

LEGAL ANALYSIS OF PRODUCTS, SERVICES AND SERVICE QUALITY IN INFLUENCING CUSTOMER SATISFACTION AT BANK SYARIAH MANDIRI IN JAYAPURA CITY

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Abstract

This research, entitled "Legal Analysis of Products, Services, and Service Quality in Influencing Customer Satisfaction at Bank Syariah Mandiri in Jayapura City," aims to identify and analyze the influence of products, services, and service quality on customer satisfaction at Bank Syariah Mandiri in Jayapura City. This study also aims to identify and analyze the steps taken by Bank Syariah Mandiri to ensure customer satisfaction with the services provided by the bank to the community in Jayapura City. The method used in this research is normative and empirical juridical, an approach that refers to laws, literature, written regulations, or other secondary legal materials and identifies and conceptualizes law as a real social institution within the real-life system. The output of this research is to contribute legal thought and knowledge to Bank Syariah Mandiri and the community in Jayapura City regarding how products, services, and service quality can influence customer satisfaction at Bank Syariah Mandiri in Jayapura City.

Keywords: Products, Service Quality, Customer Satisfaction, Bank Syariah Mandiri Jayapura City.

INTRODUCTION

Banks act as intermediaries in collecting and distributing public funds. Funds from the public constitute the principal funds that banks must manage to generate profits. In the banking world, funds from the public can be distinguished as checking accounts, time deposits, and savings accounts. In the case of savings accounts, there are two interested parties involved: 1) the bank, which issues savings products. The bank profits from the development of the collected funds in the form of profitable investments, such as providing credit and purchasing securities on the market. 2) the customer or saver, who deposits their money in the bank. The benefits to the saver include security, interest, convenience, and rewards offered by the bank (Widjanarko, 2004).

To face increasingly fierce competition, banks must be more aggressive in attracting customers in an effort to maintain their existence and thrive. Banks should increase their sensitivity to environmental changes that can influence customer behavior in making savings decisions. Management needs to shift from the old paradigm to the new one. Managers develop products after understanding consumer needs (Aryani, 2007). The new paradigm involves consumers in organizations, aiming to foster meaningful communication to foster relationships between consumers and companies focused on customer satisfaction. This is achieved by considering consumer input in marketing strategy planning. According to Wiroso (2005: 89), Islamic banks were established to avoid usury (riba). Therefore, Islamic banks operate using the profit-sharing principle, which is stated in accordance with Islamic principles, which are agreements based on Islamic law between banks and other parties for the deposit of funds and/or financing of business activities. In these transactions, the interest element is not explicit, or is known by a name other than interest, such as sales and barter

contracts or short-term commercial operations under the names mudharabah, musyarakah, and murabahah, which are acceptable to Muslims and involve the use of wages, commissions, and profits.

The characteristics of the Islamic banking system are that it operates based on the profit-sharing principle (mudharabah) and does not implement an interest system (riba') because interest is prohibited under Islamic law. The Sharia system provides a mutually beneficial alternative for both the public and banks, emphasizing fairness in transactions, ethical investment, prioritizing the values of togetherness and brotherhood in production, and avoiding speculative activities in financial transactions. Regarding the characteristics of the Sharia banking system, the author applies measurements to the research on a dimension specifically designated as a measure of banking services, namely the dimension of banking service quality.

The development of the role of Sharia banking in Indonesia is inseparable from the Indonesian banking system in general. The Sharia banking system is also regulated by Law No. 10 of 1998, which defines a Commercial Bank as a bank that conducts business activities conventionally or based on Sharia principles, and whose activities provide services in payment transactions. The role of Sharia banks in spurring regional economic growth is increasingly strategic in order to realize a more balanced economic structure. Support for the development of Sharia banking is also demonstrated by the existence of a "dual banking system," where conventional banks are permitted to open Sharia business units. Public understanding and socialization of Sharia banking products and systems in Indonesia are still very limited. Although the majority of Indonesia's population is Muslim, the development of sharia-compliant products has been slow and has not yet reached the same level as conventional banking. This is supported by data published by Bank Indonesia, which shows that as of October 2006, sharia banking only accounted for 1.5% of the total national banking market share (Bank Indonesia, 2006).

Sharia banking development efforts must not be based solely on legal aspects and statutory regulations but must also be market-oriented, focusing on the public as users (consumers) of banking services. Banks (both conventional and Sharia) generally serve a strategic function as intermediaries and provide payment services. However, the characteristics of both types of banks can influence potential customers' behavior in determining their preferences between the two. Furthermore, customer behavior toward banking products (conventional and Sharia banks) can be influenced by public attitudes and perceptions of the characteristics of the banks themselves. Competition between banking companies is increasingly fierce, particularly among similar companies. To address this, each company is required to continuously learn and improve itself not only to survive but also to compete with other similar companies. Overcoming this competition requires a well-developed product marketing strategy through promotion, a key factor in product marketing. Furthermore, engaging the public about the functions and benefits of Sharia and conventional banks is crucial. The focus is now on consumers, the target market, to attract their interest in the bank.

If a consumer or customer chooses a sharia-compliant bank as a tool/service for investing in the products and services offered by the bank, it is the best choice for them. How consumers or customers make their choice is certainly inseparable from how the bank persuades and entices them to invest their money. All of this is inseparable from the bank's strategy.

Quality products and services play a crucial role in shaping customer satisfaction. The higher the quality of the products and services provided, the higher the customer's perceived satisfaction. High customer satisfaction can generate profits for the bank. Satisfied customers will continue to use the bank. Conversely, a lack of satisfaction can lead to customers switching to another bank that offers more attractive products and services. The level of satisfaction is a function of the difference between perceived performance and expectations. Therefore, customer expectations for sharia banks underpin the emergence of other sharia-compliant banks, providing customers with more choices in determining which bank can provide the best benefits. In the context of customer satisfaction, expectations generally represent customers' estimates or beliefs about what they will receive. Their expectations are shaped by their experience using the products, services, and services provided by each Islamic bank.

LITERATURE REVIEW

The word "bank" comes from the Italian word "banco," meaning bench. This bench is what bankers use to serve their customers. The term "bench" has officially and popularly become "bank." A bank is a financial institution where individuals, private businesses, state-owned enterprises, and even government agencies store their funds. According to the Big Indonesian Dictionary, a bank is a financial enterprise that attracts and disburses money from the public, primarily providing credit and services in payment transactions and money circulation (Hermansyah, 2013).

According to Article 1 Number 2 of Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people. To encourage people to deposit their money in the bank, banks offer incentives in the form of remuneration to depositors. The reward can be in the form of interest, profit sharing, gifts, services or other rewards. After obtaining funds in the form of savings from the public, the bank then re-circulates the funds or resells them to the public in the form of loans or better known as credit, and also charges loan services to credit recipients in the form of interest and administrative fees, the amount of which is influenced by the amount of deposit interest (Kasmir, 2015). Meanwhile, according to Prof. G.M. Verryyn Stuart, a bank is an institution that aims to satisfy credit needs, either with its own means of payment or with money obtained from others, or by circulating new exchange tools in the form of demand deposits. Kasmir defines a bank simply as a financial institution whose main activity is to collect funds from the public and redistribute these funds to the public and provide other banking services.

Then according to A Abdurrachman, a bank is a type of financial institution that carries out various services, such as providing loans, circulating currency, supervising currency, acting as a place to store valuables, financing company businesses, and others.

The term "agreement" is often referred to as "consent," which comes from the Dutch word "overeenkomst." According to Subekti, an agreement is also called an agreement because both parties agree to do something. It can be said that the two terms (agreement and consent) have the same meaning. According to Muhammad Syaifuddin, the meaning of "agreement" and "contract" is the same. Scholars such as Mariam Darus Badruzaman, J. Satrio, and Purwahid Patrik hold the view that the terms "contract" and "agreement" have the same meaning (Leli Joko Suryono, 2014).

The general definition of an agreement can be seen in Article 1313 of the Civil Code, which defines it as an act by which one or more persons bind themselves to one or more other persons. Furthermore, the definition of a contract according to Arthur S. Hartkamp and Marianne M.M. Tillema is a legal act created by fulfilling the requirements determined by law by the agreement of wills which expresses the mutual interdependent intention of two or more parties to create legal consequences for the benefit of one party, both parties, and also for the other party (Ridwan Khairandy, 2014).

From several provisions in Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, it can be concluded that the legal relationship between banks and customers is regulated by an "Agreement." This can be concluded, among other things, from Article 1 paragraph (5) of Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, which states, "Deposits are funds entrusted by the public to banks based on a 'storage agreement' and in the form of demand deposits, time deposits, certificates of deposit, savings and/or other similar instruments." From this provision, it can be seen that public deposits in banks are essentially an "agreement."

The legal relationship between banks and depositing customers means that banks position themselves as borrowers of funds belonging to the public (investors). Article 1 number 17 of Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking states that what is meant by 'depositing customer' is a customer who places his funds in the bank in the form of savings based on an agreement between the bank and the customer concerned". The form of legal relationship between the bank and the customer who deposits funds can be seen from the legal relationship that arises from banking products, such as deposits, savings, current accounts and so on. The form of legal relationship can be stated in the form of regulations of the bank concerned and general conditions that must be complied with by each customer who deposits funds. These conditions must be adjusted to the existing banking product, because the conditions of a banking product will not be the same as the conditions of another banking product (Mauritz Pray Takasensaran, 2016).

Based on the provisions of Article 1 of Law Number 8 of 1999 concerning Consumer Protection, Consumer Protection is all efforts that guarantee legal certainty to provide

protection to consumers. Meanwhile, consumers themselves are every person who uses goods and/or services available in society, whether for their own benefit, family, other people or other living creatures and not for trading.

METHOD

The research used is normative and empirical juridical, normative juridical is an approach that refers to laws, literature, written regulations or other secondary legal materials, while empirical juridical is identifying and conceptualizing law as a real and functional social institution in the real life system. The types and sources of data used are primary legal materials, which are a number of statements or facts directly obtained from research either by observation or interviews with respondents studied related to the research objectives that have been determined by the researcher above. In addition, it also uses secondary legal materials, namely legal materials consisting of legal rules contained in statutory regulations or various legal instruments, such as the 1945 Constitution, Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, dated November 10, 1998.

RESULT AND DISCUSSION

Analyzing Products, Services and Service Quality in Influencing Customer Satisfaction at Bank Syariah Mandiri in Jayapura City

Bank Syariah Mandiri (BSM), established recently, has brought a new dimension to the banking world, particularly in its sharia-compliant activities. The products offered have provided customers with hope, evolving over time, in line with Bank Syariah Mandiri's ability to connect with them. Bank Syariah Mandiri continues to focus on enhancing customer trust in its products, services, and service quality, striving to build long-term relationships with customers and strive to meet their needs and desires better than its competitors.

According to Antonio, a Sharia Bank is a bank that operates in accordance with Islamic Sharia principles. This means that its operations adhere to the provisions of Islamic Sharia, particularly those concerning Islamic transactions. One element that must be avoided in Islamic transactions is practices containing usury, which has been replaced by trade financing (Antonio, M.Syafi'i, 2001). Perwataatmadja and Antonio also explained that Sharia Banks are banks whose operating procedures refer to the provisions of the Qur'an and Hadith, in accordance with these recommendations and prohibitions, so that what is avoided are practices that contain elements of usury, while what is followed are business practices that were carried out in the time of the Prophet or forms of business that existed previously, but were not prohibited by the Prophet. According to Tjiptono, a product is a subjective understanding of a producer on something that can be offered as an effort to achieve organizational goals through fulfilling consumer needs and desires, according to competition and organizational capacity and market purchasing power (Tjiptono, Fandy, 2004).

While Kotler, states: "In developing a product, product planners must think and

understand five levels of products, namely: Core product, namely the benefits that are actually needed and consumed by customers from each product; Generic product, namely a basic product that is able to fulfill the most basic product function; Expected product, namely a formal product offered with various attributes and conditions that are normally expected to be agreed to be purchased; Complementary product, namely product attributes that are equipped or added with various benefits and services, so that they can provide additional satisfaction and can be differentiated from competing products; Potential products, namely all kinds of additions and changes that might be developed for a product in the future (Kotler, Philip, 2003).

By achieving customer needs and desires, it means that the basic expectations of customers have been met. If customers are satisfied, then it is likely that Bank Syariah Mandiri customers will be loyal to Bank Syariah Mandiri which has provided services in accordance with their desires and expectations. In addition, Bank Syariah Mandiri realizes that it will also provide product models that are not far from Islamic values, in order to provide and fulfill customer desires, especially Bank Syariah Mandiri customers.

Bank Syariah Mandiri continues to create and market its products as optimally as possible to the right customers and can take advantage of every existing market opportunity because the success or failure of Bank Syariah Mandiri's goals depends on the expertise of management within the company, both in managing management and existing resources, such as in the fields of marketing, price competition, product quality and quantity, efficiency in producing products, to the promotion sector, so that customer satisfaction is achieved. The satisfaction of each customer is an integral part of the mission and goals of Bank Syariah Mandiri to be able to face increasingly fierce competition.

The quality of service provided by the company to each customer ranks first in winning the competition besides products and services. Facing increasingly fierce competition among similar companies, particularly in attracting new customers and retaining existing ones to prevent them from switching to other Islamic banks, Bank Syariah Mandiri must improve the quality of its service to customers and demonstrate strong evidence that it will consistently provide the best service.

Customers who are satisfied with the service they receive from Bank Syariah Mandiri will benefit the company, such as increased revenue, increased customer base, and so on. Conversely, customers who are dissatisfied with the service provided by Bank Syariah Mandiri will incur losses, such as decreased customer base, loss of customers, and the transfer of funds to other Islamic banks or banks outside of the Islamic bank.

Therefore, Bank Syariah Mandiri recognizes the potential for emerging and existing competitors. To overcome the competition, Bank Syariah Mandiri requires a mature product marketing strategy through promotions which are one of the determining factors in marketing a product, in addition to approaching the public about the functions and benefits of Islamic banks and conventional banks, but all of that returns to the customer as a target in the banking world to attract their interest in the bank concerned. If a customer chooses a sharia bank to invest in the form of service products offered by the bank concerned is the best choice for

the customer. The customer's decision in determining his choice, of course, cannot be separated from how the Bank persuades and entices consumers or customers to invest their money in the bank. All of that cannot be separated from the strategy carried out by the bank. Researchers conducting this study will provide evidence of the influence either partially or together of Products, Services and Service Quality of Sharia Banks on Customer Satisfaction of Bank Syariah Mandiri, Jayapura City.

Product quality has a positive effect on customer satisfaction. This means that the better the product quality provided, the more satisfied customers are with Bank Syariah Mandiri's products. Based on confirmatory factor analysis in the author's research, it is explained that the service ability indicator contributes the most as a measure of product quality, followed by other variables, namely features, conformance, performance, and image. This means that the service ability indicator dominates as a measure of product quality compared to other indicators. Therefore, customer satisfaction is influenced by service quality, especially the service ability indicator. Customers are the judges of the quality of banking products.

The author's research shows that service quality has a positive and significant effect on customer satisfaction. This means that the better the service quality provided by Bank Syariah Mandiri, the more satisfied customers are with that service. The relationship between service quality and customer satisfaction is inextricably linked to discussions about the creativity of banking services. To achieve quality service that leads to customer satisfaction, banks must be able to identify their customers and understand their perceptions and expectations regarding service quality. Customer satisfaction is the comparison between customer perceptions and expectations regarding banking services. Confirmatory factor analysis revealed that responsiveness was the most significant indicator of service quality, followed by assurance, tangibles, empathy, and reliability. This indicates that responsiveness was more dominant as a measure of service quality than other indicators. Therefore, customer satisfaction is influenced by service quality, particularly by the responsiveness dimension, in addition to other indicators such as assurance, tangibles, empathy, and reliability. The results of this study also demonstrate that theoretical and empirical studies that demonstrate a positive and significant causal relationship between service quality and customer satisfaction can be applied to studies in the banking sector in Indonesia.

The results also indicate that the concept of bank service value dimensions influences customer satisfaction in the service industry, particularly Bank Syariah Mandiri, and subsequently impacts customer loyalty. Therefore, if the bank service value dimensions increase, customer satisfaction also increases. This is quite reasonable, as every customer considers the bank service value dimensions (interest rates, facilities, employees, obligations, processes, feelings of security, and benefits) when choosing to use banking services. By looking at the magnitude of the simultaneous determination value, theoretically satisfaction is formed due to the match between expectations and reality, meaning that what is offered by the company must be in accordance with consumer desires, in addition it can also create trust in customers so that this satisfaction will be able to create subsequent transactions repeatedly. Other influencing factors can also be formed from environmental factors,

economic situations, politics and customer/consumer behavior towards bank credibility. The role of the dimensions of bank service value indicated by factors of interest rates, facilities, employees, obligations, processes, feelings of security and benefits will stick in the minds of customers as a form of excellent service provided by the bank to customers, this impression will create a sense of satisfaction in customers because customers feel their expectations are met so they have a positive perception. Customer satisfaction will lead to repeated transactions and these conditions will create customer trust and loyalty to the bank. Customer satisfaction is high if the perceived value and perceived quality exceed customer expectations.

Analyzing the Steps Taken by Bank Syariah Mandiri to Ensure Customers Feel Satisfied with the Services Provided by the Bank to the Community in Jayapura City

Customers can use numerous metrics to determine the quality of a banking product. However, the ultimate goal remains the same: to provide customer satisfaction. The more satisfied a customer is with a banking product, the higher the quality of the product. Customer satisfaction or dissatisfaction is determined by the alignment of customer expectations with their perceptions of the product's actual performance. Customers will be satisfied if the bank is able to deliver product quality that meets their expectations. Customers form their expectations based on the product's expected performance. Expectations regarding performance are compared with the actual performance of the banking product. If actual performance exceeds or equals expectations, customer satisfaction will occur.

The results of this study also confirm theoretical and empirical studies that state and prove a positive and significant causal relationship between product quality and customer satisfaction. Confirmatory factor analysis of product quality indicators indicates that service ability dominates in measuring product quality variables. This implies that, in terms of improving product quality, customers desire ease of use of banking services.

The service ability referred to here includes ATM facilities that provide 24-hour transaction convenience and ease of deposits and withdrawals, which can be made online at all branch offices. On the other hand, trust is the most influential indicator in measuring customer loyalty. Bank Syariah Mandiri Kota Jayapura is a relatively young bank, so it takes time for customers to become loyal to its services. Specifically, Bank Syariah Mandiri's Savings product offers ease and convenience in transactions. These conveniences include an initial deposit of just IDR 500,000, which allows customers to become Bank Syariah Mandiri customers. Account opening, deposits, and withdrawals can be made at all Bank Syariah Mandiri branches, and customers are provided with an ATM card that allows them to freely withdraw cash 24 hours a day, whenever they need it.

Customers are also pampered with convenient transaction facilities, such as a widespread ATM network that eliminates long queues at branches to conduct banking transactions. Bank Mandiri's extensive branch network provides customers with greater flexibility in conducting banking transactions. Wherever customers are located, their banking activities continue as usual. Another benefit is competitive interest rates, with a competitive

daily average interest rate system that gives customers the opportunity to earn higher interest rates. There's also an attractive prize draw: those with a minimum average monthly balance of IDR 5,000,000 receive one raffle number, and every subsequent multiple of IDR 1,000,000 receives an additional raffle number. The larger the customer's balance, the greater the chance of winning. The requirements for becoming a customer are quite simple: simply present your ID (KTP, SIM, Passport, KIMS).

CONCLUSION

Product quality has a positive effect on customer satisfaction. This means that the better the product quality provided, the more satisfied customers are with Bank Syariah Mandiri products. Based on the confirmatory factor analysis in the study conducted by the author, it is explained that the contribution of the service ability indicator as a measure of product quality variables is the largest, followed by other variables, respectively, namely the features, conformance, performance, and image indicators. This means that the service ability indicator is more dominant as a measure of product quality variables compared to other indicators. Therefore, the customer satisfaction variable is influenced by the service quality variable, especially by the service ability indicator. Meanwhile, the steps taken by Bank Syariah Mandiri include providing easy transactions at 24-hour ATMs and convenience in deposits and withdrawals that can be done online at all branch offices. On the other hand, the trust indicator is the most influential indicator in measuring customer loyalty variables. In addition, Bank Syariah Mandiri provides conveniences such as an initial deposit of only Rp. 500,000, - to become a Bank Syariah Mandiri customer. Account opening, deposits, and withdrawals can be made at all Bank Syariah Mandiri branches, and customers are provided with an ATM card that allows them to freely withdraw cash 24 hours a day whenever they need it. Another benefit is competitive interest rates, with a competitive daily average interest rate system that gives customers the opportunity to earn higher interest rates. There's also an attractive prize draw: those with a minimum average balance of IDR 5,000,000 per month receive one raffle number, and every subsequent multiple of IDR 1,000,000 receives an additional raffle number. The larger the customer's balance, the greater the chance of winning. The requirements for becoming a customer are also quite simple: simply show your ID (KTP, SIM, Passport, KIMS).

The suggestion that the author can convey to Bank Syariah Mandiri Jayapura City is that it must continue to maintain product services, services and service quality in influencing customer satisfaction so that it continues to exist from previous years and customers will feel satisfied and remain loyal customers of Bank Syariah Mandiri. Meanwhile, the community in Jayapura City also needs to provide input to Bank Syariah Mandiri Jayapura City if there is less than or not optimal service provided by the Bank in order to evaluate and become better than before.

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