

## INDONESIAN SHARIA BANK KUR INNOVATION THROUGH A DIGITAL PLATFORM

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### *Abstract*

*The ease of transactions at financial institutions has now been facilitated by the existence of technology that is updated on an ongoing basis. This is also what makes Islamic banking innovate on its products, one of which makes people's business credit (KUR) sharia accessible through a digital platform in collaboration with the telecommunications service company "Telkomsel". This easy access to Sharia KUR financing can be accessed through platforms available on your cellphone under the name DigiPOS and 99%Usahaku. With this innovation, it is hoped that business actors can increase their capacity to go digital so they can compete with established businesses. The existence of this phenomenon, the author will discuss about how the mechanism of KUR Syariah and implementation of digital-based KUR Syariah. The research method that the author uses is descriptive qualitative research using field research. The data source used is primary data collected using direct interview techniques with Indonesian Islamic Banks. And secondary data were taken from various literatures related to research.*

**Keywords:** *KUR Syariah, platform, digital, Indonesian Islamic Bank.*

### *Abstrak*

Kemudahan transaksi pada lembaga keuangan saat ini telah dimudahkan oleh adanya teknologi yang diupdate secara berkelanjutan. Ini pula yang menjadikan perbankan syariah berinovasi terhadap produk-produknya, salah satunya menjadikan kredit usaha rakyat (KUR) syariah dapat diakses melalui platform digital yang bekerjasama dengan perusahaan jasa telekomunikasi "Telkomsel". Kemudahan akses pembiayaan KUR Syariah ini dapat diakses melalui platform yang tersedia diponsel anda dengan nama DigiPOS dan 99%Usahaku. Dengan inovasi ini, diharapkan para pelaku usaha dapat meningkatkan kapasitasnya menuju go digital sehingga mampu bersaing dengan usaha-usaha yang sudah mapan. Adanya fenomena itu, maka penulis akan membahas tentang bagaimana mekanisme KUR Syariah dan Implementasi KUR Syariah berbasis digital. Metode penelitian yang penulis gunakan adalah penelitian deskriptif kualitatif dengan menggunakan penelitian lapangan. Sumber data yang digunakan yakni data primer yang dikumpulkan menggunakan teknik wawancara langsung dengan Bank Syariah Indonesia. Dan data sekunder diambil dari berbagai literatur terkait penelitian.

**Kata Kunci:** *KUR Syariah, Platform, Digital, Bank Syariah Indonesia.*

## **Introduction**

Sharia Bank is a bank that operates based on sharia principles or Islamic law principles regulated in the fatwa of the Indonesian Ulema Council (MUI) such as the principles of justice and balance ('adl wa tawazun), kemaslahatan (masalah), universalism (alamiyah), and does not contain gharar, maysir, usury, zalim and haram objects. In addition, Islamic banks also distribute their funds in order to carry out social functions in the form of zakat, infak, alms, grants and other social dana. The problem of fulfilling sharia principles can be seen in the agreement agreement of the products it has (OJK, 2017).

The launch of the merger of three Islamic banks of State-Owned Enterprises, namely Bank Mandiri Syariah, Bank Rakyat Indonesia Syariah, and Bank Negara Indonesia Syariah, is a new breakthrough of Islamic financial institutions in encouraging the growth of Islamic banking in Indonesia. With the existence of larger Islamic banks, it is hoped that they will be more efficient and can contribute to strengthening the real sector, starting from the MSME segment, retail, to large-scale corporations (Ministry of Finance, 2021).

Sharia People's Business Credit (KUR Syariah) is the distribution of loan funds from Islamic financial institutions to its customers, especially business actors. The presence of BSI as a Sharia bank appointed by the government to be the distributor of the KUR in 2022 provides a breath of fresh air for Islamic financial institutions. As we all know, KUR distribution used to be controlled by conventional banks. It is expected to increase market share for Islamic banks and provide options to people who are in need of interest-free funds and usury. Bank Syariah Indonesia divides the KUR into three categories, small KUR, Micro KUR, and super Micro KUR agreed with the ijarah, murabahah and musyarakah mutanaqisah (MMq) agreements, each of which has different terms and conditions (pentarukkp.id, 2022).

The existence of the Covid-19 phenomenon which has resulted in PPKM makes all financial institution transactions that were originally manual become digital. This also makes Islamic banks innovate their products, one of which is making sharia KUR accessible through digital platforms in collaboration with telecommunications service companies, namely Telkomsel. The ease of access to KUR Syariah financing can be

accessed through the DigiPOS platform and 99% Usahaku. With this innovation, it is hoped that business actors can increase their capacity to go digital so that they can compete with businesses that are already satle (republika.co.id, 2022). The existence of this phenomenon, the author will discuss how the mechanism of Sharia KUR and the implementation of Sharia KUR is digit-based.

## Literature Review

### 1. Sharia Bank Financing

One of the main tasks of Islamic banks is financing, where Islamic banks provide facilities for providing funds to meet the needs of parties who need financing. Pembiayaan is funding that is spent to support investments that have been planned, either done alone or run by others (Ilyas, 2015).

Referring to the understanding in the Banking Law No. 10 of 1998 that what is meant by financing is the provision of money or bills that can be equated as such, which is based on the agreement of both parties, namely the bank and other parties to be financed to return the money or bills in accordance with a certain period of time with a predetermined profit sharing or reward (OJK). Furthermore, in the Law of the Republic of Indonesia Number 21 of 2008 concerning Sharia Banking, what is meant by financing is the provision of funds or bills that are equated with it in the form of (Scribs, 2022):

- a. Profit-sharing transactions in the form of musyarakah and mudharabah,
- b. Lease transactions in the form of ijarah or purchase leases in the form of ijarah muntahiyah bittamlik,
- c. Buying and selling transactions in the form of murabahah, salam and istishah receivables,
- d. Lending and borrowing transactions in the form of qardh receivables, and
- e. Rental transactions in the form of ijarah for multi-service transactions.

In practice, financing is

- 1) The surrender of economic value now on trust in the hope of regaining the same economic value in the future.
- 2) An action on the basis of an agreement in which there are merits and recompense (merit and counter-merit) both of which are separated by a delay of time.
- 3) Financing is a right, with the right to which a person can use it for a specific purpose, within a certain time limit and at certain considerations as well.

Based on the Basic Framework for the Preparation and Presentation of Islamic Financial Statements which contains the basic principles of Islamic financing, namely (Idris, 2015)

a. *Ukhuwah* (fraternity)

Sharia transactions highly uphold the value of togetherness in obtaining benefits so that it is clear that a person should not gain above the losses of others. In sharia transactions, the concept of *ukhuwah* is the principle of knowing each other, understanding each other, helping each other, guaranteeing each other, and synergizing with each other.

b. *'adalah* (Justice)

The essence of justice is to be able to position something only in its place and give something only to the entitled and treat something according to its position. The implementation of justice in the principle of *muamalah* is to avoid elements of usury, *zalim*, *gharar*, *maysir* and haram.

c. *Maslahah* (Kemashlahatan)

Elements in the benefit are *syaruah* / halal compliance, benefits and bringing goodness in every aspect as a whole that does not cause *mudharatan*. In sharia transactions, it is in the form of maintenance of creed, reason, offspring, life and safety and property.

d. Balances

Sharia transactions not only emphasize the maximum profit of the company, but also the balance of material and spiritual aspects. So that all parties will benefit from the transaction.

e. Universalism

This concept is meant to be carried out by, with and for all interested parties in the absence of distinguishing tribes, agana, races, groups, according to the spirit of the grace of the universe.

The elements contained in the financing are as follows:

1) Trust

A belief that the funds given (in the form of money, goods or services) will actually be received back in the future.

2) Agreement

This agreement is set forth in an agreement where each party signs its own rights and obligations.

3) Timeframe

This period includes the agreed refund period of financing. Those timeframes are short, medium, and long term.

4) Risk

Business risk is borne by the bank, both intentional and unintentional risks. Such as natural disasters or bankruptcy of customer businesses without any other intentional element.

5) Reply

In sharia principles, repayment is determined by profit sharing.

Basically, there are two interrelated functions of financing, namely:

- a. *Profitability*, which is the purpose of obtaining results from financing in the form of profits obtained from profit sharing obtained from businesses managed with customers.
- b. *Safety*, *Safety* of the presentation or facilities provided must be absolutely guaranteed so that the goal of Profitability can be truly achieved without significant obstacles. In order for the presentation to be given in the form of capital. The goods or services are really guaranteed returns so that the expected profit (Profitability) can become a reality (Rivai, 2008).

The distribution of financing to the public is one of the main functions of Islamic banks as stipulated in the Sharia Banking Law Number 21 of 2008 and is one of the

main businesses that is the main source of income for Islamic banks. So it can be said that financing is one of the most important activities in Islamic banks. The distribution of financing carried out by Islamic banks certainly provides benefits for the bank itself, customers (debtors) and also the government. For banks, the financing provided will generate profit or profit sharing for the business carried out in accordance with the previously agreed agreement between Islamic banks and customers/debtors, increase the profitability of Islamic banks and for bank employees will be encouraged to improve the ability to understand in detail the business activities of customers/debtors in various existing business sectors (Kara, 2013).

In financing there must be trust between the two parties, both from the owner of the fund (creditor) and the recipient of the funds (debtor) that the funds provided will be paid off. The recipient of the funds (the debtor) has been entrusted with the financing of the funds and must be returned in accordance with the agreed period of time.

Based on the term, financing is divided into:

1. Financing with a short period of time, namely a period of 1 month to 1 year.
2. Financing with a medium term of 1 year to 5 years.
3. Long-term financing, which is more than 5 years.

In terms of guarantees, there is financing with collateral and unsecured financing. Unsecured/collateral financing, which is financing provided by considering the ability of financing customers to pay their installments every month or carried out with sharia insurance protection.

Financing in terms of the amount is divided into three, namely retail financing, medium financing, and corporate financing. Retail financing is financing intended for business entities or individuals and is used to carry out business activities on a small business scale (Arif, 2010).

Judging from its usefulness, financing can be used for productive and consumptive things. Financing for productive things aims to develop a business or meet the production needs of a business that is being run, while financing for consumptive things usually aims to meet daily needs (Muhammad, 2005).

Judging from the sector, financing is distinguished into:

a. Trade sector

This sector financing aims to increase customer trading business, for example widening *market share* or increasing the number of sales.

b. Industrial sector

This sector financing focuses on the commercial sector such as the provision of raw materials which are then converted into finished goods so that the selling price can be adjusted and have more benefits, for example the textile industry, electronics and chemical industry

c. Agriculture, animal husbandry, fisheries, and plantation sectors. This financing is provided to these sectors to increase yields.

d. Service sector

Financing this sector is for example educational services, transportation services, hospital services and others.

## 2. Kredit Usaha Rakyat

Kredit Usaha Rakyat hereinafter abbreviated as KUR is a credit/financing of working capital and/or investment to individual/individual debtors, business entities and/or business groups that are productive and feasible but do not yet have additional collateral or additional collateral is not enough.

The implementation of the KUR aims to (Muniarty, 2022):

- a. Increase and expand access to financing to productive businesses;
- b. Increase the competitiveness capacity of micro, small and medium enterprises; and
- c. Encourage economic growth and employment.

Based on the Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia number 11 of 2017 concerning guidelines for the implementation of the People's Business Credit (KUR) regulates KUR recipients consisting of (kur.ekon.go.id, 2018):

- a. Micro, small, and medium enterprises;
- b. Prospective Indonesian workers who will work abroad;
- c. Prospective interns abroad;

- d. Family members of employees who have a fixed income or work as Indonesian workers;
- e. Indonesian workers who are retired from working abroad;
- f. Workers affected by termination;
- g. Micro, small, and medium enterprises in border areas with other countries; and/or
- h. Business Groups such as the Joint Business Group (KUBE), the Association of Farmers and Fishermen Groups (Gapoktan), and other business groups.

### **3. Types of KUR Distribution**

KUR distributed by KUR Distributors, consisting of (kur.ekon.go.id, 2018):

- a. Super Micro KUR;

Super Micro KUR is given to KUR Recipients with a maximum amount of Rp10,000,000.00 (ten million rupiah) per KUR Recipient.

- b. Micro KUR;

Micro KUR is given to KUR recipients with an amount above Rp. 10,000,000.00 (ten million rupiah) up to Rp. 100,000,000.00 (one hundred million rupiah) per KUR recipient.

- c. Small KUR;

Small KUR is given to KUR recipients with an amount above Rp100,000,000.00 (One hundred million rupiah) and a maximum of Rp500,000,000.00 (five hundred million rupiah) per individual.

- d. Special KUR.

Special KUR is given to groups that are jointly managed in the form of clusters using business partners for community plantation commodities, community livestock, community fisheries, Micro, Small, and Medium Enterprises industries, or other productive sector commodities that can be developed into special KUR.

Special KUR is given to KUR recipients according to needs with a maximum ceiling of Rp500,000,000.00 (five hundred million rupiah) for each individual group member.

The distribution of KUR funds is prioritized for those who have productive businesses, namely production businesses, processing industries, trade sectors, fisheries,

agriculture and forestry. So that the profit generated can be rolled back for the financing payments provided. It is different if the financing is provided to meet daily needs or consumptive activities, it can be predicted that the ability to return financing will be abandoned.

#### 4. Digital Platforms

A digital platform is a forum, place or means that facilitates the meeting of parties to exchange information, trade or offer services digitally (internet). It is also defined as a combination of software and hardware as a place where many people meet in one container. The software in question is a digital application created with a special system and intended according to its purpose. Platform itself means a computer operating system that has a certain design code according to its function. A digital platform is an interface system that forms a commercial network or *market* (digitalbisa.id, 2021).

There are two main functions of this digital platform in general, namely:

- a) Digital platforms relating to facilitating the exchange of services, information and to bridge trade or business.
- b) The digital platform serves to provide great added power to the community in improving their standard of living and welfare.

Digital platforms in business can serve as the backbone of the company in conducting business and customer involvement in the development of the company. The types of digital platforms include social media, knowledge, various media and services (digitalbisa.id, 2021).

The following are the benefits that can be felt by the existence of a digital platform, including:

- 1) Make work easier, especially with regard to business.
- 2) Job search becomes easy, effective and efficient.
- 3) Simplify the employee recruitment process because it can be done online.
- 4) Information will be easier to reach the community and more widely known.
- 5) Can save the budget because promotions can be done online.
- 6) Information will be more clearly and accurately conveyed.

Digital platforms today have different types depending on the function and purpose of forming a digital platform. For example, there are various names of social media-based digital platforms such as Whatsapp, Facebook, Twitter, And LinkedIn. There are also audio-visual-based digital platforms such as YouTube, Spotify, Apple Music and Langit Music that are present to meet people's entertainment needs. There are digital platforms that are used for business or referred to as e-commerce such as Shopee, Tokopedia, Bukalapak, Zalora and others that are useful for making it easier for people to buy their needs only through the application. Then there are digital platforms that are used to facilitate digital payments such as OVO, Gopay and Dana.

### **Research Methodology**

The research method used is descriptive qualitative research with a field research approach or looking for data directly.

#### a. Data and Data Sources

The data used in this study are primary data and secondary data. Primary data relates to informants who have a relationship with the variables studied, obtained from the micro-managing and pounding areas and the sales administration staff areas. Meanwhile, secondary data is related to research supporting data which can be in the form of books, previous literature, mass media, and websites.

#### b. Data collection techniques

Conducted through interviews and documentation. Interview, conducted by asking questions directly to the object under study. While the documentation used is photos, images, and other data related to research.

#### c. Time and Place of Research

This research was conducted in July-August 2022

The place of research is Bank Syariah Indonesia Pandanaran Branch which is located at Jalan Pandanaran No. 90 Semarang City, Central Java 14040.

## Results And Discussion

### 1. KUR Financing Mechanism

Kur Mikro Syariah is a financing program initiated by the government which is distributed by Financial Institutions in Indonesia. In this paper, we will discuss the distribution of KUR through Bank Syariah Indonesia (BSI) whose way of working is channeled to individual debtors / individuals as well as productive and viable business groups who do not have additional collateral or the additional collateral is not enough. with a financing limit of up to IDR 100,000,000.00 per customer. As has been clearly regulated how the Provisions, Implementation Mechanisms, Distribution of People's Business Credit and other provisions. The regulation is regulated in the Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia Number 1 of 2022 concerning Guidelines for the Implementation of People's Business Credit.

For the distribution of KUR can be done directly or indirectly. Directly, namely through the Branch Office or Sub-Branch Office of the Implementing Bank. Indirectly, namely through Microfinance Institutions and KSP / USP Cooperatives, or through other *linkage* program activities in collaboration with implementing banks ([sikapiuangmu.ojk.go.id](http://sikapiuangmu.ojk.go.id)).

KUR Application Process

Figure 1.

### Terms and Flow of KUR Submission



Source: [indonesiabaik.id](http://indonesiabaik.id)

Judging from the picture above, it can be explained that the conditions in the KUR application process are that the party who will receive the KUR is not receiving financing from banks or other government programs, but is allowed for those who are receiving consumptive financing. Especially for Micro KUR recipients, BI checking is not required, but if the recipient is still recorded in the BI Debtor Information System but the loan has been paid off, a Certificate of Payment from the previous Bank is required. The decision to grant KUR is entirely the authority of the implementing Bank, in accordance with the results of the business feasibility analysis of the prospective debtor. In addition, the requirements for submitting a KUR in general, the documents needed include:

1. Personal identity of the prospective debtor, in the form of KTP, KK, SIM, etc.;
2. Business legality, in the form of a deed of establishment and a deed of amendment;
3. Business licensing, in the form of SIU, TDP, SK Domicile etc.;
4. Bookkeeping records or business financial statements;
5. Copy of proof of guarantee or collateral.

The stage or flow of obtaining a KUR is that prospective debtors submit a KUR application letter to the Bank by attaching documents such as personal identity, legality and business licensing, bookkeeping records and copies of collateral evidence, the bank evaluates or analyzes business feasibility based on the application letter and attached documents. If the business is deemed feasible, then the bank and the prospective debtor sign a financing agreement, and subsequently the dabitur has the obligation to pay installments to the extent.

**Figure 2.**

**Recipient Criteria, Purpose and Ease of KUR**



Source: [kur.ekon.go.id](http://kur.ekon.go.id)

From the picture above, it is stated that the criteria for receiving people's business credit are individuals, either themselves, business groups or business entities that carry out productive business activities. This working capital financing is intended for debtors who have a decent productive business but do not have or are not enough in terms of collateral. Generally, the margin used is 6% effective per year, the source of people's own business credit funds is 100% of the funds of the KUR channeling financial institution itself. While the objectives of KUR are as follows:

- a. Increase and expand access to financing to the productive business sector
- d. Increase competitiveness in the scope of small, micro, medium enterprises
- e. Promote economic growth and employment.

## **2. Implementation of KUR Financing**

In practice, people's business loans in Indonesian Islamic banks are the same as other banks appointed by the government for the KUR distribution process. Canvassing (looking for targets or prospective customers), if you have got a prospective customer, the data obtained (Photocopy of Husband and wife ID cards) will be verified as well as BI checking part of the customer's picture / profile, whether the customer complies with the financing (there are arrears / aware of its collectibility or not) will more or less affect the financing application process that will be submitted later. For prospective canvassing nabasah when compared to prospective walk-in customers, it turns out that from the observation results, it is found that canvassing customers have better potential and quality. This happens because if canvassing, marketing itself is prospecting its customers, starting from looking for potential customers, it is observed that a productive business can be seen from the crowded or not of the business. The stages passed after the financing application process are surveys, analysis, consultations to the limit holder committee, branch managers, area managers. Bsi is targeted by the government in accordance with the results of the achievement of the previous distribution of kur tahun. What distinguishes it from other banks may be more about its service. The contract is carried out at the beginning of the year, each area gets a proportion of the KUR financing limit.

After getting the target or prospective customers, they can directly access the Digipos application and or 99% of my business to apply for financing by the system. Furthermore, all data will go to the head office and from the center will be distributed to each regional office according to the region chosen by the prospective customer. After the application is submitted, the bank will process the financing received through the KUR application called I-KURMA which is an application from the bank's internals.

**Figure 3. I-Date Palm Application**



Source: play.google.com

If in the past the financing process was done through a manual in the form of excel, ask the customer while clicking. Now, after everything digital from submission to approval of financing is done through the application. Marketing to the field to find data, then taken home to the office is inputted manually. KI is now equipped with android. In the field, the photocopy of the husband and wife's ID card can be directly input in the system.

I-Kurma is an internal application in BSI for financing committees whose usefulness is expected to reduce the use of paper (paperless). This application adopts BRISyariah's i-date application, then after the merger this application is used by BSI. Meanwhile, Digipos and Usahaku99% are applications that work with outside parties in this case. So the work system after applying for financing through Digipos or Usahaku99% will then be processed through the I-Kurma application. Digipos and Usahaku99% are applications that can be accessed by customers, only for the process of filling in data and applying for financing. The application helps banks obtain payplans / raw materials that will be processed, but because of this nature throughout Indonesia (selindo) not all who have a business know the filling of the application correctly. For example, a region sign-in error occurred.

Prospective customers just apply for the filling form, then they wait for everything that is applied to enter the Telkomsel server later from Telkomsel will be sent to the BSI head office, because Telkomsel only cooperates with the head office, after that it will only be submitted to regions, areas and branches. And prospective customers will be sorted by region. The goal is to simplify or bridge between prospective customers who need financing and banks. Processing customers from customer contact, BI checking, analysis, committee to termination through the I-date palm application. At the time of processing through BI Checking, this is what makes many prospective customers fall because from here the bank will know who has poor collectibility, because the financing distribution is expected to be aimed at those who have collectibility lancer. Because in addition to following the rules from the government, they must also follow the regulations of the BSI.

One of the most important filters is BI Checking because the Digipos application and 99% of my business cannot filter. However, there are advantages with the use of the application obviously adding customers and can make it easier for customers, the difference is that customers do not come physically but only by application. And the application is only used once, once it has been submitted whether it is accepted or rejected the financing application. The Digipos application and 99% of my business are applications owned by Telkomsel, not BSI. Telkomsel collaborates with BSI to channel financing or in other words, Telkomsel is a partner in order to improve the business of its fostered partners.

**Figure 4.**  
**Digipos App**



**Figure 5.**  
**Application 99%Usahaku**



KUR financing is a financing that is more in demand than regular financing because it receives subsidies from the government, but this is precisely what is more difficult when it is in the analysis stage.

This KUR financing has a target market from all levels of society with the following criteria:

- 1). Middle to lower customers with the criteria of customers who have not been bankable (have never made financing, do not know about financing, do not know how to finance, do not have collateral that can be co-opted), because for regular financing regardless of the ceiling, they must still use collateral.
- 2). Middle to upper customers, namely customers who have had financing, are bankable, and are familiar with banking.

And new or micro business actors are included in the group of customers who do not have knowledge about financing.

Things that BSI does to increase its market share include:

- 1). Conducting counseling or education about financing has been carried out automatically when canvassing or door to door from store to store, person per person and market by brochure or direct interaction.
- 2). Gathering for potential customers.
- 3). Presentation to agencies
- 4). Referral, namely knowing information from existing customers (who already know and have financed to tell their experiences to others, because they will be asked about the process and all the conditions about financing) .

## Conclusion

Based on the results of the discussion above, it can be concluded as follows:

1. The KUR financing process at BSI is carried out starting from financing applications, BI checking, surveys, financing analysis, financing decisions, contracts and monitoring.
2. In KUR financing in BSI, it is in great demand by the public as evidenced by BSI always meeting the target limit set by the government.
3. Innovation in banking products with the use of the I-Kurma application, Digipos, and 99% Usahaku is very helpful for the government, financial institutions and the public.

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