

## **Analysis of the Application of the Islamic Economic System in KSP Tunas Artha Mandiri Syariah Malang City in Empowering Micro Small and Medium Enterprises (MSMEs)**

**Herlini Agustini<sup>1\*</sup>, Rizkanira Saqina<sup>2</sup>, Kerin Anastasya<sup>3</sup>, Masiyah Kholmi<sup>4</sup>**

University of Muhammadiyah Malang<sup>\*1, 2, 3, 4</sup>

<sup>\*1</sup>email: [herliniagustini66@gmail.com](mailto:herliniagustini66@gmail.com)

<sup>2</sup>email: [rizka.saqinaa@gmail.com](mailto:rizka.saqinaa@gmail.com)

<sup>3</sup>email: [kerinanastasya4@gmail.com](mailto:kerinanastasya4@gmail.com)

<sup>4</sup>email: [masiyah@umm.ac.id](mailto:masiyah@umm.ac.id)

### *Artikel Info*

**Received:**  
**January 21, 2025**

**Revised:**  
**March 23, 2025**

**Accepted:**  
**May 22, 2025**

**Published:**  
**June 27, 2025**

**Abstract:** This study aims to analyze the application of the Islamic economic system to MSMEs with a case study of KSP Tunas Artha Mandiri Syariah in Malang City. The research method used is a qualitative descriptive approach with data collection techniques through interviews, observations, and literature studies. The results of the study indicate that Islamic economic principles, such as mudharabah, musyarakah, and without usury elements, have been applied in the financing scheme at KSP Tunas Artha Mandiri Syariah. The implementation of this system provides benefits for MSME actors, especially in terms of access to financing and increasing business sustainability, although there are still obstacles such as a lack of understanding of the concept of Islamic economics and limited resources. In conclusion, the application of the Islamic economic system at KSP TAM Syariah has proven to be able to significantly encourage MSME empowerment through a fair, transparent, and sharia-based financing system, as well as being an alternative

**Abstrak:** Penelitian ini bertujuan untuk menganalisis penerapan sistem ekonomi Islam pada UMKM dengan studi kasus KSP Tunas Artha Mandiri Syariah di Kota Malang. Metode penelitian yang digunakan adalah pendekatan deskriptif kualitatif dengan teknik pengumpulan data melalui wawancara, observasi, dan studi literatur. Hasil penelitian menunjukkan bahwa prinsip-prinsip ekonomi Islam, seperti akad mudharabah, musyarakah, dan tanpa unsur riba, telah diterapkan dalam skema pembiayaan di KSP Tunas Artha Mandiri Syariah. Implementasi sistem ini memberikan manfaat bagi pelaku UMKM, terutama dalam aspek akses pembiayaan dan peningkatan keberlanjutan usaha, meskipun masih terdapat kendala seperti kurangnya pemahaman konsep ekonomi Islam dan keterbatasan sumber daya. Kesimpulannya, penerapan sistem ekonomi Islam di KSP TAM Syariah terbukti mampu mendorong pemberdayaan UMKM secara signifikan melalui sistem pembiayaan yang adil, transparan, dan berlandaskan prinsip

solution for business actors who want to avoid usury practices.

**Keywords:** Islamic Economy; MSMEs; Sharia Financing; Akad; Tunas Artha Mandiri.

syariah, serta menjadi solusi alternatif bagi pelaku usaha yang ingin menghindari praktik riba.

**Kata Kunci:** Ekonomi Islam; UMKM; Pembiayaan Syariah; Akad; Tunas Artha Mandiri.

### A. Introduction

In the dynamics of the developing Indonesian economy, MSMEs play a vital role as the main driver of the people's economic activity. However, behind the major contribution to gross domestic product and employment, MSMEs still face structural challenges such as limited financing access, the dominance of conventional interest systems, and low financial literacy. In the midst of this limitation, Islamic economics offers an alternative approach based on justice, partnership, and usury free which is believed to be more ethical and sustainable. Increased community preference to the Islamic financial system is a strong indication that the transformation of the MSME empowerment model towards sharia is a necessity for the times. Therefore, it is important to examine how the implementation of Islamic economic principles is applied in a real manner in sharia micro financial institutions, one of which is KSP Tunas Artha Mandiri Syariah in Malang City, which is the focus of this research.

In Indonesia, Micro, Small and Medium Enterprises (MSMEs) are business entities that experience significant growth and include various business fields. MSMEs are the main focus of the government and the community because of its large contribution to national economic growth, especially in the creation of employment, strengthening the private sector, and encourage economic activities in various regions (Tunas ANP et al., 2015). MSMEs also act as the main sources of innovation and creativity, especially in the creative industry sectors such as fashion, handicraft, culinary, and information technology. With a very broad scope of business actors ranging from small traders, service providers, farmers, farmers, to the MSME home industry covering around 99% of all business units in Indonesia. Its role is increasingly important because it is able to absorb up to 96.9% of national labor and contribute 60.5% to gross domestic products (Dzikrayah & Nugroho, 2023). Even so, MSMEs still face various

structural obstacles, such as limited access to financing, low managerial capacity, and difficulty in reaching a wider market. Therefore, systematic support is needed from the government and other stakeholders through the provision of funds, training, improvement of marketing strategies, and strengthening infrastructure so that MSMEs can continue to develop sustainably (Berliana & Suri Atika, 2023).

In the midst of these challenges, the emergence of the preferences of the people of East Java, the majority of Muslims towards the financial system in accordance with sharia principles, is a concern. Many people are starting to doubt the interest system in conventional banks and have a strong desire to avoid the practice of usury. This desire encourages the emergence of sharia based financing which is considered more in accordance with the principles of Islamic finance and is believed to be halal. In this context, the role of Islamic banking is very important to support MSME activities, both through direct financing and through micro financial institutions such as Baitul Maal Wat Tamwil (BMT). The expected support is not only limited to the provision of financing products, but also in MSME development programs. Through this approach, Islamic banking products can be introduced more broadly and thoroughly to SMEs, so that collaboration between the sharia financial sector and MSMEs can run optimally in encouraging inclusive and sustainable economic growth (Rini, 2017).

Various previous studies, as did by (Tunas ANP et al., 2015) and (Berliana & Suri Atika, 2023), Generally more focused on the influence of sharia financing on the development of MSMEs in general, but there are still a few studies that explore in depth the implementation of sharia contracts in the operational activities of micro financial institutions. In addition, research from (Nugroho S et al., 2021) Lifting the effectiveness of the Sharia contract in reducing the risk of bad credit, but has not explored the social and spiritual aspects of the implementation of the Islamic economy in the life of MSMEs. In addition, the approach used in previous studies is mostly quantitative, so that it does not explore the social and spiritual aspects of the Islamic economic system. Therefore, this research uses a qualitative approach to examine the process of implementing Islamic economics at KSP Tunas Artha Mandiri Syariah Malang City, especially in the context of empowering MSMEs in terms of practice, social, and religious values.

One of the Islamic financial institutions that played a role in supporting MSMEs was Tunas Artha Mandiri Syariah (TAM Syariah) in Malang City. This institution applies the concept of Islamic finance by providing financing products that are in accordance with Islamic principles, such as mudharabah, musyarakah, and murabaha contracts. Studies conducted by (Nugroho S et al., 2021) showed that sharia -based financing schemes such as mudharabah and musyarakah contracts were able to increase MSME productivity and reduce the risk of bad credit compared to conventional systems. This is caused by the existence of a more flexible profit sharing principle and prioritizing justice for both parties.

The Islamic economic system is an alternative for MSMEs who want to develop businesses with the principle of fair, transparent, and free from detrimental practices. The principles of Islamic economics emphasize the balance between profits and business ethics, so that business actors not only pursue profits, but also blessing in trade. One of the applications of this system is through Islamic financial institutions that provide financing products based on mudharabah, musyarakah, and murabaha contracts. With this system, MSMEs are expected to develop without being burdened with high interest and continue to run a business according to sharia rules.

## **B. Research Methods**

### **1. Research Approach**

This study uses a descriptive qualitative approach which aims to describe and understand the application of the Islamic Economic System in the practice of financing artha Mandiri Syariah Malang City. The parties involved in this study included employees and business actors who were members of the Tunas Artha Mandiri Syariah City of Malang.

According to (Sugiyono, 2010) Qualitative Research Methods are an approach based on the philosophy of positivism and is focused on examining objects as it is in the environment, not in artificial conditions as in experiments. In this approach, researchers function as the main instrument that is actively involved in the data collection process. The sample selection technique is carried out purposively, which is based on certain considerations, as well as snowball, namely through information networks sourced from previous respondents. Data collection is carried out with triangulation techniques that combine various methods to

increase data validity and analysis process carried out inductively, where findings are composed of qualitative field data. The results of qualitative research are more directed to explore deep meaning of a phenomenon, compared to producing broad generalizations.

Meanwhile, (Husaini et al., 2009) added that the qualitative approach seeks to understand and interpret various events and interactions of human behavior in a particular context, according to the perspective or perspective of the researcher. In other words, this study aims to explore complex and dynamic social reality by placing the researcher's understanding as an important part of the data interpretation process.

## **2. Type and Source of data**

Data sources in this study are primary data and secondary data: 1) Primary data. This research data was obtained through direct interviews with staff at Tunas Artha Mandiri Syariah Malang City, field observations and collection of related documents; 2) Secondary data. Obtained through literature studies that include books, journals, scientific articles, and various other publications. The information found in this literature is very relevant to the focus of this research.

## **C. Results and Discussion**

### **1. General Description of KSP Tunas Artha Mandiri Syariah**

KSP Tunas Artha Mandiri switched from the conventional system to sharia on April 30, 2014, with the foundation of the Qur'an and Al-Hadith, which was officially carried out by the Minister of Cooperatives and SMEs. This transition was driven by several reasons, including: 1) Capital owners want that the institution to avoid the practice of usury, considering that during conventional systems, there is a tendency to be involved in excessive usury practices; 2) Capital owners and managers hope that the efforts and profits obtained can be guaranteed their blessings, halal, and obtained through ways in accordance with God's teachings without involving usury.

With the switching from conventional to sharia, the whole branch of KSP Tunas Artha Mandiri, including the Malang Branch, also followed changes towards the sharia system. KSP Tunas Artha Mandiri has the following vision and mission: 1) Vision of KSP Tunas Artha Mandiri Become an Exemplary Level Cooperative and Islamic Cooperatives; 2)

Mission of KSP Tunas Artha Mandiri. In line with the ideals and vision of KSPPS TAM Syariah has a mission:

- a) Providing services to Members excellent (service excellence).
- b) Increasing the competitiveness of cooperatives through increasing business volume, investment ability, product diversification, and operational efficiency.
- c) Realizing cooperatives that have long -term strength and stability, so that they can have a significant cooperative effect on members.
- d) Develop and optimize human resources through improving information and communication technology systems.
- e) Become the best partner in improving the welfare of the community.

In order to realize its mission that includes improving services to members and increasing the competitiveness of cooperatives, KSP Tunas Artha Mandiri makes various efforts through several aspects, including increasing business volume, strengthening investment capabilities, product and service diversification, and efficiency in business management (Hanifa, 2023).

## **2. Financing products at KSP Tunas Artha Mandiri Syariah**

### **a. Murahah Bil Wakalah Product Financing**

Murabaha is one of the superior weekly financing products offered by KSPPS Tunas Artha Mandiri Syariah Malang. This scheme is in great demand by cooperative members, especially micro, small and medium enterprises (MSMEs), because it uses a buying and selling mechanism where the cost of goods and profit margins are determined transparently since the beginning of the contract. This financing has a relatively short period of time with a weekly repayment system, so that it can support the stability of member business liquidity. Another advantage, the Murabahah contract provides certainty in terms of nominal installments and the structure of the agreement, making it an alternative that is in demand in sharia financing transactions.

### **b. Mudharabah product financing**

The mudharabah contract at KSPPS Tunas Artha Mandiri Syariah is a form of cooperation between cooperatives as the owner of funds (Shohibul Maal) and

members as business managers (mudharib). Members who have expertise and halal business plans will get unsecured financing, with profit sharing agreements according to the ratio specified at the beginning. In its implementation, KSPPS TAM set a profit difference of 1% and Mudharabah group deposits (SKM) also by 1%. In addition, members are required to provide deposits of 1% of the principal of financing, which can be withdrawn with a minimum provision of Rp 100,000. This scheme not only provides access to capital, but also fosters responsibility, saving habits, and creating fair partnerships according to the principles of Islamic economics that avoid usury and emphasize justice and business blessings.

- c. General requirements in providing financing: 1) Attach a photocopy of KTP or legitimate borrower identity; 2) Fill out the financing application form in full and correctly; 3) If the BPKB guarantee financing, it must be equipped with a copy of the valid vehicle registration.
- d. Procedure for giving financing: 1) The signing of the contract must be carried out by the borrower directly and cannot be represented; 2) The distribution of financing is carried out at the residential location or place of the member business; 3) Financing approval must be known by the couple (husband/wife) from the borrower; 4) Financing funds must be used directly by the financing recipient in accordance with the agreed objectives.

### **3. Implementation of the Islamic Economic System at KSP Tunas Artha Mandiri Syariah**

KSP Tunas Artha Mandiri Syariah Malang City is a sharia micro financial institution that has implemented the principles of Islamic economics in all operational activities. This implementation is reflected in various aspects of policies, products, and services to the community. The forms of implementing the Islamic economic system in KSP TAM Syariah are as follows:

- 1) The application of the Sharia contract in each financing transaction

One of the most basic forms of implementing Islamic economics in KSP TAM Syariah is the use of sharia agreements in every financing transaction. This



cooperative consistently uses contracts that are in accordance with Islamic principles, such as murabahah contracts (buying and selling with margin) and mudharabah (business cooperation between capital owners and managers). For example, in the superior product of Murabahah Bil Wakalah financing, members of the cooperative appoint the cooperative as a representative to buy the goods needed. After the goods are obtained, the cooperative sells it back to the members with the agreed profit margin at the beginning. This scheme avoids the practice of loan money directly and replaces it with real transactions in the form of buying and selling goods, as recommended in the Shari'a. This process strengthens the value of honesty and transparency and prevent speculative practices.

2) Avoiding usury elements

All financing provided by KSP TAM does not involve interest as the practice of conventional financial institutions. In these contracts, there is no additional value determined unilaterally by the cooperative. All forms of profit are determined based on mutual agreement from the beginning of the contract. For example, in the murabahah contract, profit margins have been agreed upon and explained openly before the transaction is carried out. While in the mudharabah contract, cooperatives and members share profits based on the agreed ratio at the beginning, and losses will be borne by the capital owner unless there is negligence from the manager. With this application, KSP TAM is clearly avoiding the practice of usury (interest) which is forbidden in Islam, because usury is considered as a form of injustice and exploitation in financial transactions.

3) Transparency and justice in the contract and implementation

The principle of justice and openness becomes an important basis in all transaction activities at KSP TAM Syariah. Every contract carried out between cooperatives and members is carried out fairly and transparently, without the element of gharar (obscurity), tadlis (fraud), or practice that is detrimental to one of the parties. Before the contract is carried out, members are given a comprehensive explanation regarding the contents of the contract, including the rights and obligations of each party, the amount of financing, profit margins, the



period of repayment (tenor), as well as the applicable sanctions in the event of a late payment. This is done to ensure that all members understand the consequences of the agreement made, and can make decisions based on complete information. With this principle, cooperatives show their commitment to build a fair and responsible system.

4) Empowerment of MSMEs as a form of social justice

KSP TAM Syariah not only focuses on business and profit aspects, but also plays an active role in empowering micro, small and medium enterprises (MSMEs) as a tangible form of the principle of social justice in Islamic economics. Cooperatives provide work capital financing facilities that are easily accessible, without complicated procedures and burdensome members. In addition, cooperatives also hold entrepreneurship training, business management, and business development for MSME actors. The aim is to create economic actors who are independent and competitive. This activity is in line with the spirit of *ta'awun* (helping) in Islam, where fellow people support each other to create mutual prosperity. This empowerment also functions as an effort to distribute more equitable wealth and reduce economic inequality in the community.

5) The principle of mandate and responsibility

All operational activities at KSP TAM Syariah are based on the principle of mandate (*trustworthy*) and *Mas'uliyah* (*responsibility*). Cooperatives always maintain integrity in managing member funds, both in the form of deposits and financing. Financial management is carried out professionally and openly, with financial statements that can be accessed by members and are regularly audited by independent parties. In interaction with members, cooperatives prioritize Islamic service ethics, such as honesty, friendliness, and responsive attitudes towards complaints or members' questions. This mandate principle makes cooperatives as institutions trusted by the community, as well as creating a long-term and mutually beneficial relationship between cooperatives and its members.

6) Socioeconomic Role

KSP TAM Syariah not only functions as a financing provider, but also runs a strong socio-economic mission. Through the distribution of social funds such as zakat, infaq, and alms collected from members and profits of cooperatives, KSP TAM is active in helping people in need. The funds are used for various social activities, such as educational assistance for orphans, compensation for poor families, as well as the provision of business capital for the Poor who are productive. This social activity reflects the implementation of the principle of wealth distribution fairly, as taught in Islam. It also confirms that the existence of Islamic financial institutions is not only for profit, but also to create blessings and benefit for the wider community.

- 7) **Strengthening Islamic financial literacy in the implementation of Islamic values**  
One form of implementation of Islamic values in KSP TAM Syariah is education and guidance activities to cooperative members. Cooperatives actively provide an understanding of the concepts of Islamic finance, the principles of sharia contracts, and business ethics in Islam. This activity is carried out through training, seminars, group discussions, and business assistance. The purpose of this activity is to build public awareness of the importance of carrying out sharia economic activities, as well as encouraging the formation of financially and religious intelligent communities in economic behavior. The strengthening of this literacy is also important to ensure that members are not only the beneficiaries of financing, but also become economic actors who understand sharia and are able to manage their business well and correctly.

#### **4. KSP Tunas Artha Mandiri Strategy in Empowering MSMEs**

Tunas Artha Mandiri Syariah (TAM Syariah) Cooperative Savings and Loans and Financing Cooperatives (KSPPS) is one of the important micro financial institutions in encouraging the empowerment of micro, small and medium enterprises (MSMEs) in Indonesia. This institution has shown a real contribution through various empowerment strategies that are applied by showing a holistic approach, which includes aspects of financing, institutions, and social and religious approaches. The main strategies implemented are as follows:

1) Provision of easy and fast financing access

One of the main strategies implemented by TAM Syariah is the ease of access to financing. This cooperative provides business capital loan services with a relatively fast and unimbbble process. This is very important for MSME actors who generally often experience limited access to formal financial institutions. This approach also reflects the principle of financial inclusion that becomes an important part in the economic empowerment of the lower level of society

2) Coaching for members

KSP TAM Syariah carries out an important role in providing assistance to the people who are members, especially for those who run the business. Before receiving financing, prospective members are given direction and understanding of the rules and principles that must be obeyed as part of the commitment of sharia cooperatives. After joining and receiving financing, the KSP TAM actively monitors the business of members, with the aim of seeing the development of the business carried out. Monitoring regularly is carried out so that cooperatives can ensure that members' businesses run well, as well as to anticipate the occurrence of jammed financing, so that the sustainability of the business and welfare of members is maintained according to the principles of sharia.

3) Expansion of operational areas

In an effort to reach more MSME actors, TAM Syariah expanded a massive work area. Until now, this cooperative has had 173 branch offices spread across three provinces on the island of Java. With the number of field workers reaching more than 1,000 people, Tam Sharia is able to provide direct services to members in various regions, including areas with limited access to other financial institutions.

4) Conversion to the sharia system

Institutional transformation from a conventional system to a sharia system carried out by KSP TAM Syariah in 2016 is a strategy that is not only targeting economic aspects, but also the religious values of the community. This conversion is expected to meet the needs of most people who want to carry out sharia principles in their economic life. This strategy also strengthens the image of institutions as

cooperatives based on Islamic values, which are believed to be more just and in accordance with the economic ethics of the people.

5) Strengthening the vision, mission, and organizational governance

KSP TAM Syariah has a vision of becoming a National Level Exemplary Cooperative with Islamic nuances. The mission is directed at improving service quality, diversification of products and services, and improving the welfare of members. With the direction of this strategic policy, cooperatives not only carry out economic functions, but also the social role in fostering and empowering the community.

6) Increasing HR capacity and information technology

In order to strengthen organizational performance, TAM Sharia also develops information and communication technology systems and improves the quality of human resources. This step is important to create efficiency in business management, accelerate the service process, and support the growth of cooperative business in a sustainable manner.

## 5. The Role of KSP Tunas Artha Mandiri in Empowering MSMEs in Sharia Finance Perspective

In the Islamic economic system, the existence of sharia -based financial institutions is an important alternative for Muslims in Indonesia to avoid the practice of usury. KSP TAM Syariah applies sharia principles in its financing activities, such as murabaha bil wakalah and profit sharing through mudharabah contracts, which are designed to create justice and mutual benefit between cooperatives and members. Sharia values that are upheld in operations include justice, transparency, togetherness, and ukhuwah Islamiyah. In addition, KSP TAM also avoids speculative elements (maysir), uncertainty (gharar), and economic practices that are contrary to Islamic teachings.

## D. Conclusions and suggestions

Based on the results of research obtained by the author through relevant theories and data analysis described in the previous chapter, it can be concluded that: The role of KSP

Tunas Artha Mandiri Syariah Malang City in empowering MSMEs is very positive for business growth and business sustainability. KSP TAM carries out this role through several main strategies, namely providing access to sharia -based financing such as murabaha and mudharabah, education and entrepreneurship training, as well as the expansion of operational areas to reach more small business people. In addition, this cooperative also emphasizes the principles of transparency, justice, and upholding the mandate and responsibility in every financing agreement. The driving factor for the success of KSP TAM includes a fast and easily accessible financing process, as well as commitment to the sharia system. The inhibiting factors include the limited understanding of MSME actors towards the Islamic economic system and the limitations of human resources in the implementation of the system.

KSP Islamic Financial Institution Tunas Artha Mandiri Malang City in its application has become an alternative solution that is safe and in accordance with Shari'a for Muslim communities, especially MSME actors who want to avoid usury practices. The application of the Islamic economic system through transparent and fair sharia agreements not only provides easy access to capital, but also creates business blessings and supports social justice and wealth distribution. With the application of the principles of Islamic economics as explained in the Qur'an and Hadith. KSP TAM is able to be the best partner for small entrepreneurs in developing their business according to Islamic values.

## **E. Bibliography**

- Afdhal, Fakhrurozi, Syamsurizal, Zulfikri, Mursal, Jauhari, Saidy. (2024). *Sistem Ekonomi Islam*. Yayasan Tri Edukasi Ilmiah.
- Ayunda, Ramadhani, Fahlevy, & Hayati. (2025). Peran Lembaga Keuangan Mikro Syariah (Lkms) Dalam Mendukung Ekonomi Kerakyatan Dan Pengentasan Kemiskinan Umat. *Jurnal Bina Bangsa Ekonomika*, 18.
- Berliana, & Suri Atika. (2023). Analisis Pembiayaan Umkm Pada Bank Syariah Sebagai Upaya Pengembangan Usaha Mikro, Kecil, Menengah (UMKM) di Indonesia. *Jurnal Ilmiah Ilmu Manajemen Dan Kewirausahaan*, 3.
- Damanik, S., Tasya, A., Pranata, R., & Yusril, I. (2020). *Analisis Strategi Bisnis Untuk Memajukan Ekonomi Islam Di Indonesia*, 1.

- Dzikrayah, & Nugroho. (2023). Penerapan Prinsip Syariah di Bank Wakaf Mikro Barokah Al-Masthuriyah dalam Pemberdayaan Masyarakat. *Al-Muamalat: Jurnal Ekonomi Syariah*, 10.
- Hanifa. (2023). *Implementasi Akad Murabahah Bil Wakalah Di Koperasi Simpan Pinjam Dan Pembiayaan Syariah Perspektif Mazhab Syafi'i*. Universitas Islam Negeri Maulana Malik Ibrahim Malang.
- Husaini, Usman, & Akbar. (2009). Metode Penelitian Sosial. *Jakarta: Bumi Aksara*.
- Kemenhukum. (2014). Lembaran Negara Republik Indonesia. Retrieved from [www.djpp.kemendikham.go.id](http://www.djpp.kemendikham.go.id)
- Nugroho S, Nugrogo F, & Taqiyya. (2021). Pengaruh Koperasi Syariah terhadap Kemudahan Akses Modal bagi UMKM. *Diponegoro Journal of Islamic Economics and Business*, 1.
- Rini. (2017). Peran Perbankan Syariah terhadap Eksistensi UMKM Industri Rumah Tangga Batik Laweyan. *Jurnal Academica*, 1.
- Setiyani, Yuliyanti, & Rahmadanik. (2022). Pengembangan UMKM di Desa Pekarungan Kabupaten Sidoarjo. *Jurnal Ilmiah Multidisiplin*, 1.
- Shafira, Hasan, Azfa, Nurainuniisa, & Fathurrahman. (2024). Problematika Sistem Ekonomi Islam Di Indonesia. *Jurnal Manajemen Dan Bisnis Islam*, 5.
- Sugiyono. (2010). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif dan R&D*. CV. Alfa Beta.
- Syuhada', & Lailaturrohmah. (2022). Peran Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) Dalam Pemberdayaan Usaha Mikro Kecil Dan Menengah (UMKM) Pada KSPPS Mandiri Artha Sejahtera. *Jurnal Ilmiah Ekonomi Syari'ah*, 5(2).
- Tunas ANP, Anggraini L, & Lubis D. (2015). Analisis Pengaruh Pembiayaan Syariah terhadap Perkembangan Usaha Mikro Kecil Menengah di Kota Depok. *Jurnal Al-Muzara'ah*, 02.