

EFFECTIVENESS OF MICRO SANITATION SCHEME FINANCING FOR MEMBER SATISFACTION OF THE INDONESIAN BENTENG MIKRO SHARIA COOPERATIVE (Case Study at KCP Curug Tangerang)

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ABSTRACT

This study aims to determine the Effectiveness of Skim Mikro Tata Sanitasi (MTS) financing in Sharia Cooperative Benteng Mikro Indonesia (BMI) Sub-branch Office of Curug Tangerang in compliance with the established Standard Operating Procedures (SOP) of financing. In addition, to find out customer satisfaction of the Sharia Cooperative BMI Sub-branch Office of Curug Tangerang after using Skim MTS financing. This study uses qualitative analysis methods with data collection techniques through observation, in-depth interviews, and documentation. The purposive sampling technique is used in the selection of informants, namely by selecting sources who are considered most knowledgeable about research topics. The result showed that Skim MTS financing in Sharia Cooperative BMI Sub-branch Office of Curug Tangerang in its implementation was effective, that is under the stipulated financing SOP. However, the Istishna 'Parallel contract used in financing SOP in Sharia Cooperative BMI Sub-branch Office of Curug Tangerang is not under applicable regulations. Another finding, Skim MTS financing provides customer satisfaction with the cooperative related to sanitation development services and results. Implications in this study, Sharia Cooperative BMI Sub-branch Office of Curug Tangerang needs to evaluate the Istishna contract on the SOP implementation of Skim MTS financing it uses.

Keywords: *Effectiveness; Financing; Skim Mikro Tata Sanitasi; Istishna' Contract; Customer Satisfaction.*

1. INTRODUCTION

A. Background

Poverty is the most basic problem as the population growth rate increases. According to the Central Statistics Agency, the percentage of poor people decreased by 0.46% from 2017 to 2018 (2018 Statistics). However, poverty is synonymous with slum areas, so people are less concerned about maintaining their health. The level of public health can be influenced by many factors, one of which is environmental factors (Nugraha 2015, 1). This results in several problems, especially related to sanitation issues. The sanitation problem is a problem that has a big impact on people's health conditions. The main problem that occurs in communities that do not have access to proper sanitation is financial problems. In this case, it indicates that the community's income level is low, so people tend to use limited sanitation access. Therefore, financial institutions are needed that can provide sanitation financing without burdening the community, one of which is the Benteng Micro Indonesia Sharia Cooperative (BMI) KCP Curug Tangerang.

The BMI KCP Curug Tangerang Sharia Cooperative as a microfinance institution launched an innovative Micro Sanitation Scheme (MTS) financing product using the Istishna agreement which also supports the 100-0-100 program. However, financing report data as of February 2019 indicates that there are still a small number of cooperative members who utilize the MTS Scheme financing product compared to other financing at the BMI KCP Curug Tangerang Sharia Cooperative, namely only 68 members out of a total of 3,649 members (Fort Micro Indonesia Sharia Cooperative KCP Curug Tangerang 2019). Apart from that, low income is a problem for members of the BMI KCP Curug Tangerang Sharia Cooperative who do not have access to healthy sanitation. As a result of sanitation development, there have been complaints from cooperative members regarding imperfections in the development results. The cooperative's action in handling member complaints is to make improvements. However, there are still complaints from cooperative members that the cooperative has not carried out repairs or reinstated control.

Based on the background described above, the researcher is interested in conducting more specific research on the above problems, namely with the title "Effectiveness of Micro Sanitation Scheme Financing for Member Satisfaction of the Benteng Micro Indonesia Sharia Cooperative (Case Study at KCP Curug Tangerang)".

B. Research Objectives

This research has several objectives which can be identified as follows:

1. To determine the effectiveness of the MTS Scheme financing at the BMI KCP Curug Tangerang Sharia Cooperative.
2. To determine the satisfaction of members of the BMI KCP Curug Tangerang Sharia Cooperative after using the MTS Scheme financing.

2. LITERATURE REVIEW

A. Effectiveness

Effectiveness in general comes from the word "effective" which implies achieving success in achieving predetermined goals. Effectiveness is always related to the relationship between the expected results and the results achieved (Angrayni 2018, 13). According to Aswar Annas, effectiveness is the level of achievement of organizational goals or targets as determined (Annas 2017, 74). So it can be concluded that effectiveness is the level of success in achieving predetermined goals of an organization in the form of results from the efforts that have been made.

According to Duncan in Radita, effectiveness measures include several indicators which include: (Radita Arindya 2019, 67).

1. Achieving goals is the overall effort to achieve goals which must be viewed as a process. Therefore, to ensure the achievement of the final goal, phasing is needed, both in the sense of phasing in the achievement of its parts and phasing in the sense of periodization. Achievement of goals consists of two indicators, namely:
 - a) The period for achievement is determined, b) The target is a concrete target;
2. Integration is a measurement of the level of an organization's ability to carry out socialization, develop consensus, and communicate with various other organizations. Integration consists of two indicators, namely: a) Socialization process, b) Procedure;
3. Adaptation is a process of self-adjustment carried out to align an individual with changes that occur in their environment. Adaptation consists of two indicators, namely:
 - a) Facilities and infrastructure, and b) Capacity Improvement.

B. Financing

According to the Decree of the Minister of Cooperatives and Small and Medium Enterprises, financing is the provision of money or bills based on an agreement or loan

agreement between the cooperative and the borrower which requires the borrower to pay off the debt after a certain period accompanied by payment of a certain amount of compensation (Ismanto and Diman 2014, 4). Financing objectives are divided into two types, namely financing at the macro level and financing at the micro level (Turmudi 2017, 5). Financing includes several principles, one of which is the prudential principle, one of which is The Five C's of Credit Analysis known as the 5C principle, including: (Supianto 2015, 62).

1. Character (Personality);
2. Capacity (Ability);
3. Capital (Capital), Conditions Of Economy (Economic Conditions); And
4. Collateral (Collateral).

C. Istishna' Agreement

In MUI Fatwa Number 6/DSN-MUI/IV/2000 concerning Istishna' buying and selling, Istishna' is a financing contract for ordering the manufacture of certain goods with certain criteria and conditions agreed between the orderer (buyer, mustashni') and the maker (seller, shani') at a price mutually agreed upon by the parties (Anshori 2018, 59). The sharia legal basis for the Istishna contract is contained in Q.s. Al-Baqarah (2): 282 (Ardito Bhinadi 2018, 101).

Meaning: "O you who believe, if you do not engage in charity, don't do it in cash for the specified time, you should write it down..."

In carrying out a transaction, Istishna' consists of several pillars that need to be fulfilled in the contract, namely: (Ifham 2015, 140).

1. Producer/maker (Shani);
2. Orderer/buyer (Mustashni');
3. Goods/services ordered (Mashnu');
4. Price (tsaman); And
5. Ijab Qabul (Shigat).

D. Micro Sanitation Scheme

The Sanitation Management Micro Scheme (MTS) is one of the financing product innovations issued by the Benteng Micro Indonesia Sharia Cooperative in 2007 which was perfected in 2014. In its implementation, it uses the Istishna contract. MTS Scheme financing is categorized as investment financing because it is related to sanitation development to provide convenience for cooperative members in owning healthy sanitation that is under development standards regulated in Indonesian National Standard (SNI) 2398:2017 Concerning Procedures for Planning Septic Tanks with Advanced Processing (Infiltration Wells, Absorption Fields, Up Flow Filters, Sanita Ponds) (National Standardization Agency (BSN) 2017).

E. Member Satisfaction

The word satisfaction comes from the Latin "satis" which means good enough, and "facio" which means to do or make. Satisfaction can be interpreted as an effort to fulfill something or make something adequate (Kusumawati 2018, 8). According to Freddy Rangkuti, member satisfaction is the level of a person's feelings after comparing the performance or results he feels with his expectations (Rangkuti 2017, 80). So it can be concluded that member satisfaction is a person's level of feeling which shows a balance after comparing the perceived results with the desired expectations.

In determining member satisfaction, there are five factors that companies must pay attention to, namely product quality, service or service quality, emotions, price, and costs

(Almana and Wekke 2018, 30). Apart from that, measuring member satisfaction includes several indicators, namely: (Indonesia 2014, 81).

1. Overall member satisfaction means that the simplest way to measure member satisfaction is to directly ask customers how satisfied they are with certain specific products or services;
2. Conformity of expectations means that there is a match or mismatch between members' expectations and the actual performance of the company's goods or services;
3. Repurchase intention means that member satisfaction is measured behaviorally by asking whether they will use the product or service again; And
4. Availability to recommend means the willingness to recommend a product to friends or family is an important measure to analyze and follow up on.

F. Previous Research

There are several previous studies related to the effectiveness of financing, such as that conducted by Muhammad Sarifuddin (2017) with the research title "Analysis of the Effectiveness of Musyarakah Financing in Increasing Customer Income of BPRS Metro Madani Metro City". The results of his research show that the effectiveness of Musyarakah financing at BPRS Metro Madani is less effective. This can be seen from the results of the analysis that the financing is not under previously established plans (Sarifudin 2017, 114).

Ari Sri Martini (2016) with the research title "Effectiveness of Istishna' Financing Products in Home Ownership at Bank Kalsel Banjarmasin Sharia Branch". The results of his research show that the effectiveness of Istishna financing in home ownership at Bank Kalsel Syariah has been effective, because so far in applying Istishna financing the bank has provided facilities, services and carried out procedures (Martini 2016, 68).

Rifqi Lukman Nur Syahid (2015) with the research title "The Effect of Mudharabah Financing on Member Satisfaction (Study of Members of the BMT Barrah Bandung Sharia Financial Services Cooperative)". The results of his research show that the Mudharabah financing carried out by BMT Barrah Bandung has been carried out under Sharia principles, namely the principle of profit sharing. BMT Barrah member satisfaction can be said to be high, shown by the average member satisfaction level score being in the satisfied category (Syahid 2015, 63).

3. DATA AND RESEARCH TECHNIQUE ANALISYS

The method used in this research is qualitative because this research describes the real conditions of the events studied. Qualitative research methods are often called naturalistic research methods because research is carried out on objects in natural conditions or as they are. Thus, when the researcher enters the object, the condition of the object under study remains relatively unchanged (Sugiarto 2017, 87). Researchers use a case study type of research. Data collection techniques were carried out through observation, interviews, and documentation.

In selecting informants, a purposive sampling technique was used, namely selecting informants who were most familiar with the problems that the researchers would study, namely members of cooperatives that used the Micro Sanitation Scheme financing. Data analysis techniques used in this research include data collection, data reduction, data presentation, and conclusion. Apart from that, in qualitative research, there are several data validity tests including: (Rukajat 2018, 8).

1. Credibility or trust;
2. Transferability;

3. Dependability; And
4. Certainty (Confirmability).

4. RESULT AND DISCUSSION

A. Effectiveness of Micro Sanitation Scheme Financing

1. Goal Achievement (period, Target)

The MTS Scheme financing was introduced to cooperative members in 2015 (Dede Restuningsih 2019). More precisely, on September 2 2015 by the BMI Sharia Cooperative KCP Curug Tangerang (Muhammad Saepul 2019). Some cooperative members don't remember or don't even know about it. This is because the MTS Scheme financing was only specifically introduced in 2015 or around 4 years ago (Enok Rahmawati 2019).

The targets of the MTS Scheme financing are cooperative members who do not have healthy sanitation without a minimum membership period (Muhammad Saepul 2019). However, the reason cooperative members use the MTS Scheme financing is not only based on unhealthy sanitation but rather cooperative members need sanitation to facilitate their daily activities (Purnamawati 2019).

2. Integration (Socialization Process, Procedures)

The BMI KCP Curug Tangerang Sharia Cooperative carries out outreach activities called TOT (Training Of Trainers) to members at the beginning of the introduction of financing products (Muhammad Saepul 2019). However, some cooperative members do not feel the socialization process is there so members tend to only get a product offer (Suyatmi 2019).

The financing procedure includes several stages, namely financing application, verification, appraisal, development process, quality control, development handover, and financing agreement. In applying for MTS Scheme financing, cooperative members only provide requirements in the form of a photocopy of the husband and wife's KTP (Resident Identification Card) and a photocopy of the Family Card (KK), and there is no required collateral (Ida Laila 2019). After the application, the cooperative will carry out verification as well as an appraisal by the construction partner, then continue with the construction process (Muhammad Saepul 2019). In distributing financing, cooperative members do not receive loan funds but rather sanitation facilities whose construction is carried out by construction partners.

The financing agreement is carried out after the construction process is complete and the construction handover continues. The MTS Scheme financing contract is the Istishna' contract which refers to the Istishna' Parallel contract application. This is proven by the implementation of the Istishna' I contract between the cooperative and construction partners and the implementation of the Istishna' II contract between the cooperative and cooperative members (Muhammad Saepul 2019). However, this implementation is not under the Regulation of the Chairman of the Capital Market and Financial Institutions Supervisory Agency Number PER-04/BL/2007 concerning Contracts Used in Financing Company Activities Based on Sharia Principles in Article 44 paragraph 3 that is a Parallel Istishna' contract between financing companies and the producer as maker (Shani' II) must be carried out after the Istishna agrees the Financing Company and the consumer or orderer (mustashni').

During the sanitation construction period, it only takes seven days (Enok Rahmawati 2019). The inhibiting factors during construction were due to weather factors, such as rain (Dede Restuningsih 2019). Sanitation construction that has been completed will undergo

evaluation or Quality Control (QC) by the cooperative to check the development results so that they comply with standards (Muhammad Saepul 2019). In determining the standardization of sanitation development under the provisions of SNI-03-2398-2017 concerning Tank Planning Procedures Septic with Advanced Processing (Infiltration Wells, Absorption Fields, Flow Filters, Sanita Ponds) the construction of septic tanks must be airtight and not leak (Muhammad Heru Hendriansyah 2019).

The amount of financing obtained by cooperative members by the provisions of a maximum ceiling of IDR 10,000,000.00 and a tenor of 10 years (Erisya Delia 2019). The financing return process is carried out every week at the Central Meeting of each member with the price and cost of financing installments that have been mutually agreed upon, as stated in the MUI DSN Fatwa that payment of the Istishna' contract is carried out by agreement (Hendri Tanjung 2019). In overcoming problematic financing, the cooperative carried out several stages after approaching the cooperative members directly, namely RRQW (Rescheduling, namely rearranging the payment schedule; Restructuring, namely installments adjusted to capacity; Qorduly Hasan, namely paying only the principal; Write Off, i.e. written off) (Muhammad Saepul 2019).

3. Adaptation (Facilities and Infrastructure, Capacity Building)

Istishna' contract financing is financing that is based on ordering products that are tailored to the buyer's needs (Hendri Tanjung 2019). In its implementation, cooperative members submit specific needs for sanitation development (Dede Restuningsih 2019). However, it does not rule out the possibility that members adapt their needs to the products offered by the cooperative (Suyatmi 2019). The facilities received by cooperative members consist of a bathtub in the form of a large bucket, scoop, toilet, lamp, toilet brush, trash can, and septic tank (Muhammad Saepul 2019). However, the facilities provided by cooperatives vary according to the needs and amount of financing obtained by cooperative members.

MTS Scheme financing provides benefits to cooperative members, namely being able to obtain loans in easy installments, having healthy sanitation, and making it easier for cooperative members to carry out daily activities (Purnamawati 2019). Apart from being beneficial for cooperative members, the sanitation construction built by the BMI KCP Curug Tangerang Sharia Cooperative has indirectly participated in helping the sanitation program in Tangerang Regency which is implemented by the Tangerang Regency Housing, Settlement and Cemeteries Service, namely the SANIMAS (Community Sanitation) program (Muhammad Heru Hendriansyah 2019).

B. Member Satisfaction of the BMI KCP Curug Tangerang Sharia Cooperative

1. Overall Member Satisfaction

In this case, it is related to the services received by cooperative members, including funding applications and sanitation development results. cooperative members who feel the service is well received and thus provide their assessment of satisfaction from cooperative members (Dede Restuningsih 2019). However, Mrs. Ita did not feel this so Mrs. Ita only felt quite satisfied after using this financing (Ita 2019).

2. Matching Expectations

Cooperative members have received development results under the needs they specifically submitted to the cooperative (Enok Rahmawati 2019). However, there are different expressions from other members that the results of sanitation development are not

what he expected (Ita 2019). In this case, there is a discrepancy between what is expressed by the cooperative and the reality accepted by cooperative members.

As a result of sanitation development, there have been complaints from cooperative members due to several damages that occurred after construction (Ita 2019). However, some complaints made by cooperative members received a response and some did not receive a response to be corrected. This is adjusted to the guarantee period imposed by the cooperative, namely 100 days or 3 months and 10 days calculated from the QC results are still the monitoring period from the cooperative (Muhammad Saepul 2019).

3. Repurchase Intention

On average, cooperative members have only used the Micro Sanitation Scheme financing once (Erisya Delia 2019). Then regarding their desire to reuse this financing, the response from several members was that they refused to reuse this financing and wanted to use other financing that was tailored to their needs (Suyatmi 2019). Meanwhile, other members still have the desire to reuse this financing but adjust it to supportive financial conditions (Ida Laila 2019).

4. Availability To Recommend

Cooperative members once recommended the MTS Scheme financing to other people, whether to fellow members, family, or neighbors of each member (Purnamawati 2019). This means that cooperative members are satisfied with the results of sanitation development provided by the BMI KCP Curug Tangerang Sharia Cooperative. Although there are cooperative members who do not recommend it to other people, this is because the people closest to them are already members of the cooperative and even know about the financing (Suyatmi 2019).

Based on the results of the research above, it can be said that the MTS Scheme financing using the Istishna agreement has been effectively implemented at the BMI KCP Curug Tangerang Sharia Cooperative and its implementation is under the SOP provisions implemented by the BMI KCP Curug Tangerang Sharia Cooperative, including in the Parallel Istishna' category. , National Sharia Council Fatwa Number 22/DSN-MUI/III/2002 concerning Parallel Istishna' Sale and Purchase, and other provisions. However, in implementing the Ijab Qobul Istishna's parallel contract, it is not under the Regulation of the Chairman of the Capital Market and Financial Institution Supervisory Agency Number PER-04/BL/2007 concerning Contracts Used in Financing Company Activities Based on Sharia Principles in Article 44 paragraph 3.

This is also reinforced by previous research conducted by Ari Sri Martini (2016), the results of his research stated that the effectiveness of Istishna's financing in home ownership at Bank Kalsel Syariah has been effective because so far in the application of this financing the Bank has provided facilities, services and carry out procedures under sharia banking regulations.

Effective Micro Sanitation Scheme financing can create satisfaction values for cooperative members, which can be seen in the indicators: First, overall member satisfaction which states that on average cooperative members feel satisfied after using Micro Sanitation Scheme financing, Second, conformity to expectations which expresses development sanitation received by cooperative members is by orders. Third, repurchase interest, on average members prefer to use other financing. Fourth, the availability of recommendations has been made by cooperative members to other people.

The results of this research are strengthened by research conducted by Rifqi Lukman Nur Syahid (2015) stating that the average score of member satisfaction levels regarding service quality, profit sharing system, and loan costs is in the satisfied category.

5. CONCLUSION

Financing for the Sanitation Management Micro Scheme at the BMI KCP Curug Tangerang Sharia Cooperative has been effective in its implementation, it can be seen from the conformity between the implementation and the predetermined SOP which includes several stages, namely funding application, verification, appraisal, sanitation facilities construction process, Quality Control, construction handover, as well as a financing agreement that refers to Istishna' Pararel. However, the SOP for implementing the contract does not comply with applicable regulations. The implementation of the MTS Scheme financing creates a feeling of satisfaction for cooperative members which can be demonstrated by service that is felt to be very good overall. However, there are still cooperative members who complain about the construction of septic tanks which are not neat and do not meet their expectations.

Micro Sanitation Scheme Financing as an innovation product launched by the Benteng Micro Indonesia Sharia Cooperative is financing that can provide great benefits for cooperative members to be able to have access to healthy and decent sanitation. The ease of the application process and the relatively light financing installments help cooperative members obtain loans with a Sharia service pattern that uses the Istishna contract in its implementation. Other members of the general public can feel the same way, provided they need to register first to become members of the cooperative.

Based on the results of the research and discussion, the suggestions that the author can convey are for the BMI KCP Curug Tangerang Sharia Cooperative. As one of the Microfinance Institutions whose services are based on Sharia principles, of course, the BMI KCP Curug Tangerang Sharia Cooperative can carry out the distribution of Micro Sanitation Scheme financing products that use Parallel Istishna' contract under applicable provisions. Apart from that, it will be quicker to respond to complaints made by cooperative members and remind cooperative members regarding the provisions of the guarantee period for sanitation construction. So that cooperative members do not expect repairs from the cooperative if damage occurs after sanitation construction has passed the guarantee period.

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