

SHARIA FINANCING SOLUTIONS: IMPROVING FINANCIAL LITERACY AND AVOIDING ILLEGAL FINANCING

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Abstract

Small and medium enterprises (SMEs) operating in urban villages face significant obstacles stemming from their entanglement in burdensome online usurious loans. These challenges are primarily caused by inadequate financial literacy, limited access to Sharia-compliant financing options, and poor business management practices. As a response, this service initiative has been carefully designed to provide holistic solutions through the provision of Sharia financial literacy education, facilitation of access to Islamic financing, and mentoring in sound business management practices. The main objective of this initiative is to enhance the financial literacy of micro, small, and medium enterprises, liberate them from dependency on interest-based financial products, and strengthen their business management to ensure better structure and sustainability. Furthermore, the program aspires to build connections between entrepreneurs, communities, and Islamic financial institutions, thereby fostering a financial literacy culture that adheres to halal principles and is consistent with Sharia regulations. The anticipated outcomes include improved Islamic financial literacy, the ability to access internal Sharia-compliant financing, the formation of a Sharia-compliant entrepreneurial community, and the implementation of a simplified financial accounting framework. These developments are expected to offer viable solutions that enable entrepreneurs to progress economically without violating Sharia principles, thus promoting a more inclusive and sustainable business ecosystem.

Keywords: Sharia Financial Literacy, Islamic Financing, Anti-Usury, Micro Business Management, Sharia-Compliant MSME Community

INTRODUCTION

1. Overview

The entities involved in this initiative consist of Micro, Small, and Medium Enterprises (MSMEs) located in South Meruya Village in Kembangan District, West Jakarta. Most of these companies operate within the creative economy sector, including, but not limited to, the production of snacks, artisanal handicrafts, catering services, and retail trade. These SMEs serve as basic support for the family economy; However, they often face a myriad of challenges that hinder the progress of their business.

2. Partner Profile:

South Meruya Village is a village located in Kembangan District, West Jakarta, DKI Jakarta, Indonesia. This village has a postal code of 11650. Geography: South Meruya Village has an area of about 2.85 km² (285 hectares). The region is bordered by:

- North: North Meruya Village
- West: Karang Tengah District
- East: Srengseng Village
- South: Joglo Village

The Village Office is located at the address of the South Meruya Village Office located on Jl. H. Sa'aba No.7, RT.2/RW.1, Joglo, Kembangan District, West Jakarta City, Special Capital Region of Jakarta 11640.

Administrative Division: South Meruya Village is divided into 11 Neighborhood Units (RW) and 82 Neighborhood Units (RT). Facilities and Infrastructure: The village has a variety of public facilities, such as schools, health centers, and commercial areas. In addition, there is easy access to toll roads and public transportation that connect the area with other parts of Jakarta. Transportation Access: South Meruya Village has good access to various modes of transportation. There is a Meruya toll gate on the Jakarta-Tangerang Toll Road at kilometer 6, as well as access to the Jakarta Outer Ring Road (JORR) through the North Kembangan toll gate at kilometer 7. In addition, Transjakarta bus services are also available, such as the 1M route that connects North Meruya with the Blok M Terminal, and the 8D route which connects Joglo with the Terminal Blok M.

According to statistical data provided by BPS, the demographic composition of South Meruya Village as of 2023 consists of a total population of 42,196 individuals, which includes 21,231 males and 21,224 females. In 2023, there will be 12 minimarkets and 37 eateries in South Meruya Village. In addition, South Meruya Village, located in Kembangan District, West Jakarta, there are several conventional and sharia financial institutions that serve the financial needs of the local community, consisting of 3 Sub-Branch offices and Cash of Conventional Banks and 1 Sharia Bank, as well as the Facilities Unit of Conventional Pawnshops and Sharia Pawnshops Botanical Junction and operates in South Meruya Village, facilitate local residents' access to banking services for funding or financing purposes. It should be noted that several financial institutions with addresses in the surrounding area, such as Srengseng and North Meruya, also serve the people of South Meruya Village due to their geographical proximity. These financial institutions provide a wide range of banking products and services, both conventional and sharia, to meet the financial needs of the local community.

Data from the Meruya Pegadaian Branch Office shows that the total value of pawnshop loans disbursed at the branch during the 2022 financial year amounted to IDR 141,400,190,100, while the total payment value during the same period reached IDR 163,863,562,360, with a total value of mortgage assets of IDR 14,045,184,616.00.

3. Existing Partner Conditions

The challenges faced by MSMEs and communities in partner areas are mostly characterized by insufficient working capital, which results in suboptimal production processes. Some SMEs in partner areas have difficulties in procuring adequate raw materials. Additionally, there is an absence of an effective financial record-keeping system, which is essential for encouraging transparent business operations. There is a need for Shariah-compliant venture capital, financial management training, and access to leading raw material suppliers.

The challenges in the downstream sector are evident, as partners face difficulties in market expansion due to constraints in online and offline marketing strategies. The majority of these companies continue to rely on sales directed to neighbors and local communities. In addition, there is an important shortcoming in understanding branding strategies and attractive product packaging development among partners.

In general, the problems faced by partners can be described as follows:

1) Reliance on High-Interest Loans

Partners find themselves entangled in a cycle of debt due to the exorbitant interest rates associated with online loans and payday lending institutions. Such loans are often used to meet production needs, thereby exacerbating the financial burden on the company.

2) Low Financial Literacy:

Most partners do not have an understanding of the basic principles related to business financial management and Sharia financial principles. These shortcomings pose challenges in the effective management of income and expenses.

3) Lack of Access to Sharia Financing:

MSMEs are often underinformed about Islamic financial institutions, which hinders their ability to secure capital that is halal and in accordance with Sharia principles.

4) Lack of Business Management Support

Partners typically do not have a well-defined business plan and have not adopted a robust financial record-keeping system. This inability hinders their capacity for strategic decision-making and comprehensive business evaluation.

In light of the observations mentioned above, the prevailing conditions experienced by the partners underscore the importance of Sharia-based finance empowerment initiatives in addressing the core challenges they face. Through an integrated approach, the program has the potential to free partners from the grip of usury, improve financial literacy, and optimize

IMPLEMENTATION METHOD

The Method of Implementing the Community Service Program for the Community and MSME Actors in South Meruya Village, Kembangan District by holding meetings with the residents and MSME actors and having the opportunity to deliver material in the form of Socialization and Workshops as follows:

a. Socialization of Islamic Financial Literacy:

- Hold seminars/workshops to provide basic knowledge about Islamic finance.
- Explain the advantages of sharia financing compared to usury-based loans.

b. Online Riba Loan Danger Counseling:

- Provide information on the negative impact of usury-based online loans through case studies and interactive discussions.

c. Business Financial Management Training:

- Teach simple financial record-keeping.
- Explain cash flow management strategies to minimize dependence on usury-based debt.

d. Sharia Financing Application Simulation:

- Holding a simulation of financing applications through Islamic financial institutions such as BMT and Islamic fintech.
- Technical assistance until partners understand the procedures for applying for sharia financing.

e. Preparation of a Business Plan:

- Helping MSME actors prepare business plans according to sharia financing standards.

1. Target Audience of Partner Participation in Program Implementation

Active participation of partners is realized through:

- Involvement in the preparation of activity implementation plans.
- Provision of data and input related to training needs.
- Joint evaluation to assess the results of activities and the sustainability of the program.

2. Program Evaluation and Sustainability

Evaluation of activities is carried out through post-test materials and evaluation questionnaires submitted through Google Form. The results of the evaluation showed that the participants understood the material and were motivated to develop the business of community members and MSME actors in the village.

The evaluation was also carried out with success indicators through the post test by reviewing the percentage of participants who understood Islamic financial literacy and had structured business financial records.

The following is a table detailing the implementation of socialization activities and workshops in community service:

3. Roles and Duties of the Implementation Team

- **Team Leader:** Leads program planning and execution.
- **Production Expert:** Train the technical aspects of MSME production.
- **Financial Management Expert:** Provides training in risk management and Islamic financial management.
- **Marketing Expert:** Educates digital marketing techniques and product branding.

- **Students:** Assist in training, mentoring, and documenting activities.

4. The Potential of SKPI Recognition for Students

The Abdimas team and students are actively involved in recording and documenting event activities. Meanwhile, lecturers help prepare activity reporting materials.

Students involved will receive SKPI including:

- Hands-on experience in community empowerment.
- Competence in training and mentoring MSMEs.
- Development of soft skills such as communication, teamwork, and leadership.

This program aims to provide concrete solutions to increase Islamic financial literacy and access to Islamic financing for MSME actors. With a systematic approach, it is hoped that MSME actors can grow independently and stay away from the trap of online usury loans, thereby supporting economic development based on sharia values.

RESULTS AND DISCUSSION

1. Theme and Documentation of Activities

The Community Service (PkM) activity was held on May 16, 2025 in South Meruya Village, West Jakarta. Participants consisted of the community and MSME actors and the surrounding community, with the big theme **"Empowerment of MSMEs by Hydroponics-Based UMB towards a Sustainable Green Economy"** Some of the documentation of the activities that were successfully collected were:

- Photos of sharia financial counseling and literacy activities
- The Hydroponic Training simulation workshop session was followed by a presentation session on sharia financing (BMT, sharia fintech, sharia banks)
- Interviews with participants
- Filling out the financial literacy post-test questionnaire
- Filling out a questionnaire about the event

2. Overall Series of Community Service Activities

2.1. Registration, Opening of the Event, and Submission of Material from Resource Persons:

- 1) Hydroponic Vegetable Business Development Strategy Based on SWOT.
- 2) Digital Transformation for MSMEs.
- 3) Optimization of Micro Business Financial Statements through Digital Marketing Assistance and Training in South Meruya and the Utilization of Social Media for Non-Profit Organization Accountability Transparency.
- 4) Sharia Financing Solutions: Improving Financial Literacy and Avoiding Illegal Loans
- 5) Hydroponic Training, from Golden Farm as well as Calculation of Cost of Production and Selling Price.
- 6) Easy Steps to Start Hydroponics.
- 7) Application of Accounting in Business and Micro Entrepreneurial Activities.
- 8) The Benefits of Hydroponic Cultivation.

2.2. Open Discussion Session and Experience Sharing

Discussion Content:

- Participants were given the opportunity to ask questions to convey problems related to hydroponic farming.
- Participants were given the opportunity to convey **personal or community experiences** related to loan bonds, loan sharks, or positive experiences with sharia BMT/fintech.
- The service team facilitated a **question-and-answer** session related to technical ways to access sharia financing.

2.3. Closure, Evaluation Questionnaire, and Follow-up Plan

- **End time of Community Service activities:** At 11:450 WIB
- **Activities:**
 - Participants fill out a **post-test questionnaire and evaluate the activity.**
 - Submission of souvenirs and photo documentation together.

3. Discussion of Activities and Evaluation

The core material was delivered directly by the Abdimas team who explained:

3.1. Main Problems: Dependence of some people and MSME actors on Illegal Online Loans or Loan Sharks and Low Sharia Financial Literacy

The main problem that is the focus of this service activity is **the high dependence of some people, especially MSME actors, including perhaps in South Meruya village, on illegal online loans (pinjol)** based on usury. This happens because:

- **The disbursement process is fast** and without guarantees, despite the high interest.
- **Lack of understanding of the long-term impact** of interest-bearing loans and the practice of usury.
- **Minimal Islamic financial literacy** causes people to be unable to distinguish sharia contracts (halal) from conventional financial transactions (based on usury).
- Many business actors do not have access to or information about **Islamic financial institutions** such as BMT, Islamic fintech, and Islamic banks.

This problem not only has a financial impact, but also **moral and social** impact, because high-interest debt often plunges families into psychological pressure, domestic conflicts, and loss of productive business assets.

3.2. Solutions Offered: Education on Types of Sharia Financing

As an answer to the above problem, the service team provides **direct education about the types of sharia financing**, HBT Law. (2022), HBT Law. (2025), that can be accessed by the community and MSME actors. This education is divided by type of institution, (Bank Muamalat. (n.d.). :

a. BMT (Baitul Maal wat Tamwil):

- **Murabahah:** buying and selling with transparent profit margins. Masrifatul Roidha, Fauzatul Laily Nisa (2022).
- **Mudharabah:** profit-sharing cooperation in which the owner of the capital (shahibul maal) hands over the capital to the business actor (mudharib).

- **Musyarakah:** joint capital cooperation for a specific business.
- **Qardhul Hasan:** interest-free charitable loans, usually given in a state of social emergency.
- **Ijarah:** financing the rental of goods/services for business.

b. Sharia Fintech:

- **P2P Sharia Lending:** bringing together investors and business actors digitally through *mudharabah* or *murabahah* contracts. (Yulitasari, L., Suryanto, T., & Hilal, S. (2024),
- **Sharia crowdfunding:** collective fundraising based on halal contracts to fund MSMEs or social projects.
- Regulated by OJK and DSN-MUI.

c. Sharia Banks:

- **Sharia KUR, Sharia KPR:** *murabahah*/*musharakah*-based loans for business and housing needs.
- **Wakalah bil Ujrah:** a service-based sharia financing card.
- Financing services for medium-sized businesses with strong coaching and regulatory support.

The purpose of this education is to **open the participants' insights** that halal financing exists, is legal, and is very relevant to their lives and businesses.

Alternative Solution: Sharia Pawn (Rahn) for MSMEs and the Community, Sharia Pawn (Rahn), KBBank Syariah (n.d.):

Rahn is a pawn contract in sharia principles, namely the delivery of goods (*marhun*) as collateral for debts (receivables) given to a person, **without the element of usury**, and with fair maintenance costs. Sharia pawns can be a **halal emergency solution** for MSME actors and people who need quick financing without being trapped in high-interest loans.

Institutions That Provide Shariah Pawns (Rahn):

- **Sharia Pawnshops (BUMN):** provide official "RAHN" products and are supervised by DSN-MUI.
- **BMT & Sharia Cooperatives:** some have sharia pawn units for community members.
- **Certain Sharia Fintechs:** start developing *rahn digital schemes* for precious metals. Suryono RR, Budi I, Purwandari B. (2021).

3.3. Simulation Practice: Understanding the Contract and Capital Requirements

In this session, participants were given concrete examples and direct simulations to understand and distinguish the types of sharia contracts, Lufitasari, N., Budi Santoso, S., Fakhruddin, I., & Nur Azizah, S. (2025), such as:

- When to use **murabahah** (purchase of business goods, vehicles, production tools).
- When is it more suitable for **mudharabah** (new micro businesses without large capital).
- The difference between **consumptive financing** and **productive financing**.
- Determine **whether the sharia contract is suitable for the type of business of the participant**.

Simulations are made interactive with **fictitious case studies and visual aids**. For example, one participant plays an MSME who wants to buy cooking utensils, then another participant plays BMT who offers *murabahah financing*. At the end of the session, participants can answer: "If I want small business capital, which contract is suitable? Demonstrate their practical understanding.

3.4. Open Discussion: Experience Sharing and Technical Assistance

Some of the key activities in this discussion include:

- Participants asked where there was sharia financing
- **Mapping participants' interests and capital needs**, to then be adjusted to the sharia services available around them.
- What is the existing sharia pawnshop financing system?

This session also opened a space for participants to ask if they were interested in being part of **the Community Community and "Anti-Riba MSMEs"** which were part of the Questionnaire questions.

1.6. Evaluation and Impact

a. Questionnaire Results

Based on the questionnaire distributed at the time of the presentation of the material, it can be explained that the majority of participants who attended or 86.95% were women, with the majority of 91.30% having a high school education, the Activity Status of the participants, housewives as much as 73.91%, and the rest were employees, and did not work, but among those who had businesses as MSME actors as many as 52.22%, and 43.48% did not have a business that was part of the community in South Meruya Village. The participants who have their businesses are doing business selling cakes, grocery stores, owning hydroponic farming businesses, renting boarding houses.

Participants when asked about **Knowledge and Understanding of Literacy of online loans and sharia financing** were found as many as 78.26% when asked if they knew that online loans that were rampant among the community and caused family problems, as many as 21.74% of them had been entangled in online loans with a high usury value. As many as 91.30% of the participants were few and did not even know about the concept of financing, but they knew about contracts in sharia such as Murabahah, Mudharabah, and Musyarakah, but they did not understand these contracts. Among them, as many as 56.52% know that there are Islamic Financial Institutions, banks, and Islamic cooperatives in the range near their neighborhood.

As for **the Attitude and Perception** of usury-Based Loans that apply in the community as many as 91.30% think that it is dangerous, even some think that it is very dangerous. Among them, as many as 4.34% are not interested in using sharia financing, while the rest feel interested, even very interested, but among them as many as 65.21% do not know how to use sharia financing.

When the Activity Evaluation **was carried out**, 61.87% said that it was very helpful that this activity helped participants understand the risks of illegal loans and the benefits of sharia financing. As many as 56.52% of the participants wanted further training on Islamic finance and business management. And as many as 91.30% of participants stated that they

were interested in being part of the anti-usury and tebebsa community from the snares of renternirs.

Among the participants, when asked about the most interesting material, stated that hydroponic farming material, and explanations about illegal loans and the delivery of sharia financing were materials that attracted the attention of the participants, and when asked about the delivery of the material, they expressed their opinion that the delivery of material was good and accurate, helping the community from the snares of usury, and community service activities were often carried out in the South Meruya village. From the results of the questionnaire, an explanation of several important points and opinions can be drawn, namely:

b. Participant Profile

The majority of participants were women (86.95%) with a high school education background (91.30%). Most of the participants were housewives (73.91%), but some of them had businesses as MSME actors (52.22%).

c. Knowledge and Understanding

Most of the participants knew about online loans and the problems they cause (78.26%), but some of them had been entangled in online loans with a high value of riba (21.74%). Participants have limited knowledge about sharia financing, but they know about sharia contracts such as Murabahah, Mudharabah, and Musyarakah.

d. Attitudes and Perceptions

The majority of participants argued that usury-based loans were dangerous (91.30%). Most of the participants were interested in using sharia financing, but they did not know how (65.21%).

e. Evaluation of Activities:

The majority of participants stated that this activity greatly helped them understand the risks of illegal loans and the benefits of sharia financing (61.87%). Most of the participants wanted advanced training on Islamic finance and business management (56.52%). **The majority of participants were interested in being part of an anti-usury society and free from the snares of loan sharks (91.30%).**

Based on the Participant Benefits and Satisfaction questionnaire referring to Appendix 7, in general, participants gave very positive responses and showed high enthusiasm for Community Service event activities. Paras participants hope that similar activities can continue to be held with a wider scope of topics.

f. Interesting Material

Hydroponic farming materials, explanations of illegal loans, and the delivery of sharia financing were materials that attracted the attention of the participants.

g. Delivery of Materials

Participants stated that the delivery of material was good and accurate, helping the community from the trap of usury. Participants hope that community service activities like

this are often carried out in South Meruya Village.

Overall, this activity has succeeded in increasing participants' awareness and knowledge about the risks of illegal lending and the benefits of sharia financing. Participants also showed great interest in learning more about Islamic finance and business management. Therefore, this activity can be considered successful and can be used as an example for similar activities in the future.

4. Linkage to Learning

This activity involved students of the Sharia Accounting and Economics Study Program, Mercu Buana University. Students play an active role as facilitators and assistant mentors. This involvement makes a tangible contribution to:

- Application of Sharia Accounting, Business Ethics, and MSME Management courses.
- Improving soft communication skills and community economic advocacy.

CONCLUSION

Despite some technical obstacles, overall the implementation of PkM was successfully carried out, and all core outputs (media articles, modules, questionnaires, analysis, and scientific articles) have been achieved according to the target. This activity has a significant impact on the target community and opens up space for further collaboration with local partners. Community Service (PKM) activities have been carried out well and have achieved most of the promised output targets.

This activity succeeded in increasing sharia financial literacy among MSME actors and the people of South Meruya, providing halal and usury-free financing alternatives, such as Murabahah, Mudharabah, Musyarakah, Qardhul Hasan, and *rahn* (sharia pawn), Building critical public awareness against the dangers of illegal online loans and the adverse impact of usury practices on household economic life, encouraging the birth of an embryonic community of "MSMEs and Riba-Free Society" which has the potential to be further developed as a sustainability program.

Suggestion

Program Sustainability, It is necessary to provide further assistance to participating MSMEs, both in the form of Islamic finance clinics, fostering access to financing institutions, and digitizing business management. Strengthening Collaboration with Islamic Financial Institutions, the University together with the local community can facilitate official partnerships with BMT or Islamic fintech as a reference for halal financing for citizens. Replication of Models in Other Regions, Given the high enthusiasm and urgency of the theme, this program is feasible to be replicated in other urban areas with the adaptation of local approaches.

Development of Wider Educational Modules and Media, Training modules and educational videos that have been compiled can be refined and distributed more widely, including for the purpose of online training or webinars. Increasing the Role of Students, It is necessary to encourage this activity not only to have an external impact, but also to become a medium of direct learning practice for students, especially in the fields of Islamic accounting,

MSME management, and community empowerment.

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