

## The Influence of Small and Medium Enterprise Actors' Knowledge About Sharia' Banking Towards Their Interest to Use *Musyarakah* Financing Product

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**ABSTRACT:** *Micro Small and Medium Enterprises (SME) has an important and strategic role in national scale of economic growth. The development of SME itself often times faces various dilemmas such as budgeting problem that lacks of capital either by numbers or sources. Meanwhile, SME is a great potential market for financial service industry especially bank to distribute financing. Sharia banking has budgeting core product in the form of profit sharing developed in the funding product called musyarakah. One of fundamental factor to attract the interest of SME agent to use the musyarakah funding is to impart the knowledge concerning sharia banking. This research is conducted to observe the effect of SME agents' sharia Banking Knowledge toward their interest of choosing musyarakah as financing product. The independent variable of this research is knowledge that consists of Islamic work ethic in sharia banking knowledge, operational principle in sharia banking knowledge, knowledge of products in sharia banking, knowledge of profit sharing in sharia banking, risk of funding in sharia banking knowledge while the dependent variable is the interest to use musyarakah as financing product. The sampling technique used in this research is purposive sampling. The data collection uses questionnaire with 254 respondents of total sample who are SME who are enlisted in subdistricts in Yogyakarta. The data analysis applies descriptive and multiple linear regression analysis. The result of this research indicates: knowledge of products in sharia banking significantly affects the interest to use musyarakah as financing product, knowledge of Islamic work ethic in sharia banking, knowledge of profit sharing in sharia banking, knowledge of financing risk in sharia banking affect insignificantly toward the interest to choose musyarakah as financing product.*

Usaha Mikro Kecil dan Menengah (UMKM) memiliki peran penting dan strategis dalam pertumbuhan ekonomi skala nasional. Perkembangan UKM sendiri seringkali menghadapi berbagai dilema seperti masalah penganggaran yang kekurangan modal baik dari segi jumlah maupun sumber. Sementara itu, UKM merupakan pasar yang sangat potensial bagi industri

jasa keuangan khususnya perbankan untuk menyalurkan pembiayaan. Perbankan syariah memiliki produk inti penganggaran berupa bagi hasil yang dikembangkan dalam produk pendanaan yang disebut musyarakah. Salah satu faktor mendasar untuk menarik minat para agen UKM untuk menggunakan dana musyarakah adalah dengan memberikan pengetahuan tentang perbankan syariah. Penelitian ini dilakukan untuk melihat pengaruh Pengetahuan Perbankan syariah agen UKM terhadap minat mereka memilih musyarakah sebagai produk pembiayaan. Variabel bebas penelitian ini adalah pengetahuan yang terdiri dari etos kerja syariah dalam pengetahuan perbankan syariah, prinsip operasional dalam pengetahuan perbankan syariah, pengetahuan produk di perbankan syariah, pengetahuan bagi hasil di perbankan syariah, risiko pendanaan dalam pengetahuan perbankan syariah sedangkan variabel terikatnya adalah minat menggunakan musyarakah sebagai produk pembiayaan. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah purposive sampling. Pengumpulan data menggunakan kuesioner dengan jumlah sampel 254 responden yaitu UKM yang terdaftar di kecamatan di Yogyakarta. Analisis data menggunakan analisis deskriptif dan regresi linier berganda. Hasil penelitian ini menunjukkan: pengetahuan produk di perbankan syariah berpengaruh signifikan terhadap minat menggunakan musyarakah sebagai produk pembiayaan, pengetahuan etos kerja syariah di perbankan syariah, pengetahuan bagi hasil di perbankan syariah, pengetahuan risiko pembiayaan di perbankan syariah berpengaruh tidak signifikan. terhadap minat untuk memilih musyarakah sebagai produk pembiayaan.

**Keywords:** *Small and Medium Enterprise, Islamic Work Ethic, Sharia Banking Products, Musyarakah Financing.*

## I. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have an essential and strategic role in national economic development. In 2016 MSMEs contributed 60.34% to Indonesia's Gross Domestic Product (GDP) and could absorb up to 57.9 million workers. It is predicted that in 2017-2020 the number of MSME units can penetrate 65 million units, both medium, micro and small businesses. In addition to these roles, MSMEs also play a role in distributing development outcomes. MSMEs have also been proven not to be affected by the crisis in 1997-1998 (BPS, 2018). MSMEs are a very potential market for the financial services industry, one of which is Islamic banks to channel their financing.

However, capital problems have become a significant burden for the growth of MSMEs in Yogyakarta (Muhammad, 2005: 118). One of the reasons for this is that the MSME sector has difficulty obtaining capital from banks because of high-interest rates and material guarantees in obtaining loans that are difficult to fulfil. This affected the decline in the contribution of MSMEs this year. One of them is the MSME non-oil and gas export portion which is still below 16 percent. In addition, the latest data for the small-medium processing industry has decreased (Republika.co.id).

Furthermore, the production growth of the micro and small manufacturing industries in the second quarter of 2017 was 2.5 percent. This realization fell from the growth achieved in the first quarter of 2017 of 6.63 percent and was lower than the same last year of 6.56 percent. This shows that the condition of MSMEs is not so good this year. So

if the growth of MSMEs is not good, economic growth is difficult to reach the target of 5.2 percent, especially in 2018 when the target is 5.4 percent (BPS, 2018).

The high interest of KUR in conventional banking is a golden opportunity for Islamic banks to disburse funds to finance MSMEs. One of the core products financings in Islamic banking is profit-sharing developed in *musyarakah* financing products. The presence of Islamic banks through the product was able to have a tremendous impact on the growth of the real sector, especially MSMEs. The *musyarakah* pattern is a direct investment pattern in the actual industry and returns to the financial sector, namely profit sharing (Kara, 2013: 315).

Islamic banking financing is considered a suitable choice because it is according to sharia. It also gives a chance to leave things that Allah SWT prohibits in the hope of bringing blessings to MSME actors. The existence of self-sufficient capital can launch *musyarakah* financing as a participant in the level of ability to generate profits (Ghonyah, 2012: 52).

It cannot be denied, the tone of cynicism is still often heard by most Muslims towards sharia banking and other sharia financial institutions, which causes constraints on access to Islamic banking. Therefore, the most fundamental factor in attracting the interest of MSME players to use *musyarakah* financing products in Islamic banking is the existence of knowledge about Islamic banking, especially regarding *musyarakah* financing. Peter and Olson (2010) reveal that consumers have a different level of product knowledge. Thus, the understanding and knowledge of MSMEs about Islamic banking will influence their views on Islamic banks themselves. If the knowledge of Islamic banking is low, then their idea about Islamic banks will undoubtedly be below too, and vice versa. This will affect the interest in using *musyarakah* financing products in Islamic banking. Therefore, this study aims to analyze and examine the effect of knowledge of MSME practitioners in Yogyakarta about Islamic banking so that appropriate policies can be formulated to solve the problem.

The composition of this study is as follows; the second session will briefly explain some of the previous relevant research regarding the factors that influence the level of knowledge of MSME players in the city of Yogyakarta. The third session describes data and research methods for empirical tests. The fourth session presents the research results and its analysis, while session five will explain the conclusions and policy recommendations that need to be formulated.

Mowen and Minor (1998) mention consumer knowledge as: "the amount of experience with and information about particular products or service a person has. Consumer knowledge is divided into three categories: 1) objective knowledge; 2) subjective knowledge; 3) information about other knowledge. So, consumer knowledge is all information that consumers have about various kinds of products and services, other knowledge related to these products and services, and information related to their functions as consumers (Sumarwan, 2011). According to Minor's theory, consumer knowledge is essential for marketers because what is bought, how much is bought, and when buying will depend on consumer knowledge.

Whereas according to Peter and Olson (2010), the consumer has a different level of product knowledge, this knowledge includes: 1) product class; 2) product form; 3) brand; 4) models/features. Peter and Olson share three types of product knowledge: 1)

knowledge of characteristics or attributes; 2) knowledge of the benefits of the product; 3) knowledge about satisfaction given by-products to consumers. According to Nitisusastro (2011), various things related to product knowledge include knowledge of characteristics, benefits, risks, and satisfaction obtained from a product.

According to previous research conducted by Yuliawan (2011: 21) entitled Testing the Effect of Consumer Knowledge on Islamic Banking on the Decision to Become a Customer at PT. Bank Syariah Cabang Bandung with the method used is descriptive analysis, then using a research tool in the form of a simple regression method. He found that consumer knowledge influenced consumer decisions by 44.8%, while the remaining 55.2% was influenced by factors not examined. Another study stated that interest was influenced jointly by knowledge of the definition of Islamic banking, knowledge of Islamic banking location, knowledge of Islamic banking principles, and knowledge of Islamic banking products (Kusdiyati, 2013). On the other hand, Ma'arif's (2016) study found that profit sharing and service did not significantly influence customer decisions on transactions in the Bank Syariah Mandiri Boyolali branch. Location and confidence greatly affected customers' transactions in the Bank Syariah Mandiri Boyolali branch.

Furthermore, the analysis related to product knowledge includes knowledge about characteristics, benefits, risks, and satisfaction obtained from a product, research conducted by Ghoniyah and Wakhidah (2012), with explanatory research stating that the capital variable has a significantly positive relationship towards *musyarakah* financing, third party funding variables have a positive and insignificant relationship to *musyarakah* financing. The profit-sharing variable has a significant positive relationship to *musyarakah* financing. While related to internal characteristics such as Islamic banking ethical work, Islamic work ethics and transformational leadership positively affects team member performance (Hana and Ghufroon, 2015). Research on the Effect of Products, Prices, Distribution, and Promotion on Purchasing Decisions and Their Implications on Customer Satisfaction, shows that the condition of product variables, price, distribution, promotion and purchasing decisions are included in the excellent category, while the customer satisfaction variable is in a pretty good variety. While research on the Effect of Risk Levels of *Mudharabah* and *Musyarakah* Financing carried out by Safitri (2011) shows that the risk of *mudharabah* financing has a significant effect on ROA, and the risk of *musyarakah* financing does not have a substantial impact on ROA at PT. Bank Syariah Mandiri.

Considering the study focus of this study is the influence of knowledge of MSME practitioners in Yogyakarta, several previous studies found only tried to focus on the understanding of the public in general and the community as customers of ordinary Islamic banks (not financing customers). Furthermore, research that uses knowledge factors such as Islamic work ethics, operational principles of Islamic banking, Islamic banking products, profit sharing, and financing risk is still relatively small.

## Research Framework

To analyze the relationship of factors that influence knowledge to interest in using sharia financing products the researcher presents the framework in this study as follows:

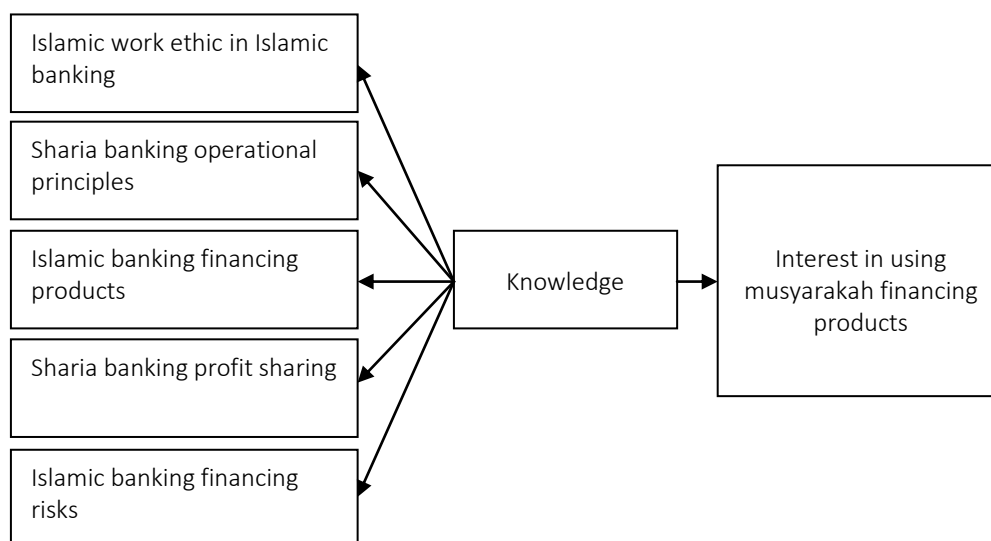


Figure 1. Research Framework

## II. METHOD

To analyze the effect of independent variables on the dependent variable, researchers used data with the population of MSMEs in Yogyakarta because Yogyakarta is one of the cities that has made good progress in the number of MSMEs. Based on data from the Ministry of Cooperatives and SMEs in 2016-2019, MSMEs in Yogyakarta contributed 95% of the total economy in the city of Yogyakarta. MSME data in this study were taken based on samples using non-probability sampling techniques using purposive sampling method with Slovin formula with a sampling error of 5% for the number of MSME actors.

Calculation of the number of samples for each MSME in this study is presented as follows:

Table 1. Total of Population and Sample

No	Sub-district Name	Number of Population	Calculation	Number of Sample
1	Danurejan	37	$37 / 693 \times 254$	14
2	Gedongtengen	16	$16 / 693 \times 254$	6
3	Gondokusuman	33	$33 / 693 \times 254$	12
4	Gondomanan	42	$42 / 693 \times 254$	14
5	Kraton	62	$62 / 693 \times 254$	23
6	Kotagede	37	$37 / 693 \times 254$	14
7	Jetis	36	$36 / 693 \times 254$	13
8	Mergangsan	29	$29 / 693 \times 254$	11
9	Mantrijeron	77	$77 / 693 \times 254$	28
10	Ngampilan	26	$26 / 693 \times 254$	10
11	Pakualaman	108	$108 / 693 \times 254$	40
12	Tegalrejo	60	$60 / 693 \times 254$	22

13	Umbulharjo	80	80 /693 X 254	29
14	Wirobrajan	50	50 /693 X 254	18
<b>Total</b>		693		254

In this study, data collection used a questionnaire with a total sample of 254 respondents who were MSME actors recorded in sub-districts in the city of Yogyakarta. Data analysis used descriptive analysis and multiple linear regression analysis. This method is also used to determine the effect of knowledge of SMEs in the city of Yogyakarta about Islamic banking on interest in using *musyarakah* financing products. The multiple linear equation models are as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + \epsilon$$

### III. RESULT AND DISCUSSION

This study tries to discuss the influence of independent variables on the dependent variable. It describes the descriptive analysis of the data that has been obtained and processed before through analysis of relationships between variables. Descriptive analysis in this study published an analysis of age, gender, religion, the origin of the sub-district, type of business, recent education, and length of business.

The results of the descriptive analysis show that respondents aged between 30-39 years in this study are 87 people (34.1%), then 82 people (32.2%) aged between 40-49, 44 people (17.4%) are above 50, and the frequency calculated respondent from 20-29 as many as 41 people (16.3%). This shows that most respondents are 30-39 years old because they are productive and have many necessities of life. Furthermore, due to lack of job vacancies, respondents choose to build their businesses, and therefore this type of respondent is willing to use *musyarakah* products to meet their business capital. The gender of respondents in this study is women, with a frequency of 158 (62.2%), while male respondents are 96 (37.8%). This shows that female MSMEs are more rigorous, disciplined, thorough, and financially more trained than men. In business activities, women become respondents, and they are more interested in using *musyarakah* financing products.

Based on respondents' religion, those who are Muslim already know Islamic banking and its products, so the respondents are more interested in using *Musyarakah* financing products to meet business capital. The results of the analysis were based on sub-districts, most of the respondents came from the Pakualaman sub-district with a frequency of 40 people (15.7%), then 29 people (11.4%) came from the Umbulharjo sub-district, 28 people (11%) came from Manrijeron sub-district, 23 people (9.1%) came from the Keraton sub-district, 22 people (8.7%) came from the Tegalrejo sub-district, 18 people (7.1%) came from the wirobrajan sub-district, 14 people (5.5%) came from Danurejan sub-district, 14 people (5.5%) came from Gondomanan sub-district, 14 people (5.5%) came from Kotagede sub-district, 13 people (5.1%) came from Jets sub-district, 12 people (4.7%) came from Gondokusuman sub-district, 11 people (4.3%) came from Mergangsan sub-district, ten people (3.9%) came from Ngampilan sub-district, and six people (2.4%) came from Gedongtengen sub-district. This shows that most samples are in the Pakualaman sub-district because there is more population there than in the other sub-

districts. The calculation of the number of pieces is more in the Pakualaman sub-district. The results of the analysis were based on the type of business; respondents came from actors who had micro-companies of 169 people (66.5%), then small businesses 77 people (30.3%), and medium businesses eight people (3.1%). This shows that the number of micro business actors is more significant than other types of business; therefore, the number of respondents obtained in more significant numbers for micro-entrepreneurs is affecting interest in using *musyarakah* financing products. The facts show that micro-businesses are more inclined to choose financing in banks as a way out in fulfilling capital than small and medium-sized businesses prefer to fulfil their money by offering interested investors.

While based on the analysis of the respondent' recent education, it is known that the majority of respondents graduated from high school/vocational education level with a frequency of 119 people (46.9%), then S1 (bachelor graduate) is as many as 81 people (31.9%). Respondent graduated from junior high school is 24 people (9.4%) while other 23 people (9.1%) and elementary school graduates are seven people (2.8%). This shows that high school /vocational high school graduates have more skills in entrepreneurship because when the school is prepared to enter the workforce, the respondents of the graduates are more interested in establishing a business because of the demands of fulfilling their needs. Descriptive analysis is based on the length of business; most of the respondents originated from 1 to 3 years with a frequency of 86 people (33.9%), three years one month - 5 years as many as 79 people (31.15%), > 5 years as many as 79 people (31.1%), and > 1 year ten people (3.9%). This shows that the MSME players needed more capital to develop their business at that time, so they had an interest in using *musyarakah* financing products.

### **The Effect of Islamic Work Ethic Knowledge in Islamic banking on interest in using *musyarakah* financing products**

Based on the calculation results for Islamic Work Ethic knowledge variables in Islamic banking, the value of t-count is -1.624 with a t-table of 1.9696 and negative coefficient of -0.135, thus indicating that the knowledge of Islamic Work Ethics in Islamic banking gives no significant adverse effect on interest in using *musyarakah* financing products. The significance value of the Islamic Work Ethic variable is 0.106, where this value is > 0.05, then  $H_0$  is accepted, and  $H_{a1}$  is rejected. So it can be concluded that the knowledge of Islamic Work Ethics in Islamic banking does not affect interest in using *musyarakah* financing products.

In general, business ethics is a reference the company must take to achieve its intended purpose. Business ethics can be interpreted as knowledge of the ideal procedures for managing and maintaining businesses that pay attention to norms and morality that are universally, economically, or socially applicable, and the application of standards and character supports the purpose and objectives of business activities (Untung, 2012: 66). According to Muhammad and Alimin (2004: 57), Islamic work ethics is a series of business activities in various forms which are not limited to the amount of property ownership (goods or services) but are limited in how to obtain it and use of assets because of halal and haram rules.

The rejection of the hypothesis of knowledge of Islamic work ethic knowledge in Islamic banking is influenced by MSME players in Yogyakarta. They are more familiar with

conventional banking than Islamic banking, which is currently developing. Meanwhile, the Islamic work ethic application is only in Islamic banking. Because what we know in general is that Islamic banking operational activities by Islamic Shari'a are one of them by considering halal and haram, this is different from conventional banks. Sari et al. (2014: 349) revealed that the Ethics of working in Islam means carrying out His commands and avoiding His prohibitions, and what is done is based on hoping for the blessing of Allah SWT.

### **The Influence of knowledge about Islamic banking operational principles on the interest in using *musyarakah* financing products**

Based on the calculation results for knowledge variables of Islamic banking operational principles, the value of t-count is 1.011 with a t-table of 1.9696 and a positive coefficient of 0.088, indicating that knowledge of the operating principles of Islamic banking does not affect interest in using *musyarakah* financing products. The significance value of the Islamic banking functional principle variable is 0.313, which is  $> 0.05$ .  $H_0$  is accepted, and  $H_a2$  is rejected so that it can be concluded that knowledge of Islamic banking operational principles does not affect the interest in using *musyarakah* financing products.

The rejection of the hypothesis of the knowledge of the operational principles of Islamic banking is influenced by MSME players who are not familiar with Islamic banking because most MSMEs in the city of Yogyakarta, especially those who have a Micro Business License and Business License (SIUP) fulfil their capital needs by using conventional financing from a rural bank (BPR) as a partner in their business. In contrast, Islamic banks have not become business partners for MSME players. Thus, this affects the level of knowledge of MSME players about the operational principles of Islamic banking because MSME players have more knowledge about the operating principles that exist in conventional BPRs.

### **The Effect of Knowledge about Islamic banking products on interest in using *musyarakah* financing products**

Based on the calculation results for knowledge variables of Islamic banking products, the value of t count is 4.089 with t-table 1.9696, and the positive coefficient value is 0.589, thus indicating that knowledge of Islamic banking products influences the interest in using *musyarakah* financing products. The variable significance value of knowledge of Islamic banking products is 0,000, where this value is  $> 0.05$ , then  $H_0$  is rejected, and  $H_a3$  is accepted. So it can be concluded that knowledge of Islamic banking products has a significant positive effect on interest in using *musyarakah* financing products.

This is in line with the study of Eko Yuliawan (2011: 21), showing that consumer knowledge with indicators of knowledge about the characteristics or attributes of products or services, understanding of the benefits of products or services influence consumer decisions.

### **The Effect of sharia banking profit sharing knowledge on interest in using *musyarakah* financing products**

Based on the calculation results for sharia banking profit-sharing variables, the value of t count is 1.796 with t table 1.9696, and the positive coefficient value is 0.229, thus indicating that the knowledge sharing of sharia banking does not affect interest in using

*musyarakah* financing products. The significance value of the Islamic banking profit-sharing knowledge variable is 0.074, where this value is  $> 0.05$ , then  $H_0$  is accepted, and  $H_{a4}$  is rejected. So it can be concluded that the knowledge sharing of Islamic banking does not affect the interest in using *musyarakah* financing products.

The rejection of the profit-sharing knowledge hypothesis of Islamic banking towards the interest in using *musyarakah* financing products is influenced by MSME players who consider that conventional Islamic banking and banking are equivalent to using the interest system. Most MSMEs in Yogyakarta do not yet know the revenue sharing scheme, which they know is sharing the same results with interest. Thus, this causes the sharia banking profit-sharing hypothesis to be rejected because there is still a lack of education regarding Islamic banking in the community, especially MSME players. Many MSMEs do not yet know if there is financing in Islamic banking products or business loans.

This research does not align with Ghoniyah and Wakhidah (2012: 51), which shows that the profit-sharing variable has a significant positive relationship to *musyarakah* financing. Then Rahmawaty (2014: 1) states that the perception of the profit-sharing system has a positive and significant effect on the interest in using Islamic bank products. However, it is in line with Saiful Ma'arif (2016), which states that profit sharing does not significantly affect customers' decisions to transact in Bank Syariah Mandiri.

#### **The Effect of knowledge about risk of Islamic banking financing on interest in using *musyarakah* financing products**

Based on the calculation results for sharia banking profit-sharing variables, the value of t-count is 1.630 with t-table 1.9696, and the positive coefficient value is 0.280, thus indicating that the knowledge about risk in Islamic banking financing does not affect the interest in using *musyarakah* financing products. The significance value of the knowledge about the risk of Islamic banking financing is 0.104, where this value is  $> 0.05$ , then  $H_0$  is accepted, and  $H_{a5}$  is rejected. So it can be concluded that the knowledge sharing of Islamic banking does not affect the interest in using *musyarakah* financing products.

Rejection of the knowledge about risk hypothesis of Islamic banking financing towards interest in using *musyarakah* financing products is because MSME players still have limited knowledge about financing risks in Islamic banking, this is evidenced in the reality that occurs in the field, namely many MSME players who consider financing in Islamic banking is the same only as credit in conventional banking, namely with the interest that must be paid with instalments. If the claim cannot be fulfilled, it will be subject to a fine. Whereas Islamic banking uses a profit-sharing system by the portion of capital for additional financing instalments, the bank will risk not returning the principal and not obtaining profit sharing. This is still unknown to MSME actors.

#### **IV. CONCLUSION**

This study tries to examine the effect of independent variables on the dependent variable. It describes the descriptive analysis of the data that has been obtained and previously processed, along with the analysis of relationships between variables. This research was conducted in 2018. The results in this study were stated to provide support for the influence of knowledge of SMEs in the city of Yogyakarta about Islamic banking on

the interest in using *musyarakah* financing products. The MSME actors know Islamic banking that is not yet strong because four of the five variables of knowledge about Islamic banking used in this study have no significant influence.

Regarding recommendations for policy implementation from this study, sharia banking practitioners need to socialize, educate, and make MSMEs as business partners to increase knowledge to MSME players regarding Islamic banking, especially regarding *musyarakah* financing that focuses on business capital. Because the higher the ability of SMEs in the city of Yogyakarta about Islamic banking, the higher the interest in using *musyarakah* financing products. The more MSME players use *musyarakah* financing products, the more income and profit for sharia banking. This will help the development of Islamic banking as one of the sharia financial institutions currently developing in Indonesia.

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