International Journal of Education, Vocational and Social Science
https://e-journal.citakonsulfindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

The Role Of Islamic Banks In Improving The Indonesian Economy

Tiffani[1]
[1]UIN Imam Bonjol Padang, Indonesia
Martin Kustati [2]
[2] UIN Imam Bonjol Padang, Indonesia
Nana Sepriyanti [3]
[3] UIN Imam Bonjol Padang, Indonesia
Nurhasnah [4]
[4] UIN Imam Bonjol Padang, Indonesia
Wahyu Hidayat [5]
[5] UIN Imam Bonjol Padang, Indonesia
Mardianto [6]
[6] Universitas Negeri Riau, Indonesia

Corresponding Author: tifffaniman@gmail.com

Abstract

Islamic banks are banks that operate on sharia principles or Islamic law, this principle has been applied since the time of Rasullah, khulafaur Rasyidan, caliphs to modern times. The main principles of Islamic banking include the prohibition of usury (interest), the prohibition of investing in businesses that are prohibited by Islam. This research method is designed with a qualitative approach because the results obtained are not in the form of numbers. The selection of a qualitative approach in this text was chosen because it is more in line with the scope of the discussion under study. The use of qualitative data is intended to ensure that the information obtained can be presented naturally and authentically. Desk research where the research is conducted without the researcher being directly involved in the field. The results of the study identify sharia principles such as the prohibition of usury, profit sharing (Mudharabah and Musyarakah), prohibition of risky or illegal transactions, transparency and openness, fairness and reasonableness, finally community and common interests are well implemented and lead to positive trends based on the results of literature study research from previous researchers In

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

International Journal of Education, Vocational and Social Science
https://e-journal.citakonsulfindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

Indonesia, for example, the Islamic banking industry has experienced significant growth. In recent years, the number of Islamic banks has continued to grow, both in terms of number and size of operations. The increasing assets, loans, and deposits in Indonesian Islamic banks indicate that people are increasingly interested in financial products and services that comply with sharia principles. Islamic banks play an important role in the Indonesian economy in several ways: increased access to finance, diversification of products and services, financial sector growth, equality and fairness,kContribution to financial system stability.

Keywords: ***Islamic Bank, usury, risk***

INTRODUCTION

slamic banks are financial institutions that operate based on sharia principles or Islamic law. It offers a wide range of banking services such as deposit, financing, investment and other transactions, but within a framework that complies with sharia principles. The main principles of Islamic banking include the prohibition of usury (interest), the prohibition of investing in businesses prohibited by Islam (such as alcohol, gambling and betting), and the sharing of risks and profits between the bank and the customer.

According to Latifah (2020) and Nilam Sari (2018), banking is any company engaged in banking and collecting and channeling funds. This means that the activities carried out by banking institutions are always related to the banking world, whether these activities are just collecting or just distributing funds or even both. -both collecting and distributing funds.

Islamic banking began to exist in Indonesia when Law Number 7 of 1992 was enacted regarding banks that implemented the concept of profit sharing. The first bank to implement sharia law at that time was Bank Muamalat. The Islamic Banking Law was updated to further improve its progress with Law Number 10 of 1998 as a complement to Law Number 7 of 1992. It was then updated again in 2008 with Law Number 21 of 2008 and is used as the current regulation.

From the regulatory journey to Islamic banks whose existence is highly anticipated by Indonesians who want a bank free from usury (interest), even though there is still controversy about interest itself, so that until now the case is almost. 30 years of Islamic banking in Indonesia still has not developed well. fast. Despite the currency crisis in 1997-1998 when the foreign exchange market went into free fall and resulted in huge losses to the Indonesian financial industry, especially to banks that had many mergers, Islamic banks showed their resilience with

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

healthy and stable finances.

According to OJK Sharia, until 2018, Islamic banking has a network of 1,868 BUS (Sharia Commercial Banks), 347 UUS (Sharia Business Units), and 289 BPRS (Sharia Rural Banks) nationally. Although it has a large enough network, especially the Islamic banking office network, it is still rarely spread in several regions, especially in eastern Indonesia.

History and Law of Islamic Banking

Islamic banking has long historical roots, starting from Islamic economic practices in the early days of Islam. Some important points in the history of its development are:

1. The era of the Prophet Muhammad: The practice of Islamic economics began during the time of the Prophet Muhammad. It began with the application of principles such as the prohibition of usury and transactions based on the principle of justice.
2. The era of the Khulafaur Rashidin: Under the leadership of Abu Bakar and Umar bin Khattab, there were economic practices based on Islamic principles. An example is the practice of providing interest-free loans to people in need
3. The Caliphate of Uthman bin Affan : Uthman bin Affan introduced the practice of depositing money in the Baitul Mal (state treasury) and providing interest-free loans to people in need.
4. Developments in the modern world: Although Islamic economic principles still persist in various Muslim communities, Islamic banks as modern banking institutions only emerged in the 20th century. In 1963, Mit Ghamr Savings Bank was established in Egypt as an interest-free bank. In Pakistan, the State Bank of Pakistan began operations in 1980 as the country's first Islamic bank.

Global growth: Since then, Islamic banking has expanded worldwide, with financial institutions in many countries offering banking services based on Shariah principles. Countries such as Malaysia, Saudi Arabia, United Arab Emirates and Indonesia have Islamic banks that provide financial services according to Islamic principles.

METHOD

This research is designed with a qualitative approach because the results obtained are not in the form of numbers. The selection of a qualitative approach in this text was chosen because it is more in accordance with the scope of the discussion under study. The use of qualitative data is intended to ensure that the information obtained can be presented naturally and authentically.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

This means that the data obtained reflects the actual situation and provides deep insight. With a qualitative approach, all aspects can be understood comprehensively and deeply in accordance with the actual reality.

The method used in this research is library research, which is conducted without the researcher being directly involved in the field. Instead, this research is conducted through a search for papers and various available literature, including books, periodicals, magazines, newspapers, and the like. This research examines and explores ideas and thoughts related to the research topic, supported by data and information from the literature.

RESULT AND DISCUSSION

Theoretical foundation

Over the past few decades, Islamic banking has quickly become an integral part of the global financial industry, offering a range of services in line with Islamic principles to both Muslim and non-Muslim communities interested in an ethical approach to finance.

Many countries, including Indonesia, have laws or regulations that govern the existence and operation of Islamic banks. Some examples of such laws or regulations are:

1. Indonesia: In Indonesia, Islamic banks are regulated by Law No. 21/2008 on Islamic Banking. This law provides a legal basis for the establishment, supervision and regulation of Islamic banks in Indonesia. In addition, the Financial Services Authority (OJK) plays a role in the supervision and regulation of Islamic banks in Indonesia.
2. Malaysia: In Malaysia, Islamic banks are governed by several laws, including the Islamic Banking Act of 1983 and the Islamic Financial Services Act of 2013. These regulations form the legal basis for the establishment and operation of Islamic banks in Malaysia.
3. Saudi Arabia: Countries based on Islamic law often have their own regulations for financial institutions operating under Sharia principles. While not all countries have similar laws, each country has regulations that set out the principles that financial institutions operating under Islamic law must adhere to.
4. Pakistan: In Pakistan, the "Islamic Banking Act of 2002" applies to Islamic banks. This act provides the legal framework for the establishment and operation of Islamic banks in the country.

The regulations may vary from country to country, but generally include provisions regarding sharia principles, supervision, governance and policies that support the development

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

of Islamic banks. These provisions are expected to be complied with by the parties involved in the Islamic banking sector, both banks, regulators, and customers.

In Indonesia, Islamic banks are subject to several laws and regulations that govern the banking sector in general, as well as regulations specific to Islamic banks. The laws governing Islamic banks include:

1. Law Number 21 of 2008 on Islamic Banking: This law regulates the establishment, operation, supervision and regulation of Islamic banks in Indonesia. It covers various aspects, including the determination of the operational principles of Islamic banks, requirements for the establishment of Islamic banks, supervision of relevant authorities, and others.
2. Law No. 14 of 2008 on Public Information Disclosure: This law does not specifically regulate Islamic banks, but regulates public access to information on public institutions, including Islamic banks.
3. Bank Indonesia Regulations: In addition to laws, Bank Indonesia (BI) also issues regulations for Islamic banks, such as: For example, Bank Indonesia regulations on the implementation of Islamic banking, Bank Indonesia regulations on the procedures for imposing sanctions and various other technical regulations governing the operational aspects of Islamic banks.
4. Financial Services Authority (OJK) regulations: OJK also has regulations related to Islamic banks, such as the OJK Regulation on the Implementation of Islamic Banking which further regulates the supervision and governance of Islamic banks.

All these laws and regulations aim to provide a clear and orderly framework for Islamic banks, maintain the stability of the financial system, protect the interests of customers and ensure that Islamic banks operate in accordance with sharia principles and established working standards.

According to Law of the Republic of Indonesia Number 10 of 1998 dated November 10, 1998 concerning Banking, bank means "a business entity that collects funds from the public in the form of savings and distributes them to the public in that form." credit and other forms to improve people's lives. Banking helps facilitate the economy, including facilitating the flow of funds from those who have excess funds to those who need funds.

When viewed from the way of pricing, banks are generally divided into two types, namely banks based on conventional principles and banks based on sharia principles. Islamic banks are banks that in carrying out their activities provide and require rewards based on sharia principles, both in collecting funds and in relation to channeling funds, namely buying and selling and profit

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

sharing. (Sholahudin M., 2006)

The reason for the establishment of Islamic banks is the element of usury in conventional banks, namely the element of interest in its operations. Although the Quran and Sunnah clearly prohibit the existence of interest because of its injustice (QS Al Baqoroh: 283), there are also many opinions of fiqh experts who prohibit the existence of interest.

Principles and Principles of Islamic Banking

Islamic banks operate based on the fundamental principles of Islamic law. These principles provide the framework for Islamic banking activities and distinguish it from traditional banking. The main principles of Islamic banking include:

1. Prohibition of usury: Riba is a concept that prohibits the charging of interest or fixed profit on financial transactions. Islamic banks avoid interest on loans or financing and seek ways to facilitate transactions without usury.
2. Profit sharing (Mudharabah and Musyarakah): The concept of profit sharing is the main principle in Islamic banking. In investment or financing transactions, banks and customers share profits and risks according to a pre-agreed agreement.
3. Prohibition of risky or illegal transactions: Islamic banks restrict investment or financing in activities that are considered haram in Islam, such as alcoholic beverages, gambling, the pornography industry, and so on.
4. Transparency and openness: Islamic banks value transparency in their transactions and activities towards customers. Information regarding transactions, benefits and risks must be clearly conveyed to the parties involved.
5. Fairness and equity: Islamic banks seek fairness in all transactions and ensure that everyone involved receives fair and balanced rights and responsibilities.
6. Community and common good: Islamic banks also pay attention to social aspects in their operations by supporting projects that can benefit the community as a whole.

These principles serve as the foundation for Islamic banks in providing their financial services and ensuring that operations and transactions are conducted in accordance with ethical principles and Islamic law.

Credit risk was studied by Susamto et al. (2020) regarding differences in the level of credit risk of Islamic banks compared to the level of credit risk of conventional banks. This study also examines various determinants of credit risk and possible differences in how these factors affect credit risk in

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

the Islamic and conventional banking industries.

Susamto et al. (2020) research uses dynamic panel regression with GMM system estimators. The sample includes 11 Islamic banks and 95 conventional banks in Indonesia during 2003-2018.

Based on the results of the study, it is concluded that there is no difference in the level of credit risk of Islamic banks compared to conventional banks. It is also concluded that credit risk is significantly affected by current and deteriorating asset size, delayed financing, current profitability, slow economic growth and current inflation. The impact of delayed financing, current profitability, and slow economic growth is different between Islamic and conventional banks.

Risk management is also discussed by Alisadikin et al. (2023) researched further. Islamic banking always involves various types of risks and transactions of varying complexity. Therefore, it is urgent to introduce risk management in Islamic banking to identify, measure and control various risks. The discussion paper discusses in detail the theory of risk management and its application to Islamic banking in Indonesia.

A worldview of the importance of risk management in Islamic banking, identifying the risk profile of Islamic banking, classifying the types of risks in Islamic banking and discussing the application of risk management arrangements in Islamic banks.

According to Silvia (2022), the health status of a bank is the most important indicator that must be known by many parties, including owners and managers of funds, users of banking services, other stakeholders and Bank Indonesia as a regulator and banking regulator. To measure the condition of the bank, researchers use the CAMEL method. Based on the description above, it can be concluded that the analysis of health status in BTPN Syariah is classified as very healthy. Thus, it can be shown that the CAR ratio of BTPN Syariah is classified as very healthy in the 2016-2020 period.

According to Silvia (2022), the NPF ratio analysis at BTPN Syariah from 2016-2020 is considered very healthy. In addition, the analysis of the NDP ratio in BTPN Syariah from 2016-2020 is classified as very healthy because there are no violations. Meanwhile, the profitability analysis using the ROA ratio of BTPN Syariah during 2016-2020 was in the Healthy category, while the analysis of the R0E, BOPO and NI ratios of BTPN Syariah during 2016-2020 was in the Very Healthy category" lies. And the analysis of the FDR ratio of BTPN Syariah from 2016-2020 is considered quite healthy.

Thus, it can be seen that the health status of Bank Tabungan Pensiunan Nasional Syariah

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

(BTPN) from 2016 to 2020 is in the "very healthy" category. In this way, BTPN is able to overcome the negative impact of the current business shocks.

The most important principles or tenets in Islamic banking include:

1. Sharia Compliance: Islamic banks must operate in accordance with the principles of Islamic law. Among them are the prohibition of usury (interest), the prohibition of investing in activities that are considered haram in Islam, and the management of funds in accordance with sharia principles.
2. Profit sharing (profit and loss sharing): The concept of profit sharing is a key principle in Islamic banking. This includes schemes such as Mudharabah (profit sharing of investments where the bank acts as the investor and the customer as the manager) and Musyarakah (partnership between the bank and the customer on a specific project with profit and loss sharing).
3. The principle of joint responsibility: Islamic banks base their operations on the principle of joint responsibility between the bank and the customer for the benefits and risks of the transaction.
4. Transparency and openness: Islamic banks must be transparent in their operations and provide clear and detailed information to customers and other interested parties about their transactions and activities.
5. Principles of Justice and Fairness: Islamic banks must ensure that transactions are carried out in a fair and balanced manner for all parties involved, without causing unjustified losses to one of the parties.
6. Community (social responsibility): Islamic banks also have a social responsibility to consider the interests of the community, contribute to social development and invest in projects that benefit the community.

These principles are the basis for Islamic banks in developing their products and services and conducting their business in accordance with Islamic ethical values.

Advantages of Islamic Banks

Islamic banks have several advantages that make them attractive to some people, among others:

1. Ethical aspects: Islamic banks operate based on Islamic principles that prohibit usury (interest) and activities that are considered haram. This is attractive to people who want to

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

use financial services in accordance with their religious principles.

2. Profit-sharing principle: Islamic banks use the profit-sharing principle in financing and investment, which allows customers and banks to share profits and risks. This offers customers the opportunity to actively participate in the profits of the business.
3. Transparency: Islamic banks value transparency in all its transactions and operations and provide clear and detailed information to its customers on how their funds are managed.
4. Responsible investment decisions:Islamic banks limit investments to certain sectors that are shariah-compliant, such as sectors that do not contain elements of usury, alcoholic beverages, or gambling. This appeals to people who want to invest socially and ethically.
5. Financial inclusion: Islamic banks also play a role in expanding access to financial services for those who may be unable or unwilling to use traditional banking services.
6. Commitment to social welfare: Islamic banks often have social and humanitarian programs that aim to have a positive impact on society, making them attractive to those who want to contribute to social welfare.

These advantages make Islamic banks an attractive choice for some people who want to use financial services that are in accordance with sharia principles or uphold the ethical aspects of banking.

However, it is important to note that Islamic banks, just like traditional banks, have their own risks and challenges. Despite these advantages, the choice between Islamic and conventional banks remains a personal preference and depends on each individual's values, beliefs and financial needs.

Islamic bank	Conventional bank
1. Make Halal Investments. 2. Based on the principle of profit sharing, sale and purchase or lease. 3. Profit and gain oriented. 4. Relationship with customers in the form of a partnership relationship. 5. The collection and distribution of funds must be carried out in accordance with the Fatwa of the Sharia Supervisory Board.	1. Halal and Haram Investments. 2. Use of interest devices. 3. Prioritizing profit. 4. Relationship with customers in the form of a debtor-creditor relationship. 5. No comparable advice.

Source: Textbook "Islamic Economics" (Sholahudin, M., 2006) p.88

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

Islamic Bank Growth Data

1. The growth of Islamic banks has shown a positive trend in recent years in many countries, including Indonesia, Malaysia, Turkey and a number of Middle Eastern countries. The growth is reflected in various aspects such as the number of Islamic banks, assets under management, number of customers and market penetration. However, the specific dates depend on each country and the global economic situation.
2. In Indonesia, for example, the Islamic banking industry has experienced significant growth. In recent years, the number of Islamic banks has continued to grow, both in terms of number and size of operations. The increasing assets, loans and deposits of Indonesian Islamic banks show that the public is increasingly interested in financial products and services that comply with sharia principles.
3. Islamic banks have also experienced significant growth in Malaysia. In recent years, the contribution of Islamic banks to the overall banking sector has steadily increased. The country has emerged as one of the largest Islamic finance centers in the world with various initiatives to promote and strengthen the role of Islamic banks in the financial system.
4. The growth of Islamic banks is also often attributed to the government's efforts to encourage the Islamic financial sector, the development of supportive regulations, and increased public awareness and trust in Islamic banking products and services.
5. However, please note that current data may change over time and vary by country and economic conditions. Therefore, it is advisable to obtain specific information on the growth of Islamic banks from the most recent sources available, such as official reports from central banks, relevant government agencies, or financial research institutions.

Problem growth data on Islamic banks

Islamic banks must have a hard monitoring and risk management system. With this system, Islamic banks can detect and avoid mismanagement and system and procedure errors in Islamic banks. Until this paper is written, there is no government policy or Bank Indonesia regulation that specifically and clearly regulates risk management in Islamic banking, except for Bank Indonesia regulations regarding risk management in commercial banks. In fact, the risks faced by Islamic banking are relatively higher than traditional banking because product innovation and the combination of transaction contracts in the distribution of Islamic banking funds are very different

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

(Sholauddin, 2004).

The increase in problems faced by Islamic banks may vary depending on economic conditions, risk management and other factors. Problems that may be faced by Islamic banks include:

1. Asset quality: One of the issues that both Islamic and conventional banks often face is asset quality. This includes increased credit risk, non-performing loans or impairment of certain assets.
2. Operational risk: Islamic banks may also experience operational problems, system failures, or compliance risks that may impact their performance.
3. Too fast growth: Rapid growth can bring risks, especially if not balanced with proper risk management. For example, too fast growth can lead to liquidity issues or uncontrolled expansion.
4. Shariah compliance: Islamic banks must ensure the compliance of their operations with Shariah principles. Failure to comply with these principles may result in significant reputational or legal issues.
5. Intense competition: Competition in the banking sector, including Islamic banks, can be challenging. Banks must continuously improve their innovations, services and marketing strategies to remain competitive.

However, it should be noted that the problems faced in Islamic banking are not always universal or cause significant losses. Good management, proper risk management and compliance with sharia principles can help Islamic banks overcome the challenges that arise.

Specific data on the increasing problems of Islamic banks can be found in financial statements, risk reports or reports from local banking regulators.

The Role of Islamic Banks in Improving the Indonesian Economy

Islamic banks play an important role in the Indonesian economy in several ways:

1. Increased Access to Finance: Islamic banks have helped expand access to finance for Indonesians who may not have previously been served by traditional financial institutions. This has helped to increase financial inclusion in many areas, especially rural areas.
2. Diversification of products and services: Islamic banks have developed various financial products and services that comply with sharia principles. Among them are micro, small and medium enterprise (MSME) financing, housing financing, sharia-based investment and others

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

that provide alternatives for people who want to use financial services in accordance with their religious sharia.

3. Financial sector growth: Islamic banks' contribution to Indonesia's financial sector is becoming more significant every year. They are helping to expand and strengthen the country's financial ecosystem by providing diverse options to the public and helping to finance infrastructure and other economic development projects.
4. Equality and Fairness: Islamic banks also emphasize the principles of equity and fairness in their financial transactions by sharing risks and profits between the bank and the customer. This can help create a fairer environment for economic activity.
5. Contribution to financial system stability: Islamic banks also play a role in strengthening the stability of Indonesia's financial system. With the development of Islamic banks, the diversification of financial services and financing offered can help reduce dependence on the conventional financial sector, thus having a positive impact on overall economic stability.

The role of Islamic banks in the Indonesian economy continues to grow along with the increasing public awareness of sharia-based financial services. Government support, favorable regulations, and product and service innovation are important factors in developing the role of Islamic banks in the Indonesian economy.

CONCLUSION

In the face of global economic dynamics, the role of Islamic Banks in Indonesia has a significant impact in improving the country's economy. Islamic banks not only act as financial institutions, but also as agents of sustainable economic development. With sharia principles that prioritize justice, transparency, and sustainability, Islamic Banks make a positive contribution in supporting developing economic sectors. The productive distribution of funds, financing oriented towards community empowerment, and active participation in sustainable investment projects, characterize the role of Islamic Banks in supporting Indonesia's economic growth. Thus, the overall contribution of Islamic Banks is not only limited to the financial sector, but also has an impact on structural improvements and inclusiveness of the national economy.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License

REFERENCES

Alisadikin M, dkk. 2023, Manajemen Risiko Bank Syariah, Jurnal Jemba Ekonomi, Manajemen, Bisnis dan Akuntansi Vol.2, No.1, Januari 2023

Dayyan M. et al., 2017, Pengaruh Sumber Daya Manusia Terhadap Kinerja Pegawai Perbankan Syariah: Studi Kasus Pada BPRS Adeco Langsa, Jurnal Ilmiah Mahasiswa Vol.1(1), 2017

Latifah L dan Ritonga I, 2020, Systematic Literature Review (SLR): Kompetensi Sumber Daya Manusia untuk Pengembangan Perbankan Syariah di Indonesia: Jurnal Ekonomi dan Perbankan Islam Al Maal, Vol.2, no. 1 Juli 2020

Muhammad Sholahudin, 2004, Risiko Pembiayaan pada Perbankan Syariah, Jurnal Manfaat, Vol.8, no. 2 Desember 2004

Muhammad Sholahudin, 2006, Buku Ajar Ekonomi Islam, UKM KEI FE UNS & Pusat Kajian Ekonomi Islam UMS, Surakarta

Rusydiana dan Aam Slamet, 2016, Analisis Masalah Perkembangan Perbankan Syariah di Indonesia: Penerapan Metode Proses Analytic Network, Jurnal Bisnis dan Manajemen Vol.6 (2), 2016.

Sari, Nilam dan Abrar Amri, 2018, Peran Sumber Daya Manusia (SDM) Dalam Perkembangan Perbankan Syariah: Analisis Kualitas dan Kinerja Pegawai, Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan, Vol.18(2), 2018.

Silvia EL dan Pratikto MI, 2022, Analisis Tingkat Kesehatan Perbankan Metode Unta di Bank Tabungan Pensiunan Nasional (btpn) Syariah 2016-2020, Jurnal Riset Ekonomi dan Akuntansi (JPENSI) e-ISSN 2621-3168 p-ISSN 2502 – 3764 Jilid 7 No.1 Februari 2022

Susamto AA, dkk (2020) Membandingkan Risiko Kredit pada Perbankan Syariah dan Konvensional Menggunakan Data Panel Tingkat Bank, ISSN:2085-9325(tekan);2541-4666(online) Ekonomi: Jurnal Ekonomi Islam – Volume 11, Nomor 2 (2020): 235 – 262

Trimulato, 2018, Manajemen Sumber Daya Manusia Islami untuk SDM di Bank Syariah, Iqtishadia: Jurnal Ekonomi dan Perbankan Syariah, Vol.05(2), 2018

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-Share Alike 4.0 International License