

THE ROLE OF SHARIA PT. XYZ IN THE POST-PANDEMIC COMMUNITY ECONOMIC RECOVERY

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Abstract

The role of the PT. XYZ or Independent Human Partner as sharia cooperative in carrying out operational activities, one of which can be seen from the level of public trust in the PT. XYZ sharia cooperative. The rapid spread of the coronavirus resulted in economic problems that occurred in Indonesia, including the Tasikmalaya area. Tasikmalaya is an area affected by the economy and social community, not least the impact on Islamic financial institutions including sharia cooperatives. This study was conducted to analyze the role and growth of sharia cooperatives during the coronavirus pandemic in PT. XYZ sharia cooperatives. This research is a descriptive study using a quantitative approach focused on a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis of internal and external factors such as opportunities, threats, strengths, and weaknesses. The study used observational techniques in the form of observing data related to the coronavirus. The results obtained indicate that with the coronavirus pandemic, PT. XYZ's sharia cooperative financial reports have an impact on financing achievement, revenue achievement, and operating profit achievement.

Keywords: Islamic cooperative PT. XYZ, SWOT, Internal factors, External factors

Introduction

A sharia cooperative is part of a sharia financial institution or a kind of foundation/non-governmental organization that operates like a cooperative except for being small in size and does not have access to the money market (Nugroho & Rusydiana, 2019). Sharia cooperatives consist of two terms, namely baitul maal and baitul tamwil. Baitul Mal was the first financial institution that existed at the time of the Prophet, even though the existence of this institution was more popular during the Rashidun Khulafaur (The leader after The Prophet Muhammad passed away). At first, this institution only functioned to store state assets from zakat, infaq, alms, taxes and spoils of war. Now, Baitul Maal is a Muslim financial institution that manages Muslim funds that are social and the source of baitul maal funds comes from *zakat* (a certain part of the assets that must be issued by every Muslim when it reaches the specified conditions), *infaq* (spending part of one's assets or income for an interest ordered by Islam such as: providing for a family, helping funds for orphans, the poor, donating to mosque operations, or helping people affected by disasters), *sodaqoh* (the wealth or non-equity issued by a person or business entity other than zakat for the benefit of

the public), grants, and others while baitul tamwil is a financial institution that manages commercial community funds following Islamic law (Melina, 2020). While Baitul Tamwil is a house or place for managing funds in the form of community or community savings and channeled for commercial purposes. Because there is no specific legal umbrella for BMTs, currently some BMTs are already legal entities and some are not.

Sharia cooperatives are the same as BMTs whose function is to collect and distribute funds to the public like banks or other financial institutions. Standing with the idea of flexibility in reaching the lower classes of society, namely small people's economic institutions because most of them are small traders who cannot take advantage of credit facilities from conventional banks to develop their businesses, this is due to the difficult procedures of conventional banks and the weaknesses of small traders. Small entrepreneurs in terms of management, marketing, and guarantees which are important factors for the assessment of banks as Islamic financial institutions (Permana & Adhiem, 2019).

Practices in sharia cooperatives must adhere to sharia principles, including faith as the basis for belief to be able to grow and develop, almost all existing BMTs choose cooperatives as legal entities, or use them as their organizing concept. Sharia cooperatives develop productive businesses and investments in improving the quality of the activities of small and small entrepreneurs by encouraging saving activities and supporting economic financing and functioning as a sharia financial institution which during this pandemic period, experienced a significant decline in quantitative growth (Tanjung & Novizas, 2021).

The impact of the pandemic on sharia cooperatives, first in terms of members, many made withdrawals of money to meet the needs of daily life, especially the basic needs of the family. The basic need to buy rice, side dishes, clothes, payment for electricity, and others made many members withdraw funds. This condition made sharia cooperatives have to spend a lot of funds on the needs of members. Second, operational restrictions on employees and the application of WFH (work from home) so that the income received by sharia cooperatives also decreases (Hakim et al., 2021). The existence of operational restrictions on employees does have an impact on decreasing income in sharia cooperatives because they can only work a few days and certain time or some even have to work at home so it is difficult to meet members who want to save in sharia cooperatives. This condition made operational problems to made policies so that operations can run smoothly (Ilhami & Thamrin, 2021).

Sharia cooperatives are financial institutions that are needed for the community and

small entrepreneurs and have several objectives regarding financing, while sharia cooperatives have objectives including: first, the government's economic policy that is less in favor of the empowerment of the populist economy so that the sense of justice and economic welfare of the people is still far from expectations. Second, not much Islamic banking can touch and pay attention to microeconomics. Third, increasing the economic empowerment of the people, especially among small and medium enterprises through the sharia system. Fourth, encourage economic life with sharia principles in micro-economic activities, especially SMEs in Tasikmalaya generally in Indonesia. Fifth, increasing public awareness of *muamalah* (the rules of Allah subhanahu wa ta'ala that must be followed and obeyed in social life) in sharia in daily life, especially in business. By realizing this, it is deemed necessary to have an institution that can empower local communities, especially micro-entrepreneurs to improve their welfare and prepare professional and trustworthy persons in the field of Islamic finance.

Literature Review

Definition of sharia cooperative

Sharia Financial Institution is an institution whose operating principles are based on sharia principles. This definition emphasizes that an LKS (*Lembaga Keuangan Syari'ah* or Islamic Financial Institutions) must meet two elements, namely the element of conformity with sharia and the element of the legality of operations as a financial institution. Broadly speaking, the economic relationship based on sharia is determined by the contractual relationship which consists of five basic contract concepts. Based on these five basic concepts, it is possible to find products of Islamic bank financial institutions and non-Islamic financial institutions to be operationalized. The concepts are a system of savings, profit sharing, pawning, rent, and services (Tanjung & Novizas, 2021).

Sharia cooperative products and services

In its operational activities, sharia cooperatives issue financial service products which are included in the activities of collection, distribution, and other financial services. Collection products with savings principles such as *wadiah* and *mudharabah*. *Wadiah* is an activity that includes the safekeeping of goods, which is carried out between parties who want to carry out safekeeping to parties who have the authority to carry out safekeeping and gain trust with the aim of maintaining the safety, security and integrity of goods or money ... (www.CIMB Niaga.co.id) while *Mudharabah* is a form of contract or business agreement in

the Islamic economy that is widely used in the business world, which relies on cooperation between capital and management. This contract is used from small to large scale businesses, both in the banking, investment and insurance sectors (www.prudentialsyariah.co.id). Financing by buying and selling contracts (*murabahah* or trading goods and services, *salam* or a forward financing transaction, *istisna* or a contract of sale and purchase between *Al-mustashni* (buyer) and *As-shani* (seller). In some case, producer can acts as seller) and cooperation contracts (*mudharabah* and *musyarakah*, where Islamic institution contributes capital to the customers business venture for a specified period of time.), finally financial services, apart from functioning as an intermediary institution, sharia institutions also provide other financial services. This is the advantage of sharia cooperatives compared to conventional cooperatives. In addition, Islamic banks also provide debt contract services in the form of distributing *qardh* (lending some money to others without any additional such as interest) funds. *Qardh* funds channeled for social purposes are known as *qardhul hasan* (Harahap & Ghozali, 2020).

Corona pandemic

The COVID-19 pandemic is a virus that attacks the respiratory system. This disease due to infection with this virus is called Coronavirus. The coronavirus infection is called Covid-19 (Corona Virus Disease 2019) and was first discovered in the city of Wuhan, China at the end of December 2019. This virus spreads very quickly and has spread to almost all countries, including Indonesia, in just a few months. The pandemic has had a significant impact on the operations of business entities in Islamic Microfinance Institutions (IKMS), such as sharia cooperatives. One of the financial institutions under the supervision of the Ministry of Cooperatives and SMEs, namely the Sharia Savings and Loans Financing Cooperative (KSPPS) or sharia cooperatives affected by government policies during the pandemic (Faisol, 2021).

Common impacts that occur as a result of government policies to carry out social separating and also work at home make it difficult for sharia cooperatives to gather members. This happened because during this pandemic it was difficult to meet directly with people who wanted to become members, so it was difficult to recruit new members. The impact is that the cash owned is not as much as it was before this pandemic. The impact felt by sharia cooperatives with the government's policy for social removing and working from home (WFH) has made many members withdraw money for their daily needs. This can happen because the impact of the corona pandemic makes people have to stay at home (stay

at home) and work at home (work at home) which of course increases expenses for daily needs which are bigger and increased compared to normal days before the pandemic (Rahmadian & Anam, 2021).

Research conducted by Tamara (2016) with SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis at Bank Mandiri, Syah *et al.* (2021) in researching the marketing strategy of Islamic banks in the community, Istiqomah & Andriyanto (2018) using SWOT in analyzing MSME competition, then Mashuri & Nurjannah (2020) research at Bank Riau Kepri Sharia Business Unit Pekanbaru, while Pitaloka & Aji (2020) at Bank Jatim Syariah and Sayekti (2019) conduct a SWOT analysis on halal tourism in Indonesia while Qory *et al.* (2021) on tourism in West Java. From some of these studies, there is an opportunity to use the same method on other objects with a more interesting current situation to discuss.

Research methods

Types of research

This research is a type of descriptive research using a quantitative approach. According to Sugiyono (2019), quantitative research methods are researched by obtaining data in the form of numbers or qualitative data that is numbered. The focus of research is the things that are used as research centers, making it easier to determine the data needed for a study. This research is focused on the following opportunities, threats, strengths, and weaknesses of the PT. XYZ sharia cooperative.

Place and time of research

This research was conducted in the PT. XYZ sharia cooperative. There are two main reasons why this research was conducted on one object, namely: first to facilitate the focus of research studies, and second, in principle the application of sharia rules in PT. XYZ sharia cooperatives as rules used in the application of Islamic sharia principles. This research was conducted from June 2021 to August 2021.

Operational definition

The operational definition that will be studied is an explanation of SWOT, First, Strength is the resources, skills, or other advantages related to the company's competitors and market needs that can be served by the company that is expected to be served. Second, Weaknesses are limitations or deficiencies in resources, skills, and capabilities that effectively hinder the company's performance. Third, opportunity is an important situation

that is profitable in the company's environment. Finally, the threat is an important situation that is not profitable in the corporate environment. Strategy is an incremental action (always increasing) and continuous and is carried out based on the point of view of what customers expect during the corona pandemic at present (Syah et al., 2021).

Data analysis technique

To answer the problems that have been determined in the formulation of the problem, an analysis is used, namely the SWOT analysis which is used for the formulation of the second problem, to determine the strategy for developing PT. XYZ sharia cooperatives during the corona period with a focus on sample conditions of PT. XYZ when studied. This research first identified internal and external factors. For factors that affect internal by listing all strengths and weaknesses. Strengths are listed first and then a list of weaknesses. For external factors, opportunities are listed first, then threats.

The results of the second identification of internal and external factors are then given weight. The weight of each variable can be found by determining the score on the variables by assigning a scale of 1,2,3 and 4 to each factor. The score scale for internal factors (strengths and weaknesses), namely:

1= major/major weakness

2= minor weakness

3= minor power

4= major/major power

As for external factors (opportunities and threats) using a score scale, namely:

1= no effect

2= less strong influence

3= strong influence

4= very strong influence

Next, the sum of the weights is multiplied by the score for each variable to obtain a weighted score. The total weighting ranges from 1.0 to 4.0 with an average of 2.5 if the weighting of internal factors is below 2.5, it means that the internal conditions of the region are weak. For regional external factors with a total weighting of 1.0-4.0 with an average of 2.5 if external factors have a weighting of 1.0 then the region cannot take advantage of opportunities and overcome existing threats. On the other hand, if the weighting score is 4.0, the region responds well to existing opportunities and threats (Astuti & Ratnawati, 2020).

The data found are then compiled and analyzed using a SWOT analysis, which

explains the strengths, weaknesses, opportunities, and threats encountered in the practice of implementing sharia cooperative development strategies. This analysis is useful for analyzing internal factors within the organization that contribute to the development and considering external factors. Finally, the right strategy was formulated in the development of PT. XYZ sharia cooperatives.

Results and Discussion

Before conducting a SWOT analysis, the identification of internal and external factors must first be carried out. For factors that affect internal by listing all strengths and weaknesses. Strengths are listed first and then a list of weaknesses. For external factors, opportunities are listed first, then threats. The results of the two identification of internal and external factors are then given weight.

Table 1. PT. XYZ Internal Factor Matrix

No	Internal Factor	Score	Weight	Total
A	Strength			
1	Promotion	4	0.1	0.4
2	Capital	3	0.07	0.21
3	Labor	3	0.07	0.21
4	Sharia Product Development	4	0.09	0.36
5	Work experience	3	0.09	0.27
6	Bookkeeping System	3	0.08	0.24
7	Sharia System	3	0.08	0.24
8	Location	3	0.08	0.24
Total Strength				2.17
B	Weakness			
1	Information Technology System	2	0.1	0.2
2	Training and development activities	2	0.08	0.16
3	Administrative costs	2	0.05	0.1
4	Fairly competitive profit-sharing system	2	0.05	0.1
Total Weakness				0.56
Total				2.73

Source: Processed Data

The table above can be seen that from the aspect of the strength of the PT. XYZ Sharia Cooperative, the promotion strategy factor is the highest weight in the strength factor, which is 0.1. While to get a score of 4, the development of sharia products and work experience are the factors that are both the highest with a strength of 0.09 with a score of sharia product development getting 4 and the work experience factor getting a score of 3. Then the sharia system, bookkeeping system, and location weight 0.08 and for this factor score a 3, and finally capital and labor weight 0.07 and score 3.

Meanwhile, from the aspect of weakness, the integrated information technology system has the highest score of 0.1 with a score of 2, training and development activities have a weight of 0.07 and get a score of 2, administrative costs have a weight of 0.05 and a score of 2, and an adequate profit sharing system. Competing weights 0.05 with a score of 2 with the analysis illustrating that this weakness must be anticipated and reduced in score to increase the strength of the PT. XYZ Sharia Cooperative.

Table 2. PT. XYZ External Factor Matrix

No	External Factor	Score	Weight	Total
A	Opportunity			
1	Government Support	4	0.08	0.32
2	Loan	2	0.07	0.14
3	Partnership	2	0.06	0.12
4	Law on sharia institutions	3	0.1	0.3
5	Indonesian people who are predominantly Muslim	4	0.08	0.32
6	MUI fatwa (appeal) regarding haram (unlawful in Sharia) interest	3	0.1	0.3
Total Opportunity				1.5
B	Threat			
1	Rental costs	2	0.08	0.16
2	Distribution of financing	3	0.07	0.21
3	Competition with other institutions	2	0.05	0.1
4	Economic Condition	2	0.09	0.18
5	The Presence of the Formal Sector	1	0.08	0.08

6	BI Rate	2	0.07	0.14
7	Development Policy	1	0.08	0.08
Total Threat				0.95
Total				2.45

Source: Processed Data

Seen from the table above, it can be seen that from the aspect of opportunity, the MUI fatwa on haram interest has a weight of 0.1 and a score of 3. This score and weight is the same as the legal factor regarding government-supported Islamic financial institutions has a weight of 0.1 with a score of 3, Indonesia which is predominantly Muslim and has government support has a weight of 0.08 and a score of 4, then the loan factor has a weight of 0.07 with a score of 2 and partnerships has a weight of 0.06 and a score of 2.

Judging from the threat aspect, the economic condition weights 0.09 with a score of 2, then the rental fee, the existence of the formal sector and development policies have a weight of 0.08 and a different score. Namely the rental cost is 2 and the factor of the existence of the formal sector and development policy has a score of 1, while the distribution of financing and the BI rate has a weight of 0.07 and a score of 3 for financing distribution and a score of 2 for the BI rate, and the last factor, namely competition with other institutions that open sharia business units, has a weight of 0.05 and a score of 2.

Based on the SWOT matrix analysis, the strategies proposed in the development of PT. XYZ sharia cooperatives are:

1. Develop bookkeeping following the sharia system and more transparently with a profit-sharing system.

Not only transparency is an advantage in the profit-sharing system, but there are also disadvantages where the profit-sharing system requires supervision of business management, especially in terms of reducing the risk of bad faith from each party. In business, if there are parties who do not know each other, this phenomenon is quite prone to occur. Therefore, doing good records / bookkeeping, can overcome these risks.

2. Utilizing government support for sharia banking by increasing the types of sharia products. Besides implementing the relevant Sharia contracts that can be applied to Sharia cooperatives such as Syirkah Contracts, Mudharabah Contracts, Murabah Contracts and Ijarah contracts, Sharia Cooperative can build cooperation with

Islamic banks. It is hoped that Islamic cooperatives can use waqf funds contained in Islamic banking to help finance their members if sufficient funds are inadequate. Of course all collaborations and transactions must be within the applicable law.

3. Government support can be used to improve the technology and information systems used to provide better services to the community. Sharia cooperatives can apply for facilities from the government such as Ultra Micro Financing (UMi). This is one of the government's efforts to empower businesses at the lowest level, which cannot yet be facilitated by banks. This program was launched by the Ministry of Finance through the Government Investment Center Public Service Agency. In general, UMi financing aims to provide easy and fast financing facilities for Ultra Micro Enterprises and increase the number of entrepreneurs facilitated by the Government.
4. Establish partnerships with other banks that implement sharia principles, to conduct training and human resource development in sharia cooperatives. To encourage the success of developing the cooperative's human resources, several things can be done, including, first, massive training. Second, competency certification is issued for cooperative managers. Third, technical guidance and assistance in preparing business strategies to marketing.
5. Conduct outreach to the public about the sharia system in sharia cooperatives and also the sharia bookkeeping system owned by sharia cooperatives to open public knowledge about sharia cooperatives as well as to promote them.
6. Increasing the role of sharia cooperatives through the policy of providing sharia financing on condition that it does not burden members. In addition, cooperatives can provide business assistance, marketing partnerships or become offtakers for village business groups.
7. Promotion of sharia cooperatives that enforce sharia bookkeeping. In carrying out activities in Cooperatives, it is necessary to carry out the right promotion strategy. In order to be able to succeed in these activities, promotions carried out by cooperatives must relate to the needs or interests of prospective members and or cooperative members so that they are interested and willing to participate in cooperative activities. In the promotion, it is better to convey the benefits that will be obtained by members. For this reason, explaining how cooperatives manage money from members and use it for the benefit of members and cooperatives, can explain from a

good financial record point of view. This makes protection for the company even stronger.

8. Fixing facilities and infrastructure in the field of technology to be able to compete with other institutions. The good development of cooperatives can be identified through indicators such as active, healthy institutions both qualitatively and quantitatively, having permits, the number of members which continues to increase from time to time, the number of assets which continues to increase, and the application of cooperative digitization.

Conclusion

Research on PT. XYZ development strategies can be concluded, namely: internal factors that influence the development of PT. XYZ sharia cooperatives are promotion, capital, integrated information technology systems, competitive profit sharing systems, training and development activities, sharia product development, work experience, bookkeeping systems, location, sharia system, administrative costs, and external factors. Namely the cost of rent, training, granting soft loans, loans, partnerships, competition, unstable economic conditions, law, development policies, and the existence of the formal sector. Recommendations needed in the development of PT. XYZ sharia cooperatives are increasing accountability and transparency, the need for government support, establishing partnerships with other institutions, and improving facilities and infrastructure in the field of technology to be able to compete with other institutions.

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