that are mutually beneficial for both parties (Imama, 2015).

Financing in sharia banking broadly means financing or spending, namely funding issued to support planned investments, whether carried out by yourself or carried out by someone else. In other words, financing is funding issued to support planned investments (Nur, 2015).

Financing Analysis

The principle of financing analysis uses the 5C formula, namely (Rakhmadi, 2019):

1. Character

Character is a person's nature or disposition. The nature or character of the people who will be provided with financing must truly be trustworthy. To read the character or nature of a prospective debtor, you can look at the way of life or lifestyle he adheres to, family circumstances, hobbies and social life. This nature and character can be used as a measure of the customer's willingness to pay.

2. Capacity

Capacity is an analysis to determine the ability of prospective debtors to fulfill their obligations according to the financing period. Banks need to know for sure the potential debtor's capabilities. The financial capability of prospective debtors is very important because it is the main source of repayment of financing provided by the bank.

3. Capital

The capital or capital that needs to be included in the financing object requires a more in-depth analysis. Capital is the amount of capital owned by the prospective debtor or how much funds will be involved in the project financed by the prospective debtor. The greater the capital a prospective debtor has, the more convincing the bank will be of the prospective debtor's seriousness in applying for financing.

4. Collateral

Collateral is a guarantee given by prospective customers, both physical and non-physical. Collateral should exceed the amount of credit provided. The validity of the collateral must also be checked, so that if a problem occurs, the collateral deposited can be used as quickly as possible.

5. Condition

Assessing credit should also assess current economic, social and political conditions and predictions for the future. An assessment of the condition or prospects of the business sector being financed should have good prospects, so that the possibility of the credit having problems is relatively small (Jumarni, 2021).

Bai' Bitsaman Ajil (BBA) Financing

According to the Bai' Bitsaman language, Ajil comes from the words Bai' meaning buying and selling, Bitsaman meaning price and Ajil meaning installments. Bai' Bitsaman Ajil (BBA) is buying and selling goods with payment in installments. Meanwhile, according to Al-Bai' Bitsaman Al-Ajil's

terms, selling goods at the original price plus the agreed margin (profit) and payment is made on credit (Harun, 2017).

Al-Bai' Bitsaman Ajil (BBA) financing is financing with a sale and purchase agreement, namely a financing agreement agreed between the party being financed and the party who is financing, the party who is financing provides the funds for an investment or purchase of capital goods and business and then the payment process is carried out. in installments or installments (Gibitiah., 2016).

Factors that influence Customer Interest

The factors that influence customer interest are as follows:

a. Product Factors

A product is anything that can be offered on the market to get attention, demand, use or consumption that can fulfill human wants or needs. a product as something that can be offered to the market to get attention to buy, to use or consume that can fulfill wants and needs (Bachmid, 2018).

b. Service Factor

Service is an effort to deliver services to meet needs and desires and accuracy of delivery to match customer expectations. Service quality is a necessity that companies must fulfill in order to be able to survive and continue to gain customer trust (Suryadi & D, 2019).

c. Promotional Factors

Promotion is an activity aimed at influencing customers so that they become familiar with the products offered by the Bank to customers who are then expected to be happy and use them (Lesatari, 2019).

d. Location Factors

Location is a decision a company makes regarding where its operations and staff will be located. The location component includes choosing a location that is strategic or easy to reach, close to residential areas, safe and comfortable for customers. Location is a network (net-working) where bank products are provided and can be utilized by customers (Junaidi, 2017).

RESEARCH METHODOLOGY

The type of research used is descriptive field research which describes customer interest in Bai' Bitsaman Ajil (BBA) financing at KJKS BMT Agam Madani Nagari Pakan Sinayan, Bunuhampu District. The research method the author uses is a qualitative descriptive method. Creswell said that qualitative research is a process of exploring and understanding the meaning of individual and group behavior. The research process includes creating research questions and procedures that are still temporary, collecting data on participant settings, analyzing data inductively, building partial data into themes and then providing an interpretation of the meaning of the data. The final activity is to create a report into a flexible structure (Sugiyono, 2014).

The data source in this research uses primary data sources directly obtained from Bai' Bitsaman Ajil (BBA) financing customers of KJKS BMT Agam Madani Nagari Pakan Sinayan, which was carried out using snowball sampling and the manager of KJKS BMT Agam Madani Nagari Pakan Sinayan, Bunuhampu District. And secondary data sources obtained from documents in

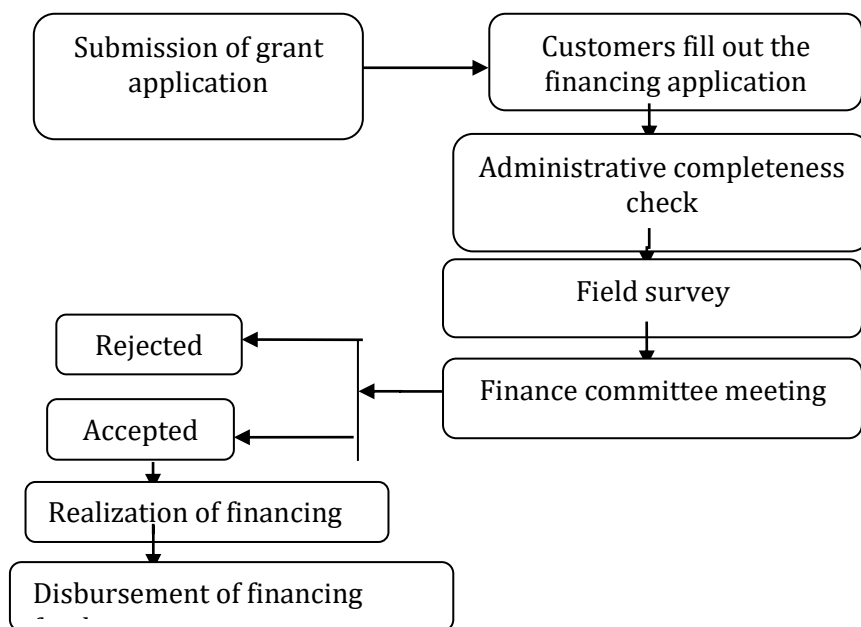
KJKS BMT Agam Madani Nagari Pakan Sinayan Banuhampu District.

RESULTS AND DISCUSSION

Implementation of Bai' Bitsaman Ajil (BBA) Financing at KJKS BMT Agam Madani Nagari Pakan Sinayan Banuhampu

The implementation of Bai' Bitsaman Ajil (BBA) financing at KJKS BMT Agam Madani Nagari Pakan Sinayan Banuhampu District through several steps or procedures that must be taken by a customer can be seen in the following scheme:

Figure 1. Scheme of Implementation of Bai' Bitsaman Ajil (BBA) Financing at KJKS BMT Agam Madani Nagari Pakan Sinayan



2. Submitting an application for funding.

The initial process in *Bai' Bitsaman Ajil* (BBA) financing is that customers or prospective customers who wish to carry out financing come to KJKS BMT Agam Madani Nagari Pakan Sinayan to submit an application for financing by bringing certain requirements that have been determined by KJKS. The requirements that must be brought by the customer include:

- a. Photocopy of husband and wife's identity card (KTP).
- b. Photocopy of family card (KK).
- c. Photocopy of marriage certificate.
- d. Two 3X4 passport photos.
- e. Photocopy of proof of payment of land and building tax (PBB).

3. Customers fill out the financing application form provided by KJKS BMT Agam Madani Nagari Pakan Sinayan.

The next process after the customer submits a financing application with the requirements is for the customer to fill out the financing application form. The financing form is one sheet which must be filled in completely by the customer. The financing application form contains the applicant's personal data, applicant's business data, number of applications, time period, purpose of use and so on. After the customer has filled out the financing application form completely, the form will be submitted back to the financing department.

4. Administrative Completeness Check

The submitted application form will be checked by the Financing Administration, to check whether the prospective customer's administrative requirements are complete. If it is complete, the administration department will forward it to *the Account Officer* for a survey.

5. Field survey

The field survey in question is that BMT Agam Madani Nagari Pakan Sinayan will conduct a survey of business premises, for example if there is a customer whose business is trading then BMT Agam Madani will conduct a survey of the shop or place where the customer trades, if the customer is a farmer then BMT Agam Madani will conduct a field survey these customers (Interview with Aldi Saputra Manager of KJKS BMT Agam Madani Nagari Pakan Sinayan).

After surveying the place of business, BMT also makes an analysis of the feasibility of financing prospective customers which includes the character, disposition, personality, commitment of prospective customers, calculating the customer's ability by looking at his income and looking at the costs that are borne by prospective customers to find out the prospective customer's net income to pay installments to BMT.

When conducting an assessment, the criteria and aspects of the assessment remain the same. Likewise, the measurements specified in the assessment criteria that must be carried out by KJKS BMT Agam Madani Nagari Pakan Sinayan to get truly trustworthy customers are carried out using the 5 C analysis. The explanation for the 5 C analysis is as follows:

- a. *Character*

Character is a principle used by KJKS BMT Agam Madani Nagari Pakan Sinayan to determine the description of the character or personality of the customer. To assess the nature or personality of a prospective customer, it can be seen from his or her background, both work background and personal ones such as way of life, family situation and social life. The assessment can also be seen from

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whether the customer has an honest personality or not in his daily life. This characteristic or personality can be used as a measure of the customer's willingness to pay or pay off their financing.

b. *Capacity*

Capacity is a principle used by KJKS BMT Agam Madani Nagari Pakan Sinayan to assess customers' ability to pay financing installments according to the specified time period. To measure a customer's ability to repay their loan, this can be done by assessing the customer's job and analyzing the customer's income based on their job.

c. *Capital*

Capital is a principle used by KJKS BMT Agam Madani Nagari Pakan Sinayan to assess the capital of the business to be run by the customer and how much capital the customer needs to run the business.

d. *Collateral*

Bai' Bitsaman Ajil (BBA) financing, collateral is not a top priority. Therefore, the guarantee imposed on customers who undertake large financing is intended to make customers more serious about what they are requesting from BMT. This guarantee can include Motor Vehicle BPKB, Ownership Certificate (SHM) or Building Use Rights Certificate (SHGB).

e. *Condition*

BMT will look at the customer's type of business and relate it to current economic conditions and the possibilities that will occur in the future. What is of concern to KJKS BMT Agam Madani Nagari Pakan Sinayan is government policy in the economy of Small and Medium Enterprises (UKM), political, social, cultural and other aspects that can influence economic conditions themselves.

6. Finance committee meeting

The financing committee meeting is held after conducting a survey. In the financing committee meeting, it will be decided whether the customer is worthy of getting financing or not. If you are not eligible for financing, BMT will give a letter to the customer stating that the customer cannot cooperate with BMT. If the financing is approved, BMT will immediately contact the customer concerned.

7. Realization of financing.

The realization of BMT's financing determines, namely:

a. BMT determines the day to be given financing

b. *Bai' Bitsaman Ajil (BBA)* financing agreement to BMT

- c. After that, the customer must complete four signatures, namely: the signature of the borrower, heir, niniak mamak, and guardian jorong.
 - d. After getting all the signatures, the disbursement process can be carried out, but if one of the signatures is missing then the disbursement process is postponed until complete.
8. Disbursement of financing funds.
- Once the approval letter for providing financing has been signed by the borrower, heirs, niniak mamak, and guardian of jorong, the requested financing funds can be disbursed immediately. (Interview with Aldi Saputra Manager of KJKS BMT Agam Madani Nagari Pakan Sinayan)

Bai' Bitsaman Ajil (BBA) financing factors are more popular with KJKS BMT Agam Madani Nagari Pakan Sinayan

Bai' Bitsaman Ajil (BBA) financing is a financing agreement agreed between BMT and its members, where BMT provides investment funds or in the form of purchasing capital goods and businesses for its members and then the payment process is carried out in installments, the amount of the obligation must be paid by borrower is the total price of capital goods that has been mutually agreed upon (Ridwan, 2013).

Bai' Bitsaman Ajil (BBA) financing customers at KJKS BMT Agam Madani Nagari Pakan Sinayan Banuhampu District is as follows:

Table 2. Number of customers and financing for *Bai' Bitsaman Ajil* 2018-2022

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Source: KJKS BMT Agam Madani Nagari Pakan Sinayan

The table above shows that from 2018 to 2019 *Bai' Bitsaman Ajil (BBA) financing customers increased every year and their financing also increased, but in 2020 their customers decreased but the amount of their financing increased, this was because customers who borrowed funds exceeded from one time, but there are some customers who no longer participate in borrowing from BMT Agam Madani Pakan Sinayan. Meanwhile, from 2021 to 2022, Bai' Bitsaman Ajil (BBA) financing customers increase every year and financing also increases.*

The financing factors for *Bai' Bitsaman Ajil (BBA)* that are more popular with KJKS BMT Agam Madani Pakan Sinayan Banuhampu District are

as follows:

First, the product factor, namely customers are interested in financing *Bai' Bitsaman Ajil* (BBA) financing at KJKS BMT Agam Madani Nagari Pakan Sinayan Banuhampu District because the procedure is easier and faster, does not make things difficult for the community, the requirements are not complicated, *Bai' Bitsaman Ajil* (BBA) financing can be paid in installments and it is not too burdensome for customers to pay in installments. *Bai' Bitsaman Ajil* (BBA) financing is carried out to avoid usury and the margins are small.

Second, the service factor, namely that customers are interested in financing *Bai' Bitsaman Ajil* (BBA) financing at KJKS BMT Agam Madani Nagari Pakan Sinayan, Banuhampu District because the service provided by KJKS BMT Agam Madani Nagari Pakan Sinayan employees is fast and responsive in serving customers, the conditions are not complicated - complicated, very good service to customers, if the customer is late in paying, KJKS BMT Agam Madani Nagari Pakan Sinayan gives relief, if the customer cannot deliver the installment then the customer can notify him by telephone and the payment can be picked up at home. And KJKS BMT Agam Madani Nagari Pakan Sinayan did not ask for a fine for late payment.

Third, the promotional factor carried out by KJKS BMT Agam Madani Nagari Pakan Sinayan is providing brochures, KJKS BMT Agam Madani Nagari Pakan Sinayan collaborates with nagari, if there are nagari activities, the nagari will carry out socialization about KJKS BMT Agam Madani Nagari Pakan Sinayan products, Maintaining good relationships with customers who have not yet closed, KJKS BMT Agam Madani Nagari Pakan Sinayan carries out promotions to its customers directly by word of mouth with promotional factors that can attract public interest in financing *Bai' Bitsaman Ajil* (BBA) at KJKS BMT Agam Madani Nagari Pakan Sinayan.

Fourth, the location factor is that the location of KJKS BMT Agam Madani Nagari Pakan Sinayan is located on Jl Padang Luar-Maninjau KM 3, Jorong Tobo Ladang Nagari Pakan Sinayan Kec. Banuhampu District. Agam. KJKS BMT Agam Madani Nagari Pakan Sinayan is located near the office of the guardian of Nagari Pakan Sinayan and the elementary school. The location factor of KJKS BMT Agam Madani Nagari Pakan Sinayan is very strategic and in a safe area and can influence customers' interest in financing *Bai' Bitsaman Ajil* (BBA).

CONCLUSION

Bai' Bitsaman Ajil (BBA) financing which is carried out at KJKS BMT Agam Madani Nagari Pakan Sinayan is submitting an application for providing financing to KJKS BMT Agam Madani Nagari Pakan Sinayan, the customer fills in the financing application form provided by KJKS BMT Agam Madani Nagari Pakan Sinayan, administrative completeness check, after that the KJKS

BMT Agam Madani conducted a survey of business premises and residences. After conducting the survey, it is carried out in a financing committee meeting, the customer will decide whether or not they are eligible to receive financing, the realization of the financing application and finally the disbursement of financing funds.

The factors that influence customers' interest in financing *Bai' Bitsaman Ajil* (BBA) are product factors, service factors, promotional factors and location factors. From the four factors, it can be seen that many customers are interested in *Bai' Bitsaman Ajil* (BBA) financing due to product factors, because the *Bai' Bitsaman Ajil* (BBA) financing procedure is easier and faster, does not make things difficult for the community, the requirements are not complicated, *Bai' Bitsaman Ajil* financing (BBA) can be paid in installments and is not too burdensome for customers to pay in installments. *Bai' Bitsaman Ajil* (BBA) financing is carried out to avoid usury and the margins are small. There is no collateral. And the service factor, because the service provided by KJKS BMT Agam Madani Nagari Pakan Sinayan employees is fast and responsive in serving customers, the conditions are not complicated, very good service to customers, if customers are late in paying they are given relief by KJKS BMT Agam Madani Nagari Pakan Sinayan.

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