



## Perceptions of Customers Toward Business Capital Financing Provided by Bank Syariah Indonesia (BSI) in West Aceh Regency

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#### ABSTRACT

*This study aims to examine customer perceptions of working capital financing provided by Bank Syariah Indonesia (BSI) in West Aceh Regency. Using a qualitative approach, data were collected through in-depth interviews with seven informants from various micro-business sectors. The results indicate that customer perceptions are generally positive, particularly regarding the ease of procedures, contract transparency, installment flexibility, and the impact on business development. However, post-disbursement services revealed varied experiences, with some customers receiving informal mentoring through digital communication, while others managed their businesses independently without regular interaction with the bank. These perceptions were shaped through the integration of functional, procedural, and relational dimensions, analyzed using the Theory of Planned Behavior framework. The study concludes that BSI's financing model reflects participatory and contextual Sharia finance practices and emphasizes the need to strengthen post-disbursement service strategies to enhance customer trust and loyalty sustainably.*

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### INTRODUCTION

Working capital financing is a key pillar in the development of Islamic economic systems, designed to support the growth of micro, small, and medium enterprises (MSMEs). Financing schemes such as *mudharabah* and *musyarakah* offer alternatives that align with Islamic financial principles by avoiding interest-based transactions and emphasizing justice and partnership. In regions like West Aceh, where the level of religiosity is high, such financing approaches are not only economically relevant but also socially and culturally accepted.

Bank Syariah Indonesia (BSI), as a sharia-compliant financial institution, plays a vital role in promoting regional economic development through its working capital financing products. These products are aimed at helping MSME actors expand and sustain their businesses. However, the effectiveness of this financing does not solely rely on contract structures or the amount of funds provided, but also heavily depends on how customers perceive aspects such as procedural simplicity, contract clarity, profit margins, and institutional reputation. A preliminary observation by Malika et al. (2023) highlighted that customer perceptions of the financing process significantly influence the success of Islamic banking interventions in strengthening MSMEs.

Several prior studies have emphasized the importance of customer perception as a psychological factor influencing financing decisions. For instance, Andini and Bedong (2019) found that perceptions regarding service convenience, bank reputation, and the superiority of murābahah products had a positive impact on the increased use of BSI's micro-financing products in Medan. Similarly, Hadiatini et al. (2022) emphasized that perceptions of contract transparency and ease of service play a key role in driving interest in such products among MSME customers. In another study, Aurelia et al. (2021) revealed that the ease of application procedures and financing transparency were the primary considerations for customers at BPRS Amanah Insani in Semarang.

Nevertheless, most of these studies were conducted in urban areas or in non-bank financial institutions. Research specifically focusing on customer perceptions of working capital financing in regions such as West Aceh remains limited. This region has distinctive cultural characteristics and a strong sense of religiosity, which may significantly shape public perceptions toward Islamic financing products. This gap in the literature suggests that findings from other regions may not be directly generalizable to the context of West Aceh.

This study aims to fill that gap by offering a contextual analysis of customer perceptions of working capital financing at BSI West Aceh. The novelty of this research lies in its emphasis on the social and religious dimensions that are unique to the region dimensions that previous studies have often overlooked. Thus, this research takes a supportive and elaborative stance toward previous findings while contributing practical insights for improving service strategies and community-based Islamic banking education in West Aceh.

## METHODS

This study employed a qualitative methodology to analyze customers' perspectives on business capital financing at Bank Syariah Indonesia (BSI) in West Aceh Regency. This approach was chosen because it allows the researcher to deeply explore the subjective experiences and views of customers as financing recipients, without direct involvement with the BSI institution. Qualitative methods are suitable for studying participants' meanings and perspectives within their real-life contexts, especially when the phenomena being investigated are complex and contextual (Lim, 2024).

The unit of analysis in this study consists of individual BSI customers who have received business capital financing based on the murābahah contract. Informants were selected purposively, based on criteria relevant to the research objectives, including: (1) active customers who have received financing for at least six months, (2) having an active and productive business, and (3) willingness to provide information openly through interviews. A total of seven customers

were selected from various business sectors—such as clothing trade, culinary, agriculture, and services to obtain a variety of perspectives and enrich the research findings.

Data were collected through semi-structured interviews using open-ended questions, allowing informants to articulate their experiences freely. Interviews were conducted at the informants' business locations or homes, with an average duration of 45–60 minutes, and were recorded and transcribed verbatim. The information gathered covered perceptions of procedural ease, contract transparency, financing benefits, and post-disbursement support. To enhance data validity, the researcher also reviewed secondary sources such as journal articles, undergraduate theses, and official reports related to Islamic financing and customer perceptions.

Data analysis used the interactive model developed by Miles (Ba, 2020), consisting of three main stages: data reduction, data display, and conclusion drawing. This model enables the researcher to interact actively with the data, filter significant information, organize patterns among categories, and derive meaning from the collected data. The process was conducted iteratively, from data collection to final interpretation.

To validate the data, source triangulation was used by comparing interview results with library references and other related documents. In addition, member checking was conducted by reconfirming key quotations with informants to ensure interpretive accuracy. An audit trail, including interview documentation and field notes, was also maintained to ensure data traceability.

With this methodological design, the study aims to capture the authentic meaning of customers' perceptions regarding BSI financing services and to provide a comprehensive picture of the factors influencing customer acceptance and satisfaction within the social and cultural context of West Aceh.

## RESULTS AND DISCUSSION

This study aims to describe the perceptions of customers of Bank Syariah Indonesia (BSI) in West Aceh Regency regarding their experiences in receiving business capital financing. Using a qualitative approach and in-depth interviews with seven informants from various types of businesses, several key aspects were identified that shape their experiences and perceptions. The four main dimensions analyzed in this study include the simplicity of procedures, transparency of contracts, benefits of financing, and post-disbursement assistance. The data are presented narratively and supported by a summary of each respondent's characteristics in tabular form. The interpretation of these experiences is further analyzed using the Theory of Planned Behavior approach, which allows for tracing the relationships between attitudes, subjective norms, and perceived behavioral control in the customers' financing decisions. These four dimensions are interconnected and form a complex yet systematically mappable framework of perception. The following results and discussion section elaborates each dimension in depth based on field findings and relevant theories.

Table 1. Summary of Respondent Information

No	Respondent Initials	Type of Business	Fund Usage	Business Impact	Installments	Assistance Provided
1	R1	Clothing store	Additional stock	Increased confidence	Heavy during slow periods	Yes
2	R2	Homemade cakes	Bought oven & ingredients	Increased revenue	Light	No

3	R3	Mobile phone store	Rented store space and purchased sales equipment	Stable	Light	No
4	R4	Agricultural tools	Bought fertilizer & sprayer	Smooth during harvest	Light	No
5	R5	Laundry	Bought additional washing machine	Stable	Light	Yes
6	R6	Catering	Upgraded cooking equipment	Increased revenue	Light	Yes (via WhatsApp)
7	R7	Grocery shop	Additional stock	Increased sales	Light	Yes

**Source:** Primary interview data, processed by the researcher (2025)

### Perceptions of Procedural Simplicity

The majority of informants stated that the financing application process at Bank Syariah Indonesia (BSI) in West Aceh was relatively easy and quick. The required documents were minimal and not burdensome, generally limited to personal identification, a business license, and a bank account statement. Respondents R1 and R2, for example, felt that the process was simple and did not involve many bureaucratic steps. R6 added that BSI staff explained the application flow in a friendly and clear manner, helping customers understand each stage of the process. The disbursement time was also relatively short, taking around three to five working days, which was considered highly efficient by micro business owners. This convenience became one of the main attractions of BSI for people in need of fast funding for their business operations. Moreover, the personal approach taken by the bank contributed to a more comfortable experience during the process. This strengthened the positive perception of BSI's service efficiency compared to other financial institutions.

The simplicity of the procedure also reflects BSI's adaptability in serving the needs of small business actors in the region. The noncomplicated process enables entrepreneurs with limited financial literacy to still access banking services. Therefore, BSI not only provides financing but also opens inclusive access to Islamic financial services. This approach is highly relevant to the socioeconomic characteristics of the West Aceh community, which is still largely active in the informal sector. In addition, the flexibility in the application process helps foster trust between customers and the institution. This shows that procedural simplicity is not only a technical aspect but also forms a foundation of long term trust.

This study also found that effective communication from bank officers has a significant impact on building positive perceptions. Customers felt more understood and assisted when information was delivered in simple and easy to understand language. For instance, R6 mentioned that the staff willingly took time to answer questions without rushing. This attitude gave the impression that BSI is not only profit oriented but also genuinely cares about its customers. In the context of the Theory of Planned Behavior, the ease of procedure reflects the

dimension of perceived behavioral control, which is the customers' belief that they are capable of undergoing the financing process with minimal obstacles. Thus, procedural simplicity serves not only as a technical factor but also as a psychological support.

In addition to creating comfort during the initial process, procedural simplicity also influences the customers' decision to recommend BSI to others. Informants R2 and R7, for example, stated that they had encouraged their fellow entrepreneurs to apply for similar financing based on their own positive experiences. This indicates that the perception of procedural simplicity generates a double effect, namely individual satisfaction and indirect promotion through user experience. In communities that still rely heavily on personal recommendations as a primary reference, such experiences are very important in shaping the reputation of BSI at the local level. It can therefore be concluded that simplifying procedures is an effective service strategy to reach micro small and medium enterprises, especially in areas with developing social conditions.

### **Contract Transparency**

Contract transparency is one of the key aspects influencing customer perceptions of financing at Bank Syariah Indonesia (BSI). The findings indicate that most informants felt the bank was sufficiently open in explaining the types of contracts used, such as mudharabah (profit-sharing) and musyarakah (joint capital partnership). Respondent R3 stated that he understood the concept of profit-sharing well because it was explained in a structured manner, accompanied by real examples. These explanations were considered helpful in understanding the structure of profit and risk distribution. However, R4 reported that the explanation of the contract was given briefly without further guidance. This highlights a disparity in the quality of education regarding sharia principles delivered to customers.

This uneven understanding reflects the need for BSI to enhance its educational approach to prospective financing recipients. Knowledge of contracts should go beyond familiarity with terms and include the fundamental sharia values that underpin the system. In a community like Aceh, which is known for its high level of religious commitment, understanding sharia contracts holds significant spiritual value. Therefore, information about contracts should not be delivered merely in an administrative manner but should be conveyed comprehensively so that customers fully understand the principles of justice, transparency, and partnership that form the foundation of Islamic finance.

Within the framework of the Theory of Planned Behavior, proper understanding of contracts contributes to the development of a positive attitude toward financing. When customers comprehend and feel comfortable with the sharia principles offered, they are more likely to continue their financing relationship or recommend the service to others. For instance, R3 felt more confident knowing that his profit originated from a shared return, not interest as in conventional banks. This attitude serves as a crucial foundation for building long term loyalty.

This study also found that the lack of continued education after signing the contract is a weakness in BSI's service. Informants who did not receive in depth explanations tended to follow the contract process without fully understanding it. This creates a risk of mismatched expectations between the customer and the bank in the future. Therefore, there is a need for follow up educational modules or simple written guides that customers can access as a reference. Strengthening this aspect would reinforce BSI's position as a sharia financial institution that not only offers products but also provides meaningful understanding to its consumers.

In a value oriented service context, contract transparency is not only a technical obligation but also a part of the moral commitment of Islamic financial institutions. This is supported by the study of Hasibuan et. al. (2024), which emphasized the importance of a substantial approach to sharia principles. As an institution operating in a region with strong socio religious characteristics such as West Aceh, BSI must adapt its service approach to align with local values and the educational needs of the community. Transparency, when accompanied by deep understanding, will foster strong and sustainable trust.

### **Benefits of Financing**

One of the main findings of this study is the positive perception of customers toward the tangible benefits of the business capital financing they received. Almost all informants mentioned that the funds obtained were used for productive purposes and had a direct impact on increasing their business capacity. R2, who runs a home-based cake business, stated that she was able to purchase an oven and additional ingredients, resulting in a significant increase in sales turnover. Similarly, R6, who operates in the catering sector, mentioned that the financing funds were used to improve the quality of cooking equipment and customer service. These improvements demonstrate that the financing truly met business needs rather than fulfilling short term consumption.

In addition to increasing income, the benefits of financing were also perceived in the form of greater confidence and professionalism. R1, for example, shared that with additional stock, she felt more prepared to compete and serve customers. This psychological impact is particularly important for micro business owners who often face challenges related to limited capital and market access. With well-targeted financing, they felt more motivated to grow their businesses independently. This aligns with theories that suggest business financing provides not only financial capital but also encourages behavioral and entrepreneurial mindset changes.

The flexibility of installment periods was another supporting factor in the customers' positive perceptions. Most informants stated that the repayment terms offered by BSI were manageable and did not strain the cash flow of their businesses. R3 and R5, for instance, considered the payment scheme to be helpful, although they still found it challenging during low sales periods. This suggests that the need for adaptive repayment schemes remains very relevant among micro business actors. Puspita and Harahap (2024) also emphasized that payment flexibility is a key factor in maintaining the sustainability of small enterprises.

Nevertheless, some customers suggested that BSI should provide options such as a grace period or rescheduling when businesses experience cash flow disruptions. Such schemes would offer breathing space for customers to survive difficult times without being burdened by penalties or harmful delays. This approach would not only reflect institutional flexibility but also strengthen the justice dimension of Islamic financial practices. If implemented effectively, policies like these would enhance BSI's image as a business partner that is both responsive and supportive of customer interests.

Overall, the perception of the benefits of financing reflects the integration between the real needs of businesses and the financing schemes provided. When customers experience direct impact on their operations and business growth, they begin to form emotional bonds and trust toward the financial institution. In this context, financing is not merely a transaction but a form of support that brings real changes to the customers' economic lives. This is what shapes their positive and long term oriented perception of BSI.

### **Post-Disbursement Assistance**

Post-disbursement services are a crucial dimension in evaluating the quality of the relationship between the bank and its customers. Findings from this study show that customer experiences in this aspect are highly varied. Some informants, such as R5, R6, and R7, reported receiving guidance through regular communication or monitoring via WhatsApp. R6 noted that bank staff continuously monitored the progress of their business and occasionally provided advice, even though this was not done through direct visits. This was considered helpful, particularly in maintaining the relationship and ensuring that the funds were used according to the original financing purpose. However, other informants, such as R2, R3, and R4, indicated that in practice, mentoring was not always conducted formally or on a regular basis, but rather depended on each customer's needs and the capacity of BSI staff at each branch.

According to a study by (Laela & Cahyani, 2024), BSI KCP Pare Supratman implements a micro-portfolio monitoring system in accordance with standard operating procedures (SOP). However, in practice, monitoring is sometimes hindered by external constraints, such as difficulty in contacting customers or limited time for field officer visits. Similarly, research by (Ratri, 2020) at BRI Syariah Malang showed that regular mentoring for micro-entrepreneurs has a significant impact on income improvement. Nevertheless, such mentoring is conducted selectively and adjusted according to customer segmentation, particularly during the initial disbursement phase

From the perspective of the Theory of Planned Behavior, this approach reflects the presence of dynamic subjective norms, meaning that customers' perceptions of social support do not always require continuous intensive interaction. Some customers feel that the initial education provided during the financing process is sufficient. Informants also indicated that as long as their businesses run smoothly, they do not feel the need for additional mentoring. This suggests that the presence of mentoring can be adaptive rather than uniform for all customers.

In the context of Sharia financial services, mentoring ideally encompasses both pre- and post-disbursement phases. As reported in the BSI UMKM report (Indonesia, 2025), Bank Syariah Indonesia has established ongoing mentoring initiatives for micro-entrepreneurs in various regions, including Aceh, Yogyakarta, and Surabaya. This mentoring is not always conducted by branch officers but also takes place through training programs, guided business communities, and digital communication channels such as WhatsApp groups or online educational services.

Furthermore, (Hafizhah, 2025), in their study on the UMKM mentoring program in Pacitan, found that informal communication via WhatsApp, providing motivation, and business evaluations based on brief reports were effective in increasing entrepreneurs' productivity. This approach was considered more efficient compared to direct visits, which require significant time and costs.

Nonetheless, these findings remain valuable for evaluation. Although pre-disbursement services are adequate, post-disbursement processes still need to be designed more systematically and measurably to ensure business continuity. An integrated approach between financing and mentoring can strengthen customer loyalty and enhance the economic impact of the financing. Periodic monitoring systems, online training, or digital communication channels such as the bank's business WhatsApp can serve as alternatives to strengthen relationships without overburdening operations.

Overall, these findings reinforce that BSI's post-disbursement services have been implemented with an adaptive, trust-based approach. However, it should be noted that customer perceptions may change if issues arise with their business or loan repayments. Therefore, early

detection systems and two-way communication remain essential elements to sustainably improve the quality of Sharia financing services.

## CONCLUSION

This study concludes that customers' perceptions of working capital financing by Bank Syariah Indonesia (BSI) in West Aceh Regency are generally positive. This is evident from the ease of application procedures, transparency of contracts, flexible repayment tenors, and tangible impacts on the development of small businesses. Customers feel that the financing provided not only meets their working capital needs but also enhances their confidence in managing and growing their businesses.

Another key finding is that post-disbursement services play a significant role in building long-term trust-based relationships between the bank and its customers. Although the mentoring approach is applied adaptively and inconsistently, most customers feel adequately supported through informal communication channels such as monitoring via WhatsApp. However, there is still room for improvement, particularly in designing a more systematic and measurable mentoring system to ensure business continuity for customers.

Therefore, BSI's financing model in West Aceh can serve as an example of participatory, contextual, and locally value-based Sharia finance. The success of Sharia financing is determined not only by product quality but also by the effectiveness of service approaches, including contract education, post-disbursement communication, and understanding of customers' socio-economic backgrounds. Such service strategies are expected to increase customer loyalty and strengthen the role of Sharia banking in sustainable community economic development.

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