



### IMPLEMENTATION OF MUDHARABAH AGREEMENT IN TABAH PRODUCTS WITHIN THE FRAMEWORK OF ISLAMIC PRINCIPLES OF JUSTICE AND ECONOMIC PROFIT SHARING AT BMT NU PURWOHARJO BRANCH, BANYUWANGI

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**Abstract.** This research aims to comprehensively analyze the implementation of the mudharabah contract in TABAH savings products at BMT NU Purwoharjo Branch, focusing on its conformity with Islamic economic principles. The novelty of this study lies in its contextual exploration of the Purwoharjo Branch, which has unique socio-economic characteristics, and in offering an operational assessment of mudharabah practices that have not been covered in previous research. The study also critically examines how operational standards reflect Islamic values such as justice, amanah (trust), and maslahah (public benefit). This research uses a descriptive qualitative method with a case study approach. Data were collected through in-depth interviews with BMT managers and customers, direct observations of daily operations, and analysis of documents such as SOPs, financial reports, and contract agreements. Data validation was ensured through source, method, and theoretical triangulation, and analysis was conducted using Miles and Huberman's interactive model involving data reduction, categorization, and conclusion drawing. The findings show that implementing the mudharabah contract at BMT NU Purwoharjo Branch aligns with key Islamic economic principles such as transparency, fairness in profit-sharing, and trust-based (amanah) fund management. The profit-sharing ratio is determined based on mutual agreement, reflecting Islamic law's principle of willingness (taradhi). However, a gap remains in customer understanding of mudharabah mechanisms, particularly regarding the concept of risk-sharing and the customer's role as shahibul mal, indicating the need for strengthened financial literacy. On the other hand, BMT's fund allocation supports halal and productive micro-business sectors, aligning with the principle of maslahah and contributing to local economic empowerment. Risk mitigation is addressed through stringent partner selection and continuous monitoring. This study provides practical insights into operationalizing Islamic contractual values in microfinance institutions and expands the growing literature on context-based mudharabah implementation.

**Keywords:** Mudharabah Agreement, Mudharabah Savings, Islamic Economic Perspective



## A. Introduction

BMT (Baitul Maal wa Tamwil) NU is a sharia-based microfinance institution that aims to improve community welfare through interest-free savings and financing services. The BMT NU Purwoharjo Branch, as part of the national BMT NU network, offers Islamic financial products designed to accommodate the needs of communities that seek sharia-compliant alternatives, especially in rural areas. One of its flagship products, the TABAH (Tabungan Mudharabah) savings product, utilizes a mudharabah contract—an Islamic profit-sharing scheme between the capital provider (shahibul mal) and the fund manager (mudharib). This model allows individuals with limited capital to participate in savings and investments aligned with Islamic principles, promoting economic justice and collective prosperity (Putra et al., 2021).

Implementing the TABAH product in Purwoharjo is a practical example of how Islamic financial models can thrive in local and rural settings. By providing interest-free financial services, BMT NU helps the community avoid usury while fostering ethical financial inclusion. This aligns with the broader goals of Islamic economics, such as social justice, financial transparency, and equitable wealth distribution (Febriyanti et al., 2023).

Several previous studies have explored the implementation of mudharabah contracts in BMT NU branches across Indonesia. For instance, Matnin et al. (2022) investigated the TABAH savings at BMT NU Larangan Pamekasan, and Zaki (2022) examined its use in Pragaan. Both studies focused on Mudharabah Muthlaqah contracts, highlighting their compliance with sharia principles and the financial benefits for local communities. However, these studies did not investigate regional variations or contextual differences, such as those found in Purwoharjo, which may influence implementation practices and community reception.

Financial institutions are business entities whose wealth is mainly in financial assets or bills, unlike non-financial or tangible assets (Aziz & Elbadriati, 2019). From a Sharia perspective, Islamic financial institutions are divided into two main categories, namely, bank and nonbank Islamic financial institutions. Nonbank Islamic financial institutions include various institutions, such as Islamic insurance, Islamic capital markets, Islamic pawnshops, zakat institutions, waqf institutions, and Baitul Maal wa Tamwil (BMT). The existence of these institutions plays a significant role in supporting the people's economy with an approach based on sharia principles (Sa'diyah, 2019).

According to (Rosyid et al., 2023), the term Baitul Maal wa Tamwil (BMT) consists of two main concepts: *Baitul Maal*, which manages social funds such as zakat, infaq, sadaqah, and waqf (ZISWAF), and *Baitut Tamwil*, which focuses on developing sharia-based productive economic activities. In practice, BMT acts as an Islamic microfinance institution that provides various financial products, including productive financing and savings services based on sharia contracts, such as mudharabah (Fuadi, 2021).

One of the important operational forms in nonbank Islamic financial institutions is the mudharabah contract, especially in BMT. BMT combines two main concepts: *baitul maal*, which manages social funds such as zakat, infaq, sadaqah, and waqf (ZISWAF); and *baitut tamwil*, which focuses on developing sharia-based productive economic activities. As an Islamic microfinance institution, BMT uses mudharabah contracts as the basis for its main financial products, such as mudharabah savings. This contract allows customers as shahibul mal (capital owner) to save funds at BMT, which BMT then manages as

mudharib (capital manager) for productive and halal business activities. Profits obtained from the management of these funds are shared according to the previously agreed ratio, while losses are borne by Shahibul Mal unless caused by the negligence of the mudharib (Muhammad Kurniawan & Sy, 2021; Rahman, 2021).

In practice, savings based on mudharabah contracts at BMT function as a savings instrument and become a tool for the economic empowerment of the people. This product provides competitive returns while encouraging community participation in supporting halal economic activities. In addition, fund management is carried out transparently, thus increasing customer trust in BMT. This operational principle aligns with the values of *fiqh muamalah*, which supports productive cooperation without the element of usury—the mudharabah agreement, as affirmed in QS. Al-Baqarah (2:275) reflects a commitment to justice, trust, and transparency at the core of Islamic economics. Thus, nonbank Islamic financial institutions, especially BMT, play a strategic role in collecting, channelling, and utilizing people's funds for sharia-based social and economic interests (Matnin et al., 2023).

Islamic economics is an economic system based on the teachings of Islam, with the main objectives of achieving social justice, the welfare of the people, and economic sustainability. The main principles of Islamic economics include the prohibition of usury, the application of justice in the distribution of wealth, and the management of resources productively and ethically in QS. Al-Baqarah (2:275-278), Allah expressly prohibits the practice of usury, which is considered detrimental to certain parties, and emphasizes the importance of justice-based transactions, such as buying and selling or business cooperation based on profit sharing (Al-Qaradawi, 2022).

Islamic economics also encourages using the principle of *profit and loss sharing* as a mechanism for the fair distribution of profits and risks. In this context, mudharabah contracts are one of the transaction models based on Islamic economic values. In addition, the concept of *zakat*, *alms*, and *waqf* in Islam shows how wealth is distributed to benefit the broader community so that it is not concentrated only on specific individuals or groups (F. Djamil, 2023).

From an Islamic economic perspective, mudharabah savings are a financial instrument and a tool to support ethical economic development. By utilizing customer funds for halal and productive business activities, Islamic financial institutions can provide economic benefits while promoting social justice (Rosyid et al., 2023). While prior research has described the general success of mudharabah products, it has not thoroughly examined how local social, cultural, and economic conditions shape the implementation and perception of these products. This study aims to address this gap by focusing on the unique context of BMT NU Purwoharjo, which operates in a rural region with distinctive characteristics in customer behaviour, religious adherence, and economic patterns.

Therefore, the novelty of this study lies not merely in studying a different location but in providing an in-depth analysis of how local context influences the operationalization of Islamic financial contracts. The research specifically explores how the principles of justice and profit-loss sharing are manifested in the TABAH product, and to what extent these align with the theoretical ideals of Islamic economics. Based on this rationale, the research seeks to answer the following main question: How is the mudharabah contract implemented in the TABAH savings product at BMT NU Purwoharjo, and how does this

implementation align with the principles of Islamic economics, such as justice, risk sharing, and transparency?

Accordingly, this study aims to analyze implementing the mudharabah contract within the TABAH product at BMT NU Purwoharjo by examining its operational mechanisms, alignment with Sharia economic principles, and the role of local socio-economic factors.

This study is expected to provide theoretical insights into the contextual application of Islamic financial contracts and offer practical recommendations for improving sharia-based savings products. By emphasizing transparency, fairness, and value alignment with Islamic principles, this research contributes to the discourse on ethical financial inclusion in Indonesia.

## **B. Research Methods**

This study employs a qualitative descriptive method with a case study approach to examine the implementation of the Mudharabah contract in the TABAH (Mudharabah Savings) product from the perspective of Islamic economics at BMT NU Purwoharjo Branch, Banyuwangi Regency. Researchers collected the primary data through in-depth interviews with the BMT chairman, branch management, and TABAH customers. In addition, non-participant observation was conducted on operational activities, particularly how the TABAH savings product is managed, how profit-sharing (PSR) ratios are applied, and how customer funds are allocated in compliance with sharia. Documentation, including standard operating procedures (SOPs), financial statements, and relevant regulatory documents, was also analyzed.

The data analysis followed Miles and Huberman's interactive model, which involves three main stages: data reduction, data display, and conclusion drawing/verification. In the data reduction phase, interview transcripts and field notes were coded and categorized based on emerging themes such as contract comprehension, operational implementation, and perceptions of fairness. These categories were then presented in matrices and charts to identify patterns and relationships. Interpretation was done by cross-checking these patterns with Islamic economic principles, especially those related to justice and mutual benefit.

Several strategies were employed to ensure the data's validity and reliability. First, data triangulation was conducted by comparing interview data, field observations, and document analysis. Second, the method of triangulation combined different data collection techniques to enhance the credibility of findings. Third, theoretical triangulation linked the findings to Islamic economic theory and previous literature. Additionally, member checking was conducted by returning preliminary findings to key informants for confirmation and clarification. Peer debriefing sessions were also held with academic supervisors and fellow researchers to review the interpretation of results critically.

Ethical considerations were strictly observed throughout the research process. Informed consent was obtained from all participants before interviews were conducted, and the purpose and scope of the research were clearly explained. The identities of informants were kept confidential through anonymization, and ethical research standards were followed in handling all data. The study also received verbal approval

from the BMT NU Purwoharjo management as the hosting institution (Abdussamad & Sik, 2021).

This study also includes an analysis of the operational aspects of the TABAH product, particularly in terms of fund management, transaction flexibility, and the clarity of profit-sharing ratios (PSR) offered to customers. Moreover, the research examines consumer understanding of the mudharabah contract compared to their satisfaction with the product, exploring whether mutual benefit and risk-sharing principles are effectively communicated and perceived.

By integrating operational practices and customer insights, this research offers a more comprehensive understanding of how the Mudharabah contract is applied in practice and perceived regarding Islamic economic values. (Ramdhan, 2021) .

## **C. Results And Discussion**

### **Research Results**

The results of this study reveal various important aspects related to implementing the mudharabah contract on TABAH Savings products at the BMT NU Purwoharjo Branch. The findings include an analysis of the suitability of implementing the mudharabah contract with Islamic economic principles, the level of customer understanding of the contract mechanism, and the management of funds by BMT to support halal and productive business activities. Each finding provides a comprehensive picture of the successes, challenges, and opportunities in implementing the mudharabah contract. Further explanation of each finding is presented in detail to provide an in-depth understanding and support for more critical analysis.

#### **1) Implementation of Mudharabah Akad on Tabah products**

In implementing mudharabah contracts in mudharabah savings products implemented by BMT NU Purwoharjo Branch, various mechanisms aim to ensure that the operation of this product is based on Islamic economic principles. As a partnership contract between capital providers (shahibul maal) and fund managers (mudharib), the mudharabah contract demands fair and transparent profit sharing. BMT NU in running mudharabah savings products must ensure that customer funds are appropriately managed and profit sharing is carried out proportionally according to the existing agreement. In addition, transparency in every operational step is essential so that customers feel confident that there are no practices that are detrimental or contrary to sharia principles. One of the challenges often faced is maintaining customer trust through efficient fund management and a sufficient understanding of how the profit-sharing process is applied on the part of customers.

To clarify the operational flow of the TABAH product, the following picture outlines the key process stages:



**Picture 1.** TABAH Account Management Process

This picture illustrates the operational integration of mudharabah with Islamic financial governance.

To further investigate the implementation of this mudharabah contract, we interviewed one of the managers at BMT NU Purwoharjo Branch. In the interview, the manager explained how BMT NU tries to maintain compliance with Islamic economic principles in its savings products.

An interview with Mr. Ahmad, one of the managers at BMT NU Purwoharjo Branch, provided further insight into the implementation process of the mudharabah contract. Mr. Ahmad explained,

*"We at BMT NU strive to maintain that every transaction that occurs through this mudharabah savings product is always in accordance with sharia principles. Funds collected from customers are carefully managed and allocated to sectors that are in accordance with the provisions of Islamic economics. Regarding profit sharing, we apply a very transparent system, so that customers can clearly know how profits are distributed, according to the initial agreement that has been made."*

The interview was conducted with Ms. Siti, another BMT NU Purwoharjo branch manager, who explained further about implementing mudharabah contracts for mudharabah savings products. Mrs. Siti revealed,

*"At BMT NU, we always try to ensure that every product we offer follows sharia principles, including in the management of this mudharabah savings product. We work together with customers in terms of profit sharing, which has been agreed at the beginning. The profit earned from the management of customer funds will be shared according to the agreed portion, and each customer can see a clear report related to the profit sharing."*

The interview shows that BMT NU Purwoharjo Branch is trying to implement the mudharabah contract through Islamic economic principles, especially in transparent fund management and profit sharing. With transparency and good

communication between institutions and customers, BMT NU tries to create a mutually beneficial relationship and increase public trust in this Sharia product.

## 2) Conformity of Mudharabah Agreement with Islamic Economic Principles

One of the important findings in this study is the suitability of implementing the mudharabah contract on TABAH Savings products at BMT NU Purwoharjo Branch with Islamic economic principles. The mudharabah contract has fulfilled the main aspects such as transparency, justice, and fair profit sharing between the BMT as mudharib and the customer as shahibul mal.

In addition to using naqli references such as QS. Al-Baqarah: 282, BMT NU also refers to normative guidelines issued by the DSN-MUI (Dewan Syariah Nasional – Majelis Ulama Indonesia), particularly Fatwa No. 02/DSN-MUI/IV/2000 on Mudharabah Financing. This fatwa governs key operational elements such as risk-sharing, profit-sharing ratios, and managerial duties, which BMT NU consistently applies to the TABAH product. In the interview, he explained the process of determining the ratio and the implementation mechanism of the mudharabah contract. The following is an excerpt from the interview:

*"We always ensure that all our contracts, including mudharabah, are in accordance with sharia principles. In Tabungan TABAH, our customers are given an advanced understanding of the profit-sharing ratio, how their funds will be used, and what risks may arise. The ratio is always mutually agreed upon at the beginning of the contract, and we are transparent in sharing profits based on business results. This is important to maintain customer trust and ensure everything is in accordance with sharia."* (Interview Aditya, October 7, 2024).

In addition, a BMT NU Purwoharjo Branch customer also gave his views regarding the mudharabah contract in TABAH Savings. The customer stated:

*"As a customer, I feel at ease because everything is explained transparently from the start. I know how my funds will be used, and the profit I receive is always in accordance with the agreed ratio. There is no doubt that this is a truly sharia-based financial product."* (Interview with Customer, October 8, 2024).

The results of this interview suggest that BMT NU Purwoharjo Branch is firmly committed to implementing mudharabah contracts according to Sharia principles. Transparency in the implementation of the contract and the determination of the ratio directly reflects the principle of justice in Islamic economics. This evidence further confirms that TABAH Savings meets the community's needs for sharia-based financial products and is an example of contract practices based on Islamic values.

A comparative table below summarizes the alignment between the Mudharabah implementation at BMT NU Purwoharjo and key principles of Islamic economics:

**Table 1:** Mudharabah Compliance with Islamic Economic Principles

No	Islamic Economic Principle	Application in the TABAH Product
1	Justice (al-'adl)	Profit-sharing is agreed upon mutually at the contract outset

No	Islamic Economic Principle	Application in the TABAH Product
2	Transparency (al-wuduh)	Monthly reporting and fund allocation records are accessible
3	No exploitation (la dharar)	No hidden fees or unilateral changes
4	Risk-sharing (ghunm wa ghurm)	Profit and loss borne fairly per the fatwa DSN-MUI

These structured elements confirm the conformity between operational mechanisms and Islamic legal-economic norms.

**Table 2:** Performance of TABAH Mudharabah Savings Product (2022–2024)

Year	Number of Active TABAH Accounts	Average Annual Return to Customers	Customer Satisfaction Rate
2022	340	4.8%	84%
2023	425	5.1%	87%
2025	510	5.2%	91%
Year	Number of Active TABAH Accounts	Average Annual Return to Customers	Customer Satisfaction Rate

*Source: Internal BMT NU Purwoharjo Reports (2022–2024)*

This table presents key performance metrics of the TABAH Mudharabah Savings product over three years. Active accounts consistently increased from 340 in 2022 to 510 in 2025, reflecting growing public trust and interest in sharia-compliant financial products.

The average annual return to customers also showed a positive trend, rising from 4.8% in 2022 to 5.2% in 2025. This indicates BMT NU's efficient and productive use of customer funds in halal business sectors, which aligns with the principles of Islamic economics and risk-sharing.

Furthermore, internal surveys also improved customer satisfaction rates, from 84% in 2022 to 91% in 2025. This increase demonstrates the effectiveness of transparency, profit-sharing clarity, and customer service in strengthening the relationship between BMT NU and its customers.

These indicators collectively validate the success of the mudharabah structure implemented through the TABAH product, particularly regarding financial performance, ethical compliance, and customer perception. The consistency of returns and increasing engagement highlight the practical viability of Islamic finance at the micro-level, especially in rural communities.

**Research Discussion**

**1) Implementation of Mudharabah Akad on Tabah products**

Interviews with the BMT NU Purwoharjo branch manager show that the company is committed to implementing mudharabah contracts for mudharabah savings products, which are committed to maintaining Islamic economic principles, especially regarding fair and transparent profit sharing. This aligns with Islamic



economic theory, which emphasizes fairness in transactions and the need to avoid gharar (uncertainty) and usury (interest) elements.

However, managers have noted a gap in customer understanding of mudharabah contract details. Many customers are still confused between profit-sharing and fixed-interest returns. To mitigate this, BMT conducts customer education programs during account opening and distributes brochures outlining key contract terms.

Compared to previous studies, these findings confirm that transparency and prudent fund management are key factors in successfully implementing mudharabah contracts. Research by Zaidi (2024) shows that misunderstandings between Islamic financial institutions and customers often occur due to a lack of transparency in profit sharing. This adds to the relevance of this finding, where BMT NU implements a system that allows customers to see profit sharing and fund management.

Unlike studies focusing solely on urban contexts (Zaidi, 2024), this research highlights how rural social settings characterized by higher trust in religious institutions can increase the effectiveness of sharia contracts even with lower financial literacy. Thus, it is essential to contextualize managerial approaches to local norms and values.

## 2) Conformity of Mudharabah Agreement with Islamic Economic Principles

The findings of this study confirm that implementing the mudharabah contract on TABAH Savings products at BMT NU Purwoharjo Branch is in line with Islamic economic principles, especially in terms of transparency, fairness, and agreements free from coercion. As explained in QS, the mudharabah agreement involving the shahibul mal (capital owner) and mudharib (business manager) has a strong foundation in sharia law. Al-Baqarah: 282,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ۚ

*Meaning: "O you who believe, when you do business not in cash for a fixed time, you shall write it down..."*

This verse emphasizes the importance of transparency and written agreements in economic transactions so that both parties understand their rights and obligations fairly. In this study, transparency in determining the profit-sharing ratio reflects the principle of maslahat, which is the common good prioritized in Islamic economics. This mechanism strengthens customers' trust because they are given a detailed explanation of the use of funds and the risks that may occur, which is in line with research by Putri & Winario (2024), which states that transparency and fairness are the keys to the successful implementation of sharia contracts in Islamic financial institutions.

Unlike the conventional usury-oriented system, mudharabah encourages mutually beneficial partnerships. This aligns with research by Djamil (2023), which states that fairness in profit sharing will create economic stability and reduce inequality. Thus, these findings reinforce previous studies that applying transparent

and fair mudharabah contracts in Islamic financial institutions is a concrete manifestation of Islamic economic principles. More than that, the TABAH Savings product fulfills the community's economic needs and acts as an education for ethical and equitable Islamic muamalah practices.

#### D. Conclusion

Based on the research results and discussion, it can be concluded that implementing the mudharabah contract on TABAH Savings products at BMT NU Purwoharjo Branch has been running well and by Islamic economic principles. BMT NU consistently maintains transparency in profit sharing, manages funds carefully, and ensures compliance with sharia through transparent and fair mechanisms. Determining the profit-sharing ratio agreed upon at the beginning of the contract shows a commitment to the principle of justice, without coercion or manipulation, strengthening customer trust.

The research also confirmed that transparency and efficient management are key factors in the success of mudharabah contracts. In addition, the practices implemented by BMT NU are based on Islamic economic principles, which emphasize equality, fairness, and transparency in transactions. In this case, the TABAH Savings product fulfills the community's need for sharia-based financial services and serves as an education on the practice of muamalah according to Islamic values. BMT NU Purwoharjo Branch has implemented the mudharabah contract appropriately and created a mutually beneficial relationship between the institution and the customer.

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