

IMPLEMENTATION OF 5C BASED FINANCING IN BMT ALFA DIRHAM MANDIRI

Maulana Akrom¹, Mubarak Fatahillah², Nurul Husnaeni³, Robiaatuul Adawiyah⁴

Universitas Islam Bungan Bangsa Cirebon¹

Sekolah Tinggi Agama Islam Kuningan²

Sekolah Tinggi Ilmu Ekonomi Syariah Khas Al Jaelani^{3,4}

*Correspondence: maulanaidm1234@gmail.com

Abstract

This research is to analyze the implementation of 5C-based financing (Character, Capacity, Capital, Collateral, Condition) at BMT Alfa Dirham Mandiri, aiming to obtain data regarding planning, implementation, and assessment of 5C principle-based financing at BMT Alfa Dirham Mandiri. The type of research used is qualitative. The data collection techniques used were interviews, observation, and documentation. The data source for this research is primary, namely collected through direct interviews. This research shows that BMT Alfa Dirham Mandiri, as a sharia microfinance institution, applies financing based on murabahah, mudharabah, kafalah bil ujah, wadiah and musyarakah contracts. Financing is carried out according to strict SOPs, from application to disbursement of funds. The 5C principle (Character, Capacity, Capital, Collateral, Condition of Economy) is applied to assess the feasibility of financing, with collateral only for financing above 3 million. Implementation of the 5C principles reduces the risk of financing problems. The research results show that: 1). Financing planning includes applying for financing, assessing financing. 2). implementation of financing through various contracts such as murabahah, mudhorobah, musyarakah. Kafalah bil ujah, and wadiah. 3) The 5C principles in BMT Alfa Dirham Mandiri are as a financing assessment tool, the 5C principles include character, capacity, capital, collateral, and economic conditions.

Keywords: BMT, financing, 5C Principles.

INTRODUCTION

Indonesia, as the country with the largest number of Muslims globally, has great potential in the field of sharia economics. The sharia economy emerged in the early 1990s and is currently experiencing rapid growth due to the proliferation of Islamic financial institutions, both banks and non-banks. Baitul Maal Wa Tamwil (BMT) is a non-bank sharia financial institution in the form of a cooperative. BMT operates based on Sharia principles and seeks to improve the welfare of its members while advocating for Sharia economics in wider society.

Baitul Maal wa Tamwil (BMT) provides financing to parties who cannot be reached by banks, so BMT is a non-bank sharia financial institution that is growing rapidly in Indonesia. The latest regulation is Permenkop and UKM Number 16/Per/M/KUKM/IX/2015 concerning the Implementation of Savings and Loans Business Activities and Sharia Financing by Cooperatives. So since the publication of this regulation, the nomenclature name of all Sharia Financial Services Cooperatives (KJKS) has changed to Sharia Savings and Loans and Financing Cooperatives (KSPPS) and the Sharia Financial Services Unit has changed to Sharia Financing Savings and Loans Unit (USPS). Therefore, BMT is subject to government supervision in all its operations to ensure the absence of fraud in any form (Hazard 2014).

The establishment of BMT provides opportunities for lower socio-economic groups to obtain capital to develop small businesses. BMT is a small people's economic organization that seeks to expand the economic activities of small business owners by creating profitable businesses and investments based on cooperative and sharia principles (Hidayat 2019).

Baitul Maal wa Tamwil (BMT) is a microfinance institution that operates based on the principles of the Islamic economic system. This organization was founded by local community leaders using their own resources. BMT aims to improve welfare and protect the rights of underprivileged communities through profit sharing. BMT or Sharia Financial Services Cooperative (KJKS) functions within a legal framework based on cooperation (Sari et al. 2022).

Focusing on the small and medium enterprise (SME) sector, the BMT Financial Institution is one of the sharia financial institutions that uses the ideas of "Baitul Tamwil" (meaning financing house) and "Baitulmal" (property development house). By encouraging investment activities and providing financial assistance for economic activities, Baitul Tamwil's idea seeks to build production and investment companies that improve the economic quality of micro and small entrepreneurs. The Baitul Mal idea, on the other hand, allows the deposit of zakat, infaq and alms money as well as maximizing the management of collection and distribution in accordance with sharia regulations and related laws and mandates (Fasa 2020).

As a financial institution, BMT is tasked with collecting funds from the public (BMT members) who save their funds for safekeeping and distributing cash funds to the public (BMT members) who need loans. Meanwhile, BMT is given the authority to carry out economic efforts as a whole which includes trade, industry and agriculture (Tanjung and Novizas 2021). A similar thing also happened at BMT Alfa Dirham Mandiri in Dukupuntang Hamlet.

BMT aims to improve economic standards for the benefit of its members and the wider community. To run a business with the principles of profit sharing and buying and selling, such as Musyarakah, Mudharabah, Bai'u Bitsaman Ajil, al-Qardhul Hasan, and others. The economic system implemented also uses a sharia framework without the slightest usury or interest system. Determining the profit sharing percentage at the time of the contract is essentially the core of the profit sharing concept (Sudjana and Rizkison 2020)

In theory, BMT is analogous to banking as a financial institution. Therefore, BMT must also be regulated by banking standards. The four guiding banking concepts are trust, prudence, knowing the customer, and fiduciary relationships. Before providing a loan, the bank needs to ensure that the funds will be repaid. Before financing is carried out, the results of the client's assessment are used to gain this trust. Using financial principles, banks must apply general evaluation criteria to identify consumers who are truly worthy of a loan. The 5C concept, which stands for character, capacity, capital, collateral, condition of economy, is one of the financial principles that can be applied in carrying out financial analysis (Labetubun 2021).

Considering the background information provided above, researchers are interested in conducting research regarding the Implementation of 5C-Based Financing at BMT Afa Dirham Mandiri.

LITERATURE REVIEW

According to Kasmir as quoted (Bairizki 2021) that financing is the provision of money or equivalent bills, based on an agreement or agreement between BMT and another party which requires the party being financed to return the money or bills after a certain period of time in return or profit sharing. According to Hasibuan in (Suryadi 2022) that financing is a type of loan that must be repaid together with profit sharing by the borrower in accordance with the agreed agreement. Financing can also be interpreted as providing money or bills whose value is measured in money and there is an agreement between the funder and the recipient of the funds, that they agree in accordance with the agreement they made. The financing agreement covers the rights and obligations of each party, including the time period and profit sharing determined jointly. Likewise with the issue of sanctions if the debtor breaks his promise to the agreement that has been made. Based on the definition above regarding financing, it can be concluded that financing is the provision of money based on an agreement between Baitul Maal Wattamwil (BMT) and borrower members who have an obligation to pay their debts after a certain period.

BMT is an abbreviation for Integrated Mandiri Business Center or Baitul Maal Wat Tamwil which is a microfinance institution based on sharia principle (Rayuningsih 2021). BMT is conclusively an integrated independent business center whose substance depends on the idea of Baitul Maal wat Tamwil. Baitul Maal wat Tamwil (BMT) consists of two terms, namely Baitul Maal and Baitul Tamwil. Baitul maal is more aimed at collecting and distributing funds that are not really for the benefit, while baitul tamwil is an effort to collect and distribute funds. BMT is a method of management and trust management that is free from usury. BMT is a financial institution of a business nature that relies on investment funds based on savings and loan contracts/agreements, mudharabah, wadia'ah, and participation (syirkah) in the community for beneficial business activities with a profit sharing system (Sudirman 2020).

METHOD

Methods can be defined as systematic procedures or strategies used in the research implementation process. Research is a rigorous and methodical scientific effort that aims to obtain accurate data and principles to reveal the truth (Moleong 2016). This research was conducted at BMT Alfa Dirham Mandiri which is located on Jalan Nyi Ageng Serang, Dukupuntang Village, Dukupuntang District, Cirebon Regency, West Java Province. Researchers chose this place because BMT Alfa Dirham Mandiri is one of the BMTs that has achieved significant progress. BMT Alfa Dirham Mandiri is also known for applying the 5C principle in financing.

This research is a qualitative descriptive study. Qualitative research is a type of research that does not rely on statistical techniques or calculations to obtain conclusions.

Descriptive research is a technique used to investigate the current state of a group of individuals, objects, situations, systems of ideas, or categories of events. The aim of this descriptive investigation is to produce a methodical, objective and precise description, image or description of the facts, characteristics and relationships between the phenomena being studied (Rusmana 2020).

This research seeks to analyze and describe the implementation of 5C-based financing at BMT Afa Dirham Mandiri. The type of research used in this research is a descriptive analysis method. According to (Saepudin 2019) descriptive analysis is empirical research that investigates a specific symptom or phenomenon in a real life setting. The results of this research were collected using primary data and secondary data.

The approach used in this research is a qualitative approach. According to Bogdan and Taylor, a qualitative approach is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. According to (Chadajah 2017) the method is to transcribe the data, then coding the notes in the field and interpreting the data to obtain conclusions.

This research uses qualitative research with field research methods. According to (Supriani 2022) this approach is adapted to the main aim of the research, namely describing and analyzing the implementation of 5C-based financing at BMT Afa Dirham Mandiri. So that this method will be able to explain the problems of the research (Kartika 2020).

Determining appropriate data collection techniques greatly determines the scientific truth of a research. The data collection techniques used in this research are observation, interviews, and documentation.

Engineering can be seen as a means of carrying out technical work carefully using the mind to achieve a goal. Even though the study is an effort within the scope of science, it is carried out to collect realistic data systematically to realize the truth. Research methodology is a means to find a cure for any problem. In this case, the author collected information about the Implementation of 5C-Based Financing at BMT Afa Dirham Mandiri from books, articles, journals, theses, ebooks, etc (Saepudin 2022).

Because it requires material from the library as a data source, this research utilizes library research. Researchers need books, scientific articles and other literature related to the topics and problems they explore, both print and online (Hanafiah 2021).

Searching for information from data sources requires the use of data collection techniques. Amir Hamzah in (Saepudin 2020) claims that data collection is an effort to collect information related to the subject under study. The author uses library research methods to collect data. Specifically, the author started with the library to collect information from books, dictionaries, journals, encyclopedias, papers, periodicals, and other sources that share views on the Implementation of 5C-Based Financing at BMT Afa Dirham Mandiri.

Amir Hamzah further said that data collection means various efforts to collect facts related to the topic or discussion that is being or will be explored (Wahyuni 2021). These details can be found in scientific literature, research and scientific writings, dissertations, theses and other written sources. According to (Arifudin 2018) data collection can be carried out in various circumstances, using different sources, and using different techniques. With

this method, researchers can see and directly feel the atmosphere and condition of the research subject.

Observation is part of the research process directly regarding the phenomena to be researched (Kartika 2021). With this method, researchers can see and feel directly the atmosphere and condition of the research subject (Saepudin 2021). With this method, researchers can see and directly feel the atmosphere and condition of the research subject (Kartika 2022).

Documentation is a technique for collecting data through existing documents or written notes (Rahayu 2020). Documentation comes from the word document, which means written items. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes and diaries. According to Moleong in (Kartika 2018) the documentation method is a way of collecting information or data through examining archives and documents. Furthermore, according to documentation strategy is also a data collection technique proposed to research subjects. This data collection method using the documentation method was carried out to obtain data about the condition of the institution (research object), namely the Implementation of 5C-Based Financing at BMT Afa Dirham Mandiri (Chadijah 2022).

Muhadjir in (Arifudin 2022) states that data analysis is the activity of carrying out, searching for and compiling records of findings systematically through observations and interviews so that researchers focus on the research they are studying. After that, make the findings material for other people, edit, classify and present it.

RESULTS AND DISCUSSION

Contents Results and Discussion

After obtaining data through interview, observation and documentation procedures. The researcher began collecting the data obtained, then continued with the analysis. The results of the analysis provide valuable information regarding financial planning and implementation of 5C-based financing at BMT Alfa Dirham Mandiri.

1. 5C Based Financing Planning at BMT Alfa Dirham Mandiri

BMT Alfa Dirham Mandiri has been legally recognized and approved by State law as a sharia microfinance institution, BMT Afa Dirham Mandiri carries out many official and accountable activities.

The distribution of BMT Alfa Dirham Mandiri financing funds is based on mutual trust between BMT and members. Financing used by BMT Alfa Dirham Mandiri includes murabahah contracts, mudhorobah, kafalah bill ujah, wadiah and musyarakah.

In carrying out financing plans, BMT pays attention to monthly financing growth from the previous year. If growth is good, the plan is considered successful. Several factors that influence planning are economic efforts. Type of prospective member's business. Apart from that, BMT Alfa Dirham Mandiri considers competitors' conditions regarding products and services

Mrs. Vivi Nurul Alfiah as Customer Service (CS) assessed that the BMT Alfa Dirham Mandiri financing planner.

Financing planning starts with members depositing basic savings of IDR 20,000 at the start and mandatory savings of at least IDR 5,000 per month for 3 months. After that, the member's efforts will be evaluated. If you have a business, financing will be adjusted to your needs. Members must prepare requirements such as photocopies of KTP, family card and guarantee documents. For funding of more than IDR 2 million, collateral in the form of BPKB, land certificate or letter of revocation is required. For funding between IDR 500,000 to IDR 2,000,000, fiduciary collateral such as electronic goods is sufficient. The next step is a survey by the marketing team to check member efforts, then a meeting with the Committee in the office. If the conditions are met, the financing will be disbursed. Mr. Buari, as a member of BMT Alfa Dirham Mandiri, said that borrowing from BMT in a place that is easy to reach is a very easy process and also profitable for me.

Financial institutions generally use contracts or agreements when carrying out funding activities. Contracts are crucial documents in the realm of funding. The contract outlines specific terms and conditions that prospective members must meet in order to be eligible to apply for financing.

2. Implementation of 5C Based Financing at BMT Alfa Dirham Mandiri

The mechanism for implementing business activities at BMT Alfa Dirham Mandiri refers to Standard Operating Procedures (SOP). SOPs are implemented so that every BMT Alfa Dirham Mandiri employee can run well so that they can achieve BMT targets and can increase BMT profits.

Customer Service says "when a prospective member wants to do financing, he explains in advance to the prospective member what financing will be proposed, among the contracts used by BMT are murabahah, musyarakah, kafalah bill ujah, qordu hasan"

BMT Alfa Dirham Mandiri is flexible by offering financial support to members, while maintaining a cautious approach. The procedures for providing financial assistance at BMT Alfa Dirham Mandiri are as follows:

- a. Prospective members must submit a financing application to BMT
- b. BMT provides information regarding the prerequisites that must be met by prospective members
- c. Prospective members fill out the financing application form provided by BMT officers.
- d. BMT asks several questions that will be taken into consideration when making a decision on the proposed financing. It is. Field officers conduct surveys and assess prospective members at their residence and business location.

- e. BMT read out the contract
- f. Disbursement of financing funds

Mr Buari as a member also said "applying for financing at BMT is very easy by submitting a photocopy of your KTP, filling in the form, including your place of business".

After the financing is realized, BMT Alfa Dirham Mandiri routinely monitors financing members to ensure that financing procedures can be fulfilled by both parties. In observing BMT Alfa Dirham Mandiri, it pays attention to the financial condition and ability of members to pay in installments.

BMT Alfa Dirham Mandiri monitors members who are applying for financing for the first time to BMT Alfa Dirham Mandiri. Officers directly visit members' business locations and offer savings products to make it easier for members to pay for insurance.

3. Assessment of the 5C Principles in Financing at BMT Alfa Dirham Mandiri

In applying the precautionary principle, BMT Alfa Dirham Mandiri conducted an initial financial study to assess the feasibility of financing and business implementation, the ability to fulfill financial obligations, and related risks.

BMT Alfa Dirham Mandiri applies the 5C principles in conducting financing analysis including:

a. Character

BMT Alfa Dirham Mandiri observes the character of prospective members by paying attention to family conditions and the prospective member's business. BMT Alfa Dirham also seeks information from other parties, the environment, neighbors and people closest to them. This character assessment is carried out by field or marketing officers when conducting surveys. Officers will go directly to prospective members to determine the level of honesty of prospective members.

b. Capacity

Capacity Assessment is one of the 5C principles which assesses the capacity or abilities of prospective members. This assessment looks at the prospective member's ability to run their business to make a profit so they can pay off the loan. There are several ways to find out the abilities of prospective members, including:

1) Survey of prospective members' business locations

BMT Alfa Dirham Mandiri will directly visit prospective members' business locations to find out the condition of the business

2) View financial reports

BMT Alfa Dirham Mandiri directly pays attention to the finances of prospective members in the form of income and expenses. This is done by field officers asking prospective members directly about work, income and expenses.

c. Capital

Capital assessment is used to ensure the quantity of capital owned by prospective members. BMT Alfa Dirham Mandiri determines the capital owned by prospective members through assessing their wealth. If a prospective member undertakes consumer financing, BMT Alfa Dirham Mandiri will look at the income earned by the prospective member. This financing influences the amount of financing that will be approved by BMT Alfa Dirham Mandiri.

d. Collateral

The purpose of this assessment is to strengthen the assumption that if payment failure occurs, BMT will be responsible and provide compensation by taking over the collateral.

In practice, BMT Alfa Dirham Mandiri applies collateral if financing is above 3 million. Guarantees provided from prospective members such as BPKB, certificates, etc.

It is. Condition of economy

This assessment aims to determine the current and future economic conditions of prospective members. The method used by BMT Alfa Dirham Mandiri is as follows:

1) View current jobs

BMT Alfa Dirham Mandiri pays attention to the prospective member's place of business. This aims to determine the economic conditions of prospective members

2) Look at environmental conditions

BMT Alfa Dirham Mandiri looks at environmental conditions because they greatly influence the economic conditions of prospective members. Things that BMT Alfa Dirham Mandiri pays attention to are where prospective members live, the lifestyle of the surrounding community, and the majority of people's jobs.

Based on the explanation above, BMT Alfa Dirham Mandiri has implemented the 5C principle, only the collateral assessment applies if prospective members make financing above 3 million. However, the risk of financing problems will always exist, because in every financing there is a risk that there will be problems. However, applying the 5C principles will reduce the risk of financing problems at BMT Alfa Dirham Mandiri. Because basically BMT Alfa Dirham Mandiri has financing guidelines for prospective members.

CLOSING

Conclusion

BMT Alfa Dirham Mandiri has established itself as one of the trusted sharia microfinance institutions, with recognized legality. They offer various types of financing

contracts such as murabahah, mudharabah, musyarakah, kafalah bil ujah, and wadiah, all of which are in accordance with sharia principles. The financing planning process at BMT involves strict procedures, where prospective members must first become members by depositing basic and mandatory savings, as well as undergoing thorough verification related to the business they manage. Every prospective member who applies for financing at BMT Alfa Dirham Mandiri must go through a series of structured steps. The process begins with applying and submitting the required documents, followed by completing the Financing Application Form. At this stage, BMT officers will conduct in-depth interviews with prospective members to evaluate their character and integrity. Apart from that, aspects of capacity and ability in managing a business are also evaluated based on business development, financial reports, and surveys of prospective members' business locations. The 5C Principles in Financing assessment is the main guideline in the evaluation process at BMT Alfa Dirham Mandiri. This principle covers the character, capacity, capital, guarantees and economic conditions of prospective members. Through this approach, BMT ensures that every financing distributed is not only in accordance with sharia legal requirements, but also considers its feasibility and security. Thus, BMT Alfa Dirham Mandiri not only acts as a financial service provider, but also as a strategic partner in developing sharia-based micro and small economies.

REFERENCES

- Anggraini, Z. P., & Supriyanto, S. (2019). Analisis Pembiayaan Jatuh Tempo pada Akad Murabahah Di KSPPS BMT Nur Insan Mandiri Sukoharjo. *Skripsi Fakultas Ekonomi Dan Bisnis Islam, Institut Agama Islam Negeri Surakarta*.
- Arifudin, O. (2018). Pengaruh Pelatihan Dan Motivasi Terhadap Produktivitas Kerja Tenaga Kependidikan STIT Rakeyan Santang Karawang. *MEA (Manajemen, Ekonomi, & Akuntansi)*, 2(3), 209–218.
- Arifudin, O. (2022). Implementation Of Internal Quality Assurance System In Order To Improve The Quality Of Polytechnical Research. *International Journal of Social Science, Education, Communication and Economics (SINOMICS JOURNAL)*, 1(3), 297–306.
- Bairizki, A. (2021). *Manajemen Perubahan*. Bandung: Widina Bhakti Persada.
- Chadajah, S. (2017). Kebanggaan Terhadap Bahasa Indonesia (Language Pride) di Purwakarta. *Jurnal Pendidikan Bahasa Dan Sastra Indo*, 11, 121.
- Chadajah, S. (2022). Makna Implisit Bahasa Kiasan Dalam Tuturan Anne Ratna Mustika: Mempertalikan Komunikasi, Kognisi Dan Pragmatik. *Jurnal Bisnis*, 10(2), 311–321.
- Fasa, I. (2020). *Eksistensi Bisnis Islami Di Era Revolusi Industri 4.0*. Bandung: Widina Bhakti Persada.
- Hanafiah, H. (2021). Pelatihan Software Mendeley Dalam Peningkatan Kualitas Artikel Ilmiah Bagi Mahasiswa. *Jurnal Karya Abdi Masyarakat*, 5(2), 213–220.
- Kartika, I. (2018). The Relationship Between Jigsaw Cooperative Learning Method And Parents Attention With English Learning Achievement Student In Public Junior High

- School 4 Bogor. *2 Nd English Language and Literature International Conference (ELLiC)*, 2(2), 313–320.
- Kartika, I. (2020). Implementasi Manajemen Berbasis Sekolah Dalam Meningkatkan Mutu Pendidikan Di Sekolah Menengah Atas. *Jurnal Al-Amar: Ekonomi Syariah, Perbankan Syariah, Agama Islam, Manajemen Dan Pendidikan*, 1(2), 137–150.
- Kartika, I. (2021). Upaya Mewujudkan Karakter Peserta Didik Pada Pembudayaan Kehidupan Beragama (Religious Culture) Di Sekolah. *Jurnal Al-Amar: Ekonomi Syariah, Perbankan Syariah, Agama Islam, Manajemen Dan Pendidikan*, 2(2), 221–232.
- Kartika, I. (2022). Manajemen Kurikulum Sebagai Upaya Meningkatkan Mutu Pembelajaran Pada Sekolah Menengah Atas. *Jurnal Al-Amar: Ekonomi Syariah, Perbankan Syariah, Agama Islam, Manajemen Dan Pendidikan*, 3(1), 81–94.
- Labetubun, M. A. H. (2021). *Sistem Ekonomi Indonesia*. Bandung: Widina Bhakti Persada.
- Moleong, L. J. (2016). *Metodologi penelitian kualitatif (Edisi revisi)*.
- Muttalib, A. (2019). BMT: Dalam Tinjauan Historis Menguak Fungsi Dan Sejarah Perkembangannya. *Econotica*, 1(2), 1–10.
- Nurnasrina, A. P., & Putra, P. A. (2018). Manajemen pembiayaan bank syariah. *Pekannbaru: Publishing And Printing*.
- Rahayu, Y. N. (2020). *Program Linier (Teori Dan Aplikasi)*. Bandung : Widina Bhakti Persada.
- Rayuningsih. (2021). Peranan Baitul Maal Wat Tamwil dalam Meningkatkan Usaha Mikro Melalui Pembiayaan Mudharabah. *Jurnal Ekonomi Syariah Pelita Bangsa*, 6(1), 50–62.
- Riyani, A., Pratama, G., & Surahman, S. (2022). Analisis Sistem Pengelolaan Keuangan Pembiayaan Syariah Dengan Akad Murabahah. *Ecobankers : Journal of Economy and Banking*, 3(1), 1.
- Rusby, Z., & Arif, M. (2022). *Manajemen Perbankan Syariah*. UIR PRESS.
- Saepudin, S. (2019). The Effect of Work Ethic on The Professional Competences of University Lecturers at Jakarta of Indonesia. *First International Conference on Administration Science (ICAS 2019)*, 327–332.
- Saepudin, S. (2020). Manajemen kompetensi dosen berbasis Islam dalam mewujudkan perguruan tinggi bermutu. *Ta'dibuna: Jurnal Pendidikan Islam*, 9(1), 089–101.
- Saepudin, S. (2021). Improving the Ability to Understand the Quran Reading through the Application of the Mind Map Method during the Covid 19 Pandemic in Al-Qur'an Education Institutions Qurrota A'yun at Kutaraja Village, Maleber District, Kuningan Regency. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 4(4), 14331–14338.
- Saepudin, S. (2022). Pengaruh Kepemimpinan Transformasional Dan Budaya Organisasi Terhadap Etos Kerja Dosen Perguruan Tinggi Islam Di LLDIKTI Wilayah IV Jawa Barat Indonesia. *Jurnal Fakultas Ilmu Keislaman Unisa Kuningan*, 3(3), 255–273.
- Siyoto, S., & Sodik, M. A. (2015). *Dasar metodologi penelitian*. literasi media publishing.

- Sudirman, A. (2020). *Prilaku konsumen dan perkembangannya di era digital*. Bandung: Widina Bhakti Persada.
- Sudjana, K., & Rizkison, R. (2020). Peran Baitul Maal Wat Tamwil (BMT) dalam Mewujudkan Ekonomi Syariah yang Kompetitif. *Jurnal Ilmiah Ekonomi Islam*, 6(2), 175.
- Sumarni, S. (2018). Pendistribusian Dana Zakat Infak Sedekah (ZIS) untuk Pemberdayaan Masyarakat Studi Kasus BMT Amanah Ummah Sukoharjo. *Jurnal Ilmiah Ekonomi Islam*, 4(02), 116.
- Supriani, Y. (2022). Peran Manajemen Kepemimpinan dalam Pengelolaan Lembaga Pendidikan Islam. *JIP-Jurnal Ilmiah Ilmu Pendidikan*, 5(1), 332–338.
- Suryadi, D. (2022). Pelatihan dan Sosialisasi Laporan Pajak dengan Aplikasi e-SPT PPh untuk Mahasiswa dan Alumni STIEB Perdana Mandiri. *Jurnal Karya Untuk Masyarakat*, 3(1), 22–34.
- Wahyuni, R. S. (2021). Analisis Penggunaan Campur Kode Komentar Warganet Dalam Media Sosial Facebook. *Jurnal Teknologika*, 11(2).

**IMPLEMENTATION OF 5C BASED FINANCING IN BMT ALFA
DIRHAM MANDIRI**

Maulana Akrom¹, Mubarak Fatahillah², Nurul Husnaeni³,
Robiaatuul Adawiyah⁴
DOI: <https://doi.org/10.54443/sibatik.v1i12.2265>

