

Member's Perception Of Margin At Bmt Islam Abdurab

Wita Dwika Listihana¹, Idel Waldelmi^{2*}, Afvan Aquino³

¹University Lancang Kuning Fakultas Economic / accountancy / Pekanbaru, Jl Yos Sudarso KM 08 Rumbai Riau, 28265

<witadwikalistihana@unilak.ac.id>

²University Lancang Kuning Fakultas Economic / Management / Pekanbaru, Jl Yos Sudarso KM 08 Rumbai Riau, 28265

idelwaldelmi@unilak.ac.id and 085265497158

³University Lancang Kuning Fakultas Economic / Management / Pekanbaru, Jl Yos Sudarso KM 08 Rumbai Riau, 28265

<afvanaquino@unilak.ac.id>

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ABSTRACT

The perception of BMT members on the application of margin data reveals that the level of perception of members shows an average result (3.75) which in this case is in the category of good/agree to the application of the margin that has been applied by BMT Islam Abdurab, meaning that the perception of members on the application of the margin itself by BMT on members must be further increased and the temperature is the same as the margin itself and the data also reveals that the average level of the margin application factor on BMT with a score of (3.88) the data obtained is in the good/agree category, but in terms of This is a factor that influences the application of margin by BMT to members, which must be improved in terms of the three indicators, namely attitude, situational and target. This research was carried out at BMT Islam Abdurab and the population and sample were members of the BMT. This research uses descriptive qualitative method..

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1. Introduction

Islam forbids interest but allows profit. It promotes trade as work and regards profit as a gift from God. Mainstream economics also revolves around the notion of profit. The core price theory of economics cannot stand without the assumption of profit maximization. There is a closeness between Islamic economic schemes and capitalism except what goes against Islamic values such as exploitation of human beings, extreme inequality in the distribution of wealth which results in concentration in fewer hands, dominance of monopoly power, perpetual poverty, corruption, and other such social evils. Capitalism has always emphasized strong supremacy and material wealth to the detriment of spiritual values. This has promoted individualism at the expense of society. The market has been purified and wealth has become the ultimate goal of self. However, they both allow private ownership of property, allow for corporate freedom, and support free markets in a competitive environment. Both consider profit as a source of capital formation and growth.

Baytul Māl wat Tamwīl or commonly referred to as BMT is a Sharia Microfinance Institution (LKMS) that operates based on sharia principles, which focuses on developing micro and small business businesses in order to elevate the degree and dignity and defend the interests of the poor. BMT in its business operations is basically almost the same as banking, namely carrying out activities to collect funds from the public in the form of savings (wadīah and mudharabah principles) and channeling funds to people in need in the form of financing (profit sharing principles, selling and renting).

(Aini, 2015) On the other hand, BMT as a for-profit financial institution certainly really needs a maximum return to cover the operational costs incurred, as well as providing the maximum profit-sharing ratio to DPK (Third Party Funds). Because the higher the profit obtained, the higher the profit sharing given to TPF. So that the many and large number of financing applications greatly affect the return obtained.

(Khoerulloh & Syafei, 2019) Baitul Maal wa Tamwil is a microfinance institution that accepts

* Idel Waldelmi

E-mail addresses: idelwaldelmi@unilak.ac.id (Idel Waldelmi)

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ZIS deposits (zakat, infaq and alms) and develops productive businesses to increase the income of small entrepreneurs. (Azis, 2004) In addition, Baitul Maal wa Tamwil can also benefit from several financing products that they issue or use, including income from mudharabah financing in the form of profit sharing and from murabahah financing in the form of margin.

Simbolon, M. (2007) in Robins (2005) describes the influencing factors in interpreting sensory impressions into a perception, there are three factors, namely: (1) Factors from personal characteristics or perceivers such as; attitudes, motives, interests, experiences, and expectations (expectations). (2) Circular factors such as: Time, circumstances/place of work, social conditions, (3) Factors in the target such as; Novelty, motion, sound, size, background, proximity and similarity

Individual behavior (Individual Behavior) Nelson & Quick, is influenced by two elements, namely elements that come from their environment and elements that come from themselves. Environmental elements include: organization (organization), work group (workgroup) and type of work (job), as well as background of personal life (personal life). While the elements that come from his own self, in the form of; skills and abilities, Personality, perception, attribution, attitude, value and ethics. The discussion in this study is focused on the elements that influence a person's behavior that comes from oneself, especially regarding perception.

Margin is the profit obtained from the sale and purchase of murabahah, salam or istishna whose amount has been determined at the beginning of the contract in accordance with the agreed agreement. As for another understanding, margin is profit in a certain percentage that is set annually and the calculations are daily and some are monthly (Karim, 2004).

Margin is commonly referred to as profit, and some even say it is the selling price. According to Bank Indonesia, in an ideal buying and selling transaction, Islamic banks must be able to calculate and separate the 'real costs' and the level of profit desired by the bank as the basis for determining the margin. Likewise in investment transactions, an Islamic bank must be able to determine the level of profit based on the real financial performance of a company. However, in reality, profit margins on buying and selling transactions are still benchmarked against the cost of acquisition and handling of commodity groups which are accurate as an indicator of margin determination. Likewise in investment transactions, the unavailability of benchmarks that can describe the projected profitability of the business sector and the unavailability of a standard calculation method for costs that can be taken into account in determining profit sharing, has resulted in banks taking benchmarks whose principle means do not indicate the real productivity level of the type of business (Ali Tamrin & Suselo, 2018).

Determination of margin on murabahah financing and profit sharing ratio on mudharabah financing. Determination and determination of a

clear margin in the Murabaha contract and the determination of the profit sharing ratio for Mudharabah is important. To avoid injustice. In setting margins, BMT Ittihad also considers Islamic principles, namely the principle of consensual consent without coercion (ikroh), mutual pleasure (interrodin), the principle of honesty, and the principle of justice (Rachmawati & Darmaya, 2018).

Baitul Maal wa Tamwil (BMT) activities are to collect (wadhiah and mudharabah principles) and funds (profit sharing principles, buying and selling and ijarah) to the community. Most of the distribution of funds with the principle of buying and selling is done by means of murabahah, salam, or istishna contracts. The distribution of funds with the most dominant buying and selling principle is murabaha, although it does not require the possibility that there are many products of Islamic financial institutions that use other products.

According to Law Number 21 of 2008 financing is the provision of money or an equivalent claim, based on a loan agreement or loan agreement between another party financial institution that requires the borrower to repay the debt after a certain period of time with compensation or profit sharing. In other words, financing in Islamic financial institutions is the provision of funds or equivalent claims in the form of (Hariyanto & Nuriadi, 2018): (1) Profit sharing transactions in the form of Murabahah and Musyarakah, (2) Lease transaction in the form of ijarah or lease with the option of transferring ownership in the form of Ijarah Muntahiyah bit Tamlik (3) Sale and purchase transactions in the form of Murabahah, Salam and Istishna' receivables (4)Lending and borrowing transactions in the form of Qardh receivables (5) Multi-service transactions using Ijarah or Kafalah contracts.

Based on an agreement or agreement between a financial institution and another party that requires the party being financed and/or given a fund facility to return the funds after a period of time. (Gundogdu, 2014) Margin calculation and margin call method are proposed so that the Islamic finance industry can manage asset-backed Murabaha contracts without additional collateral assistance.

Buchori (2009) argues that: "Sharia cooperatives are economic businesses that are firmly organized, democratic, autonomous, participatory, and social in character, whose operational systems use principles that carry moral ethics by paying attention to the halal and haram of a business they run as taught in religion. Islam.

The first principle established by Islam as explained by Qardhawiy (2000) is "The origin of everything and the benefits created by Allah are lawful and permissible, and nothing is unlawful except what is stated in the authentic and firm texts of the Shari'ah Makers who forbid it". In establishing this principle, scholars postulate very clear verses of the Qur'an, such as QS. Al-Baqarah verse 29 "It is He who made all that is on earth for you", QS. Al-Jatsiyah verse 13 "He has subjected to you all that is in the heavens and all that is in the earth, (as a mercy) from Him", Surah Luqman verse 20 "Do you not see that Allah has

subjected to you (your interests) what is in the heavens and what is on the earth and perfects for you His favors outwardly and inwardly.”

(Hamdani & Syatiri, 2016) Perception is a process in which individuals select, organize, and interpret the stimulus received through their senses into a meaning. (Rangkuti, Freddy 2003). Perception is the process of an individual (customer) selecting and organizing and interpreting information inputs to create a meaningful picture of service quality (Kotler, 2005).

There are several factors that influence perception (Vincent, 1997, p. 35): (1) One's personal experience in the past (2) The desire to get something in accordance with what he expects (3) Get information from other people's experiences

Other factors that influence a person's perception of an object (Muchlas, 2008:119) are as follows: (1) Personal characteristics such as traits, motives, interests, past experiences and expectations (2) The object of perception is seen from the point of view of the perpetrator (3) The situation and condition of the actor and the object of perception.

Consumer perception can be in the form of a consumer's assessment of an object. Values contain elements of consideration that carry out an individual's ideas about what is right, good or desirable and can influence a person's perceptions, attitudes and behavior (Meiyanto, undated). According to Kotler & Keller (2006) that a company is successful in offering products/services to customers if it is able to provide value and satisfaction. Value is the consumer's estimate of the entire ability of the product to satisfy his needs.

Stephen P. Robbins (2005) defines perception; A process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment.

Krech emphasized that the perception related to the cognitive map of the individual is not a photographic representation of a physical reality, but rather is a personal construction that is less than perfect about a particular object, selected according to its main importance and understood according to habits. In essence, perception is a complex cognitive process and produces a unique picture of reality that may be very different from reality.

The public's perception of the value of virtue towards the existence of BMT is very good, has a significant influence on BMT. Community perceptions of ethical and spiritual values are not the basis for determining public awareness of the existence of BMT as one of the Islamic financial services in Indonesia (Hamdani & Syatiri, 2016).

(Anggadani, 2011) In determining the calculation of the murabahah margin, it is adjusted to sharia guidance by applying the pattern exemplified by Rasulullah in the trading system, where if there is an agreement to become a partner on the basis of negotiations, the purchase price is explained plus the costs incurred and added the profits earned by BMT

Based on the description of the description of the discussion that has been revealed at the beginning of the discussion on the application of margins to BMT, the researcher is interested in

the application of margins to reveal further, how the members' perceptions of the application/setting of margins at BMT Islam Abdurab Pekanbaru and the factors that led to the application margin on BMT Islam Abdurab.

2. Method

The data analysis method used in this research is descriptive analysis method, where the data obtained is analyzed and then obtained various descriptions that show members' perceptions of margins and the factors that cause margin determination in BMT Islam Abdurab.

Based on the source of the data in this study are grouped into 2, namely: (1) Primary data sources are data obtained from the first source or directly obtained at the research site orally or in writing from respondents and informants. The data includes from observations, questionnaires, interviews with other informants (2) Secondary data sources are data obtained not from the first party but from certain parties related to this research, data in the form of documentation obtained from agencies or institutions related to previous research, literature studies or other references.

The instruments used in data collection are in the form of interviews and questionnaires to get a more complete picture of the related parties. Data from the collection of management and consumers from related parties that will be used to identify members' perceptions of Margin and the factors that lead to setting margins on BMT Islam Abdurab However, if your text contains complicated mathematical expressions, you may need to increase the line spacing. Running text should be justified.

The population in this study were members of sharia cooperatives/BMT Islam Abdurab. Where currently BMT members always experience a significant increase, namely 243 BMT members. Due to the relative size of the population, the sample is taken proportionally random sampling using a Likert scale. The measurement scale is an agreement that is used as a reference for the length of the short interval in the measuring instrument (Sugiyono, 2001:84). The measurement scale used in this measurement is the Likert scale. Likert scale is a type of scale used to measure research variables such as interest, attitudes, opinions, and perceptions of a person or group of people. There are 5 (five) alternatives used in scoring with the following values: Strongly Agree (SS) = 5, Agree (S) = 4 Disagree (KS) = 3 Disagree (TS) = 2, Strongly Disagree (STS) = 1

3. Result and Discussion

Robins (2005) describes the influencing factors in interpreting sensory impressions into a perception, there are three factors, namely (1) Factors from personal characteristics or perceivers such as; attitudes, motives, interests, experiences, and expectations (expectations) (2) Situational factors such as: Time, circumstances of work, social conditions and (3) Factors in the target such as; Novelties, movements, sounds,

sounds, sizes, backgrounds, proximity and similarities.

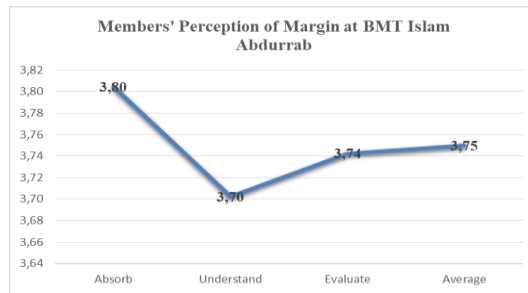
Gibson (1998) describes a person's perception process starting from the influence of the reality of the work organization in the form of stimuli such as organizational reward systems, workflows and others which will then be processed into individual perceptions through the observation stage of the stimuli received by the senses. By paying attention to factors that influence perception such as: stereotypes, selectivity and self-concept, then the next is the process of evaluating and translating reality. The results of a person's perception process will produce responsive behavior and attitudes (Simbolon, M. (2007).

Every individual in an effort to get information is not the same in how to get that information, as well as Islamic financial institutions that can be digested instantly. In terms of being able to receive and absorb information, it takes time and calm and no less important is where to get the information and who conveys the information. In this case a financial concept that is wrapped in sharia values or what is called a margin. For some people or in general will say something new, but basically different.

Margin/profit is generally something that members/customers of a financial institution are waiting for, especially Islamic finance. Getting clear information requires the ability to be able to absorb and digest it well, of course, you will get perfect and valid information about the clarity of a concept. By getting complete and perfect information, this is the benchmark for choosing or not the concept being offered to members at the financial institution.

BMT members' perceptions of the margin/profits obtained from each transaction, investment and savings as well as other financing, of course, from each transaction carried out will get a profit/margin, especially for every financing, investment and other transaction. The Perceiver (the person who judges the perceiver) Relating to past experiences, desires / motivations, personality, and values and attitudes that can affect the perception process (Schermerhorn. Hunt. Osborn, 2005: 102). Characteristics of people who judge (perceiver) can be stated as follows: (a) Knowing oneself will make it easier to see others properly, (b) Self-characteristics can affect when looking at other people's characteristics and (c) Aspects pleasant things from other people seem to be able to be seen by people who feel themselves excessive and (c) the accuracy of other people's reasoning is not a single skill.

Picture : Perceptions of BMT members on the application of Margin

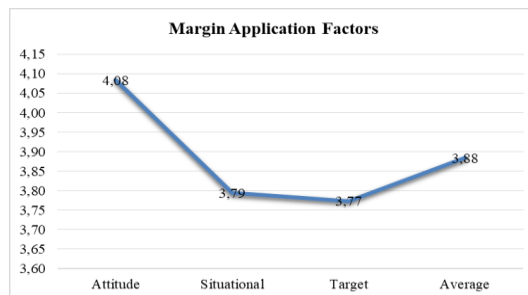


Source: Processed Data 2021

The perception of BMT members on the application of margin data reveals that the level of perception of members shows an average result (3.75) which in this case is in the category of good/agree to the application of the margin that has been applied by BMT Islam Abdurrah. This can be seen in the data which illustrates that the level of perception of members on the application of margins can be seen in three indicators, namely the ability to absorb, understand and assess. From the three indicators that have been distributed, data on the level of ability to absorb is obtained from the explanation of the margin, its application and the limits of the application of margin to BMT members with a score of (3.80) which falls into the good/agree category and is followed by the ability to assess those who achieve (3.74) as well as in the ability to understand well with a score of (3.70) this indicates that the target for explanation, determination of margins and boundaries is good and is going very well.

The application of the margin set by the sharia financial institution/BMT will be a determinant when the community or members of the BMT take a policy of surviving or withdrawing in practice. In Simbolon, M. (2007) Robins (2005) describes the influencing factors in interpreting sensory impressions into a perception, there are three factors, namely (a) Factors from personal characteristics or perceivers such as; attitudes, motives, interests, experiences, and expectations (expectations) (b) Situational factors such as: Time, circumstances/place of work, social conditions and (c) Factors in the target such as; Novelties, movements, sounds, sounds, sizes, backgrounds, proximity and similarities.

Picture : Factors for applying margin on BMT



Source: Processed Data 2021

From the description of the data, it is revealed that the factors that influence the application of

margins on members' perceptions can be described from three indicators that are used as references in the statements that have been described, namely attitude, situational and target. The data reveal that the average level of the margin application factor on BMT with a score of (3.88) the data obtained is in the good/agree category. Of the three indicators that exist, it is explained that the influencing factor of the application of the dominant margin is the attitude statement with a score of (4.08) where this is in the good/agree category, and is followed by a situational statement with a score of (3.79) and on the statement of targets with a score of (3.77). This proves that although the data states that statements from BMT members are in the good/agree category, but in this case the factors that influence the application of margins by BMT to members must be further improved in terms of these three indicators, which are attitude, situational and target. become a benchmark for goodness and progress both for BMT itself and its members and the achievement of what is the goal of sharia values in economics/finance.

Perception in reality is much influenced by one's environment in daily life, this is certainly not separated from anyone who is in the individual's environment. Brunswik, (2001) reveals that perception is multimodal, something that is active and not something passive, perception cannot be explained by dividing behavior into perceivers and perceived, perception cannot be explained with regard to conditioned responses, the relationship between people and the environment is something which is dynamic, the environmental image possessed by the observer depends on past experiences, present motivations and attitudes and past experiences are projected onto the present situation in relation to one's needs as well as the establishment of good communication between managers and members of BMT to try to maintain the values of the urgency of the maqashid business concept, namely protecting the mind, property, soul, mind and offspring and realizing it in their daily activities in the market when transacting with BMT members and the community in general, Fithrie, S., & Waldelmi, I. (2021, September).

Based on the results of the questionnaire distribution, it was found that the data responded to by the respondents revealed that the level of perception of BMT members on the application of margins can be stated in conditions that agree with the application of margins by managers to members. Where the data also reveals that the average level (3.75) means that from the data a result can be drawn, that the level of member perception of the application of the margin itself needs to be given more detailed knowledge of the margin itself, this is very important to maintain in order to maintain and the same understanding between managers and members of the perception of the margin. On the one hand there are members whose purpose is only to help, save funds and can be benefited by many people through the BMT, in other words do not expect any profit from the funds stored, deposited in the BMT or others, on the other hand there is a desire from BMT members that their goal is being a

member gets a profit/margin from the funds they deposit/invest, because BMT itself also offers benefits that can be obtained by investing in BMT itself.

The distribution of data that has been obtained from respondents, from the level of perception of the application of margins to members of the Islamic BMT Abdurab, that the data reveals from 3 indicators consisting of the ability to absorb, understand and assess the data obtained with an average level of (3.75) which falls into the category ok/agree. As for the statement that states the level of perception of BMT members towards the application of a more dominant margin on the level of ability to absorb with a score of (3.80) which is in the good/agree category, it means that here we can draw a conclusion that the ability of BMT Islam Abdurab members in receiving information, knowledge, understanding and others that lead to the determination of their margins stated that they were able to absorb it well and agreed with the determination, from the results of this study, that members' perceptions of the application of margins in BMT are in line with the results of research conducted by Rachman, A., & Pratama, E. (2016), where the research results state that the application of this margin is in accordance with the values of justice and is not exploratory and does not come out of sharia values and this research is also supported by the results of research conducted by Aini, AN (2015), where the results of the study show that with adan Yes, the application of the margin level from BMT makes a major contribution to decisions in making / applying for financing.

In the application of the margin set by BMT Islam Abdurab, it can be seen from several factors, namely: attitude, situational and targets which are described in several statements to get a factor from the application of no margin by BMT. The application of a margin by BMT to members certainly cannot be separated from the goals that every existing financial institution wants, especially BMT as a sharia microfinance institution, of course, wants a profit, where the profit will be shared by both the manager and the members of the BMT. From the distribution of statements that have been distributed, data is obtained where the results of these statements are obtained by respondents' answers with an average number of (3.88) in the good/agree category from the results of respondents' answers. The data shows that the factor that causes the implementation of the margin itself still has to be more efforts for members by the manager for the targets that will be achieved jointly by BMT and members. The concept of BMT itself is from member to member, meaning that welfare is attached to the managers and members of BMT themselves. Likewise, the perception that is built cannot be separated from the establishment of good cooperation Listihana, W. D., & Waldelmi, I. (2021, September) the importance of obtaining sharia financing.

From the respondent's statement, it was found that from the three indicators that have been distributed, where the attitude factor of members accepting the application of margin cannot be separated from the desire of members to prioritize sharia values in life and get Allah's

blessing in every financial transaction, this is in line with the results of research conducted. conducted by Satya, K. (2013), where the results of the study reveal that the application of own margin by BMT/financial institutions is in accordance with sharia principles which refer to the Koran and the Sunnah of the prophet. Other things are also followed by getting halal in every financial transaction and a strong desire to move to Islamic financial institutions. The respondent's statement in the situational statement, where the respondent reveals that members want to build or form a more Islamic daily association and get an environment that is also syar'i, and there is a target respondent's statement reveals that the respondent is confident with the application of this in its personal application, there are changes that have been made. Fundamental data from respondents on financial transactions and members also revealed that margin is something new for members in financial management, in the results of research conducted by Putri, IK (2017) where the results obtained revealed that there was a decrease in margins due to inflation.

4. Conclusion

From the results of the research that has been carried out, it is obtained data that reveals various results and information, which can be concluded from members' perceptions of the margins at BMT Islam Abdurrah Pekanbaru city as follows: (1) That the perception of members towards the application of margins at BMT Islam Abdurrah is classified as good/agrees with the application by BMT to members or is approved by members who are members of the average number (3.75). Where of the three indicators that are used as derivatives of statements distributed to BMT members, the highest results are obtained on the ability to absorb various information and its determination as well as the limitations of the application of the margin by the manager to BMT members with a score of (3.80) and the lowest is followed by the statement understand with a score (3.70). This means that there is a need to improve good and complete information to get from the BMT manager to the members (2) The factors that influence the application of the margin itself to BMT members are in the good/agree category with an average score of (3.88) regarding the application of margin to BMT members. The results obtained from the distribution of data indicate that the dominant factor in influencing members to apply margin by BMT is the highest indicator, namely attitude with a score (4.08) and follow the lowest indicator, namely target with a score of (3.77).

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