

## Sharia Based Financial Management in the Mushroom Farming Women's Business Group in The Taman Sari Village

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### Abstract

*The mushroom farming women who are members of the mushroom farming women's group in the Taman Sari Village use most of the income derived from the mushroom business for consumption. This income depends on the number of mushrooms growing on media of mushrooms, the more the number of mushrooms growing media, the greater the income. However, the number of mushrooms growing on media owned by this mushroom farmer woman has not increased from year to year and there are no mushroom derivative products. This study aims to determine the financial management of the mushroom business of women's mushroom farming groups so that the business can develop, avoid losses that may occur in the future, and earn the pleasure of Allah. This study uses qualitative methods with phenomenological analysis tools. The research location is limited to the Taman Sari Village to obtain specific findings. The informant is a Muslim female mushroom farmer who is married and also works as a stone crusher. Mushroom farming women have not recorded the financial transactions of the mushroom business and only rely on memory. They have not separated business finances from family finances, and have not divided the money from selling mushrooms in a ratio that is in accordance with Islamic concepts.*

**Keywords:** business, farming women, financial management, Islamic finance

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### 1. INTRODUCTION

The Taman Sari Village is one of the villages in Gunungsari District, West Lombok Regency, West Nusa Tenggara. The occupation of the majority of family women in this village is as stone crushers (picture 1). This work is hard work, especially for women. The tool used to break stones is a large hammer, so it's no wonder that the hands of women breaking stones are very rough and calloused. The risk of work is also very high, such as being carried away by the currents of river water which could have claimed lives. In addition, women breaking stones have to leave their children at home, or they even have to take their children to work in the river because there is no one to look after them at home. The selling price of crushed stone per tub is fairly cheap. This is because the work, risks and the hard work of breaking stones are not comparable to the selling price of stone chips. Each tub of crushed stone is only RP. 2,500 if it is sold

to collectors, whereas if it is sold directly to customers it costs RP. 5,000 per tub. Coaching for women breaking stones about alternative jobs, namely as mushroom farmers, has been carried out by local private institutions. This activity was carried out to provide skills other than breaking stones, so that stone-breaking women could make a living (picture 2).



**Picture 1. Stone-breaking women in the Taman Sari Village (Source: private photo)**



**Picture 2. Development of mushroom farming as an alternative job**

*(Source: private photo)*

Besides working as a stone crusher, women in the mushroom farming women's group in this village also work as mushroom farming women (picture 3). There are 80 female mushroom farmers, all of whom are married and are Muslim. This mushroom business does not require 24-hour maintenance, so women mushroom farmers can still take care of the household and look after the children (picture 4). Usually, the mushroom house that is owned by a mushroom farmer is 4x6 in size with a total of 1000 growing in the media. Mushroom planting period for 1 month which can be harvested for 4 months. Income from the sale of harvested mushrooms can be enjoyed every day, amounting to RP. 2,000,000 in 1000 growing media for 4 months. This income will certainly increase if the number of growing media is more. However, the number of growing on the media they have does not increase from year to year. Apart from that, there is also no new innovation from this mushroom, they only sell mushrooms in fresh form that have not been processed into mushroom derivative products. Mushroom farming women use most of the income from the mushroom business for consumption, and only a small part is used for the mushroom business again.



**Picture 3. Women mushroom farmers in the Taman Sari Village**

*(Source: private photo)*



**Picture 4. Women mushroom farmer works while taking care of children**

*(Source: private photo)*

Financial management in a business is very important, including in this mushroom business. Good management in a business allows business people to wisely use business finances, and can avoid financial problems in the future. Mistakes in making decisions in business finance can cause losses. Good financial management has actually been regulated in Islam which is contained in the Qur'an and Hadiths (Fauzi & Murniawaty, 2020; Nurhisam, 2016; Tulasmi & Mukti, 2020). Sharia financial management is one of the foundations for running a business or business for a Muslim in managing his finances (Nurrohman & Purbayati, 2020; Ruwaidah, 2020; Triani & Mulyadi, 2019). An activity in management to obtain optimal results that lead to pleasure. Therefore, all steps taken in carrying out the management must be based on the rules that have been determined by Allah Subhanahu Wata'ala.

Not all individuals have implemented it in their lives. This could be due to their ignorance of how to manage finances in accordance with a sharia perspective. Every finance must always be planned, starting from the current wealth (net worth) and then the purpose of the wealth must be formulated, what is the wealth to be owned. When you have understood plans and goals for long-term wealth management, then it's time to start carrying out existing plans, by thinking about how to carry out everything that has been planned and intended (Hafizah, 2021; Nasution, 2019; Thohari & Hakim, 2021). Financial management is closely related to benefit, starting from the cycle of obtaining and utilizing the wealth (Aswad, 2016; Fikriyah & Yudha Alam, 2021; Puji & Hakim, 2021). Wealth owned by a person has several orientations, one of which is the orientation for worship (Candera et al., 2020; Puspitasari et al., 2020; Yanti Sandra Dewi et al., n.d.). Real wealth management does not have to burden other people, fair and sustainable wealth management is carried out

within the framework of broader economic development, to improve people's living standards.

Several studies on Islamic finance have been carried out by researchers, including Novia Yusfiyanti Laili and Rohmawati Kusumaningtias who examined the implementation of the Islamic financial inclusion program by BMT Dasa (Laili & Kusumaningtias, 2020). Muhammad Aswad's research examines the use of the principles of financial transactions in Islamic financial institutions (Aswad, 2016). Research by Irfan Nurfalalah and Aam Slamet Rusydiana which examines Islamic financial literacy and inclusion in Indonesia (Nurfalah & Rusydiana, 2019). These three studies are different from this research, because this research examines the Islamic financial management carried out on Muslim female mushroom farmers who also work as stone crushers with the research location in the Taman Sari Village. The title of this study was chosen because no one has researched this matter.

This study aims to determine sharia financial management in the women farming mushroom business in the Taman Sari Village. Having a mushroom business should make women in this village no longer have to go to the river to break stones. Thus, they can avoid the work risks caused by breaking stones, and they can stay at home to raise children while still earning. However, in reality they still go to the river to break stones and run a mushroom business. Therefore, it is necessary to do research on the reasons why women mushroom farmers cannot leave the job of breaking stones. This will be observed in more depth on sharia-based financial management in this mushroom business. The research location was chosen in the Taman Sari Village because there are many stone-breaking women in this village who also work as mushroom farmers, even in this village there is a mushroom village. The mushroom business, which is engaged in by the women in the Taman Sari Village, is expected to be an alternative job that is safe and has a promising income, for stone crushing women.

## **2. RESEARCH METHOD**

This research is a qualitative research, in which this research has a high critical level, more than all research processes. The view that criticism is the result of someone's rational and empirical work will greatly help qualitative researchers to open as wide as possible what is hidden. Extracting data from female Muslim mushroom farmers who have families and

also work breaking stones, becomes a process of criticism as a weapon in this research. They then share the experiences they go through everyday which are also their biggest problems.

Qualitative research takes a smaller sample and tends to choose not randomly. The subjects in this study were of Muslim women who worked as stone crushers and also owned a mushroom business in the Taman Sari Village, Gunungsari District, West Lombok Regency. The criteria for informants in this study were, firstly, female mushroom farmers who also work as stone crushers, secondly, female mushroom farmers who are Muslim, and thirdly, female mushroom farmers who have families.

In seeking data from informants, researchers used in a purposive procedure. In this procedure, the researcher assumes that he will interview and collect data from 10-30 women, with predetermined criteria to be included as informants. The criteria chosen allow the researcher to focus on the people the researcher thinks are most likely to have experience and know about the research topic. If the informants are found to be at the saturated level, then the addition of informants can be stopped. Data collection techniques use a combination of primary data and secondary data. Primary data is in the form of interviews conducted with informants, primary data is qualitative data obtained by means of observation made to prospective informants and then selects them to become informants in this study. Then conducted in-depth interviews (in-depth interviewing) with the informants. Researchers will go to the field and find these informants, so that theoretically the data obtained from these informants is able to uncover phenomena about problems in their mushroom business, which include opportunities and challenges for the mushroom business and the financial management of the mushroom business which can then be analyzed by sharia perspective. After the interview process, documentation is very important. With good documentation, it can be analyzed and then conclusions can be drawn, so that the results of this study are expected to develop a mushroom business in the Taman Sari Village. Secondary data comes from the early theories about how wealth management is from an Islamic economic perspective. The existing data is still very raw and requires an analysis of the content to be able to draw a conclusion which will later become a proposition about how to manage assets according to sharia. Secondary data were

obtained by documenting similar studies.

The data analysis technique in this study uses the phenomenological method which explains things in themselves, namely to know something that entered oneself before there was awareness, by understanding the meaning and also the essence that exists. Test the validity of research results by triangulating researchers, methods, theories and data sources. Triangulation of researcher honesty, that is, researchers sometimes consciously or unconsciously carry out an action that ignores honesty related to their subjectivity as humans. So for data validation, test honesty by asking for help from other researchers to do the validation. The method triangulation will be carried out by: (1) checking the degree of confidence in research findings from several data collection techniques; (2) checking several data sources with the same method. While triangulation theory is done by outlining patterns, relationships and including explanations that emerge from the analysis to look for themes and comparative explanations. Inductively it is done by involving the business of finding other ways to organize data which is done by thinking about logical possibilities by seeing whether these possibilities can be supported by data. Meanwhile triangulation with data sources in this study will be carried out by: (1) comparing observed data with interview results; (2) comparing what people say in public with what is said privately; (3) comparing the results of interviews with the contents of a related document.

### **3. RESULTS AND DISCUSSION**

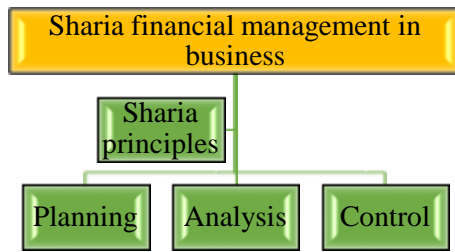
Sharia financial management requires that the entire process, including the process of creating, offering, and changing values, must be in accordance with Islamic contracts and Islamic economic principles. As long as this is free from deviations from Islamic economic principles in the process of a business, then this form of business is permitted. Sharia financial management is one of the foundations for running a business for a Muslim in managing his finances (Aprica Isabella & Novilasari Sanjaya, 2021; Ardila & Christiana, 2020). Sharia financial management is an activity in management to obtain optimal results that lead to the pleasure of Allah Subhanahu Wata'ala. Therefore, all steps taken in carrying out the management must be based on the rules that have been determined by Allah Subhanahu Wata'ala. Sharia financial management is also a work

of art in managing all resources owned by sharia methods, and has been listed in the holy book of the Qur'an or taught by the Prophet Muhammad. There are several principles of Islamic financial management taught in the Al-Quran, namely as follows (Hayati & Utami, n.d.; Nurfalah & Rusydiana, 2019; Puspitasari et al., 2020) :

- a. Every trade must be based on mutual consent or on the basis of mutual consent between the two parties so that the parties do not feel aggrieved or wronged.
- b. Enforcement of the principle of justice, both in terms of measures, weights, currency measurements (exchange rates), and profit sharing.
- c. Compassion, mutual assistance, and universal brotherhood.
- d. In trading activities, do not invest in businesses that are prohibited, such as businesses that damage mentality and morals, such as drugs and pornography. Likewise, trading commodities must be halal and good products.
- e. The principle of the prohibition of usury, as well as trade
- f. Trading should not neglect worship (prayers) and remember Allah.

Sharia financial management in a business is defined as business, financial arrangements based on sharia principles. Sharia financial management is the activity of business people in planning, analyzing and controlling financial activities related to how to obtain funds, use funds, and manage assets in accordance with business goals and objectives to achieve goals by taking into account compliance with sharia principles. Business is part of economic activity and has a very vital role in fulfilling human needs. Business activities affect all levels of human life whether individual, social, regional, national or international. Every day millions of people carry out business activities as producers, intermediaries and as consumers. As for Islam, business can be understood as a series of business activities in its various forms which are not limited by the amount (quantity) of ownership of assets (goods/services) including profit, but limited by the method of acquiring and utilizing their assets (there are lawful and unlawful rules) (Aswad, 2016).





**Chart 5. Sharia financial management in business**

The principles that apply in business activities cannot be separated from our lives as humans. This means that business principles are closely related to the value system adopted by each society. In business, Rasulullah always applies customer oriented principles, namely business principles that always maintain customer satisfaction. To carry out these principles the Prophet applied honesty, fairness, and trustworthiness in carrying out business contracts. If there are differences of opinion, it is resolved peacefully and fairly without any elements of fraud that can harm either party. The impact of applying this principle, Rasulullah SAW's customers have never felt disadvantaged. There were no complaints about the promises made, because the items agreed in the contract were not manipulated or reduced. To satisfy customers there are several things that the Prophet always ordered. Some of these things include being fair in weighing, showing defects in the goods being traded, avoiding oaths in buying and selling and not practicing. Namely praising and extolling the superiority of goods even though the quality is not as good as what is being promoted, this also means deceiving the buyer. In addition, the customer-oriented principle also gives consumers the right to continue or cancel transactions if there are indications of fraud or feel aggrieved.

In addition to the above principles, there are also the principles of honesty and openness in business which are the keys to success. Whatever the form, honesty remains the main principle to this day. Transparency to consumers is when a producer is open regarding quality, quantity, composition, chemical elements and others so as not to harm and harm consumers. The principles of honesty and openness also apply to work partners. A person who is given the mandate to do something must disclose the results of his work and not hide them. Transparency in both financial reports and other relevant reports. Islam prohibits free competition in business that justifies any means because it is against the principles of Islamic economics. Islam commands its people to compete in

goodness, which means that competition is no longer meant as an attempt to kill other competitors, but is done to provide the best for their efforts (Puji & Hakim, 2021). Rasulullah SAW gave an example of how to compete well by providing the best possible service and being honest with the condition of the merchandise and prohibiting collusion in business competition because it is a sinful act that must be shunned. Business in Islam is also based on the principle of justice to consumers by not committing fraud and causing harm to consumers. The manifestation of justice for employees is providing fair wages for employees, not exploiting them and maintaining their rights. In giving wages, the Prophet Muhammad SAW has taught it in a very good way, namely giving wages to workers before they sweat dries. In addition, the form of justice in doing business is to give a grace period if the debtor (creditor) has not been able to pay, and is free from elements of usury because usury results in the exploitation of the rich to the poor (Nurhisam, 2016). Therefore, Allah and His Messenger declared war on usury.

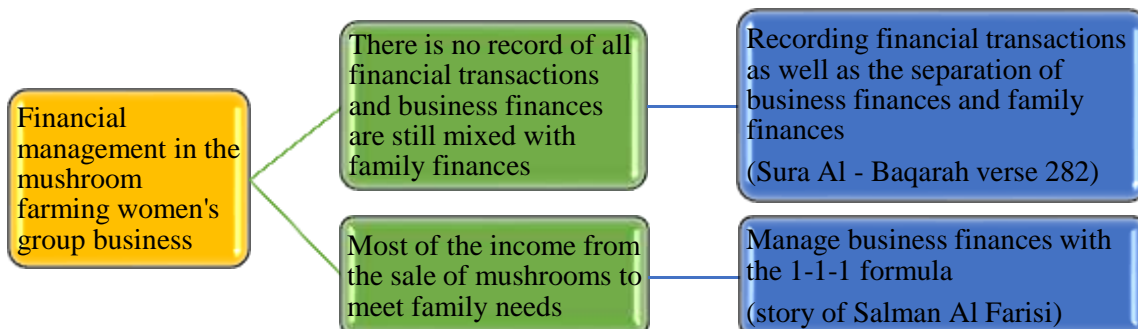
The most important part regarding Islamic financial management, namely: first: regarding fundraising activities, meaning that those carried out as an effort to acquire assets should pay more attention to methods that are in accordance with Sharia; Second: regarding the activity of obtaining the activity of this section, it means that when you want to invest money, you also have to pay attention to the principles of "money as a medium of exchange not as a commodity to be traded", it can be done directly or through intermediary institutions such as Islamic banks and Islamic mutual funds. Third: the activity of using funds, namely the assets obtained are used for things that are not prohibited, such as buying consumer goods and so on. Fourth: there is an obligation to record financial transactions and there is a separation of business finances and family finances (Nurhisam, 2016; Nurrohman & Purbayati, 2020).

The mushroom farming women in the mushroom farming women's group are all Muslim and have families. Sharia financial management in the mushroom business in this group is not maximized because they do not understand Islamic financial management properly. They cannot separate mushroom business finances from family finances. So they find it difficult to separate business capital from business finance. In addition, they also do not record financial transactions and do not calculate the amount

of business profit earned each month. They do not know whether the business they run is profitable or not. They think that recording financial transactions is difficult, so relying on memory is enough. Islamic law obliges to record financial transactions as well as the separation of business finance and family finance as stated in Surat Al-Baqarah verse 282 which means: "O you who believe, if you do with Islamic economics not in cash for a specified time, let you write it down. And let a writer among you write it correctly. And let the writer not be reluctant to write it as Allah teaches him, then he should write, and let the person who owes it accept (what is to be written), and let him fear Allah, his Lord, and let him not reduce anything from his debt. If the person who owes the debt is a person who is weak in mind or weak (his condition) or he himself is unable to ask for it, then the guardian should do it honestly. And testify with two witnesses from men (among you). If there are not two men, then (may be) one man and two women from the witnesses you are pleased with, so that if one forgets then one reminds him. Do not let the witnesses be reluctant (to give information) when they are summoned; and do not be weary of writing the debt, both small and large until the time limit for paying it. That is more just in the sight of Allah and strengthens testimony and is closer to not (raising) your doubts, unless the Islamic economics is a cash trade that you carry out between you, then there is no sin on you, (if) you do not write it. And witness when you buy and sell; and let not the writer and the witness make it difficult for each other. If you do (such), then indeed it is an evil in you. And fear Allah; Allah teaches you; and Allah is All-Knower of all things." The lack of knowledge they have and very little access to information makes them think that recording financial transactions is difficult, so they cannot manage mushroom business finances properly and in accordance with Islamic law.

Mushroom business financial management is carried out with no clear comparison with the use of

money from the sale of mushrooms. Most of the income from selling mushrooms is used for family needs, to meet kitchen needs such as buying vegetables, side dishes and so on. Only a small portion is used for business again. The mushroom business that they do is run as it is, there is no addition of growing on media every year and there are also no new innovations such as mushroom derivative products. Financial management can be analyzed through four aspects. The first is the use of funds, the input and output of financial management must be on target and based on current needs and future benefits. The second aspect is determining the source of funds. The third aspect is risk management, preparation for events that cannot be predicted in advance, such as the arrival of a disaster that requires financial preparation. The fourth aspect which is the last aspect is planning for the future, careful planning regarding financial management is absolutely carried out by business people so that the funds that have been obtained can be used in the future. Whether or not business actors need to develop their business by conducting a previous review of the right business development plan according to their financial management objectives. Salman Al Farisi, a friend of the Prophet Muhammad SAW, manages his business finances with the 1-1-1 formula. As narrated by Salman Al Farisi, he had 1 dirham to use as capital to make plaits which were sold for 3 dirhams. Then, the income was divided into: 1 dirham for family needs, 1 dirham for alms and the remaining 1 dirham to be used as capital (Arifin, 2016; Ilyas et al., 2017; Sihotang et al., 2021). Mushroom business financial management must be in accordance with the goals and need-based. Sharia financial management has all or most of it not allocated to meet family needs, but there must be a clear comparison with the distribution of business finances. Business finance in Islam should be divided into 3 parts, 1 part of the family, 1 part for alms, and 1 part of business capital back.



**Chart 6. Financial management in the mushroom farming women's group business**

#### 4. CONCLUSION

Mushroom farming women have not yet implemented Islamic financial management in their business. They still combine business finances with family finances, do not record financial transactions in their business, and have not allocated finances properly. In the future, it will be necessary to have training and guidance on sharia financial management in the mushroom farming women's business group in the Taman Sari Village in order to improve their abilities so that they are more developed.

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