SHARIA BANK RESEARCH ROADMAP IN INDONESIA

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Abstract

The study describes the roadmap for the history of sharia bank research in Indonesia from 12 accredited journals in Indonesia with a minimum index of Sinta 2. The sample from 2011 to 2021 obtained 83 articles discussing sharia bank. Based on the results of the analysis, the majority of research on Islamic banks in Indonesia is published in two journals, namely the Iqtishadia journal (Jurnal of Islamic Economics and Business Studies) and Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business), with 31% and 22% of the total sample article for each journal. 18 out of 83 articles obtained are qualitative research methods. Meanwhile, 65 articles use quantitative methods. In qualitative research, descriptive analysis methods or case studies are the most widely used, and in quantitative research, the most commonly used method is regression analysis.

Keywords: Sharia Bank, Accredited Journal, Research Roadmap, Indonesia
INTRODUCTION

The public’s enthusiasm for choosing Islamic financial institutions as a medium for storing funds is quite large. It also has an impact on the increasing number of sharia transactions by Islamic financial institutions. These various kinds of Islamic financing products also demand regulation for bank standards to regulate these transactions. This phenomenon motivates researchers in Indonesia to investigate how the development of Islamic bank practices in Indonesia. It is also the researcher’s material to illustrate the roadmap for developing research on Islamic banks in Indonesia over the last ten years.

Hesford et al.’s (2007) approach become the basis for the author to evaluate several studies on Islamic banks in Indonesia. Based on the author’s analysis over the last ten years, there are 3 (three) articles that discuss the development of Islamic banks in Indonesia. These studies are Waluyo (2016) and Indiastary, Suprayogi, and Indrawan (2020), published in the JBIS, and Yuliana (2014), published in JAMAL. Based on the author’s analysis, there are still some weaknesses in the article. First, the research only focuses on one object; for example, Yuliana (2014) only focuses on the performance of Islamic banks. Indiastary, Suprayogi, and Indrawan (2020) only focus on third-party funds, and Waluyo (2016) only focuses on mudharabah financing. There are still many studies on Islamic banks that can be the focus of researchers. Second, the study used a very limited sample of articles obtained and the selection of articles without clear criteria. Third, the research period is from 2006 to 2018. However, there are still many studies over the last five years. Therefore, the researchers attempted to fill in the gaps that had not been the concern of previous researchers.

The research contributes to providing a roadmap for the research development of Islamic banks in Indonesia. Thus, it can be used as the basis for further research conducted in Indonesia. Furthermore, this research can contribute to being the guidelines of future research. Lastly, this research can further identify several variables, topics, or research methods that are still rarely studied in Indonesia.

REVIEW OF LITERATURE

The purpose of writing a literature review is to develop previously researched knowledge information (E. A. Cahyono, Sutomo, and Harsono 2019). The literature review
can be used by researchers to see how far research on a particular theme has been carried out. It will make it easier for researchers to be able to find the update on further research. There are several methods for writing a literature review. The first method is Systematic Literature Review (SLR). SLR itself is a systematic way to collect, critically evaluate, integrate and present findings from various research studies on research questions or topics of interest. The second method is the Traditional Review, which is a literature review method that has been commonly used by researchers, and the results can be found in many existing survey papers. Thus, a review of scientific works is carried out specifically on one topic and selects literature that is known by the perpetrators. The last method is the Systematic Mapping Study. A systematic Mapping Study is a method of writing a systematic literature study using predetermined stages. Through this method, the selection of the type of literature is not subjective or not according to personal desires and knowledge. The content of the review literature will sometimes differ from one literature review to another, but the process for conducting a literature review will follow similar steps and stages (Cronin, Ryan, and Coughlan 2018).

**RESEARCH METHOD**

The study uses the approach of Suprianto and Setiawan (2017) with all sharia bank articles published in national journals as the research population. The population are all of articles which published in Indonesian journal. The sample was selected using a purposive sampling method, with the following criteria: first, the selected articles were published in accredited journals at least Sinta 2. The articles had gone through a very strict review process. The accredited journals are based on the Decree of the Minister of Research and Technology No. 200/M/KPT/2020 regarding scientific journals’ accreditation evaluation results in 2020. Second, the selected journals were published online from 2011 to 2021. Third, the keyword to search for articles in journals is sharia bank. The data were analyzed using excel analysis.

**RESULTS AND DISCUSSION**

Based on the criteria set above, it obtained 83 articles published in 12 accredited journals with a minimum index of Sinta 2. In table 1 about the sample description, it can be comprehended that in total (from 2011 to 2021), two journals dominating research on
Islamic bank, namely Iqtishadia (Journal of Islamic Economics and Business Studies) and Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business). It was obtained respectively by 31% and 22%. In comparison, other journals that publish articles on Islamic bank are the Economic Journal of Emerging Market, Economics Development Analysis Journal, International Journal of Applied Business Research, Jurnal Akuntansi dan Auditing Indonesia (Indonesian Journal of Bank and Auditing), Jurnal Akuntansi dan Bisnis (Journal of Bank and Business), Jurnal Akuntansi Multiparadigma (Journal of Multiparadigm Bank), Jurnal Ekonomi Kuantitatif Terapan (Journal of Applied Quantitative Economics), Jurnal Media Riset Akuntansi (Journal of Media Research on Bank), Auditing & Informasi (Auditing & Information), Riset Akuntansi dan Keuangan Indonesia (Indonesian Bank and Finance Research), and Syirkah (Journal of Economics and Business). The following is sample data for each journal as follows:

**Table 1**
Sample Description

| No | Journal Name                                                                 | Year | %    |
|----|------------------------------------------------------------------------------|------|------|
| 1  | Economic Journal of Emerging Market                                         | 9    | 0,11 |
| 2  | Economics Development Analysis Journal                                      | 2    | 0,02 |
| 3  | International Journal of Applied Business Research                          | 5    | 0,06 |
| 4  | Iqtishadia (Jurnal Kajian Ekonomi dan Bisnis Islam)                          | 26   | 0,31 |
| 5  | Jurnal Akuntansi dan Auditing Indonesia                                      | 4    | 0,05 |
| 6  | Jurnal Akuntansi dan Bisnis                                                  | 2    | 0,02 |
| 7  | Jurnal Akuntansi Multiparadigma                                              | 6    | 0,07 |
| 8  | Jurnal Ekonomi dan Bisnis Islam                                              | 18   | 0,22 |
| 9  | Jurnal Ekonomi Kuantitatif Terapan                                           | 1    | 0,01 |
| 10 | Jurnal Media Riset Akuntansi, Auditing & Informasi                           | 2    | 0,02 |
| 11 | Riset Akuntansi dan Keuangan Indonesia                                      | 4    | 0,05 |
| 12 | Syirkah (Journal of Economics and Business)                                 | 4    | 0,05 |
|    | Total                                                                        | 83   | 1,00 |

Source: Processed data, (2021)
Article Classification

The following is a classification of articles based on two groups. Based on the topic of discussion and based on research methods.

Classification by Topic of Discussion

The first classification of articles on Islamic bank is based on the research topic. This classification is divided into 2, namely the independent variable and the dependent variable. Table 2 below is the classification of articles based on the dependent variable. The topic that Islamic bank researchers widely raise is about the performance of Islamic banks and other Islamic financial institutions by 43%. Another frequently researched topic is Non-Performance Finance (NPF) and Islamic bank financing with 13% each. Other topics such as third-party funds, bank bankruptcy, customer loyalty, and bank stability are still rarely examined by previous researchers. However, some of these rarely researched topics may be found in unaccredited journals. Future research can combine this as a consideration to find new things.

Table 2
Dependent Variable

| No | Information                          | Total | %   |
|----|--------------------------------------|-------|-----|
| 1  | Third-party funds                    | 6     | 0,07|
| 2  | Bankruptcy                           | 4     | 0,05|
| 3  | Performance                          | 36    | 0,43|
| 4  | Customer Loyalty                     | 2     | 0,02|
| 5  | Non-Performance Finance (NPF)        | 11    | 0,13|
| 6  | Financing                            | 11    | 0,13|
| 7  | Economic growth                      | 5     | 0,06|
| 8  | Bank Stability                       | 4     | 0,05|
| 9  | Others (Capital, Profit Sharing, Liquidity etc.) | 4 | 0,05|
|    | Total                                | 83    | 1,00|

Source: Processed data, (2021)

Table 3
Independent Variable

| No | Information                        | Total | %   |
|----|------------------------------------|-------|-----|
| 1  | Characteristics of Sharia GCG     | 12    | 0,06|
| 2  | Islamic Bank Financial Characteristics | 56   | 0,29|
| 3  | Innovation Strategy                | 25    | 0,13|
| 4  | Financing                          | 23    | 0,12|

Sharia Bank Research …..
Table 3 shows that the independent variables that affect the dependent variable mentioned in table 2 above. The most studied variable is regarding the financial characteristics of Islamic banks as much as 29% of the total sample. These financial characteristics variables include capital adequacy, profitability, liquidity, bank health ratios, and others. Other independent variables widely studied are macroeconomic variables for 19%. These factors include the inflation rate, interest rates, rupiah exchange rate, GDP, market structure, and other government policies affecting Islamic banks’ development. Variables of innovation strategy and financing are also frequently studied, respectively, as 13% and 12%. The strategy variable is related to how Islamic bank innovation improves performance. Meanwhile, the financing variable is more numerous in case studies of certain bank financing. However, some researchers also link Islamic bank financing with the economic growth of a region.

GCG characteristics of Islamic banks recorded that the previous researchers had studied 6% of the total sample. These variables include the characteristics of the sharia supervisory board, the board of directors and commissioners, the audit committee, and other supervisors. Furthermore, the characteristics of Islamic banks recorded that 7% have been studied, including the type of bank, bank name, bank behavior, number of offices, infrastructure, and others. Other independent variables that are often analyzed are bank management, risk, and customer characteristics.

Based on the previous research, the factors that influence Islamic bank have been conducted by several researchers. Further research still can develop the above variables into more recent models, for example, into intervening variables or moderating variables that are still rarely studied. It is also possible to examine factors that have not been a concern of previous research—the impact of social factors such as the Islamic banks’ development after the Covid-19 outbreak and others.
Table 4
Other Variables

| Antecedent Variables | Total | Percentage |
|----------------------|-------|------------|
| Social Performance   | 1     | 0.50       |
| Islamic Bank Size    | 1     | 0.50       |

Source: Processed data (2017)

Table 4 above describes in detail antecedent variables discussed by the researcher. From the table above, only two articles discuss antecedent variables, including social performance and Islamic bank size variables. In other words, there is still very little research that discusses the impact of Islamic bank. In more than the two articles, the social performance variable is an intervening variable that affects the financial performance of Islamic banks. While the variable size of Islamic banks as a moderating variable can weaken or strengthen the financial performance of Islamic banks. Further research can develop models from several studies that have been summarized in this article. The model that can be developed can be a moderating variable or an intervening variable.

Classification of Articles Based on Research Methods

Based on the research method conducted to examine government bank in Indonesia, there are two research groups. They are quantitative research and qualitative research. The number of articles in the two groups in detail is explained in table 5 and table 6 as follows:

Table 5
Qualitative Research

| No | Journal Name                                      | Total | %   |
|----|--------------------------------------------------|-------|-----|
| 1  | Economic Journal of Emerging Market              | 1     | 0.06|
| 2  | Iqtishadia (Jurnal Kajian Ekonomi dan Bisnis Islam) | 7     | 0.39|
| 3  | Jurnal Akuntansi dan Bisnis                       | 1     | 0.06|
| 4  | Jurnal Ekonomi dan Bisnis Islam                  | 5     | 0.28|
| 5  | Jurnal Akuntansi Multiparadigma                  | 4     | 0.22|
|    | Total                                            | 18    | 1.00|

Source: Processed data (2021)

18 out of 83 articles belong to qualitative research, and 65 articles using quantitative methods. Table 5 above describes several studies using qualitative methods. The journal that publishes the most qualitative research is the Iqtishadia journal (Journal of Islamic Economics and Business Studies), with 39% of the sample. Meanwhile, Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business) and Jurnal Akuntansi...
Multiparadigma (Multiparadigm Bank Journal) published 5 and 4 qualitative articles in the last ten years, sequentially. Other journals that have published research on Islamic accountability using qualitative methods are the Economic Journal of Emerging Markets and Jurnal Akuntansi dan Bisnis (Journal of Bank and Business). The research results show that the number of qualitative studies is very small. It can allow further research to use this approach.

Table 6 shows several studies using quantitative methods. The journals that publish the most quantitative research are Iqtishadia journal (Journal of Islamic Economics and Business Studies) and the Jurnal Ekonomi san Bisnis Islam (Journal of Islamic Economics and Business) with 29% and 20%, respectively. Several journals such as Jurnal Akuntansi dan Bisnis (Journal of Bank and Business) and Jurnal Ekonomi Kuantitatif Terapan (Journal of Applied Quantitative Economics) indicate the low number of quantitative research. These three journals published only one quantitative article.

Furthermore, the classification is based on the analytical method used by the researcher. From the 18 qualitative research articles, the descriptive analysis method was the most widely used, for 81%. Another meta-analysis method is three articles or 14%, and the conceptual method is only 1 article. Complete data can be seen in table 7. Table 8 shows the research methods used in quantitative research. Most of the analytical methods used are multiple regression analysis as much as 94%.

**Table 6**

| No | Journal Name                                      | Total | %  |
|----|---------------------------------------------------|-------|----|
| 1  | Economics Development Analysis Journal            | 2     | 0.03 |
| 2  | Economic Journal of Emerging Market               | 8     | 0.12 |
| 3  | International Journal of Applied Business Research| 5     | 0.08 |
| 4  | Iqtishadia (Jurnal Kajian Ekonomi dan Bisnis Islam)| 19    | 0.29 |
| 5  | Jurnal Akuntansi Dan Auditing Indonesia           | 4     | 0.06 |
| 6  | Jurnal Akuntansi Dan Bisnis                       | 1     | 0.02 |
| 7  | Syirkah (Journal of Economics and Business)       | 4     | 0.06 |
| 8  | Riset Akuntansi Dan Keuangan Indonesia            | 4     | 0.06 |
| 9  | Jurnal Media Riset Akuntansi, Auditing & Informasi| 2     | 0.03 |
| 10 | Jurnal Ekonomi Kuantitatif Terapan                | 1     | 0.02 |
| 11 | Jurnal Ekonomi Dan Bisnis Islam                   | 13    | 0.20 |
| 12 | Jurnal Akuntansi Multiparadigma                   | 2     | 0.03 |
Meanwhile, 6% of researchers used different test analysis tools and descriptive statistics. There are still many quantitative methods or statistical analyses that can be used by further research, such as panel data testing, logistic regression, and so forth. In addition, it is still rare for previous researchers to mix methods between qualitative and quantitative methods. It can be an opportunity for further research to fill the existing research gap.

**Table 7**  
**Qualitative Research Based on Research Methods**

| No | Analysis Method       | Total | %  |
|----|-----------------------|-------|----|
| 1  | Descriptive           | 14    | 0.81|
| 2  | Meta-Analysis         | 3     | 0.14|
| 3  | Conceptual            | 1     | 0.05|
|    | Total                 | 18    | 1.00|

Source: Processed data (2021)

**Table 8**  
**Quantitative Research Based on Research Methods**

| No | Analysis Method                                   | Total | %  |
|----|---------------------------------------------------|-------|----|
| 1  | Regression                                        | 58    | 0.94|
| 2  | Quantitative Discrimination Test                   | 2     | 0.03|
| 3  | Quantitative Descriptive Statistics                | 1     | 0.02|
| 4  | Etc.                                              | 1     | 0.02|
|    | Total                                             | 65    | 1.00|

Source: Processed data (2021)

Based on the research method from the sample point of view, both quantitative and qualitative research are employed, as in table 9. It indicates the most widely used samples are 65% of Islamic banks, while 13% is for the case study sample at BMT. Three articles try to compare Islamic banks and conventional banks. Four articles use a sample of banks worldwide, while five use case studies on a particular bank. Three articles use qualitative methods with meta-analysis as a sample of articles published in journals. In addition, three articles use the BPRS sample.
### Table 9
**Research Method Based on Sample**

| No | Sample                                                        | Total | %  |
|----|---------------------------------------------------------------|-------|----|
| 1  | Islamic Banks in Indonesia                                   | 54    | 0,65 |
| 2  | Islamic and Conventional Banks in Indonesia                  | 3     | 0,04 |
| 3  | BMT                                                           | 11    | 0,13 |
| 4  | BPRS Sharia                                                   | 3     | 0,04 |
| 5  | Certain banks                                                 | 5     | 0,06 |
| 6  | Banks in the World                                            | 4     | 0,05 |
| 7  | Article                                                       | 3     | 0,04 |
|    | **Total**                                                     | **83**| **1,00** |

### CONCLUSION

Based on the research for articles in Sinta 2 accredited journals, 83 articles discussing sharia bank were published in 12 accredited journals. It can be concluded that:

1. First, most of the research on Islamic bank in Indonesia is published in two journals, namely the Iqtishadia (Journal of Islamic Economics and Business Studies) and Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business) at 31% and 22%, respectively. Second, from 83 articles, 18 articles belong to qualitative research, while research using quantitative methods consists of 65 articles. A list of several studies is in table 10. Third, the widely used research method for the past ten years is research with a qualitative method and descriptive analysis tools or case studies on certain Islamic financial institutions. Fourth, in quantitative research on Islamic bank in Indonesia, regression analysis is an analytical method that is often used.

However, this article has several limitations. Firstly, there are still many articles that cannot be accessed online. Secondly, this research used simple software (Microsoft Excel). Therefore, further research can refine this research approach to make it more comprehensive. Thirdly, there are some articles that are difficult to obtain due to limited access to the journal. Further research in order to expand access to other journals.

### Table 10
**Sample Articles**

| No | Journal Name                        | Year  | Authors          |
|----|-------------------------------------|-------|------------------|
| 1  | Economic Journal of Emerging Market | 2012  | (Pramuka 2012)   |
| 2  | Economic Journal of Emerging Market | 2014  | (Arif 2018)      |
|   | Journal Name                                           | Year | Authors                                          |
|---|-------------------------------------------------------|------|--------------------------------------------------|
| 3 | Economic Journal of Emerging Market                   | 2015 | (Murtiyanti et al. 2015)                        |
| 4 | Economic Journal of Emerging Market                   | 2015 | (Iriani and Yuliadi 2015)                       |
| 5 | Economic Journal of Emerging Market                   | 2017 | (Suseno and Bamahirz 2017)                      |
| 6 | Economic Journal of Emerging Market                   | 2018 | (Effendi et al. 2018)                           |
| 7 | Economic Journal of Emerging Market                   | 2018 | (Arif 2014)                                     |
| 8 | Economic Journal of Emerging Market                   | 2019 | (Nawaz et al. 2019)                             |
| 9 | Economic Journal of Emerging Market                   | 2019 | (Zainudin et al. 2019)                          |
| 10| Economics Development Analysis Journal                | 2013 | (Muttaqiena 2013)                               |
| 11| Economics Development Analysis Journal                | 2013 | (Qolby 2013)                                    |
| 12| International Journal of Applied Business Research    | 2020 | (Ramdhoni and Fauzi 2020)                       |
| 13| International Journal of Applied Business Research    | 2019 | (Setiawan 2019)                                 |
| 14| International Journal of Applied Business Research    | 2019 | (Friantina 2019)                                |
| 15| International Journal of Applied Business Research    | 2019 | (Raksayudha and Agustina 2019)                  |
| 16| International Journal of Applied Business Research    | 2021 | (Mai 2021)                                     |
| 17| Iqtisadia                                             | 2016 | (Haryono et al. 2016)                           |
| 18| Iqtisadia                                             | 2015 | (Qodin 2015)                                   |
| 19| Iqtisadia                                             | 2014 | (Kismawadi 2014)                                |
| 20| Iqtisadia                                             | 2014 | (Suprianto and Setiawan 2017)                   |
| 21| Iqtisadia                                             | 2014 | (Puspita 2013)                                 |
| 22| Iqtisadia                                             | 2014 | (Butj and Tjondro 2014)                         |
| 23| Iqtisadia                                             | 2013 | (Suprianto and Setiawan 2018)                   |
| 24| Iqtisadia                                             | 2013 | (Buti, Martins, and Turrini 2007)               |
| 25| Iqtisadia                                             | 2016 | (Assih, WoroHastuti, and Parawiyati 2005)       |
| 26| Iqtisadia                                             | 2016 | (Suprianto et al. 2019)                         |
| 27| Iqtisadia                                             | 2016 | (Rokhman 2016)                                 |
| 28| Iqtisadia                                             | 2016 | (Castro, Pérez, and Rodríguez-Vives 2013)      |
| 29| Iqtisadia                                             | 2016 | (Jumailah 2020)                                 |
| 30| Iqtisadia                                             | 2017 | (Arif and Dewanti 2017)                         |
| 31| Iqtisadia                                             | 2017 | (Alt, Lassen, and Wehner 2012)                  |
| 32| Iqtisadia                                             | 2017 | (Ismi and Linda 2016)                           |
| 33| Iqtisadia                                             | 2017 | (Salwah and Herianti 2019)                      |
| 34| Iqtisadia                                             | 2017 | (Harahap 2017)                                 |
| 35| Iqtisadia                                             | 2017 | (Cronin, Ryan, and Coughlan 2018)               |
| 36| Iqtisadia                                             | 2018 | (Abduh dan Mohamed, 2018)                       |
| 37| Iqtisadia                                             | 2018 | (Kusmayadi et al. 2018)                         |
| 38| Iqtisadia                                             | 2018 | (Bawono dan Setyaningrum, 2018)                 |
| No. | Journal Title                                           | Year | Authors                                                                 |
|-----|--------------------------------------------------------|------|-------------------------------------------------------------------------|
| 39  | Iqtisadia                                              | 2018 | Aisyah and Umiyati (2018)                                              |
| 40  | Iqtisadia                                              | 2018 | Pambuko, Ichsan, and Anto (2018)                                       |
| 41  | Iqtisadia                                              | 2019 | Wahyudi, Mujibatun, and Riduwan (2019)                                  |
| 42  | Iqtisadia                                              | 2019 | Asiyah, Nasir, and Ahsan (2019)                                        |
| 43  | Jurnal Akuntansi Dan Auditing Indonesia                | 2015 | Kolid and Bachtia (2014)                                               |
| 44  | Jurnal Akuntansi Dan Auditing Indonesia                | 2016 | Arifin and Wardani (2016)                                              |
| 45  | Jurnal Akuntansi Dan Auditing Indonesia                | 2016 | Yudhiyati and Solihin (2016)                                           |
| 46  | Jurnal Akuntansi Dan Auditing Indonesia                | 2018 | Nugraheni (2018)                                                       |
| 47  | Jurnal Akuntansi Dan Bisnis                            | 2015 | Trimulato (2015)                                                       |
| 48  | Jurnal Akuntansi Dan Bisnis                            | 2018 | Fithria (2018)                                                         |
| 49  | Jurnal Akuntansi Multiparadigma                       | 2012 | Putriandini (2012)                                                     |
| 50  | Jurnal Akuntansi Multiparadigma                       | 2015 | Yuliana (2014)                                                         |
| 51  | Jurnal Akuntansi Multiparadigma                       | 2016 | Siregar (2016)                                                        |
| 52  | Jurnal Akuntansi Multiparadigma                       | 2016 | Siswanti (2016)                                                        |
| 53  | Jurnal Akuntansi Multiparadigma                       | 2017 | Aprilia, Rosidi, and Saraswati (2017)                                  |
| 54  | Jurnal Akuntansi Multiparadigma                       | 2019 | Dewindaru et al. (2019)                                               |
| 55  | Jurnal Ekonomi Dan Bisnis Islam                       | 2016 | Awwalunnisa (2016)                                                    |
| 56  | Jurnal Ekonomi Dan Bisnis Islam                       | 2015 | Alhifni (2015)                                                        |
| 57  | Jurnal Ekonomi Dan Bisnis Islam                       | 2015 | Musdiana and Herianingrum (2015)                                       |
| 58  | Jurnal Ekonomi Dan Bisnis Islam                       | 2015 | Ghofur (2015)                                                          |
| 59  | Jurnal Ekonomi Dan Bisnis Islam                       | 2016 | Amzal (2016)                                                           |
| 60  | Jurnal Ekonomi Dan Bisnis Islam                       | 2016 | Askarullah and Hendratmi (2017)                                        |
| 61  | Jurnal Ekonomi Dan Bisnis Islam                       | 2016 | Waluyo (2016)                                                          |
| 62  | Jurnal Ekonomi Dan Bisnis Islam                       | 2017 | Indrarini (2017)                                                       |
| 63  | Jurnal Ekonomi Dan Bisnis Islam                       | 2018 | Mahmud (2020)                                                          |
| 64  | Jurnal Ekonomi Dan Bisnis Islam                       | 2018 | Ghofur and Sukmaningrum (2018)                                         |
| 65  | Jurnal Ekonomi Dan Bisnis Islam                       | 2018 | Afiqoh and Laila (2018)                                               |
| 66  | Jurnal Ekonomi Dan Bisnis Islam                       | 2019 | Ekawati and Shofawati (2019)                                           |
| 67  | Jurnal Ekonomi Dan Bisnis Islam                       | 2019 | Rusdi, Kartika, and Indriastuti (2021)                                 |
| 68  | Jurnal Ekonomi Dan Bisnis Islam                       | 2020 | Indiastary et al. (2020)                                               |
| 69  | Jurnal Ekonomi Dan Bisnis Islam                       | 2019 | Indrajaya (2019)                                                       |
| 70  | Jurnal Ekonomi Dan Bisnis Islam                       | 2020 | Andri et al. (2020)                                                   |
| 71  | Jurnal Ekonomi Dan Bisnis Islam                       | 2021 | Ikramina and Sukmaningrum (2021)                                       |
| 72  | Jurnal Ekonomi Dan Bisnis Islam                       | 2021 | Habibi and Rusgianto (2021)                                            |
| 73  | Jurnal ekonomi kuantitatif terapan                    | 2017 | M. N. R. Al Arif and Hanifah (2017)                                    |
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