



SHARIA ANALYSIS AND FINANCIAL MANAGEMENT OF QORDUL HASAN IN LAZIZMA PRODUCTS

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Abstract: This study aims to analyze the understanding and implementation of the Qordul Hasan contract on Lazizma products at KSPPS BMT NU Ketapang Branch, as well as evaluate aspects of sharia and financial management to improve compliance with sharia principles. This research method uses a qualitative approach with a case study at the KSPPS BMT NU Ketapang Branch. Data was collected through in-depth interviews with managers, staff, and customers involved in Lazizma's products, as well as document analysis related to policies and procedures for the implementation of the Qordul Hasan contract. The data analysis technique was carried out descriptively to identify the level of understanding of the Qordul Hasan contract, evaluate the implementation from a Sharia perspective, and assess the effectiveness of financial management in maintaining compliance. The results of the study show that the understanding of the Qordul Hasan contract at KSPPS BMT NU Ketapang Branch is generally good, with implementation following sharia principles. This contract provides benefits in the form of interest-free loans that ease the burden on customers. However, there are several challenges in its implementation, including the need to increase education about this contract and improve managerial procedures to make it more efficient. This research provides important insights on how the understanding and implementation of the Qordul Hasan contract can be improved to improve sharia compliance in Islamic financial institutions. This finding is expected to help KSPPS BMT NU Ketapang Branch in optimizing the implementation of the Qordul Hasan contract and increasing customer satisfaction and compliance.

Keywords: Qordul Hasan contract, Lazizma product, KSPPS BMT NU

INTRODUCTION

Islamic finance has developed rapidly as an alternative to the conventional financial system that follows Islamic principles. One of the important instruments in Islamic finance is the Qardul Hasan contract, which is an interest-free loan provided as a form of financial assistance to ease the burden on borrowers (Ramin dkk., 2024). This contract is one of the ways for Islamic financial institutions to provide financing by considering social and humanitarian aspects, following the principles of justice, and without pursuing direct financial benefits from the loan (Rofiqi, 2024). KSPPS BMT NU Ketapang Branch is one of the Islamic financial institutions that offers Lazizma products that use the Qardul Hasan contract. This product is designed to provide financial support to customers without burdening them with interest, following the main purpose of this contract. The implementation of the Qordul Hasan contract is expected to provide significant benefits for customers, especially in terms of meeting urgent needs or helping in difficult situations.

However, understanding and implementing the Qordul Hasan contract often faces challenges. Inadequate understanding of the principles and provisions of this contract can affect the effectiveness of its implementation. In addition, suboptimal financial management can also hinder compliance with sharia principles and reduce the benefits felt by customers (Rahman dkk., 2024). This study aims to explore and analyze the understanding and implementation of the Qordul Hasan contract on Lazizma products at KSPPS BMT NU

Ketapang Branch. The main focus of this study is to evaluate the extent to which the Qordul Hasan contract is implemented in accordance with sharia principles and how financial management plays a role in improving compliance and effectiveness of the product. By understanding the challenges and opportunities in the implementation of this contract, it is hoped that useful recommendations can be produced to improve the quality and satisfaction of customers and ensure that the practices carried out are in accordance with sharia principles.

This research uses a qualitative approach with case studies to provide in-depth insights into the implementation of the Qordul Hasan contract and how it can be optimized to achieve sharia goals and better customer satisfaction. As an Islamic financial institution, KSPPS BMT NU Ketapang Branch has the responsibility to ensure that the products offered not only comply with sharia principles but also provide optimal benefits for customers. Lazizma's products that use the Qordul Hasan contract are one of BMT NU's efforts to meet the needs of the community fairly and sustainably. This contract, which requires interest-free loans, is designed to reduce the financial burden on customers and improve their well-being without violating the principle of usury.

However, the implementation of the Qordul Hasan contract is often faced with various challenges, including a lack of understanding of the principles of the contract by customers and staff, as well as obstacles in financial management that can affect the effectiveness and compliance of the product. These challenges can have an impact on customer satisfaction and product success in the long term.

For this reason, this study aims to:

1. **Analyzing Understanding:** Identify the extent of understanding of the Qordul Hasan contract among managers, staff, and customers at KSPPS BMT NU Ketapang Branch. This includes knowledge of the sharia principles underlying the contract and its implications for the implementation of the product.
2. **Evaluating Implementation:** Assessing how the Qordul Hasan contract is applied in practice, as well as compliance with sharia principles. This evaluation includes operational procedures, transparency, and conformity of practices with sharia provisions.
3. **Assessing Financial Management:** Examining the effectiveness of financial management in supporting the implementation of the Qordul Hasan contract and how financial management can affect customer compliance and satisfaction. This includes an analysis of fund management, internal policies, and reporting procedures.

4. Identify Challenges and Opportunities: Identify challenges faced in the implementation of the contract and opportunities for improvement. This includes issues that may arise in the lending process, maintaining relationships with customers, and efforts to improve understanding of the product (Bahri, 2024).

By focusing on these aspects, this study aims to provide useful recommendations for KSPPS BMT NU Ketapang Branch and other Islamic financial institutions. This recommendation is expected to help improve the implementation of the Qordul Hasan contract, improve financial management, and ultimately, increase compliance with sharia principles and customer satisfaction.

METHOD

This study uses a qualitative approach with a case study method to analyze the understanding and implementation of the Qordul Hasan contract on Lazizma products at KSPPS BMT NU Ketapang Branch. This method was chosen to gain an in-depth understanding of how the Qordul Hasan contract is implemented and the challenges faced in maintaining compliance with Sharia principles (H. Zuchri, 2021).

1. Research Approach. A qualitative approach is used to explore and understand phenomena related to the understanding and implementation of the Qordul Hasan contract (Yuliani, 2018). This approach allows for an in-depth analysis of the sharia and managerial aspects of Lazizma's products.
2. Data Collection Methods:
 - a. In-Depth Interviews: Conducted with managers, staff, and customers involved in Lazizma's products. This interview aims to explore information about the understanding of the Qordul Hasan contract, its implementation, and the challenges faced.
 - b. Satisfaction Survey: Conducted to measure the level of customer satisfaction with Lazizma products and to identify areas that need improvement in the implementation of contracts.
 - c. Document Analysis: Involves a study of the internal documents of the Ketapang Branch of KSPPS BMT NU, including policies, procedures for the implementation of the Qordul Hasan contract, and related reports.
3. Data Analysis Techniques. Data obtained from interviews, surveys, and document analysis were analyzed descriptively. This analysis technique is used to identify the main themes related to the understanding of the Qordul Hasan contract, the implementation from a sharia perspective, and the effectiveness of financial

management. Data triangulation is used to ensure the accuracy and consistency of the information obtained.

4. **Validity and Reliability.** The validity of the research was maintained by using triangulation techniques to compare findings from various data sources. Reliability is improved by following systematic data collection procedures and documenting each step of the research well (Indrawan & Jalilah, 2021).
5. **Research Procedure:**
 - a. **Preparation:** Compile research instruments, including interview guides and survey questionnaires.
 - b. **Data Collection:** Conduct in-depth interviews and surveys with clients, as well as collect and analyze related documents.
 - c. **Data Analysis:** Processing data to identify key factors that affect the understanding and implementation of the Qordul Hasan contract, as well as assessing the effectiveness of financial management in maintaining sharia compliance.

This research is expected to provide valuable insights into the understanding and implementation of the Qordul Hasan contract, as well as assist KSPPS BMT NU Ketapang Branch in improving sharia compliance and managerial effectiveness.

RESULT AND DISCUSSION

This study aims to analyze the understanding and implementation of the Qordul Hasan contract on Lazizma products at KSPPS BMT NU Ketapang Branch and evaluate aspects of sharia and financial management to improve compliance. The following are the results of the research obtained from data analysis through in-depth interviews, satisfaction surveys, and document analysis:

1. Understanding the Qordul Hasan Contract

- a. **Understanding of Managers and Staff.** Most of the managers and staff at KSPPS BMT NU Ketapang Branch have a good understanding of the Qordul Hasan contract. They understand that this contract is an interest-free loan that is given to help customers in need without adding to the financial burden. However, there are some shortcomings in understanding the specific provisions and practical implementation of this contract.

Most of the managers and staff at KSPPS BMT NU Ketapang Branch have a good understanding of the Qordul Hasan contract. They understand that this contract is an interest-free loan that is given to help customers in need without adding to the

financial burden. The Qordul Hasan Agreement is a form of financing in the Islamic financial system that aims to assist individuals or groups who need funds, especially in emergencies or for productive purposes.

In this context, managers and staff are aware of the importance of the sharia principles underlying the contract, such as the prohibition of *riba* (interest) and the need to ensure that the loan is used for good purposes. However, there are some shortcomings in understanding the specific provisions and practical implementation of this contract. For example, there are times when they do not fully understand how to disburse funds effectively or how the loan repayment mechanism should be arranged to comply with Sharia principles (Khozaini & Mundiri, 2024).

- b. **Customer Understanding.** Customers generally know that Lazizma's products use the Qordul Hasan contract, but in-depth knowledge of sharia principles and operational details is still limited. Some customers expressed confusion about the loan repayment mechanism and their rights and obligations under this contract (Wahyudin, 2024).

Customers generally know that Lazizma's products use the Qordul Hasan contract, but in-depth knowledge of sharia principles and operational details is still limited. Many customers consider that because this contract is interest-free, they don't have to worry about additional fees when repaying the loan. However, some customers expressed confusion about the loan repayment mechanism and their rights and obligations under this contract (Hamid & Susilo, 2015).

Some common questions from customers include: "How do I repay the loan?" or "What are my obligations after receiving this loan?" This shows the need for further education for customers on the important aspects of the Qordul Hasan contract, including their rights as borrowers and their responsibilities in repayment.

Islamic financial institutions such as KSPPS BMT NU Ketapang Branch need to increase understanding among both managers/staff and customers about the Qordul Hasan contract through more intensive training and socialization programs. Thus, all parties can actively participate and be responsible in implementing sharia principles in financial transactions.

2. Implementation of the Qordul Hasan Agreement

- a. **Compliance with Shariah Principles.** The implementation of the Qordul Hasan contract on Lazizma products at KSPPS BMT NU Ketapang Branch is generally in accordance with sharia principles. Loans are given without interest, and there is

no indication of riba in the process of granting and repaying loans.

The implementation of the Qordul Hasan contract on Lazizma products at KSPPS BMT NU Ketapang Branch is generally in accordance with sharia principles. The Qordul Hasan contract is a type of loan that is given without interest, which is one of the main principles in Islamic finance. In this context, loans given to customers do not contain the element of usury, which is prohibited in Islam. The process of granting and repaying loans is carried out in a transparent and fair manner, ensuring that no party is harmed. This reflects the institution's commitment to comply with sharia principles in every financial transaction. In its implementation, KSPPS BMT NU Ketapang Branch strives to maintain the integrity and trust of customers by providing loans based on their needs without burdening them with interest or other additional costs. This shows that the institution seeks to support the economic welfare of the community through financial products that are in accordance with Islamic values.

- b. **Operational Procedures.** The operational procedures implemented already cover most of the sharia provisions, but there are some areas that need improvement. For example, documentation regarding contracts and loan approval processes can be improved to ensure transparency and compliance (Assuri, 2022). The operational procedures implemented at KSPPS BMT NU Ketapang Branch already cover most of the sharia provisions, but there are several areas that need improvement. One of the important aspects of the operational procedure is the documentation of the contract and the loan approval process. Although there is currently a documentation system, improvement in terms of transparency and compliance with sharia provisions is urgently needed. Improved documentation can include the preparation of clearer and more detailed contract documents, as well as a more systematic loan approval process. This will help ensure that all steps in the lending process are well documented and accountable. Thus, customers will feel more secure and trust in the institution because there is written evidence of the agreement that has been made (Chariri dkk., 2018).

In addition, training for staff on sharia principles and operational procedures also needs to be improved so that they can provide the best service to customers and fully understand their responsibilities in carrying out the Qordul Hasan contract in accordance with sharia provisions.

3. Financial Management

- a. **Effectiveness of Fund Management** The management of funds for Lazizma's

products is generally adequate, but there are some issues in supervision and reporting that require attention. Stricter and more transparent fund management is needed to ensure sharia compliance (Wulan Riyadi, 2020).

- b. The management of funds for Lazizma products is generally adequate, but several problems need to be considered in the aspect of supervision and reporting. The effectiveness of fund management is essential to ensure that all transactions and use of funds are per applicable sharia principles. In this context, several factors can affect the effectiveness of fund management (Sufyati Hs & Alvi Lestari, 2022):
 - 1) **Transparency:** One of the main issues is the lack of transparency in financial statements and the use of funds. Customers and other stakeholders need to have clear and accurate information about how their funds are managed.
 - 2) **Internal Oversight:** Stricter internal oversight is necessary to prevent misuse or errors in the management of funds. This includes regular audits and periodic evaluations of the management process.
 - 3) **Sharia Compliance:** It is important for Lazizma to ensure that all products and services offered are in accordance with sharia principles. It includes periodic assessments by sharia councils to assess compliance with Islamic law.
 - 4) **Reporting:** The reporting process needs to be improved to be more efficient and timely, so that customers can easily access information related to their investments. By paying attention to these aspects, Lazizma can increase the effectiveness of fund management and build trust among customers.
- c. **Customer Satisfaction.** Satisfaction surveys show that most customers are satisfied with Lazizma's products and the benefits provided. However, there were complaints related to delays in the approval process and ineffective communication regarding contract details and loan repayment (Mukhlis dkk., 2022).

Satisfaction surveys show that most customers are satisfied with Lazizma's products and the benefits provided. However, there are a few complaints that need to be addressed to improve the customer experience:

- a. **Approval Process Delays:** Some customers report delays in the approval process of loans or other products. This can lead to dissatisfaction, especially for customers who need quick access to funds.
- b. **Effective Communication:** There are complaints about ineffective communication regarding contract details and loan repayments. Customers often feel that they are

not getting enough information about terms or changes in policies.

- c. Improved Customer Service: To improve customer satisfaction, Lazizma needs to focus on improving customer service through staff training, providing better communication channels, and quick response to customer inquiries or complaints.

By proactively addressing these issues, Lazizma can improve the overall level of customer satisfaction and build better long-term relationships with their clients.

4. Challenges in Implementation

- a. Customer Education. The limited knowledge of customers about the Qordul Hasan contract indicates the need for a more intensive education program. Better education can help customers understand the benefits and terms of the contract more clearly (Kadir dkk., 2024). The limited knowledge of customers regarding the Qordul Hasan contract is one of the main challenges in the implementation of this Islamic financial product. The Qordul Hasan contract is a form of interest-free loan given to customers with the aim of helping them meet their financial needs without being trapped in usury. However, many clients do not fully understand this concept, including the benefits and conditions that come with it (Anas, 2024).

To overcome this problem, a more intensive and structured educational program is needed. Education can be carried out through various methods, such as seminars, workshops, or direct counseling by Islamic bank officers to customers. Educational materials must include an explanation of the basic principles of the Qordul Hasan contract, the differences between this contract and conventional loan products, and how to repay the loan in accordance with sharia provisions. In addition, the use of digital media can also be used to reach more customers. For example, making educational videos or infographics that explain the Qordul Hasan contract in a simple and interesting way can increase customer understanding. With a better understanding, it is hoped that customers will be more confident in using this product and comply with existing regulations.

- b. Managerial Procedures. Managerial procedures need to be improved to reduce obstacles in the lending process and improve operational efficiency. Some existing procedures do not fully support sharia compliance and need to be adjusted (Matnin dkk., 2023). The next challenge is related to the managerial procedure in granting loans based on the Qordul Hasan contract. Current managerial procedures often do not fully support sharia compliance and can be an obstacle in the lending process. Some of the steps in the procedure may be too complicated or inefficient, reducing

the speed and effectiveness of service to customers.

Therefore, it is necessary to conduct a thorough evaluation of existing managerial procedures. This includes identifying which steps need to be simplified or changed to better comply with sharia principles. For example, speeding up the document verification process or improving the customer eligibility assessment system to be more transparent and fair. The implementation of information technology can also play an important role in improving operational efficiency. By utilizing a good data management system, Islamic banks can manage customer information more effectively and provide faster and more accurate services (Bahri, 2023). Overall, the challenges in the implementation of the Qordul Hasan contract can be overcome through increased education for customers and improvements in managerial procedures to ensure that all processes run in accordance with sharia principles and optimally meet customer needs.

5. Recommendations for Improvement

a. Education Programs

Implement training and education programs for customers and staff to deepen their understanding of the Qordul Hasan contract and sharia principles.

Implementing training and education programs for customers and staff is an important step to deepen understanding of the Qordul Hasan contract and sharia principles. The program can include several key elements (Sidiq dkk., t.t.):

- 1) **Workshops and Seminars:** Hold regular workshops involving sharia experts, academics, and practitioners of the sharia finance industry to provide in-depth knowledge about the Qordul Hasan contract. The material discussed can include the history, basic principles, and practical application of the contract in the context of Islamic banking.
- 2) **Digital Education Materials:** Develop an online platform that provides educational materials such as videos, articles, and interactive modules on sharia principles and the Qordul Hasan contract. This will make it easier for customers and staff to access information anywhere and anytime.
- 3) **Certification Courses:** Offers certification courses for bank staff to ensure they have a solid understanding of Islamic financial products, including Qordul Hasan. This not only improves staff competence but also gives customers confidence that they are being served by experts.
- 4) **Socialization to Customers:** Conducting socialization directly to customers

about the benefits of the Qordul Hasan contract compared to other conventional products. This can be done through question and answer sessions or discussion forums involving active customers.

- 5) Continuous Feedback: Build a feedback system from educational program participants to continuously improve teaching materials and methods according to their needs.

b. Procedure Improvement

Improve operational and managerial procedures to ensure better sharia compliance, as well as increase transparency and efficiency in the loan approval process (Natasya & Hardiningsih, 2021).

Improving operational and managerial procedures is essential to ensure better sharia compliance and increase transparency and efficiency in the loan approval process. Some of the steps that can be taken are:

- 1) Periodic Internal Audit: Conducting periodic internal audits to assess compliance with sharia principles at every stage of the loan process, from submission to disbursement.
- 2) Loan Approval Process Simplification: Identify steps in the loan approval process that can be simplified without sacrificing sharia compliance or customer service quality.
- 3) Use of Information Technology: Utilizing information technology to digitize the loan approval process so that it is faster, transparent, and more accessible to all related parties.
- 4) Staff Training on Sharia Compliance: Provide specialized training to staff on new procedures as well as the importance of adherence to Sharia principles in every financial transaction.
- 5) Information Transparency to Customers: Increase transparency by providing complete information about costs, risks, and other provisions related to Qordul Hasan products so that customers can make better decisions.

By implementing the above recommendations, Islamic financial institutions can improve public understanding of their products while ensuring that all operations run in accordance with applicable sharia principles.

c. Communication

Improve the communication system between institutions and customers to provide clearer information about the loan repayment products and processes.

Improving the communication system between institutions and customers is key to providing clearer information about the product and loan repayment process. The following steps can be implemented:

- 1) **Multi-Platform Communication Channels:** Develop communication channels through various platforms such as phone, email, mobile applications, and social media so that customers can easily contact institutions at any time.
- 2) **Transparent Information:** Provides complete information about Qordul Hasan loan products on the official website of financial institutions with easy-to-understand explanations and real-life case examples.
- 3) **Customer Feedback:** Implement a feedback system where customers can provide feedback on their experience in using loan products so that the institution can make continuous improvements.
- 4) **Public Awareness Campaign:** Conduct public awareness campaigns about the benefits of using Islamic financial products through advertisements, articles in mass media, or collaborations with influencers in the financial sector.

By implementing these recommendations consistently, financial institutions will not only increase public understanding of the Qordul Hasan contract but also build customer trust and loyalty to the sharia products offered. Overall, Lazizma's products with the Qordul Hasan contract at KSPPS BMT NU Ketapang Branch show positive potential in supporting Islamic finance. With improvements in understanding, management, and operational procedures, it is hoped that this product can provide optimal benefits and increase customer satisfaction and compliance.

CONCLUSIONS

This study aims to evaluate the understanding and implementation of the Qordul Hasan contract on Lazizma products at KSPPS BMT NU Ketapang Branch, focusing on sharia compliance and financial management to enhance overall performance and customer satisfaction. The findings reveal several important insights. First, the understanding of the Qordul Hasan contract among managers, staff, and customers is generally good. Most participants recognize it as an interest-free loan aimed at providing financial relief without imposing additional burdens. However, there remains a need to deepen knowledge regarding operational procedures and specific sharia provisions.

Second, the implementation of this contract has largely followed sharia principles. Lazizma products provide interest-free loans to ease customers' financial burdens.

Nevertheless, consistency in applying these principles across all operational aspects still requires attention. Third, challenges in implementation have been identified, including limited customer education, suboptimal managerial procedures, and inadequate communication. These factors can affect customer satisfaction and hinder the effective application of the Qordul Hasan contract. Fourth, financial management practices supporting the implementation also need improvement. Enhancing managerial procedures, operational transparency, and fund management is necessary to ensure sharia compliance and maximize benefits for customers.

To address these challenges, the study provides several recommendations: (1) improve education and training programs for staff and customers to deepen understanding of the Qordul Hasan contract and its sharia foundations; (2) refine operational and managerial procedures to enhance efficiency and ensure consistent compliance; and (3) develop more effective communication systems to manage customer expectations and resolve issues promptly. In conclusion, while the Qordul Hasan contract at KSPPS BMT NU Ketapang Branch is being implemented appropriately, strengthening understanding, financial management, and operational consistency will further enhance its effectiveness and adherence to sharia principles.

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