

THE INFLUENCE OF DEPOSIT FEE AND LATE FINE ON CUSTOMER SATISFACTION OF BSI GUNUNG TUA GOLD PAWN

Bana Darwisah Pohan

Faculty of Islamic Economics and Business, State Islamic University of Sumatra,
North Sumatra, Indonesia

Email: banadarwisahpohan36972@gmail.com

Tuti Anggraini

Faculty of Islamic Economics and Business, State Islamic University of Sumatra,
North Sumatra, Indonesia

Email: tuti.anggraini@uinsu.ac.id

Abstract

This study aims to understand the effect of safekeeping fees (ujrah) and fines for late payment of gold pawn products on customer satisfaction at Bank Syariah Indonesia (BSI) KCP Gunung Tua. This type of research is quantitative research with the sample is 95 respondents. Using data collection techniques in the form of a questionnaire. Data analysis is using, namely the Validity test, reliability test, normality test, classic assumption test, multiple linear regression analysis, partial test (t test), simultaneous test (F test), and test the coefficient of determination (R²). From the results of the study it was concluded that together with the cost of safekeeping (ujrah) and late payment fines for gold pawn products, they have an effect and are partial to gold pawn customer satisfaction. Simultaneously, the value of Sig. namely $0.000 < 0.05$ and $f_{count} 42.020 > f_{table} 3.10$. Partially, the value of Sig. $X_1 = 0.000$ and $X_2 = 0.000$, then the value of both < 0.05 and with $t_{count} X_1 = 3.156$ and $X_2 = 4.187 > t_{table} 2.604$.

Keywords: Safekeeping fee, late payment fines, customer satisfaction

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh biaya penitipan (ujrah) dan denda atas keterlambatan pembayaran produk gadai emas terhadap kepuasan nasabah di Bank Syariah Indonesia (BSI) KCP Gunung Tua. Jenis penelitian ini adalah penelitian kuantitatif dengan sampel sebanyak 95 responden. Menggunakan teknik pengumpulan data berupa kuesioner. Analisis data yang digunakan yaitu uji Validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, analisis regresi linier berganda, uji parsial (uji t), uji simultan (uji F), dan uji koefisien determinasi (R²). Dari hasil penelitian disimpulkan bahwa secara bersama-sama biaya penitipan (ujrah) dan denda keterlambatan pembayaran produk gadai emas berpengaruh dan bersifat parsial terhadap kepuasan nasabah gadai emas. Secara bersamaan, nilai Sig. yaitu $0,000 < 0,05$ dan $f_{hitung} 42,020 > f_{tabel} 3,10$. Secara parsial nilai Sig. $X_1 = 0,000$ dan $X_2 = 0,000$, maka nilai keduanya $< 0,05$ dan dengan $t_{hitung} X_1 = 3,156$ dan $X_2 = 4,187 > t_{tabel} 2,604$.

Kata Kunci: Biaya Penitipan, Denda Keterlambatan, Kepuasan Pelanggan

Introductions

Today, the life of urban or rural communities prioritizes financing as one of the various ways to earn money. Financing can be carried out, either from bank financial institutions or non-bank financial institutions. An example of a financing product from a bank financial institution is gold pawning(Khoiridah et al., 2020). Non-bank financial institutions, for example pawnshops, both conventional pawnshops and sharia pawnbrokers, in their transactions do not only handle gold pawnshops, but also include immovable assets, for example land, and movable assets or other securities(Suherlan & Hidayat, 2021).

Islamic banks are financial institutions in the form of banking with operational activities applying Islamic principles and regulated in legislation(YANTI, 2020). The function of Islamic banks in general is not much different from conventional banks, namely that both are intermediary institutions that collect public funds and then distribute them to people who need them in the form of financing facilities (Inayah & Sudiarti, 2017). With the existence of this bank, it can fulfill the needs and desires of Muslims in realizing an economy that is in accordance with sharia provisions and values. Regarding the regulation of Islamic banks themselves, in terms of supervision by Bank Indonesia (as the central bank), so that the performance of Islamic banking itself is supervised by Bank Indonesia(Amir, 2003).

Society as a consumer certainly wants a sense of comfort in transacting gold pawning in fulfilling their needs and desires, because if a consumer feels uncomfortable with the services provided by a company, it is a form of customer evaluation of the level of satisfaction received(Lubis & Wajdi, 2012). This is because the economy, technology and thinking power have an impact on consumers who are aware that they have the right to be more satisfied with the services they receive. Thus the needs and desires that consumers want are in accordance with what is obtained(Priansa, 2017).

Customer satisfaction is very crucial for a company, because more and more options (choices) of available service products can be chosen by consumers. Through satisfaction and dissatisfaction with an item/service, it must have an influence on the next pattern of behavior, if the customer is satisfied, then the probability of the consumer returning(Indahingwati, 2019).

Bank Syariah Indonesia (BSI) KCP Gunung Tua applies the surah ar-Rahn in financing products in the form of gold pawning. The implementation of gold pawning at Bank Syariah Indonesia (BSI) KCP Gunung Tua is a pawn system based on Islamic law. (V. A et al., 2020) Pawning gold at Bank Syariah Indonesia (BSI) KCP Gunung Tua is quite similar with conventional banking. The difference is in the interest given to the borrower, only using administrative costs, for example, the cost of guarding and maintaining goods, as well as the estimated costs determined at the start of the financing (Ramli, 2013).

In summary, the increase in the number of gold pawn customers at Bank BSI Gunung Tua is as follows:

Table 1. Increasing the Number of Gold Pawn Product Customers at Bank Syariah Indonesia KCP Gunung Tua in 2021-2022..

Period	Customers
Feb - Dec (2021)	794
Jan – Nov (2022)	1017

Source: Bank Syariah Indonesia KCP Gunung Tua (2022)

Based on table 1, it is known that Bank BSI Gunung Tua was formed in February 2021. Apart from that, there has also been an increase in the level of gold pawning customers at Bank Syariah Indonesia Gunung Tua from 2021-2022. (Interview, Maskayani Purba, November 11, 2022).

Based on joint interviews, there are still some customers who are not satisfied with the amount of safekeeping fees and late fees which are considered too large. Service and product quality are also not in accordance with what customers want, thus it can be concluded that customer satisfaction has no effect on the number of customers coming, but customers are loyal by visiting again and again (Rahayu et al., 2020).

In Rahmad Pardomuan's research, it was found that storage costs in gold pawning had a significant effect on customer satisfaction. Research by Yulia Dwi Anggraini found that safekeeping fees (ujrah) had no significant effect on customer satisfaction. Research by Mas Adatin concluded that late fines have a significant effect on customer

satisfaction. Alfidnita Rahmawati researched with the result that late fees have no effect on customer satisfaction (Rahmawati, 2018). Research conducted by Ulul Azmi Mustofa and Yudi Siyamto concluded that individually service quality performance has a positive and significant influence on customer satisfaction (Karim, 2020).

From this presentation, the researcher has an interest in researching the title "The Effect of Safekeeping Fees and Late Fines on Customer Satisfaction of Gold Pawn Bank BSI KCP Gunung Tua).

Research Methods

In this study, field research was used through a quantitative approach. Data taken from primary data and secondary data. The research location is Bank Syariah Indonesia (BSI) Gunung Tua which is located at Jalan Sisingamangaraja No. 234, Padang Bolak, North Padang Lawas, North Sumatra Province. The population in this study is 1811 customers. Sampling was carried out when people were met by chance and were recorded as customers of the BSI Gunung Tua gold pawn.

In calculating the number of samples, based on the calculations found by Husein Umar (1999) as follows (Umar, 1999).

$$n = \frac{N}{1 + Ne^2}$$

Description :

n : Number of sample

N : Number of Population

E : Percent tolerance for inaccuracy due to sampling error.

Perhitungan Sampel pada penelitian ini ialah:

$$\begin{aligned} n &= \frac{N}{1 + Ne^2} \\ n &= \frac{1811}{1 + 1811(0,1)^2} \\ n &= \frac{1811}{1 + 18,11} \\ &= 94,7 \\ &= 95 \end{aligned}$$

Data collection techniques are using questionnaires, documentation and interviews. Processing techniques and data analysis with validity test, reliability test, classic assumption test and hypothesis test using SPSS 23 to get results with the following formula:

$$Y = a + bX$$

Description :

Y : Dependent Variable (Customer Satisfaction)

X : Independent Variable (Custody Fee)

a : Intercept value

b : Regression Coefficient

Research Result

A. Respondent Profile

1. Gender

From gender, respondents are divided into the following.

Table 2. Grouping Respondents by Gender.

Gender	Number of Respondent	Percentage
Man	41	43,2%
Woman	54	56,8%
Total	95	100%

Source: Processed Data (2022)

From the table above it can be seen that the largest number of respondents (BSI Gunung Tua customer sample) were female customers, namely 54 people or 56.8%. Then for male respondents there were as many as 41 people or 43.2%.

2. Age

Based on age, respondents are divided into the following.

Tabel 3. Pengelompokkan Responden berdasarkan Usia

Age (Year)	Number of Respondent	Persentase
17-25	20	21,1%
26-35	35	36,8%
36-45	24	25,3%
Diatas 45	16	16,8%
Jumlah	95	100%

Source: Processed Data (2022)

From the table it can be seen that the largest number of respondents (BSI Gunung Tua customer sample) were customers with 26-35 years of age, namely 35 people or 36.8%, then customers aged 36-45 years were 24 people or 25.3%, then followed by customers aged 17-25 years, namely 20 people or 21.1% and the smallest position is in the age range above 45 years, namely 16 people or 16.8%.

3. Work

Based on job, respondents are divided into the following.

Tabel 4. Pengelompokkan Responden berdasarkan Pekerjaan

Job	Number of Respondent	Persentase
Student	24	25,3%
Officer	48	50,5%
Entrepreneur	21	22,1%
Others	2	2,1%
Total	95	100%

Source: Processed Data (2022)

From the table it is found that the number of respondents (BSI Gunung Tua customer sample) is dominated by respondents who have employee jobs, namely 48 people or 50.5%, then customers with Student jobs with a total of 24 people or 25.3%,

then customers with self-employed jobs, namely as many as 21 people or 22.1%, and in the last position in other groups, namely as many as 2 people or 2.1%.

Analysis Results

1. Validity Test

This test is carried out to measure the level of data obtained during data collection whether data is valid or not. This means that the data obtained is relevant to the research objectives. It is known that the research sample (n) = 95, α = 0.05, then $df = n - 2 = 93$. So, $r\text{-table} = (93; 0.05) = 0.2017$. Then the results of the validity test of the safekeeping fee are shown in the figure as follows.

Table 5. Test Results for the Validity of Custody Fees (ujrah)

Item	R-count	R-table	Explanation
bp1	0,529	0,2017	Valid
bp2	0,708	0,2017	Valid
bp3	0,604	0,2017	Valid
bp4	0,457	0,2017	Valid
bp5	0,416	0,2017	Valid
bp6	0,447	0,2017	Valid
bp7	0,589	0,2017	Valid
bp8	0,729	0,2017	Valid

Source: Processed Data (2022)

From the table, it can be seen that the r-count value of each item is between 0.416 to 0.729. As mentioned above, the r-table is 0.2017. Then all items from the Custody Fee (ujrah) variable are valid.

Then the results of the validity test of recovery costs (ujrah) can be seen in the following figure.

Table 6. Late Fines Validity Test Results

Item	R-count	R-table	Explanation
bd1	0,617	0,2017	Valid
bd2	0,634	0,2017	Valid
bd3	0,655	0,2017	Valid
bd4	0,732	0,2017	Valid
bd5	0,646	0,2017	Valid
bd6	0,668	0,2017	Valid

Source: Processed Data (2022)

From the table above, it can be seen that the r-count value of each item is between 0.617 to 0.732. As mentioned above, the r-table is 0.2017. Then all items from the Late Fines variable are valid.

Table 7. Customer Satisfaction Validity Test Results

Item	R-count	R-table	Explanation
kp1	0,579	0,2017	Valid
kp2	0,607	0,2017	Valid
kp3	0,512	0,2017	Valid
kp4	0,615	0,2017	Valid
kp5	0,542	0,2017	Valid
kp6	0,449	0,2017	Valid

Source: Processed Data (2022)

From the table above, it can be seen that the r-count value of each item is between 0.449 and 0.615. As mentioned above, the r-table is 0.2017. Then all items from the Customer Satisfaction variable are valid.

2. Reliability Test

This test was conducted to measure the level of consistency (reliability) of the data collection tool (questionnaire) used. Minimum Cronbach's alpha value = 0.6. So that a good (reliable) questionnaire is with a Cronbach's alpha value > 0.6 .

Table 8. Test Results for the Reliability of Variable Custody Fees

Reliability Statistics

<i>Cronbach's Alpha</i>	<i>N of Items</i>
.732	9

Source: Processed Data (2022)

From the table, the Custody Cost variable (X1) is obtained by cronbach's alpha > minimum value, namely $0.732 > 0.60$, so it is proven that all variable questionnaire statements (X1) are reliable.

Table 9. Results of the Reliability Test for Late Fines Variables

Reliability Statistics

<i>Cronbach's Alpha</i>	<i>N of Items</i>
.761	7

Source: Processed Data (2022)

From the reliability test of the late fine variable, it can be seen that cronbach's alpha > the minimum value of reliable data is $0.761 > 0.60$, so it can be concluded that all statements in the variable questionnaire (X2) are reliable.

Table 10. Customer Satisfaction Variable Reliability Test Results

Reliability Statistics

<i>Cronbach's Alpha</i>	<i>N of Items</i>
.714	7

Source: Processed Data (2022)

From the table it can be seen that the variable Customer Satisfaction shows cronbach's alpha > the minimum reliable value, namely $0.714 > 0.60$, so it is proven that all statements on the variable questionnaire (Y) are reliable.

3. Normality Test

The normality test results are shown in the following table.

Table 11. Normality Test Results Using Kolmogorov-Smirnov

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		95
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.06510733
Most Extreme Differences	Absolute	.204
	Positive	.188
	Negative	-.204
Test Statistic		.604
Asymp. Sig. (2-tailed)		.601c

Source: *Processed Data (2022)*

From the table above, you can see the value of Asymp. Sig = 0.601. It can be concluded that the data distribution is normal because the Asymp value. Sig > 0.05.

4. Hipotesys Test

a. Simple Linear Regression

The results of the simple linear regression test are shown in the following table.

Table 12. Simple Linear Regression Test Results

Coefficients^a

Model	Unstandardized Coefficients	
	B	Std. Error
1 (Constant)	4.872	1.871
totalbp	.296	.071
totalbd	.359	.086

Source: *Processed Data (2022)*

From the table, the values listed describe the following regression equation:

$$Y = 4,872 + (0,296)X_1 + (0,359)X_2 + e \text{ atau}$$

The explanation for this is as follows:

1. Constants A constant value of 4.872 means that when the Custody Fees (Ujrah) and fine fees (late fees) are zero, Customer Satisfaction increases by 4.872.
2. The Custody Cost Variable (Ujrah) has an effect on Customer Satisfaction by 0.296 or has a positive effect which means the motivational variable increases by 1, Customer Satisfaction increases by 0.296

3. The variable of late fines has an effect on customer satisfaction by 0.0359 meaning that if the variable customer satisfaction increases by 1, customer satisfaction increases by 0.0359

b. Determination Coefficient Test

The results of the coefficient of determination test can be seen in the table below.

Table 13. Determinant Coefficient Regression Test Results

Model Summary

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.691 ^a	.477	.466	2.069

Source: Processed Data (2022)

From the table it can be seen that Adjusted R-Square = 0.466, which means that the ability of the Custody Fee variable and the Late Fines variable in explaining Customer Satisfaction at Bank Syariah Indonesia KCP Gunung Tua is 46.3%, the remaining 53.3% is influenced by other variables outside the regression model.

c. Partial Test

Partial test results can be seen in the following table.

Table 14. Partial Test Result

Coefficients^a

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1 <i>(Constant)</i>	4.872	1.871		2.604	.011
<i>totalbp</i>	.296	.071	.387	3.156	.000
<i>totalbd</i>	.359	.086	.389	4.187	.000

Source: Processed Data (2022)

From the table it is obtained that the T-table value with alpha is 0.05 and dk = (n - k - 1) or (95-2-1) = 92 so that the T-table value = 1.986, it is known that each variable is as follows:

1. Custody Cost Variable (Ujrah) on Customer Satisfaction, from the table it is obtained that the value of T-count = 2.841, which means T-count > T-table (3.156 > 1.986) with a significant value of 0.000 < 0.05 so that Ho is rejected and Ha is

accepted, meaning Custody Fee (Ujrah) variable has a positive and significant impact on Customer Satisfaction.

2. Variable Fine Fees (Late Fees) on Customer Satisfaction. from the table it is obtained that the value of T-count = 4.187, which means T-count > T-table (4.187 > 1.986) with a significant 0.000 < 0.05 then Ho is rejected and Ha is accepted meaning the variable Cost of Fines (Late Fees) influences positively and significantly to Customer Satisfaction.

d. Simultaneous Test

The simultaneous results of the independent variables on the dependent variable are shown in the following table.

Table 15. Simultaneous Test Results

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	359.623	2	179.812	42.020	.000b
Residual	393.682	92	4.279		
Total	753.305	94			

Source: Processed Data (2022)

From the calculation results obtained Fcount = 42.020, using a significance level of 5%, degree of freedom =(n-k) = (95-3 = 92) and (k-1) = (3-1 = 2) the results obtained for F-table is 3.10. So from the calculation of F-count > Ftable (42.020 > 3.10) so that the sig value = (0.000 < 0.05) thus together the Custody Fee and Late Fines variables have a significant effect on Customer Satisfaction.

Discussion

- a. The Effect of Custody Fees (Ujrah) on Gold Pawn Customer Satisfaction at Bank Syariah Indonesia KCP Gunung Tua

From the results of the partial test, the cost of safekeeping (ujrah) has a tcount of 1.986, a ttable of 3.156. Thus tcount>ttable (3.156 > 1.986) so that H1 is accepted. So it was concluded that the cost of safekeeping has an influence on customer satisfaction in gold pawning at Bank Syariah Indonesia KCP Gunung Tua. Custody fees (ujrah) which

means wages. Custody fees can be estimated after the goods pawned are calculated by the bank. The cost of depositing Bank Syariah Indonesia KCP Gunung Tua is in accordance with Islamic law, which is permitted in Islam voluntarily with a *masalah* value.

This research is supported by Rahmad Pardomuan's research if the cost of holding gold pawn goods has a significant effect on customer satisfaction. It is also supported by the research of Andi Tarlis et al. with the results of the gold pawning deposit service rates on customer satisfaction influencing positively, so that thus the customer. So, the variable cost of safekeeping (*ujrah*) has an influence on the satisfaction of gold pawn customers at BSI KCP Gunung Tua. Thus it is proven that the cost of safekeeping (*ujrah*) needs to be considered for customers, the greater the cost of safekeeping (*ujrah*) the greater the level of customer satisfaction.

b. The Effect of Late Fines on Gold Pawning Customer Satisfaction at Bank Syariah Indonesia KCP Gunung Tua

The variable of late fines has a *t*count of 4.187, a *t*table value of 1.986 so that $t_{count} > t_{table}$ ($3.567 > 1.986$) so H_2 is accepted. So it was concluded that late fines had an influence on customer satisfaction in gold pawning at BSI KCP Gunung Tua. Fines for late repayment are as a punishment with the obligation to pay a certain amount because they have violated the relevant rules. The provisions for fines set in the form of monetary fines. The amount of the fine determined is in accordance with the deposit fee (*ujrah*) for the acquisition of a gold pawn product loan. This is considered good by customers, because through the existence of fines, gold pawning customers can still make gold pawn transactions at BSI KCP Gunung Tua. This fine system is considered cheaper and better than other institutions such as Pegadaian.

c. The Effect of Custody Fees (*Ujrah*) and Fines for Late Payment of Gold Pawn Products on Customer Satisfaction of Gold Pawning Bank Syariah Indonesia KCP Gunung Tua

Simultaneously it was concluded that there was an influence between the variables of safekeeping fees and late fees on customer satisfaction of the gold pawn shop BSI

KCP Gunung Tua, namely with the value of $F_{count} > F_{table}$ ($42.020 > 3.10$) then H_a was accepted, it was concluded that the cost of safekeeping and fines for late repayment of pawn products gold has an influence on customer satisfaction in gold pawning at Bank Syariah Indonesia KCP Gunung Tua. Customer satisfaction is the main key to creating customer loyalty. When the customer is satisfied with the prescribed safekeeping fees and late fees, the customer will have a tendency to return to the service again in the future.

This research is supported by the research of Ulul Azmi Mustofa and Yudi Siyamto, who concluded that quality performance partially affects customer satisfaction. Also supported by research by Ade Syarif Maulana explaining that if the price goes up it will have an impact on customer satisfaction.

Conclusion

From the results of the research listed previously regarding Gold Pawn Customer Satisfaction at Bank Syariah Indonesia KCP Gunung Tua using the analytical method, namely multiple linear regression, the following conclusions are drawn:

1. The cost of storing pawned goods has an influence on customer satisfaction in , as evidenced by the value of $t_{count} = 2.841$, $t_{table} = 1.986$. Thus $> (2.841 > 1.986)$. so that H_a is accepted and H_0 is rejected.
2. Late fees have a partial effect on customer satisfaction at Bank Syariah Indonesia KCP Gunung Tua, as evidenced by the acquisition of $t_{count} = 4.187$, $t_{table} = 1.986$. Thus $(4.187 < 1.986)$. So accepted and rejected.
3. Custody fees and fines for late payment of gold pawn products together have an influence on customer satisfaction in gold pawning at Bank Syariah Indonesia KCP Gunung Tua.

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