

Analysis of Interests of Young Generation in Becoming an Islamic Bank Leader

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ABSTRACT

This research is based on the observation of researchers related to the number of Muslim communities more inclined to be interested in using the services of conventional banks than Islamic banks. This research uses a qualitative method with a descriptive approach. This study aims to analyze the determinants of the lack of interest from the younger generation to become customers of Islamic banks. The data analysis techniques used are interviews, observations, and documentation. Based on the results of the interview, it is suggested that the determinants of the lack of interest from the younger generation to become customers of Islamic banks are influenced by several things. First, promotional factors from Islamic banks to the public. Islamic banks are considered less competent in introducing their products. Second, infrastructure factors and unsatisfactory office networks. Infrastructure factors and office networks are an obstacle to other people's interest in switching to Islamic banks. Third, competitive factors that gain more trust make competition difficult. The tight competition between Islamic banks and conventional banks exacerbates the existing situation.

Keywords: Islamic bank, interest, customers

INTRODUCTION

The Islamic Banking and Financial System is built on the concept of eliminating interest and other unfair aspects of the economy to fulfill the principles of Islamic Sharia (Islamic jurisprudence). In addition, this system is also



guarded by the principles of Islamic doctrine that support risk sharing.¹ Islamic banks emphasize aspects of justice in transactions, investments, and ethics and prioritize the values of harmony and brotherhood in production, avoiding activities that are contrary to sharia. Following the principles of sharia, the Islamic banking and finance sector has experienced rapid global acceptance since the establishment of the first commercial Islamic bank in 1975.²

Globally, according to Datastream reports, total IB assets, which were US\$947 billion in 2008, have grown by more than 148.05% to US\$2.349 trillion by the end of 2020. IB market share exceeds 15% of their respective countries's total banking assets in at least 15 jurisdictions.³ More importantly, they operate not only in Muslim-majority countries but also in other minority countries, such as the United Kingdom, Cyprus, the United States, Australia, Thailand, and South Africa. Moreover, their services are not reserved for Muslims only. Within the UK, for example, IB consumer demographics show that they are primarily non-muslim consumers.⁴

The beginning of the presence of Islamic banks in Indonesia was around the 1990s, precisely when the issuance of Law No. 7 of 1992 concerning banking, which was later corrected by Law No. 10 of 1998 and replaced by Law No. 21 of 2008, within the framework of banks that work with a profit-sharing system.⁵ In Indonesia, Islamic banks are directed by the Financial Services Authority (OJK) and registered as Islamic commercial banks. Islamic banks also get halal certification from MUI (Indonesian Ulema Council).⁶ Islamic banks serve the collection of funds sourced from the community in the form of reserves and channeled to the community in the form of credit and/or other forms that are regulated as a reason for improving people's lives. Sharia account management can be in the form of teaching that examines Islamic banks and Islamic Trading

¹ Ahmed Hassanein dan Mohamed M Mostafa, "Bibliometric Network Analysis Of Thirty Years Of Islamic Bankin and Finance Scholarly Research," *Quality & Quantity* 57 (2023): 1961–89.

² Hussain G. Rammal, "Islamic finance: Challenges and opportunities," *Journal of Financial Services Marketing* 15, no. 3 (2010): 189–90, <https://doi.org/10.1057/fsm.2010.15>.

³ Wahyu Jatmiko et al., *Can trade credit rejuvenate Islamic banking?*, *Review of Quantitative Finance and Accounting*, vol. 60 (Springer US, 2023), <https://doi.org/10.1007/s11156-022-01092-6>.

⁴ Julie Billaud, "Marriage 'sharia style': everyday practices of Islamic morality in England," *Contemporary Islam* 13, no. 2 (2019): 217–32, <https://doi.org/10.1007/s11562-018-0430-1>.

⁵ Yusriadi, "Bank syariah dan konvensional (Suatu Analisis Perbedaan dan Prinsip-prinsipnya)," *Syarah jurnal hukum islam dan ekonomi* 11, no. 1 (2022): 1–15, <https://journal.iainlhokseumawe.ac.id/index.php/syarah/article/view/293/274>.

⁶ Universitas Potensi Utama, "Analisis Pengaruh Disposable Income Dan Literasi Keuangan Syariah Terhadap Minat Mahasiswa Menjadi Nasabah Di Bank Syariah (Studi Kasus Pada Mahasiswa" 2, no. 1 (2024).

Units, which include teaching, trading exercises, as well as strategies and preparing themselves to carry out their trades.⁷

The development of Islamic banks in Indonesia can already be felt during the last 10 years, the world of account management has developed very well in Indonesia.⁸ In accordance with information from the Financial Services Authority (OJK), it seems that the Indonesian people are interested in making transactions in Islamic banks continues to progress. The increase that occurs in Islamic banking can be seen from the total assets owned which continues to experience a significant increase every year. Starting in 2017, the total Islamic deposit money resources were recorded at around 435.02 trillion, increasing in 2018 with the total amount of Islamic deposit money resources extending to 489.69 trillion, At the end of 2020 it is still running, Islamic banks have sprung a positive increase with the number of resources that continue to increase, namely 608.90 trillion.⁹ Until now, the total assets of Islamic banking in September 2023 touched IDR 831.95 trillion, growing 10.94% on an annual basis.

The essence of the presence of Indonesian Islamic banks is to adhere to the principle of trust in order to make the quality of service in Islamic banks one of the consumer's assessments when choosing a bank. Basically, the Indonesian people, almost all of whose population is Muslim.¹⁰ The emergence of this Islamic bank should make Muslims feel comfortable because they will be guaranteed things that are prohibited by religion, such as interest rates on conventional banks, which are included in usury. The Islamic banking system plays a similar but slightly different role compared to the conventional banking system. Islamic banks are considered a substitute or alternative option in the provision of banking products and services that are in accordance with Islamic principles (Sharia). Theory in this area fails to make clear predictions regarding whether Islamic banks should be more efficient or productive compared to conventional banks.¹¹ The

⁷ Sarah Nadia, Azharsyah Ibrahim, dan Jalilah Jalilah, "Analisis Hambatan Pertumbuhan Perbankan Syariah Di Indonesia (Kajian Terhadap Perbankan Syariah Di Aceh)," *JIHBIZ: Global Journal of Islamic Banking and Finance*. 1, no. 2 (2019): 153, <https://doi.org/10.22373/jihbiz.v1i2.8575>.

⁸ Umi Fikriyah, "Perkembangan dan Peran Bank Syariah Dalam Mengyongsong Masa Depan KEuangan Islam di Indonesia" 2, no. 1 (2024): 18–27.

⁹ Mustakim Muchlis, "Persepsi Nasabah Terhadap Bank Syariah di Indonesia," *Jurnal Ilmiah Ekonomi Islam (JIEI)* 7, no. 03 (2021): 1793–98.

¹⁰ Heri Irawan, Ilfa Dianita, dan Andi Deah Salsabila Mulya, "Peran Bank Syariah Indonesia Dalam Pembangunan Ekonomi Nasional," *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi dan Bisnis Islam* 3, no. 2 (2021): 147–58, <https://doi.org/10.47435/asy-syarikah.v3i2.686>.

¹¹ Ribed Vianneca W Jubilee et al., "Do Islamic versus conventional banks progress or regress in productivity level?," *Future Business Journal* 7, no. 1 (2021): 1–22, <https://doi.org/10.1186/s43093-021-00065-w>.

reality is that many Indonesians actually use conventional banking services compared to Islamic banking. That way, it can be seen that competition in the banking world is growing in intensity.¹²

This competition makes banks think about how to maintain and even attract customers to the maximum. Given that currently almost all financial activities are carried out through banking.¹³ Indonesia does not only have conventional banks. But there are also Islamic banks that work according to Islamic standards, which can be the choice of the community in getting services around banking. Open responses arise from various circles of society when making choices. Among the various groups, the younger generation plays a role in becoming users of banking services because, in this modern era, it has become commonplace to use mobile banking when making transactions.¹⁴

So that the younger generation is certainly one of the determining factors in the development of Islamic banking in Indonesia, because according to data from the Central Statistics Agency (BPS) estimates, there will be 64.16 million young people in Indonesia in 2023. Based on the data obtained, the younger generation can be a market that has great potential in the world of Islamic banking. The young generation is expected to control the Indonesian economy for the next 30 years.¹⁵ So if the younger generation does not have an interest in Islamic banking, it is necessary to analyze what makes the younger generation less interested in using the services of Islamic banks so that in the future, the development of Islamic banks and other financial institutions is not hampered.

Based on this exposure, the researcher intends to analyze the determinants of the lack of interest from the younger generation and is expected to find other factors that influence customers in determining the use of conventional bank services or Islamic banks. The benefits of this research, it is hoped, will be able to provide additional knowledge and information related to what was researched and provide benefits as an additional tool for library lists or references in connection with analyzing the determinants that influence the lack of interest of the younger generation to become Islamic bank customers. Researchers also hope that the

¹² T Ambarwati, "Analisis Penentu Kurangnya Minat Masyarakat Menjadi Nasabah Perbankan Syariah (Studi Kasus Kecamatan Durenan Kabupaten Trenggalek)," 2020, <http://repo.iain-tulungagung.ac.id/id/eprint/17629>.

¹³ Astika Mayra, "Analisis Komparatif Minat Mahasiswa Akuntansi Menjadi Pengguna Bank Syariah dan Bank Konvensional" 2, no. 10 (2022): 1–11.

¹⁴ Nauroh Athiya Safira, "Analisis Faktor Yang Mempengaruhi Minat Menggunakan Mobile Banking Syariah Pada Generasi Milenial (Studi Kasus Pengguna M-Banking Bsi Kcp Curup)," 2023.

¹⁵ Ali Sahdi Sambo, *Analisis Faktor-Faktor Yang Mempengaruhi Minat Generasi Milenial Terhadap Perbankan Syariah*, *Angewandte Chemie International Edition*, 6(11), 951–952, 2021.

results of this study can be useful for readers for references and additional studies on related research.

RESEARCH METHOD

Type of Research

This type of research is included in field research, which is a method that involves researchers going directly to or being involved in collecting data at the location under study. This research is in the form of descriptive qualitative research, where this research can be a type of investigation that has characteristics, namely information stated in the state as it is; besides that, it also provides a description of events in fact and relates to variables, characteristics, and relationships between phenomena that are owned.¹⁶

Data Sources

In this study, to complete the shortcomings in the research, Researchers collected data in two types, as follows:

a. Primary Data

Primary data is data collected by researchers directly. This data comes from various methods carried out by researchers involving direct interaction or research subjects, namely UIN K.H. Abdurrahman Wahid Pekalongan students. Secondary data is information that has been collected indirectly by researchers in previous studies, where the data is in the form of documents, journals, books, or reports related to the research.

b. Data Collection Method

The data sources obtained by researchers are based on the results of in-depth individual interviews with resource persons. The use of such data collection methods is expected to obtain specific information about the determinants of the younger generation's interest in saving at Islamic banks.

Data Analysis Technique

Data analysis is carried out by researchers directly in conjunction with data collection. This data analysis is taken from the process of observing the condition

¹⁶ Wahidmurni, "Pemaparan Metode Penelitian Kualitatif," *Journal of Materials Processing Technology* 1, no. 1 (2017): 1–8, <http://dx.doi.org/10.1016/j.cirp.2016.06.001><http://dx.doi.org/10.1016/j.powtec.2016.12.055><https://doi.org/10.1016/j.jfatigue.2019.02.006><https://doi.org/10.1016/j.matlet.2019.04.024><https://doi.org/10.1016/j.matlet.2019.127252><http://dx.doi.org/>

of the community regarding Islamic banks. The data analysis used by researchers is to use data triangulation as follows:

a. Interview

An interview is a method of collecting data by asking respondents directly to obtain information. Interviews are conducted by asking respondents about selected information and getting the data needed. Researchers will have several questions that will be asked to get information from informants that will prove the success of this research.

b. Observation

Observation, which is also called perception, is described as a strategy used to observe the behavior and natural conditions that are significant in a study that wants to be known. This observation method is also used to collect data to measure individual behavior or the sequence of events that can be observed in real or artificial situations.

c. Documentation

Documentation is a technique to obtain information directly from the research location regarding relevant books, activity reports, and photos of relevant information in this study.¹⁷

RESULT AND DISCUSSION

Promotion Factor

Based on the results of research interviews with UIN student K.H. Abdurrahman Wahid, it was determined that the promotion factor was a determinant of lack of interest in becoming a Sharia banking client. Shariah banks are less active in promoting themselves to the surrounding community when compared to conventional banks. Princess, a student at the Faculty of Islamic Economics and Business, said she had never seen any Sharia official introduce a Sharia bank. The answer was clarified by the statement by Amir, a student of the Ushuludin Adab and Dakwah faculties, that the source's experience has only seen conventional bank officials distributing brochures or offers directly to the public.

Shariah banks must socialize their products through promotions. Promotion is included in the marketing management-based activities; this must, of course, be done well and effectively to attract the interest of the public so that the purpose of the establishment of the bank can be achieved according to the

¹⁷ Blasius Sudarsono, "Memahami Dokumentasi," *Acarya Pustaka* 3, no. 1 (2017): 47, <https://doi.org/10.23887/ap.v3i1.12735>.

desired outcome.¹⁸ As has been explained in the previous quotation, interest is the inclination, enthusiasm, and high desire for something. Curiosity arises from within a person because he is curious about what he needs. One would think that something would be useful; at that point, there would be something that would make him interested, and he would know what administration is needed to be used in the transaction.

The results of this study are in line with Rahmawati's findings, which stated that from the measurement of the dimensions of his promotion, it was seen that the majority of respondents (68.4%) indicated that he scored not to choose the financing product in the sharia bank, 20% disagreed, and the rest did not respond. Advertising can help sharia banks in offering and trying to attract prospective customers. Advertising media can be used, such as introducing sharia banks to billboards in crowded or sparsely populated streets; in addition, printed brochures can be distributed in every branch and in the shopping markets; introducing sharia banking can also be done through popular newspapers and magazines.

Office Infrastructure and Networking Factors

A minimal office network factor determines the lack of interest of UIN student K.H. Abdurrahman Wahid in becoming a Sharia banking client, in addition to a promotion factor. Syafira, a student of the Islamic Faculty of Economics and Business, said it was related to the minimality of offices and branches of the sharia bank so that it influenced the minimal interest in becoming a client in the sharia bank. The opinion was reinforced by the statement by Alfi, of the Faculty of Economics and Business of Islam, who had difficulty managing or conducting banking activities using a Shariah bank that is located far away, unlike conventional banks that can be found anywhere.

The location can be the choice of the place and place where the company will be built and headquartered in operation. The location determination decision is very closely related to all options for banking institutions in terms of operation and where the operational matters and employees will be placed. The most important thing in this location is how an interaction is included, or, in other words, where this sharia bank can be found by many people or clients who want to transact. This is in line with the results of research carried out by Tika Ambarwati (2020), which generates data that the less spread location in the district

¹⁸ Syamsurizal, "Analisis Minat Masyarakat Terhadap Perbankan Syariah" 19 (2022): 154–64.

of Durenan, which is difficult to reach as well as difficult to find, makes the public less interested in being a Sharia bank customer.¹⁹

The relationship between location and interest, more specifically whether a location has an impact on marketing in terms of acquiring that, would be compared to an institution whose area is less strategic. Despite the fact that they both provide banking services, Some interactions are influenced by the location in particular. When customers come to buy such services, they play an important role and become key to consider as it affects their interest in and desire to subscribe to a banking institution.

Nares, a student of the Tarbiyah and Keguruan faculties, also commented on the sharia bank, which has a minimal network of cooperation when compared to conventional banks, making it less in demand by customers. The commentary acknowledges that the job factor also affects interest in using sharia banking. For example, most companies are predominantly using conventional banks for wage transactions, so the sharia bank needs to increase its cooperation with various companies in order to attract more customers. In a study conducted by Legi Piani (2022), it was stated that the income factor of employment was one of the factors that supported the interest of the public in becoming a customer of the sharia bank.²⁰

Cooperation with institutions or other companies can be done with educational institutions. Cooperation with education is aimed at providing training for the employees of the sharia bank, seeking the best graduates of the institutions who are experts in shariah banking, or sharia banks, so that they can act as supporters of the socialization of the management of shariah banks for educational purposes to the public.

Competitor Factor

The competitor factor determines the lack of interest in becoming a Sharia banking client. From the results of in-depth interviews, it is possible to know the views of informants about the current competitors of sharia banking. Among other things, the informant argues that the branches of the sharia bank belong to a few. Princess, a student of the Islamic Faculty of Economics and Business, showed that conventional banks have large branches and are equal to BRI banks,

¹⁹ Ambarwati, "Analisis Penentu Kurangnya Minat Masyarakat Menjadi Nasabah Perbankan Syariah (Studi Kasus Kecamatan Durenan Kabupaten Trenggalek)."

²⁰ Legi Piani, "Faktor-Faktor Yang Mempengaruhi Rendahnya Minat Masyarakat Desa Beriang Tinggi Menjadi Nasabah Pada Bank Syariah (Kecamatan Tanjung Kemuning Kabupaten Kaur)" 4, no. 1 (2022): 1–23.

BCA banks, and so on. If compared to the sharia branch of the bank, that is still minimal, so the competition between the two feels unwavering.

Arini, a student of the Faculty of Tarbiyah and Keguruan Sciences, reinforces the opinion. When it comes to the competitors of the sharia bank itself, of course, there are a lot. Conventional banks are more accessible in communities like BRI banks that have BRILink services that make it easier for customers. Products owned by sharia banks and conventional banks tend to be similar, resulting in tight competition between the two. The more companies offer similar goods or products, the more sharia banks need to develop their potential to compete with other companies.²¹

According to Ariyanto (2004), overcompetition in the area of money banking will cause banks to be forced to undertake higher intemperate risk, especially in the competitive credit and savings markets. Changes in market elements affect competition in an industry. So this is in line with the research carried out by Ramadhany (2018) based on the calculation of the HHI period 2015–2017 in the category of highly concentrated markets. This suggests that the level of competition in the money storage industry in Indonesia is generally under monopoly competition, meaning that the majority of companies that produce or create similar but different products in some respects. The quantity and estimate of shipments of goods can influence the cost measured by the control of market forces, where control in advertising is the ability of companies to influence behavior and beat competitors.

CONCLUSION

Islamic banks are one of the solutions for building economic growth in Indonesia. Maintaining the continuity of the existence of Islamic banks is based on the bank's ability to provide the best service to customers. The ability of banks to survive is needed in the face of intense competition between banks. Banks are required in various matters related to attracting customers to use bank products. Given the dynamics and challenges of the survival of Islamic banks in Indonesia, it is quite complicated. Based on the description of the results of the interviews that have been conducted, the determining factors of the younger generation, especially in this study, students of UIN K.H. Abdurrahman Wahid, in becoming Islamic banking customers, namely:

²¹ Hafidh Munawir, "Perencanaan Strategi Pengembangan Bank Syariah Di Indonesia," *Jurnal Ilmiah Teknik Industri* 4, no. 1 (2005): Ahmad Mukhlisin dan Aan Suhendr.

1. Lack of promotion from Islamic banking itself in promoting its products. The majority of the interviewees testified that the promotion of Islamic banks is still lacking, so further action is needed in an effort to gain public trust.
2. The lack of wide distribution of offices and branches of Islamic banks and cooperation networks with other companies that are still minimal contribute to other factors determining interest. The existence of offices and branches of Islamic banks is still considered too little, making it difficult for customers if they need to transact directly.
3. The distribution of offices and branches of Islamic banks is also uneven to various regions. The limited network of cooperation hampers the enthusiasm of the community to move to Islamic banks. Plus, the intense competition with conventional banks exacerbates the inequality of public interest in Islamic banks.

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