

Optimization of the BMT Al-Markaz Al Islami Makassar Management Pattern Against Customer Escalation

Ismayanti¹⁾, A. Rio Makkulau Wahyu²⁾

^{1,2} Faculty of Islamic Economics and Business, IAIN Parepare

Email correspondence: ¹ismayantihakim@iainpare.ac.id, ²a.riomakkulau@iainpare.ac.id

Abstract

This study examines the optimization of management practices for expanding BMT Al-Markaz Al Islami Makassar's client base. In this study, a qualitative descriptive methodology was employed. The findings indicate that not all individuals can acquire finance and capital loans from conventional and Islamic banks due to their failure to meet all the necessary standards. Based on these issues, the emergence of BMT Al-Markaz Al Islami Makassar is an alternative endeavor to assist the community, particularly in Makassar, which the Bank needs to touch on in fulfilling the restrictions and capital requirements of the business. BMT Al-Markaz Al Islami Makassar, in addition to its role as a business institution, plays a role as an institution in carrying out humanitarian tasks in the form of social missions and da'wah in society by optimizing management patterns in managing institutions so that they can survive and be able to maintain and even increase the number of customers or people who need capital assistance who experience limitations in business.

Keywords: BMT Al-Markaz, Customers, Escalation, Management, Optimization

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1. INTRODUCTION

With the existence of a sharia-based financial institution, called Baitul Maal Wa Tamwil (BMT) (Pandapotan & Soemitra, 2022) Amid society is expected to become one of the institutions that can become a forum for empowering the community, significantly improving the economy among small and medium communities. Baitul Maal Wa Tamwil, as an intermediary institution, is to collect and distribute funds to its members, or in other words, from people who want to channel their funds through BMT institutions to people who need funds through an agreement or contract by sharia principles.

Even while Baitul Maal Wa Tamwil's (BMT) goals are more admirable than those of conventional financial organizations, the contribution of Islamic financial institutions, including BMT, is still quite little. (Ridwan, 2006) BMT activities, namely developing productive and investment businesses in improving the quality of economic activities of macro and small entrepreneurs, including encouraging

saving activities and financing economic activities of customers or their members.

The community highly expects the presence of BMT because it helps people who have micro and small businesses and want to improve their economy. (Ghozilah & Khasanah, 2020) Therefore, the government is actively socializing, compiling, and forming programs to empower the community. This is in line with government programs as a form of effort to support community facilitation activities to continue to improve community empowerment, especially for people with middle to lower economic conditions who find it difficult to obtain capital loans from large-scale financial institutions. With the existence of this BMT, in addition to providing training, coaching, skills, and knowledge, people are more educated and can overcome their economic problems. One is through micro institutions such as the Baitul Maal wa Tamwil. (Yusra, 2022) Even though MFIs (Microfinance Institutions) or cooperatives are alternative institutions, their role in

economic growth, especially in the micro sector, is quite taken into account.

Not all people who own businesses can apply for capital loan assistance at banking institutions, especially those in the micro and small business clusters, due to their inability to fulfill administrative requirements or legal documents. With the presence of this BMT institution, it can help the problems faced in facilitating the limitations and capital requirements. Another problem is that micro-institutions such as Baitul Maal Wa Tamwil have previously started to be established. Still, slowly, they cannot operate optimally and then disappear by themselves, so more profound studies are needed so that the Baitul Maal wa Tamwil micro-institutions can carry out their activities optimally. Optimization and perfection of the Baitul Maal Wa Tamwil institution must be pursued by taking advantage of existing opportunities to answer existing challenges.

Every institution or company certainly wants the best to satisfy its customers. In particular, BMT must make various efforts to survive in the face of reasonably tight competition with other Islamic financial institutions. (Masrunik et al., 2021) Because now customers or the public are increasingly critical and have many choices in choosing to raise funds.

Based on this explanation, the researcher is interested in studying more intensely to get the output that he wants to produce; hopefully, later, he can contribute to this research by starting from within the institution itself, namely by optimizing management patterns so that this BMT institution can continue to survive and continue to exist amid people who need it to improve their economy.

One of the BMTs in Makassar City is KJKS BMT Al-Markaz, a forum for sharia-based financing providers in Makassar, precisely at Jalan Sunu No. F-16 Bontoala. It was formed in 1997 but was ratified in early 1998 at the BMT Formation Meeting. The initial funding for KJKS BMT Al-Markaz came from the founders of 200,000,000. This BMT has 68 customers who are currently doing financing. The development of customers at KJKS BMT Al-Markaz is up to now dynamic, (Rusydi, 2021) Dynamic in that some customers who have made loans return to loans by increasing the loan amount (after completing the previous loan) because customers who own this business are helped by the financing provided by KJKS BMT Al-Markaz. After all, they can develop their business by completing their business tools to

increase their customers. KJKS BMT Al-Markaz Al Islami Makassar needs to optimize the management pattern in its management so that it can be a positive solution to problems for micro and small entrepreneurs in developing their businesses without being burdened with complicated interest frills.

According to prior research by Sugiono and Ela Masruroh on BMT NU's efforts to establish customer trust and loyalty, efforts to build this trust are essential. BMT NU Grugugan Branch used several strategies to win over clients, including the initial stage of delivering trustworthy and professional quality service. Transparency in Product Marketing Development is the second step. The third step is to establish a straightforward regulatory mechanism. If there is confidence between the BMT NU Branch Grugugan and the members, establishing cooperation will be simpler and advantageous for both parties. Customer loyalty is influenced by customer confidence. If a customer has a high level of trust in a product or service, he or she will be loyal to that product or service. (Masruroh & Sugiono, 2022) Then, in additional research conducted by Nisa Srimulyani on the efficiency of the role of BMT in BMT Itqan Bandung, it was shown that BMT Itqan was expected to be able to continue the empowerment program by giving BMT Itqan HR-strengthening training. (Srimulyani et al., 2022) Furthermore, in Iffatun Ni'mah's research on Personal Selling Strategy at BMT UGT Nusantara, it was explained that the implementation of the Personal Selling strategy at BMT UGT Nusantara Mumbulsari Jember Sub-Branch consisted of five stages: locating potential customers, approaching them, presenting the product, closing the deal, and following up. (Ni'mah, 2022) This research differs from the one in which we concentrated on a SWOT analysis of Management Patterns Towards Customers at BMT Al-Markaz Al Islami Makassar.

Optimization of the BMT Al-Markaz Al Islami Makassar Management Pattern Against Customer Escalation was chosen because BMT Al-Markaz Al Islami Makassar is a sharia financing with considerable potential, considering the location of this BMT is in the centre of the capital city of South Sulawesi and the potential for development and optimizing the community's economy will have a significant impact if BMT Al-Markaz Al Islami Makassar.

This study aimed to determine the strategy for optimizing BMT Al-Markaz Al Islami Makassar's management pattern and to determine what strategy analysis BMT Al-Markaz Al Islami Makassar has successfully implemented in developing its potential as an Islamic financial institution in the city of Makassar.

2. METHOD

The research conducted was field research (Ahmad, 2019) because the results obtained are based on research results directly in order to understand individuals, (Bungin, 2015) groups and institutions. Besides that, it also uses a literature review to find information related to BMT and supports the research results obtained. (Makkulau Wahyu et al., 2022) Involve various essential efforts, such as asking multiple questions and specific data search procedures from informants and then processing them with research analysis techniques. (Yusuf, 2015) In the research process, researchers explore various data sourced from the field through interviews with informants. (Arikunto, 2009) The research location was at Baitul Maal wa Tamwil (BMT).

The research was conducted in-depth about Management Optimization for Increasing the Number of Baitul Maal wa Tamwil Customers. (Prameswari et al., 2022) Data analysis is used through data reduction, data presentation, and conclusion. Starting from the data obtained from interviews with BMTs and customers, the data is presented with a description of the analysis so that it is structured more systematically. The conclusions drawn from the data obtained are simplified, compiled, and displayed in a language that is easier to understand related to optimizing BMT management in increasing the number of customers.

3. DISCUSSION

3.1. BMT Al-Markaz Al Islami Makassar

The internal environment is the organizational environment that generally has direct and specific implications for the company. (Nogi S, Hessel, 2003) Internal environment analysis focusing on internal banking aspects.

Organizational Aspects: In terms of organization, BMT Al-Markaz Makassar has an organizational structure that is still simple, including in terms of service and customers. When referring to their functional organizational structure, service is

emphasized in each available. (Ridwan, 2004) The organizational structure of BMT Al-Markaz consists of several functional sections, namely the operational section, the fundraising section (funding), the financing distribution section (lending), the administration section, the active section, the cashier and bookkeeping, and technology systems (IT). The functions in the structure of BMT Al-Markaz Makassar are aimed at developing the number of branch offices, members, and customers. The target market for BMT Al-Markaz is a captive market engaged in the Micro, Small, and Medium Enterprises (MSMEs) sector, which in general, is still a vast and profitable opportunity to be the main target for providing banking services, both savings and financing and service delivery concepts. Islamic finance is still very relevant to the existing situation and conditions. The organizational structure of BMT Al-Markaz Makassar is structured in such a way as to support the strategy set by the company in developing their Islamic microfinance institutions, namely developing the number of BMTs, and providing services to customers by opening branches close to the market. Seeing the conditions of the structure chosen by BMT Al-Markaz shows its advantages, namely an office network that is sufficient to approach its market.

Financial Aspect: KJKS BMT Al-Markaz Makassar faces the fact that there are high operational costs, so it has yet to achieve a profit for the year at a healthy level so. That through profit collection and the application of the precautionary principle, the level of capital adequacy has been successfully maintained at a sufficient level to support business expansion, and liquidity levels have been well maintained. As experienced by other Islamic financial institutions, KJKS BMT Al Markas Makassar also experienced an increase in profit-sharing expenses for its members/customers because most of the savings at KJKS BMT Al-Markaz used Mudharabah contracts. Still, profit margins were achieved at a reasonable level. In addition, fee-based income is also more optimal by placing the position of KJKS BMT Al-Markaz as a financing linkage program partner with sharia commercial banks. This success is inseparable from the consistency of management in implementing Asset and Liability Management which is adjusted to the existing internal and external situations and conditions. Through capital planning, an increase in the capital of KJKS BMT Al-Markaz is attempted through the accumulation of capital savings from

members and a small amount of profit or retained earnings. This capital increase, in addition to having succeeded in maintaining a good level of capital adequacy, has also increased the Maximum Limit for Providing Financing (BMPP) to support KJKS BMT Al-Markaz better to enter the target market.

Marketing Aspect: KJKS BMT Al-Markaz publishes marketing programs to members/customers or prospective members/customers with the concept of a marketing strategy: Inventory/determine prospective members or customers, both deposits and financing. Inventory of names of key holders and personal data of each member or customer/prospective member or customer. Study and explore the operational activities of members, customers/prospective members, or customers. We are identifying the required sharia financial services. Determine how to approach friendship, who will carry it out, and the schedule. Start implementing a directed, systematic and sustainable approach.

Production and Operational Aspects: On the production aspect, KJKS BMT Al-Markaz carries out product development, namely: On the operational aspect, KJKS BMT Al-Markaz carries out an operational restructuring program, namely, Increased improvement in the quality of financing. Improvement of risk management, re-definition of business strategy, operational efficiency and cost restructuring, organizational effectiveness and efficiency, and improvement of accounting and information management (MIS) systems.

Aspects of Human Resources: At KJKS BMT Al-Markaz, every effort is made to improve human resources, both quantitatively and qualitatively. In addition to adding employees according to the number needed, in terms of the level of education of employees, there has also been an increase in the addition of employees with undergraduate and postgraduate educational backgrounds. In addition to educational background, quality improvement is also carried out by enrolling in technical education programs through courses and training tailored to the field of work. Management has taken the professional standard competency test for Islamic Financial Services Cooperative managers held by the Financial Services Cooperative Professional Certification Institute (LSP-KJK) and declared competent. This is a reflection of management's attention to the readiness of human resources in order to face future challenges.

Aspects of Management Information Systems: This year, KJKS BMT Al-Markaz will develop and plan information technology which is expected to support all operational activities of KJKS BMT Al-Markaz in developing its business entities. At the beginning of the establishment of BMT Al-Markaz, its operational activities had implemented a computerized system using the Microsoft Excel application.

3.2. SWOT Analysis of Management of BMT Al-Markaz Al Islami Makassar

With the existence of the BMT Al-Markaz Al Islami Makassar institution, it is hoped that it will reflect opportunities that can be used as future momentum to further develop its activities within the scope of Islamic financial institutions. The opportunity is quite significant, and the role that the government expects in developing a sharia-based economy in the people's economy. To provide services in terms of funding and financing with the term pick up the ball; the management goes directly to the field to pick up prospective customers, depositors, and financing customers. It even has an office not far from the primary, such as the Kerung-kerung market. Here is a SWOT analysis (Rangkuti, 2015) BMT Al-Markaz as a form of future management.

Strengths: The financial condition of BMT Al-Markaz showed encouraging achievements as reflected in the financial performance for the first four years; access to funds made it easier for BMT Al-Markaz to build its existence at the start of its business. The BMT Al-Markaz entity is indicated by the increasing growth in business volume, which shows the increasingly solid management of BMT Al-Markaz in running sharia microfinance businesses. Support from capital owners is indicated by a significant increase in special principal savings, principal savings, and obligatory savings of its members or customers. The market target BMT Al-Markaz targets are the market share that BMT Al-Markaz controls. In other words, even though a new competitor appears to be offering a similar product, the members are kept from diverting their funds to the new product—an excellent corporate image in the development and improvement of the BMT Al-Markaz Al Islami business. The office network owned by BMT Al-Markaz Al Islami effectively increases its market share by opening branch offices.

Weaknesses: Operational costs are still high, so they cannot generate significant residual profit from operations. The BMT Al-Markaz management information system still needs court financial services operating systems like banking. There has been no vigorous promotion in marketing the products, which has caused the products of BMT Al-Markaz to be less well-known to the people of Makassar and its surroundings. The uniqueness and quality of the sharia financial service products BMT Al-Markaz offers still need to be well formulated. The operating license for BMT Al-Markaz, which is only at the level of Makassar City, is currently one of the weaknesses of BMT Al-Markaz because it limits market share outside Makassar.

Opportunities: The rapid development of information technology has impacted the emergence of various new products in the financial industry and improved services for members or customers. Government policies that support the MSME sector are getting better with budget policies in each Department. The spirit of community togetherness is a potential market for the next few years to have promising prospects for the sharia microfinance business world. The MSME sector, which is one of the sectors that have a significant market share, is an opportunity that can be observed in developing the market share of BMT Al-Markaz Al Islami.

Treats: Unstable social, political, and economic conditions result in a powerful influence, especially on government policies and regulations, which can change anytime. Lack of a skilled workforce that understands the world of Islamic finance, primarily Islamic micro. The emergence of new competitors from the same industry, namely several conventional and sharia savings and loan cooperatives, including banks involved in working on the micro sector. There is increasing market demand for quality standards in various fields of financial services in line with technological developments. Another threat is that these technological developments must be matched by the limitations and capabilities of the institution's resources. The existence of reports to the media of several institutions similar to BMTs having problems will have an adverse impact which can result in a decline in public trust in BMT institutions. To provide services both in terms of funding and financing with the term pick-up and drop-off, the management goes directly to the field to pick up prospective customers, both depositors and financing customers and even has

an office located not far from the primary market, such as the Kerung-Kerung market and the Eggplant market. Thus it is easier to market in picking up the balls for small traders who sell in the market. This process of picking up the ball will have a good impact; that is, it will tend to have customers who are healthy from financing because by picking up the ball, the BMT management can see firsthand the merchant's business condition whether or not the prospective customer is eligible for credit financing or capital loans, of course, this is also done more in-depth credit worthiness analysis relating to the business to be financed. To the commandment in the Qur'an, besides the benefits, there are also benefits, even worth Falaḥ, "help you in (doing) virtue and piety, and don't help each other in committing sins and transgressions. and fear Allah, verily Allah is severe in punishment." (QS. Al Maidah verse 2). When drawn into everyday life, the interpretation of this verse is that everyone will not escape the need for assistance. (Qardhawi, 2010) So it is recommended to help each other in virtue, including borrowing and borrowing to meet financing needs and doing business to seek blessings. The reason for carrying out life activities, including in an institution such as KJKS BMT Al-Markaz Al Islami Makassar. There is no element of oppression or one-sided benefits in efforts for mutual benefit. The executors of both parties in the transaction stupefy the other side. The verse explains that there is an element of mutual help so that it does not harm others. Mutual help and obedience, then in the case of borrowing and borrowing money that has been agreed upon and when it is due, the loan money does not harm the other party such as taking advantage of the results of the loan (it is not allowed to take the rest of the money). The model in helping someone because of difficulties should be considered that giving help is not looking for big profits and only reduces or eliminates the burden on needs in a wrong way in carrying out every business.

3.3. Strategy for Implementing BMT Al-Markaz Al Islamiah Makassar Management

The management strategy can enable a BMT to carry out operational activities more efficiently and effectively. Companies that adopt a strategic management approach can more easily adapt to the changes. (Wahyu & Anwar, 2020) BMTs that use strategies with good management patterns will be

more profitable than companies that do not implement them. This collection of funds from third parties (customers/members) requires a strong strategy and belief to ensure that the funds deposited can be accounted for, with the precautionary principle that always needs to be implemented so that it does not harm customers who have entrusted their funds to be stored at KJKS BMT Al - Markaz Al Islami Makassar. In this case, it has made various efforts to remain accountable for the funds entrusted by the customer. One of the things that have been done is to carry out data management which is carried out in part by using a computer as a tool, all transactions so that the possibility of errors in calculations can be minimized. (Asyidah & Darwis, 2021) Then the staff evaluation is always attempted so that work activities are implemented by the objectives and SOP (Company Operational Standards).

The validity of the legality of KJKS BMT Al-Markaz Al Islami Makassar as a shari'ah financial institution whose existence and function have been recognized by the government, with the function and duties of BMT is to collect funds from the public (customers) so that it can be seen from the substance, process, and character that gave birth to a lot of techniques and ways to achieve it. The ideology-based strategy pays excellent attention to the central role of the vision and mission of the BMT itself. The environment-based choice was born because it is believed that a company's performance is determined more by its business environment. In contrast, the resource school sees that companies are not only capable of adapting but also able to carry out engineering in line with the resources they have.

Rational choice states that strategic management is prepared and fully implemented by following a logical and rational process; everything is designed at each stage. In contrast, the process school holds that there is art and intuition in designing strategy. Therefore, the door is always open for sudden changes.

The lending process must be selective and by the regulations that apply to banking institutions. This is done to minimize the risks that will occur. For this reason, the stages of granting a loan are needed: loan application, loan analysis, decision-making, loan agreement, and loan realization. There is a possibility of risks arising, so applying the concept of risk management is appropriate as a consequence of a business full of risks. This means that risks that may

arise are mitigated by implementing risk management in all lines and fields. This shows that the management and managers of KJKS BMT Al-Markaz Al Islami Makassar should have the ability in terms of risk management or have taken part in the risk management certification program. Of course, the concept offered is adjusted to the level of risk inherent in the cooperative business.

People often apply for loans at banks but do not qualify for financing because, according to the bankable, the financing fails to meet several required conditions, such as guarantees of business legality or administrative requirements. Therefore, to overcome this problem, Sharia Microfinance Institutions that are oriented towards efforts to improve the welfare of members and society are the answer given the development of Islamic banking, which is still centered on the middle and upper-class society. The facts explain that one of the Islamic Microfinance Institutions (LKMS) is the BMT institution, which has grown to become an alternative to recovering economic conditions in Indonesia, especially as a partner for small entrepreneurs in providing capital.

To provide solutions in reaching micro and small communities who wish to apply for financing to answer these challenges. BMT is present not only as a business priority but in the institution it presents its da'wah and social sides. KJKS BMT Al-Markaz Al Islami Makassar has touched the community and its surroundings, especially those that require financing. The findings show that people who need a loan but are not allowed to apply for financing because they are not bankable usually require several administration and business legalities, which are sometimes difficult for prospective customers to fulfill. In the development of BMT, it is hoped that it will reach layers of society, and it is impossible to touch it with commercial funds. Several intended financing is often implemented, such as productive and consumptive financing. Productive financing is shown to meet production needs in a broad sense, such as meeting capital needs to increase sales and production volumes, agriculture, plantations, and services. Consumptive financing is used to meet consumption needs for both a moment and a relatively long period.

However, KJKS BMT Al-Markaz Al Islami Makassar still pays attention to the feasibility study of lending; this is by the lending principles as explained by several theories that principles are something that is used as a guide in acting. The principles of financing

analysis are guidelines that must be considered by Islamic bank financing officials when conducting financing analysis. In general, the principle of financing analysis is based on the 5C9 formula (A Rio Makkulau & Ariyanto, 2021) namely: Character, meaning the nature or character of the customer taking a loan. (Muhammad, 2011) Capacity means the customer's ability to run a business and repay the loan. Capital, meaning the amount of capital required by the borrower. Collateral, meaning the guarantee that the borrower has given to the bank. Condition, meaning the state of the business or prospect customer or not.

4. CONCLUSION

Implementing a strategy to optimize the management pattern of BMT Al-Markaz Makassar so that it survives, exists, and continues to increase the number of customers is essential to maintain the sustainability of its business entity. BMT Al-Markaz Islami Makassar is a sharia-focused micro-institution that is in direct contact with the lives of small communities by carrying out its mission to reduce the dependence of the community and small traders from non-sharia financial institutions whose interest rates are relatively high. One of the reasons why more and more people are using BMT products is to avoid the interest system, which is forbidden because it contains elements of usury, which has become commonplace in lending to conventional financial institutions. The internal environment of the BMT Al-Markaz Al Islami institution has made a substantial contribution to the continuity of maintaining the existence of the institution amid competition from other conventional and sharia-based financial institutions that have the same business entity. In terms of organizational aspects, financial aspects, marketing, production and operation aspects, human resources, and management information system aspects have implications for the development of BMT. Instruments that can be carried out in optimizing management patterns within the scope of BMT institutions so that they continue to develop and survive and increase the number of customers as a trusted Islamic financial institution to be able to improve the economy of people who have businesses in the micro and small category, so the optimization of strengths and or strengths must be maximized so that Both parties, both customers and capital owners, in this case, are BMTs that are mutually beneficial, overcome weaknesses that can reduce the existence of the institutional entity itself,

identify opportunities that can benefit both the institution and the customer and can increase profits in terms of business, anticipating and preventing losses caused by threats, one of which is equipping every board and manager by implementing risk management.

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