

Implementation Mechanism of Internal Operational System of Islamic Banking

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ABSTRACT

The Islamic banking system is a system that prioritizes the principle of profit sharing, where profits are obtained fairly and mutually between banks and customers. Based on Islamic law, this system emphasizes fairness, honesty, and Ethics in every transaction, as well as avoiding speculative practices and usury. This study aims to analyze the implementation mechanism of the internal operational system of Islamic banking, assess its compliance with Sharia principles, and measure its effectiveness and efficiency in operations. The method used in this study is qualitative, focusing on an in-depth understanding of the practices and challenges faced by Islamic banking. Through a review of the literature, including books, articles, and related documents, this study explores how sharia principles are applied in bank operations, as well as factors that support their successful implementation. The results showed that Islamic banking in Indonesia has experienced rapid development and become an indicator of the success of the Islamic economy. Islamic banks not only function as an intermediary institution, but also as an agent of social change oriented to the welfare of society. By prioritizing the principles of partnership, transparency, and accountability, Islamic banks strive to provide services that are in accordance with Islamic values. However, challenges remain in the implementation of its operating system, including public awareness of Sharia products and supporting regulations. This study recommends the need for increased understanding and education about Islamic banking among the public, as well as strengthening regulations to support Islamic bank operations. Thus, it is expected that Islamic banks can contribute more to the economic welfare of the community as a whole.

Keywords: mechanisms, operational systems, internal

INTRODUCTION

The Islamic banking system is a banking system that applies the principle of profit-sharing that is mutually beneficial for banks and customers. The Islamic banking system in its implementation is based on sharia (Islamic law), highlighting aspects of justice and honesty in transactions, ethical investment, promoting the values of togetherness and brotherhood in



production and avoiding speculative activities of various financial transactions.¹ Furthermore, its benefits will be enjoyed not only by Muslims, but can bring prosperity to all circles of society.²

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Based on the latest data from the OJK, as of June 2023, the total assets of Islamic banking in Indonesia reached Rp740.6 trillion, with a market share of 6.85% of the total assets of the national banking industry. This figure shows a significant increase compared to previous years, although the market share of Islamic banking is still relatively small. With various innovations and regulatory support, Sharia banking is expected to continue to grow and have a positive impact on the Indonesian economy.⁵

The existence of Islamic banking which is now growing rapidly has become an indicator of the success of the Islamic economy in Indonesia⁶. Sharia economic system has rules based on the principles of Islamic law, where the principle prohibits the existence of usury system, as has been stipulated in the verses contained in the Quran.⁷

The principle of Islam embodied in economic activity is a necessity of the perfection of Islam itself whose goodness can not only be felt for the muslim community but also will provide

¹ Muhammad Iqbal, "Potret Kehidupan Ekonomi Pada Masa Nabi: Aplikasi Mudharabah Dalam Perbankan Syariah," *Velocity: Journal of Sharia Finance and Banking* 1, no. 2 SE- (November 2021): 23–35, <https://doi.org/10.28918/velocity.v1i2.4333>.

² Baswarendra Guntur Hendratri, "Penerapan Fungsi Manajemen Dalam Meningkatkan Kepuasan Anggota (Studi Kasus Di Koperasi Konsumen Syari'ah (KKS) Barokah Tanjunganom)," *Jurnal Dinamika Ekonomi Syariah* 6, no. 2 SE-Articles (July 2019), <https://doi.org/10.53429/jdes.v6i2.14>.

³ Ahmad Fatoni, Addiarrahman Addiarrahman, and Erwin Saputra Siregar, "Analisis Rendahnya Minat Masyarakat Menjadi Nasabah Bank Syariah Desa Mekarsari Kecamatan Kumpeh Kabupaten Muaro Jambi," *Jurnal Penelitian Ilmu Ekonomi Dan Keuangan Syariah* 2, no. 1 SE-Articles (December 2023): 291–307, <https://doi.org/10.59059/jupiekes.v2i1.961>.

⁴ Muh Yunan Putra, "Kontroversi Bank Syariah Yang Menjalankan Konsep Ribawi Dalam Pandangan Masyarakat," *J-E.S.A (Jurnal Ekonomi Syariah)* 3, no. 1 (2020): 23–53, <https://doi.org/https://ejournal.iaimbima.ac.id/index.php/jesa/article/view/542>.

⁵ Neli, "Perkembangan Perbankan Syari'ah Di Indonesia," *Sebi : Studi Ekonomi Dan Bisnis Islam* 1, no. 2 (2020): 31–37, <https://doi.org/10.37567/sebi.v1i2.159>.

⁶ Erwin Saputra Siregar and Fitri Ana Siregar, "Menakar Potensi Bank Syariah Di Indonesia Pada Masa Covid-19," *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman* 8, no. 2 (2020): 177–88, <https://doi.org/https://doi.org/10.24952/masharif.v8i2.3110>.

⁷ Helmy Syamsuri, Abdul Wahab, and Sabbar Dahham Sabbar, "Perspektif Sumber Hukum Sistem Ekonomi Islam : Membangun Kelembagaan Ekonomi Islam," *Akmen Jurnal Ilmiah* 21, no. 1 SE-Articles (April 30, 2024): 71–81, <https://doi.org/10.37476/akmen.v21i1.4613>.

good for all people⁸. Seeing so much good that will be obtained, Islamic banks which are the implementation of the Islamic economic system should be a top priority for both muslim and non-muslim communities in providing mandate as its function as an intermediary institution, where the core of the bank's function as an intermediary institution is to collect funds from people who have excess funds to.⁹

In addition to the functions of banks such as these explanations, it is also necessary to understand that the definition of Islamic banks themselves are bank financial institutions based on sharia principles. Sharia principles in this case are the rules of agreements based on Islamic law between banks and other parties for the storage of funds or financing of businesses or other activities that are declared in accordance with Sharia.

In the realm of previous research on the implementation mechanism of the internal operating system in Islamic banking in Indonesia during the period 2021-2024, several studies have shown a focus on the adaptation of sharia principles in daily operations and the importance of internal supervision. For example, research by Abdillah & Isnaeni in *Jurnal Ekonomi Syariah* examines how profit-sharing-based financing products such as Musharakah become a simple operational mechanism that underlies the profitability of Islamic banks.¹⁰ In addition, Ananda & Inayati also highlighted the implementation of prudential principles in the governance of Bank Syariah Indonesia, which is an integral part of the internal operational system.¹¹ In general, these studies indicate that the implementation of the internal operational system of Islamic banking in Indonesia is closely related to sharia compliance, operational efficiency, and the role of internal oversight such as the Sharia Supervisory Board (DPS) to ensure that all transactions and activities are in accordance with Islamic principles.

Although there have been several studies on the mechanism of implementation of internal operational systems in Islamic banking in Indonesia, especially focusing on sharia compliance and governance, there is still a significant research gap. Most studies tend to analyze theoretical aspects or sharia compliance on a macro basis, while in-depth empirical studies on the effectiveness and efficiency of the implementation of internal operational systems in addressing specific operational risks in Islamic banking are still limited. Therefore, further research is needed that focuses on empirical analysis related to the impact of the implementation of internal operational systems on

⁸ Ismail Halim, "Sistem Operasional Internal Bank Syariah," 2022.

⁹ Hendri Hermawan Adinugraha and Mila Sartika, *Perbankan Syariah: Fenomena Terkini Dan Praktiknya Di Indonesia* (Yogyakarta: Penerbit NEM, 2020).

¹⁰ Fikri Abdillah and Fil Isnaeni, "Pengaruh Pembiayaan Musyarakah, Murabahah Dan Ijarah Terhadap Kinerja Keuangan Pada Bank Umum Syariah," *Journal of Islamic Accounting Competency* 4, no. 1 (2024): 18–35, <https://doi.org/https://doi.org/10.30631/jisacc.v4i1.1860>.

¹¹ Arini Shauba Ananda and Anindya Aryu Inayati, "Implementasi Prinsip Kehati-Hatian Pada Tata Kelola Bank Syariah Indonesia," *RIKAZ*, 2024, 9–22, <https://doi.org/https://doi.org/10.35905/rikaz.v3i1.9903>.

operational risk mitigation, performance efficiency, and adaptation to technological developments in the context of Islamic banking in Indonesia.

The purpose of this study was to analyze the mechanism of implementation of the internal operational system of Islamic banking, assess its compliance with Sharia principles, measure its effectiveness and efficiency, and provide recommendations for improvement in order to improve the performance and compliance of Islamic banking operations.

RESEACH METHOD

The research used in this paper is a qualitative research based on the review of the thoughts of experts, contained in several books, articles, documents and others. The qualitative research method in this study focuses on in-depth understanding of the implementation mechanism of the internal operational system of Islamic banking. This approach is used to explore how sharia principles are applied in bank operations, including challenges and supporting factors.

RESULT AND DISCUSSION

Organization And Mechanism of Work of Islamic Banks

In Article 1 of Law No. 21 year 2008 definition bank is a business entity that collects public funds in the form of deposits and distribute them to the public in the form of credit and / or other forms in order to improve the standard of living of the people. Banks consist of two types, namely conventional banks and Islamic banks.¹² Conventional banks are banks that carry out their business activities conventionally, consisting of conventional commercial banks and people's credit banks (BPR) while sharia banks are banks that carry out their business activities based on sharia principles consisting of Sharia commercial banks (BUS) and Sharia people's financing banks (BPRS).¹³ Sharia principles are the principles of Islamic law in banking activities fatwas issued by institutions that have authority in the application of fatwas in the field of Sharia.¹⁴ BUS is an Islamic bank whose activities provide services in payment traffic while SRB is an Islamic bank that in carrying out its business activities does not provide services in payment traffic. Sharia business Unit (UUS) is a work unit of the head office. Islamic banks operate on the basis of the principle of profit sharing (profit sharing) this is a common characteristic and the basic foundation for the operation of Islamic banks as a whole. Islamic banks are banks that are based on, among others, the principle

¹² Tira Nur Fitria, "Perkembangan Bank Syariah Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 1, no. 02 SE-Articles (February 10, 2017), <https://doi.org/10.29040/jiei.v1i02.30>.

¹³ Meriyati Meriyati and Agus Hermanto, "Sosialisasi Sejarah Bank Perkreditan Rakyat (BPR) Dan Bank Perkreditan Rakyat Syariah (BPRS) Kepada Alumni Pondok Al-Iman Yang Berada Di Palembang," *AKM: Aksi Kepada Masyarakat* 1, no. 2 (2021): 43–52, <https://doi.org/https://doi.org/10.36908/akm.v1i2.187>.

¹⁴ Mayang Rosana, "Urgensi Penerapan Prinsip Syariah Terhadap Lembaga Keuangan Syariah," *Lunggi Journal* 1, no. 2 SE-Articles (July 9, 2023): 289–300, <https://journal.iaisambas.ac.id/index.php/lunggi/article/view/2170>.

of partnership, the principle of justice, the principle of transparency and the principle of universal. And conduct banking business based on sharia principles.¹⁵

a. Islamic Bank organization

The organization is only a tool and container of a group of people who work together in carrying out activities to achieve goals. If the organization is good and correct, the optimal goal will be relatively easier to achieve. Good organization, effective, and in accordance with the needs of the bank is organizing (organizing) well done.

The best bank organization in the opinion ¹⁶ are those that have the following characteristics.

- 1) Line and staff Organization is the most flexible organization because the source of command and responsibility is clear, and the line of command and responsibility is through the shortest vertical path. In making decisions, line managers get information and advice from their staff so that decisions are taken relatively better.
- 2) Bank organization should be divided into Front Office (customer service) and Back Office so that customer service is better and faster.
- 3) The organizational structure should be in the form of a vertical triangle so that the division of work, employment relationships, employee positions are clear.
- 4) Each employee's Job description should be clearly defined to avoid overlapping jobs.

The Basics of Bank Syariah Operations

a. Legal basis in operations

- 1) Syari'ah Supervisory Board, after receiving a report from the Board of directors, especially those involving Syari'ah Bank products, immediately held a meeting with the leadership of its chairman.
- 2) Syari'ah Bank operations led by the Board of Directors based on the religious fatwa.
- 3) New products either arising from the Board of directors, commissioners, DPS or from the community in general must go through a religious Fatwa from DPS submitted to the board of directors by action to the Commissioner.¹⁷

As for the operating system of Islamic banks, the owner of the fund invests his money in the bank not with the motive of getting interest, but in order to get profit sharing.¹⁸ The

¹⁵ Syifa Zakia Nurlatifah and R Masykur, "Pengaruh Strategi Pemasaran Word Of Mouth (Wom) Dan Produk Pembiayaan Syariah Terhadap Minat Dan Keputusan Menjadi Anggota (Nasabah) Pada Baitul Tamwil Muhammadiyah (Btm) Kota Bandar Lampung," *Jurnal Manajemen Indonesia* 17, no. 3 SE-Articles (December 1, 2017): 163–84, <https://doi.org/10.25124/jmi.v17i3.1154>.

¹⁶ Malayu S P Hasibuan and H Malayu S P Hasibuan, *Manajemen Sumber Daya Manusia* (Bumi aksara, 2016).

¹⁷ Halim, "Sistem Operasional Internal Bank Syariah."

¹⁸ Fauzan Adhim, "Analisis Perbandingan Kinerja Keuangan Perbankan Syariah Dengan Perbankan Konvensional," *Al-Infaq: Jurnal Ekonomi Islam* 2, no. 2 (2019), <https://doi.org/https://doi.org/10.32507/ajei.v2i2.382>.

customer's funds are then distributed to those in need (eg business capital), with a profit sharing agreement as agreed¹⁹. The operational system includes:

1) Fundraising System

The method of raising funds that exist in conventional banks is based on the theory expressed by Keynes who suggested that people need money for three uses, namely the function of transactions, reserves and investments. The theory causes fund raising products to be adjusted to these three functions, namely in the form of demand deposits, savings and deposits.

2) Fund Distribution System (Financing)

Fund distribution products in Islamic banks can be developed with three models ,namely.²⁰

- a) Financing transactions aimed at owning goods are carried out on the principle of buying and selling. The principle of buying and selling is developed into a form of financing financing Murabaha, salam and istishna'.
- b) Financing transactions aimed at obtaining services are carried out on the principle of rent (Ijarah). Ijarah transactions are based on the transfer of manfaat. So basically the principle of ijarah is the same as the principle of buying and selling, but the difference lies in the object of the transaction. If the sale and purchase of the transaction object is goods, then the ijarah of the transaction object is services.
- c) Financing transactions aimed at cooperative enterprises aimed at obtaining goods and services at the same time, with the principle of profit sharing. The principle of profit sharing for financing products in Islamic banks is operationalized with the patterns of Musharakah and mudharabah. Banking Services, which are operated with the pattern hiwalah, rahn, al-qardh, wakalah, and kafalah.

¹⁹ Uni Khasanah, Istiqomah Istiqomah, and Moh. Aan Sulton, "Mekanisme Produk Pembiayaan Mudharabah Terhadap Nasabah Yang Membutuhkan Modal Usaha Di BMT UGT Nusantara Cabang Kepanjen," *Karya Nyata : Jurnal Pengabdian Kepada Masyarakat* 1, no. 2 SE-Articles (June 2024): 8–19, <https://doi.org/10.62951/karyanyata.v1i2.215>.

²⁰ Fatimah Eka Ningsih, "Analisis Perbandingan Beban Operasional Dan Pendapatan Operasional (BOPO) Pada PT Bank Muamalat Indonesia Tbk. Cabang Batam," *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis* 1, no. 2 (2013): 140–46, <https://doi.org/https://doi.org/10.30871/jaemb.v1i2.138>.

Operational Activities Of Islamic Banks

According to Article 19 Number (1) of Law No. 21 of 2008 on Islamic banking usahan activities of Islamic commercial banks include.²¹

- a. Collecting funds in the form of deposits in the form of demand deposits, savings, or other forms equated with it based on the Wadi'ah contract or other contracts that are not contrary to sharia principles.
- b. Collecting funds in the form of investment in the form of deposits, savings, or other forms that are equivalent to it based on the mudharabah contract or other contracts that are not contrary to sharia principles.
- c. Distribute revenue-sharing financing based on mudharabah contract, Musharakah contract, or other contracts that do not conflict with Sharia principles.
- d. Distribute financing based on mudharabah contract, salam contract, istishna contract', or other contracts that are not contrary to sharia principles.
- e. Disburse financing based on qardh or other contracts that are not contrary to sharia principles.
- f. To disburse financing for leasing movable or immovable goods to customers based on Ijarah and / or lease purchase agreements in the form of Ijarah muntahiya bittamlik or other contracts that are not contrary to sharia principles.
- g. Perform debt expropriation based on hawalah contract or other contract that does not conflict with Sharia principles.
- h. Doing business with debit cards and / or financing cards based on sharia principles.
- i. Buy, sell, or guarantee at your own risk securities of third parties issued on the basis of real transactions based on sharia principles, among others, such as akad Ijarah, musyarakah, mudharabah, murabahah, kafalah, or hawalah.
- j. Purchase securities based on sharia principles issued by the government and/or bank Indonesia.
- k. Receive payment of bills on securities and perform calculations with third parties or between third parties based on sharia principles.
- l. Conduct custody for the benefit of other parties based on a contract based on sharia principles.
- m. Provide a place to store goods and securities based on sharia principles.
- n. Transferring money, both for their own interests and for the interests of customers based on sharia principles.
- o. Perform functions as a trustee based on the wakalah contract. Provide letter of credit or bank guarantee facilities based on sharia principles.

²¹ Republik Indonesia, "Undang-Undang Nomor 21 Tahun 2008 Tentang Perbankan Syariah," *Depken. Jakarta*, 2008.

- p. Conduct other activities that are commonly carried out in the banking sector and in the social sector as long as they do not conflict with Sharia principles and are in accordance with the provisions of laws and regulations.

Assessing Compliance with Sharia Principles

The implementation mechanism of the internal operational system in Islamic banking is fundamentally designed to ensure absolute compliance with Sharia principles in every aspect of banking activities. In essence, every product, service, and transaction must go through a rigorous Sharia verification and validation process from the development stage to implementation. This involves the central role of the Sharia Supervisory Board (DPS) which is responsible for reviewing and certifying all bank operations, from the structure of the contract, the calculation of profit sharing, to the allocation of zakat. The internal system must be able to record and track compliance with DPS fatwas and applicable Sharia standards, such as those set by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) or the Islamic Financial Services Board (IFSB). In addition, standard operating procedures (sops) must be internalized by all employees, ensuring that every activity, from account opening to financing settlement, is carried out in accordance with the Sharia corridor, including the Prohibition of *riba*, *gharar* (obscurity), and *maysir* (gambling).

To ensure ongoing compliance, the implementation mechanism also includes a Sharia internal audit system and periodic reporting. Sharia internal audits routinely evaluate whether the bank's operations are consistent with Sharia principles and applicable fatwas, identify potential irregularities, and recommend corrections. The results of this audit are then reported to management and DPS for follow-up. In addition, Islamic banks are required to provide transparent sharia compliance reports to supervisory authorities and the public, which include information on compliance with Sharia obligations, handling of Sharia-related customer complaints, and social contributions. Through this mechanism, Islamic banks seek to build public confidence that their operations are not only financially profitable, but also in accordance with Islamic ethics and values.

Effectiveness and efficiency in the internal operational System of Islamic banks

The implementation mechanism of the internal operational system in Islamic banking has a crucial role in ensuring that all activities run according to sharia principles while achieving the goals of effectiveness and efficiency. One of the main pillars in this mechanism is the development and implementation of comprehensive Standard Operating Procedures (sops). This SOP not only details the technical steps for each transaction and service—from account opening, financing disbursement, to fund management—but also integrates aspects of sharia compliance at every

stage. For example, in the Murabaha financing process, the SOP will ensure that the contract is carried out correctly, there is no element of usury, and the profit margin is transparent. Effectiveness is measured by how well this SOP is able to minimize errors, reduce processing time, and ensure compliance with Sharia principles and applicable regulations. Meanwhile, efficiency is seen from resource optimization, such as the use of Information Technology for process automation and operational cost reduction.

To measure this effectiveness and efficiency, Islamic banks often utilize specific and measurable key performance indicators (KPIs). KPIs can include metrics such as average transaction completion time, operational error rate, operating cost to revenue ratio, and number of customer complaints regarding services. In addition, periodic internal audits and sharia compliance reviews are important mechanisms to evaluate the extent to which internal operational systems are running as planned and meet established standards. Auditors not only check financial compliance, but also ensure that operational practices are in line with Sharia Supervisory Board (DPS) fatwas and sharia principles. Feedback from the audit is then used to identify areas of improvement, so that operational systems can continue to be optimized.

Increasing the effectiveness and efficiency of the internal operational system of Islamic banking is also highly dependent on investment in Information Technology and Human Resource Development (HRD). Digitization of processes such as online customer onboarding, use of digital banking platforms, and back-office automation can significantly improve speed and accuracy, which in turn increases efficiency. On the HR side, ongoing training on Sharia products, operational risk management, and the use of the latest IT systems ensure that employees have sufficient competence to carry out procedures correctly. This mechanism is mutually supportive: a clear SOP supported by adequate technology and competent human resources will result in an operational system that is not only effective in achieving business goals and sharia compliance, but also efficient in the use of resources.

CONCLUSION

Islamic banking in international terminology is known as Islamic Banking or also called interest-free banking. Terminology using the word Islamic can not be separated from the origin of the Islamic banking system itself. Therefore, Islamic banking is everything that concerns Islamic banks and Islamic business units that include institutions, business activities, as well as ways and processes in carrying out their business activities. Islamic banks were originally developed as a response from a group of economists and Muslim banking practitioners who sought to accommodate the insistence of various parties who wanted to make available financial transaction

services that were carried out in line with the moral values and principles of Islamic Sharia. It is mainly concerned with the violation of the practice of *maisir* (speculation), *gharar* (obscurity), and usury. Sharia banking business activities that use Sharia principles must emphasize aspects of responsibility in accordance with Sharia principles where every *syairah* bank transaction does not contain elements that are *haram*. The implementation of the good corporate governance system in Islamic banking is expected to increase added value for all interested parties or stakeholders.

Overall, an analysis of the literature shows that operational risk management in Islamic banking is a crucial area that continues to evolve, with a strong focus on sharia compliance as a core element of internal operational systems. Although global standards such as Basel and the IFSB guidelines are important, adaptation to Islamic principles is a unique characteristic of their implementation. However, there are still significant research gaps, especially related to in-depth empirical studies on the effectiveness of the implementation of internal operational systems in mitigating specific operational risks, the influence of digital disruption, and the comprehensive integration of risk management frameworks into the day-to-day operations of Islamic banking in Indonesia. Therefore, future research will need to fill this gap to provide a more holistic and practical understanding.

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