

Implementation of the MMQ Agreement in KPR Products on Increasing Financing at Bank Muamalat KCP Kuningan

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ABSTRACT

In Indonesia, the housing problem is very big, especially in metropolitan areas. Bank Muamalat offers iB Hijrah KPR with Murabahah and musyarakah mutanaqishah contract options. The research was conducted to understand the implementation of the musyarakah mutanaqishah contract in KPR products. on KPR Financing at Bank Muamalat KCP Kuningan. And the results of implementing the musyarakah mutanaqishah agreement on KPR products in increasing KPR financing at Bank Muamalat KCP Kuningan. This research uses a qualitative approach, with data sources used namely primary and secondary, and data collection techniques of observation, interviews, and documentation. Bank Muamalat KCP Kuningan implements the musyarakah mutanaqishah agreement in the iB Hijrah KPR financing product through three stages, including BI Checking for husbands and wives with five columns of financial assessment. The financing process involves musyarakah mutanaqishah and ijarah contracts, where customers gradually buy a house from the bank. Despite facing challenges in public understanding and document requirements, the bank carried out a thorough feasibility assessment process. Thus, the implementation of the musyarakah mutanaqishah agreement was proven to have a positive impact on increasing mortgage financing. Increasing the number of customers and sales volume of mortgage products with promotional and educational efforts. Annual data records increases and decreases in mortgage financing at Bank Muamalat KCP Kuningan. As seen from the annual data of Bank Muamalat Indonesia for 2022-2023 there has been an increase and in 2019-2021 there has been an increase and decrease. Bank Muamalat KCP Kuningan succeeded in overcoming obstacles in understanding and obtaining IMB in the implementation of the Musyarakah Mutanaqishah KPR iB Hijrah Agreement by implementing a relief policy. As well as being able to restore increased financing using a promotion, and education to the community, educational institutions, and government.

Keywords: KPR, Musyarakah Mutanaqishah, increase, financing, contract.

INTRODUCTION

In Indonesia, the housing problem is very big, especially in metropolitan areas. Difficulty in finding land and the high costs of building a house encourage developers and public authorities to provide preferred arrangements such as Home Ownership. This service, known as Home Ownership (KPR), has been developed and operated by financial institutions, KPR products have also been adopted by Sharia Bank. One of the Sharia banks that offer KPR financing is PT Bank

Muamalat Tbk (Maranti & Sadiyah, 2021). Bank Muamalat is the first Sharia bank in Indonesia which was initiated by the Indonesian Ulema Council (MUI). At Bank Muamalat Indonesia there are fund distribution products, one of which is KPR iB Hijrah. KPR iB Hijrah is a financing solution that will support the realization of home ownership, including flats and apartments. This product also includes options to finance renovations, takeovers, and new construction. In choosing mortgage financing, there are two contract options available, namely the Murabahah contract (sale and purchase transaction) and musyarakah mutanaqishah (rental collaboration). Bank Muamalat offers the iB Hijrah KPR program which gives individuals the opportunity to own a house with Sharia principles by Islamic values. This program presents an attractive special margin, starting from only 3.1% per year with a fixed interest rate for 1 year. The advantage of this program is that KPR costs can be included in the financing platform, making it easier for customers to plan a home purchase. With KPR iB Hijrah from Bank Muamalat, you not only get access to financing that complies with sharia principles but also have flexibility in managing KPR costs to make it more affordable. With a low special margin, you can start your steps toward home ownership more easily and with more planning. This program is an ideal opportunity for customers who want to live a life with Islamic values while achieving financial independence through home ownership

Bank Muamalat offers the iB Hijrah KPR program which gives individuals the opportunity to own a house with Sharia principles by Islamic values. This program presents an attractive special margin, starting from only 3.1% per year with a fixed interest rate for 1 year. The advantage of this program is that mortgage costs can be included in the financing platform, making it easier for customers to plan a home purchase. With iB Hijrah KPR from Bank Muamalat, you not only get access to financing that complies with Sharia principles but also have flexibility in managing KPR costs to make them more affordable. (PT Bank Muamalat Indonesia Tbk, 2019) KPR iB Hijrah is a form of home ownership financing that makes it easier for customers to realize their dream of having a residence that is more blessed, comfortable, and by Sharia principles. Apart from being used to purchase a house, this program can also be used for take over facilities, and renovations, as well as purchasing goods and other consumer needs, with the house as collateral. Customers will feel guaranteed installments with simple requirements.

Increasing housing financing is an important focus for Bank Muamalat KCP Kuningan due to the combination of intense competition, potential growth, customer needs, and commitment to Sharia principles. In implementing the musyarakah mutanaqishah agreement for mortgage financing, Bank Muamalat KCP Kuningan faces several obstacles. One of them is the level of customer understanding regarding this contract and the lack of requirements for submitting collateral or guarantees, namely that many potential customers already have a house but do not have a building permit. The musyarakah mutanaqishah contract is a concept that may not be well known to many people, so banks need to provide education and good explanations to potential customers. Apart from educating the public, Bank Muamalat also uses strategies to increase financing. To increase financing by focusing on introducing KPR products. Flexible pricing, including regular discounts and promotions, aims to attract consumers with a variety of budgets. The company's location is strategic to facilitate access, a strategy that is a step to reach a wider market. Intensive promotion involves social media, with active campaigns and collaboration with various events to increase consumer awareness and interaction (Iv et al., n.d.2020). In some cases, assessing a property by Sharia principles can be difficult. Moreover, external factors such as changes in the property market can also influence the musyarakah mutanaqishah contract agreement. Bank Muamalat KCP Kuningan continues to strive to overcome this obstacle by providing housing financing by Sharia principles to its customers, although there are several obstacles.

The principle of profit sharing in Islamic banks is usually based on four main types of contracts: Al-Musyarakah, Al-Mudharabah, Al-Muzaraah, and Al-Musaqah. A musyarakah contract is a cooperation agreement between two or more parties for a particular business, where the parties contribute funds with an agreement that profits and risks will be shared by the agreement (Surya & Asiyah, 2020). By the DSN MUI fatwa number 73 of 2008, a derivative contract of musyarakah

was introduced, known as the *musyarakah mutanaqishah* contract. The *musyarakah mutanaqishah* agreement, which is often referred to as MMQ, is a form of collaboration between two or more parties to own certain goods or assets. In this collaboration, there is a reduction in ownership rights for one party while the other party obtains greater ownership rights. This transfer of ownership is regulated through a payment mechanism for the larger ownership rights. This form of collaboration ends with the transfer of property rights from one party to another (Budianto, 2022). This research was conducted to provide an understanding of how the implementation of *musyarakah mutanaqishah* contracts in KPR products can improve the quality of financing in the current era, considering that there are still many people who are not familiar with the concept of home ownership based on Islamic sharia principles through *musyarakah mutanaqishah* contracts. It is hoped that the results of this research can provide enlightenment to the general public, especially those who are Muslim, regarding how the *musyarakah mutanaqishah* agreement can be applied to KPR products.

With this background, the researcher wants to know how the *musyarakah mutanaqishah* contract is implemented in mortgage financing at Bank Muamalat KCP Kuningan. This research also aims to identify obstacles in the process of implementing the *musyarakah mutanaqishah* contract and to analyze the results obtained from its implementation. Apart from that, This research aims to find out whether financing using the *Musyarakah Mutanaqishah* contract principle provides good value for customers who want to own a house by complying with Islamic sharia principles and whether using the *Musyarakah Mutanaqishah* contract in this KPR product can increase financing at Bank Muamalat KCP Kuningan. Contract financing *Musyarakah mutanaqishah* is still less popular in use, so promotional efforts and wider information dissemination are needed from banking institutions. The principle of this contract should be better introduced to the general public because until now knowledge about the *musyarakah mutanaqishah* contract on KPR products is still limited. By conducting this research, it is hoped that it can provide valuable insight into the level of success and potential improvements that can be applied in the use of *musyarakah mutanaqishah* contracts in housing financing at Bank Muamalat KCP Kuningan. Thus, researchers want to know about how to improve KPR financing at Bank Muamalat KCP Kuningan.

METHODOLOGY

Research is an effort made to uncover what needs to be sought and understood. This research uses a qualitative case study approach to understand in depth how the implementation of the *musyarakah mutanaqishah* contract in KPR products has an impact on increasing financing at Bank Muamalat KCP Kuningan. The information source is the subject from which the information is obtained. It is hoped that this source of information can help carry out exploration and guarantee good results (Richard Oliver, 2021). Primary data sources are data sources obtained directly provided by researchers as data collectors. Secondary data information sources refer to data obtained from various sources or meetings of second parties. In this case, additional information is not provided directly to specialists or information authorities, for example, notes or others. Researchers collected data from bank employees and customers of Bank Muamalat KCP Kuningan who used KPR products based on the *Mutanaqishah musyarakah* contract. This observation can be used to measure customer knowledge and understanding of mortgage products using the *musyarakah mutanaqishah* agreement.

Researchers conducted interviews with bank employees and customers of Bank Muamalat KCP Kuningan, regarding the use of KPR products using *musyarakah mutanaqishah* contracts. This interview can provide more in-depth information regarding the application of *musyarakah mutanaqishah* contracts in KPR products to increase financing. Researchers can obtain documents such as bank annual reports, bank regulations regarding mortgage products, product brochures, and internal bank documents which can be important sources of information. For this research, the data analysis method applied is using the following steps:

1. Data Reduction. Data reduction is an act of selection and emphasis that aims to simplify and change initial data obtained from written notes in the field. This process continues throughout the research phase. The result of this data reduction process is a summary of field notes, including those that existed from the start and those accumulated during the research.
2. Data Presentation. The aim is to find significant patterns and facilitate the process of drawing conclusions and taking action. Presentation of qualitative data is carried out through text narratives, and can also be in the form of matrices, diagrams, tables, or graphs.
3. Verify and Confirm Conclusions. Verification is the final stage in data analysis. The data interpretation process is used to find meaning from the data that has been presented and to ensure that the conclusions drawn are by existing evidence.

RESULT AND DISCUSSION

Implementation of the Mutanaqisah Musyarakah Agreement in KPR Products at Bank Muamalat KCP Kuningan

Based on the findings from the research results above, the application of the musyarakah mutanaqisah contract to KPR financing products at Bank Muamalat KCP Kuningan. This transaction was carried out by Bank Muamalat KCP Kuningan with a musyarakah mutanaqisah (MMQ) contract. The iB Hijrah KPR financing mechanism at Bank Muamalat Kuningan. Judging from the requirements before carrying out the contract, the bank checks the customer's banking history. Next, it uses the musyarakah mutanaqisah contract. From the results of interviews the researcher with key informants provides an example of applying the musyarakah mutanaqisah contract to KPR products if the house price is 100 Million banks prepare funds amounting to 80 million and customers 20 million of these funds can be called capital or share. For monthly installments, an ijarah (rental) agreement is used. Providing iB Hijrah KPR financing by Bank Muamalat KCP Kuningan involves a selection stage for customers who meet the requirements, such as Indonesian citizens, at least 21 years old, and not registered with problem financing. Administrative requirements include KTP documents, NPWP, salary slips, work certificates, and property documents. The process of paying for home ownership is carried out in stages using a rental system, where customers periodically make installments and finally obtain full ownership after the payment is complete.

Apart from these requirements, Bank Muamalat KCP Kuningan looks at banking history through BI Checking, whether they have previously experienced bad credit at conventional banks or other Sharia banks. Look at customer guarantees and check every document requirement provided by the customer. At Bank Muamalat KCP Kuningan for financing customers, Many homeowners (KPR) do not yet have an IMB, which is an obstacle to applying for home ownership financing (KPR). In distributing iB Hijrah Home Ownership (KPR) financing at Bank Muamalat KCP Kuningan, three stages involve checking via BI Checking. This process is especially relevant when a husband and wife apply for financing, where both will undergo the BI Checking process separately. This process aims to assess the customer's financial status based on classification in five columns. The first column indicates a current status, the second column is doubtful, the third column is less than smooth, the fourth column is of special concern, and the fifth column is a total traffic jam. Thus, BI Checking becomes an important instrument in evaluating customer financial risks and ensuring that financing distribution is carried out correctly according to Sharia principles.

Meanwhile, the mechanism of the musyarakah mutanaqisah contract is explained in the following picture:

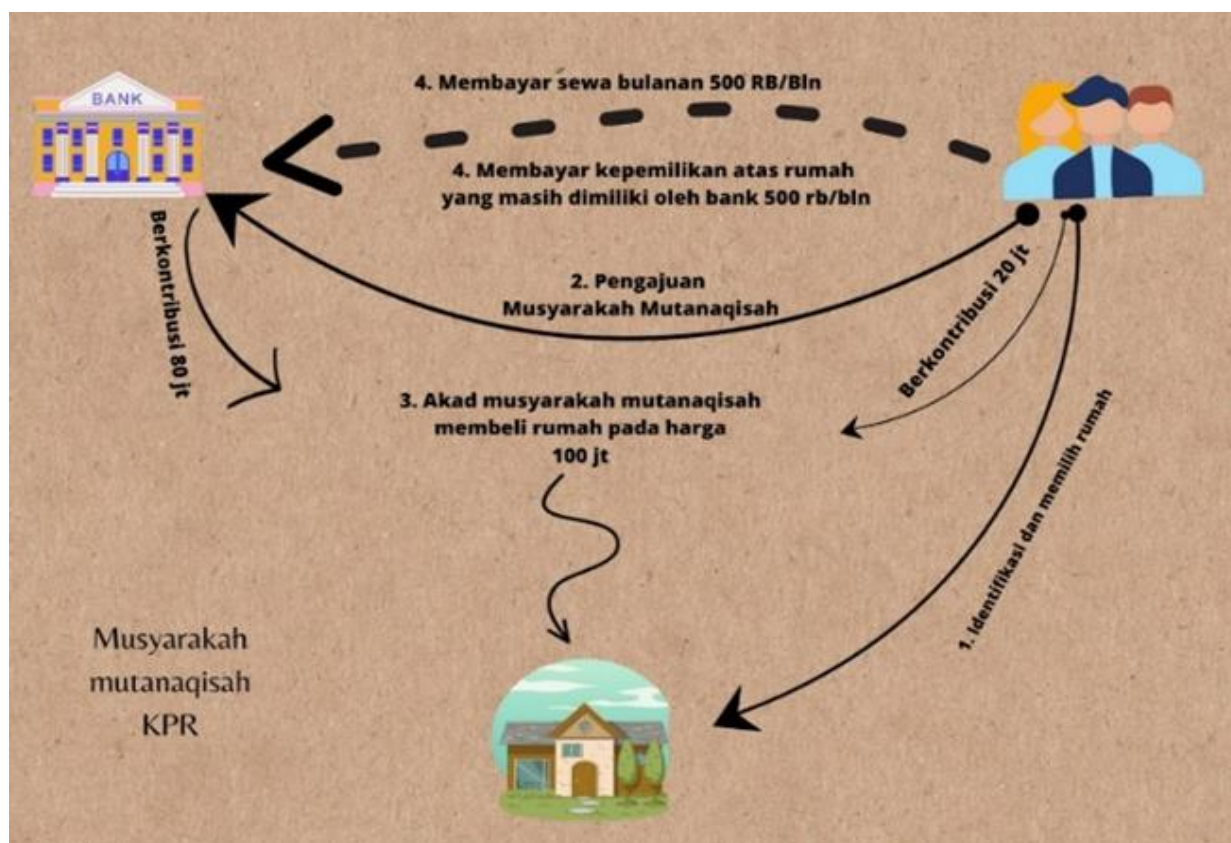


Figure: KPR Financing Mechanism

Source: Bank Muamalat Indonesia

Obstacles in Implementing the Musyarakah Mutanaqisah Agreement in KPR Financing at Bank Muamalat KCP Kuningan

It was revealed that the implementation of the musyarakah mutanaqisah agreement on Home Ownership (KPR) products does not always run smoothly. These obstacles affect the smoothness of the transaction process and create challenges for the financial institution. One of the main problems that is often faced is the lack of public understanding of the usefulness of musyarakah mutanaqisah contracts in the context of mortgage financing. The application of musyarakah mutanaqisah contracts to KPR products is often faced with several obstacles that can hinder the smooth transaction process. One of the obstacles is the lack of public understanding of the use of musyarakah mutanaqisah contracts in applying for mortgage financing. Another obstacle lies in the aspect of ownership of assets used as collateral, such as land and houses. Although a Proving Certificate (SKM) can validate land ownership, obtaining a Building Construction Permit (IMB) is a requirement that customers rarely have. Difficulty in obtaining an IMB, especially for houses that have been built for a long time without an IMB, can be a serious obstacle in implementing the musyarakah mutanaqisah contract on the iB Hijrah KPR product at Bank Muamalat KCP Kuningan. To obtain an IMB certificate for a house that has already been built takes a long time. more to process the IMB certificate is around 6 months. IMB is an important requirement in applying for an iB Hijrah KPR at Bank Muamalat KCP Kuningan. In Kuningan district, most house buildings only have a land certificate and a PBB SPPT, not an IMB (Building Construction Permit) certificate. If the collateral submitted to the bank comes from a certificate in the name of the parents, the bank requires the customer to bring in other heirs as a condition. This also becomes an additional obstacle in applying for IB Hijrah KPR financing at Bank Muamalat Kuningan. Because the process of obtaining an IMB takes a long time, the bank provides relief by accepting a certificate of application for the IMB as a replacement for the official IMB.

Results of the Implementation of the Mutanaqisah Musyarakah Agreement in Increasing KPR Financing at Bank Muamalat KCP Kuningan

Based on research findings, Bank Muamalat KCP Kuningan strives to provide excellent service to prospective customers and maintain relationships so that it has an impact on Sharia banking profits. Here, the marketing team carries out outreach with service agencies inviting the public to use KPR products at Sharia banks, especially at Bank Muamalat KCP Kuningan. Bank Muamalat KCP Kuningan must be able to provide the products needed by the community. The marketing party said that to increase financing for this KPR product by socializing sharia bank products, apart from going door to door to search for or socialize home ownership financing products at Bank Muamalat KCP Kuningan as well. By using unique posters to attract the public's interest, either through social media or posters available on the customer service desk, in this way we can increase the number of customers or sales volume for iB Hijrah KPR products so that we can exceed the achievement target every month. Bank Muamalat KCP Kuningan seeks to increase iB Hijrah KPR financing by conducting outreach through official agencies, social media, and unique posters. The marketing team focuses on inviting people to use KPR products at Bank Muamalat KCP Kuningan with door-to-door strategies and informative promotions. Through increasing financial literacy and marketing promotions, Bank Muamalat KCP Kuningan succeeded in attracting customer interest and achieving the goal of increasing mortgage financing.

The application of the musyarakah mutanaqisah agreement in the iB Hijrah KPR product provides benefits with low installments, low down payment (15%), and fast processing. These advantages, together with a comprehensive promotional strategy, have made Bank Muamalat KCP Kuningan successful in increasing community participation in home ownership by Islamic Sharia principles. To find out the increase in financing can be seen from, Firstly, the application of the Musyarakah Mutanaqisah agreement on KPR products, called KPR iB Hijrah at Bank Muamalat KCP Kuningan, providing various home financing options, such as purchasing a dream home, existing home, home renovation and take over. Through the principle of musyarakah mutanaqisah contracts, the bank has succeeded in attracting the interest of potential customers, increasing the amount of financing, and providing solutions that suit the needs of people who want to own a house. Second, pricing has a complex role in the marketing strategy of Bank Muamalat KCP Kuningan, because it can increase sales, maintain market share, and increase price stability. Information on prices and installment tenors is conveyed transparently through brochures to prospective customers, making it easier for them to make financing decisions that suit their needs and financial capabilities. This transparency is an important factor in forming a clear picture of the costs required, which contributes to the generation of income and sustainability of Bank Muamalat KCP Kuningan.

Third, the strategic location of Bank Muamalat KCP Kuningan, located in the center of Kuningan City, provides advantages in attracting potential customers' interest in financing products, especially KPR products. Being in a location that is easily accessible by public and private transportation, plus adequate public transportation and parking facilities, provides flexibility for potential customers to visit the bank. The proximity to shopping centers and government offices is an added value, expanding the marketing reach of financing products to various segments of society. Thus, the strategic location is a special attraction to attract customers' interest in using the financing products offered by Bank Muamalat KCP Kuningan. Fourth, Bank Muamalat KCP Kuningan adopted a comprehensive promotional strategy, involving door-to-door methods, active promotion on social media, channeling by looking for customers from existing customers, and going directly to the community, government agencies, and educational institutions such as universities, SMA/SMK, SMP/MTS, and SD/MI schools. Fifth, the marketing team at Bank Muamalat KCP Kuningan has a key role in offering and explaining financing products, especially KPR products with Musyarakah Mutanaqisah agreements. With team members who have a neat appearance, good attitude, are friendly and have good public speaking skills, the positive

performance of the marketing team can make a significant contribution to increasing the amount of financing. Their ability to create a positive image of the bank in the eyes of potential customers through good service and product presentation can increase customer trust and interest in Bank Muamalat KCP Kuningan financing products.

The advantages of iB Hijrah KPR financing with a Musyarakah Mutanaqisah agreement at Bank Muamalat KCP Kuningan include flexible installments that benefit customers, a low down payment of only 15%, and a fast application process, providing an efficient and responsive experience in about one month. Based on the annual report regarding financing at Bank Muamalat Indonesia, it can be analyzed the increase in financing from year to year by implementing the musyarakah mutanaqisah agreement in the period 2019 to 2022, as follows.

Table 1. Total financing of Musyarakah

Year	Total financing of Musyarakah (in billions)
2019	14,008
2020	14,476
2021	9,122
2022	10.695
2023	13.962

Source: PT Bank Muamalat Indonesia Tbk, 2022

Based on the data listed in the table above, the amount of Musyarakah financing in 2019 was 14.008 trillion, reflecting the high level of investment or funding involving Musyarakah principles. However, in the following year, namely 2020, total Musyarakah financing increased to 14.476 billion, showing sustainable growth. However, there was a significant change in 2021, where there was a quite sharp decline to 9.122 billion. Economic factors, company policies, or the impact of COVID-19 are among the consequences of the decline in musharaka financing. However, in 2022, there will be a recovery with total financing reaching 10,695 billion, indicating a return to stability or adjustment to the musyarakah financing strategy. Continuing in 2023, with total musyarakah financing reaching 13,962 billion, reflecting a significant increase and the potential for sustainable economic recovery or increased investor confidence. After looking at the conditions (Condition of the economy), this is an analysis of the economic conditions of prospective customers in the future. Banks need an analysis related to the prospective customer's business sector which is collaborated with the economic conditions outside the prospective customer's business. The condition of the decline in musyarakah financing in 2019-2021 is due to the conditions of COVID-19 which caused the economy throughout the world to experience a decline. Therefore, efforts were made to restore customer interest in mortgage financing using the Musyarakah mutanaqisah contract, namely by educating customers about the Musyarakah mutanaqisah contract financing product. After the researchers conducted interviews with key informants, they explored Bank Muamalat's efforts in overcoming obstacles to the use of musyarakah mutanaqisah contracts in KPR products. According to the key informants:

"Educate customers about MMQ and Murabahah contracts which later in the journey or process will be different and promote KPR financing products using Musyarakah contracts the use of KPR for this year 2023 will increase, mostly for consumers such as KPR and multipurpose, and currently the use of KPR is increasing"

After the COVID-19 pandemic occurred, Bank Muamalat KCP Kuningan made a series of efforts to return mortgage financing to a positive path. One of the strategies implemented is through active promotional campaigns, an educational approach through the distribution of

posters, informative brochures, and direct communication with customers. Bank Muamalat KCP Kuningan understands the importance of establishing good communication with customers, especially in providing the latest information regarding mortgage financing. Posters and brochures are visual tools used to convey information clearly and attract attention. This promotion is not only aimed at boosting mortgage financing sales, but also as an educational step to ensure that customers understand the new policies and benefits offered in the context of the post-COVID-19 situation. 19. By combining active promotions, education through print media, and direct interaction with customers, Bank Muamalat KCP Kuningan hopes to restore customer confidence and strengthen the position of mortgage financing amidst economic dynamics influenced by the pandemic. Bank Muamalat KCP Kuningan strives to provide excellent service to prospective customers and maintain relationships that have a positive impact on Sharia banking profits. Through a marketing strategy that involves outreach to service agencies, the bank invites the public to use KPR products at Bank Muamalat KCP Kuningan. The bank branch office leader stated that to increase financing for KPR products, promotion and education are needed for the public. Using the musyarakah mutanaqisah contract is proven to provide a positive impact by increasing mortgage financing and community participation in home ownership by Islamic Sharia principles.

Bank Muamalat KCP Kuningan actively promotes mortgage products through various marketing strategies, including direct promotions, presence on social media, channeling, and special approaches in marketing to government and educational agencies. This effort aims to reach as many potential customers as possible. Bank Muamalat KCP Kuningan offers advantages such as easy installments, low down payment, and a fast financing process. Apart from that, they actively carry out outreach regarding musyarakah mutanaqisah contracts, providing potential customers with a better understanding of the Sharia mortgage products offered. The results of these efforts can be seen in the increase in the number of customers and sales volume of mortgage products. Annual data records an increase in funding from 2022-2023. Promotional and educational efforts carried out by Bank Muamalat KCP Kuningan have made a positive contribution to financing growth, reflecting the success of the marketing strategy implemented by Bank Muamalat KCP Kuningan.

CONCLUSION

Based on qualitative research at Bank Muamalat KCP Kuningan, it can be concluded that the implementation of the musyarakah mutanaqisah agreement on iB Hijrah KPR financing involves three stages, with BI Checking. The first column indicates current status, the second column is doubtful, the third column is less than smooth, the fourth column is of special concern, and the fifth column is in a state of total traffic jam every three months, successfully overcoming obstacles to public understanding and IMB requirements with a relief policy. The financing mechanism uses musyarakah mutanaqisah and ijarah contracts, where customers buy a house in stages from the bank. Obstacles in implementing musyarakah mutanaqisah contracts on KPR products involve a lack of public understanding, minimal information, and marketing strategies that are not yet optimal. Another obstacle is related to asset ownership, especially IMB which is difficult to obtain. The focus of improvement includes increasing financial literacy, informative marketing promotions, and collaboration with educational institutions. At Bank Muamalat KCP Kuningan provides relief to prospective customers who do not yet have an IMB by simply providing a certificate of IMB application, then the bank will consider the KPR financing application. Bank Muamalat KCP Kuningan implemented the Musyarakah Mutanaqisah Agreement to increase KPR financing. The marketing strategy involves socializing the product to potential customers through direct promotions, social media, and collaboration with government agencies. KPR products are offered with two contracts, murabahah and musyarakah mutanaqisah, with advantages such as easy installments, low down payment, and fast processing. The increase in financing is in line with

economic recovery and adaptation strategies to market conditions after considering economic conditions after COVID-19.

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