



International Conference on Law and Social Science

Editorial Office: postgraduate at Riau Islamic University, Universitas Islam Riau, Pekanbaru, Indonesia.

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Optimization of Management Information System at Baitul Maal Wat Tamwil

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Abstract:

This research aims to study and improve the effectiveness of the Management Information System (SIM) of BMT Darussalam, a financial institution based on sharia principles. Focuses on main aspects such as fund management and savings and loan system data management. This research analyzes the current level of effectiveness and efficiency of SIM. This research methodology uses a descriptive qualitative approach which includes data collection through interviews, literature study and documentation to gain a comprehensive understanding of the existing system. Furthermore, this research evaluates the existing SIM process, understands the working information system process, identifies obstacles that may arise, and provides optimization recommendations. The research results show that improving the design and implementation of SIM can have a positive impact on the performance of BMT Darussalam. Factors such as better technology integration, increased data security, and increased information processing capabilities are the main focus of optimization efforts. It is hoped that this research can make a significant contribution to the development of an adaptive and responsive SIM so that BMT Darussalam can maintain competitiveness in an ever-changing environment. The limitation of this research is only examining SIM issues at BMT Darussalam with limited informants.

Keywords: Optimization; Management Information System; BMT Darussalam.

I. Introduction

In this era, technological advances of globalization provide many benefits and conveniences, especially through the use of management information systems. This system supports human activities in completing various tasks, such as structured data processing and statistics. Therefore, management information systems have become an essential instrument for companies or organizations, not only at the small and medium level, but also in large scale companies. Then the lack of optimization of the use of management information systems in business processes can hinder the company's development. As a strategy, companies can optimize information systems as decision-making tools, speeding up decision processes that are crucial for work planning and business development (Julianto F, 2016).

Optimizing Management Information Systems of course also applies to financial institutions. Judging from the benefits of information technology in the service sector, BMT can use this technology to provide integrated service information. Baitul Maal wat Tamwil (BMT) is a financial institution with a sharia concept that was born as an option that combines the concepts of maal and tamwil in one institutional activity.

The concept of maal was born and became part of the life of the Muslim community in terms of collecting and distributing funds for zakat, infaq and shadaqah (ZIS) in a productive manner. Meanwhile, the tamwil concept was born for productive business activities purely to gain profits in the lower middle (micro) community sector (Rizqi M, 2019).

The role of management information systems (SIM) is important in supporting effectiveness and operational efficiency of financial institutions, including Baitul Maal wat Tamwil

(BMT). BMT needs to have a more optimal Management Information System to ensure continuity in facing increasingly tight business competition. BMT Darussalam as a financial institution based on sharia principles has an important role in providing fair and sustainable services to its members. BMT Darussalam itself is a sharia microfinance institution that operates within the Faculty of Islamic Religion (FAI) at Islamic University of Riau. This BMT has several products such as savings products, financing, receiving and distributing zakat, management and distribution products as well as services products. The establishment of BMT Darussalam aims to help students' needs (Nuraini, 2020).

Optimizing SIM at BMT Darussalam is an urgent need, considering the complexity of operational and financial activities that take place in an ever-changing environment. Apart from that, optimizing management information systems has a crucial role in the decision-making process, especially in disseminating product innovations and providing satisfactory services, so that it can provide benefits for the BMT Darussalam institution. This factor is an attraction for other students to join as BMT Darussalam customers which results in increased customer interest which in turn supports the growth and popularity of BMT Darussalam.

A series of studies have explored various operational aspects of Baitul Maal wat Tamwil (BMT). Imamah (2019) found that the determination of the profit sharing ratio in mudharabah financing at BMT NU Wringin not fully in accordance with accounting standards. Maryana (2021) also identified deficiencies in the receipt and disbursement system in cash at BMT FAJAR Tubba. Yuliardi et al. (2021) focus on the implementation of murabahah contracts at BMT Al-Amal, noting that although the

process generally follows the National Sharia Board guidelines, there are several differences. Then Dewi (2017) provides a broader picture of the BMT regulatory framework in Indonesia, by highlighting the various regulations governing BMT operations.

These studies collectively underscore the need for increased compliance with accounting standards, cash management systems, and implementation of Management Information Systems, as well as the importance of a cohesive regulatory framework for BMT.

This research aims to deepen and improve understanding of the effectiveness and efficiency of SIM at BMT Darussalam, focusing on main aspects such as fund management, credit monitoring and financial reporting. Through a deeper understanding of the information management process at BMT Darussalam, we hope that this research can make a positive contribution in designing a SIM development strategy that is more adaptive and responsive to the demands of the times. In this way, BMT Darussalam can maintain its integrity as a competitive sharia financial institution and provide maximum benefits to its members and the communities it serves.

Based on the description above, researchers are interested in studying further through research with the title "Optimization of Management Information Systems at BMT Darussalam".

II. Legal Materials and Methods

Baitul Maal wat Tamwil (BMT)

BMT is a type of non-bank financial institution that operates on a micro scale such as savings and loan cooperatives (KPS). Meanwhile, commercial banks are macro financial institutions and Rural Banks are medium financial institutions. Among the many

microfinance institutions such as cooperatives, People's Credit Banks (BPR), BMT are sharia-based microfinance institutions. Baitul Maal Wat Tamwil is one of the non-bank sharia financial institutions commonly called BMT.

Baitul Maal wat Tamwil (BMT), This is an Arabic term that can be translated as "house of wealth and savings." BMT is a sharia-based microfinance institution, which aims to provide financial services to the community, especially the less fortunate, in accordance with Islamic economic principles.

Baitul Maal wat Tamwil is a financial institution with a Sharia concept that was born as an option that combines the mall concept and becomes part of the life of the Muslim community in terms of collecting and channeling funds for zakat, infaq and shadaqah (ZIS) in a productive manner. Meanwhile, the tamwil concept originates from productive business activities solely to gain profits in the lower middle (micro) community sector.

Therefore, BMT has two main functions. First, they function as a medium for channeling religious assets such as zakat, infaq, alms, and waqf, and second, they can also function as productive investment institutions such as banks. The second function indicates that BMT is in addition functions as a financial institution and also functions as an economic institution (Melina, 2020).

The presence of BMT is to fulfill the wishes of the Muslim community in the midst of economic conflict with the principle of usury and to support funds to build small and medium businesses. Because of its focus on people's economics and carrying out a sharia economic mission, Baitul Maal wa Tamwil (BMT) is a sharia microfinance institution that is considered to benefit the community, especially small communities who cannot be banked and reject usury. Therefore, the

development of BMT is very rapid amidst the development of other sharia microfinance institutions.

Overall, BMT Darussalam is a microfinance institution that operates based on sharia principles and aims to provide fair and safe financial services to the community. BMT generally offers a variety of financial products and services, such as microfinance, savings, and other financial products that comply with Islamic economic principles. Apart from that, BMT also often has a social mission to improve community welfare through economic empowerment.

Baitul Maal wat Tamwil (BMT) Darussalam is a BMT located within the Faculty of Islamic Religion, Riau Islamic University. BMT has several products, including savings products, financial products, zakat receipt and distribution products, administration and distribution products, as well as services and services products. The savings product is the Student Education Savings Product which is mandatory and can be withdrawn if the student concerned proves that he or she has graduated. The establishment of BMT Darussalam was aimed at meeting the needs of female students.

It is hoped that its presence can play several important roles, including supporting students' needs in terms of educational costs and supporting students' dreams of entrepreneurship.

Basic Concepts of BMT

The types of savings at BMT vary, such as Amanah Savings, Wadiah Savings, Education Savings, Walimah Savings and Term Mudhorobah Savings (Deposits). The types of financing carried out by BMT also vary, such as Murobahah, Bai'u Bitsaman Ajil (BBA), Ijarah, Musyarokah and Mudhorobah. In carrying out savings and financing activities, BMT uses a profit sharing mechanism to fulfill

capital needs (equity financing) and investment based on rewards through a buying and selling mechanism (bai') to fulfill financing needs (debt financing). The guarantee principle applied by BMT is that BMT acts as guarantor while the customer is the guaranteed party.

As a financial institution, the sustainability of BMT depends on public trust in receiving funds (funding), channeling them in the form of financing (financing), and the ability to manage margins and/or results generated to maintain the growth and development of the organization (Nugroho, 2015).

Management Information System

1. System

A system is a complexity of components that interact and collaborate with each other with the aim of achieving certain targets. Another definition states that a system consists of special elements, input, process and output. Thus, conceptually, the system can be characterized as a collection or ensemble of elements or variables that are structured, interact with each other, and depend on each other. The system is designed with the aim of improving or enhancing the information processing process.

After the design process is complete, the system is then introduced and implemented in the user's organizational structure. The success of system implementation can be measured by the extent to which the system is used effectively by users. Conversely, if users reject the implemented system, it can be considered that the system implementation was unsuccessful or failed (Agustin, 2018).

Azhar Susanto defines a system as a collection/group of any parts/components, both physical and non-physical, that are

interconnected with each other and work together harmoniously to achieve a certain goal. So the system is built as a guide to achieving a goal. This means that if there is no goal there is no system, or it could also be said that a system is needed as a guide for the organization to achieve the goals that have been set.

2. Information

Rusdiana et al. (2014) in his book, namely *Information* or in English, *information*, comes from the French word *informacion*. The word is taken from Latin, namely "informationem" which means "concept, idea, outline". Information is data that has been processed or processed so that it becomes a form that has meaning for the recipient of the information and has useful value. Information is the result of processing data into something meaningful for those who receive it, as explained by Vercellis, "Information is the outcome of extraction and processing activities carried out on data, and it appears meaningful for those who receive it in a specific domain."

Information is data that has been classified, processed, or interpreted for use in the decision-making process. Data is converted into information by a processing system, or rather, converted from a useless form into a form that is useful for the person who receives it. Information has the main goal of providing users with additional knowledge or reducing the user's uncertainty. This information can come from data entered into and processed by the Decision model (Lipursari, 2013).

3. Management

Sharia management is the process of planning, organizing, leading, controlling the efforts of organizational members, and using all other organizational resources. Sharia management is the art of managing all owned resources using the sharia

methods stated in the holy book or taught by the Prophet Muhammad SAW. The concept of sharia is taken from the laws of the Koran as a basis for managing management elements in order to achieve the desired goals. What differentiates sharia management from general management is the Divine concept which is very important in its implementation (Harahap, 2017).

4. Management Information System

Management information systems (MIS) are different from ordinary information systems because they are used to analyze other information systems. MIS is a planning system part of the internal control of a business which includes the use of people, documents, technology, and procedures by management accounting to solve business problems such as product costs, services, or business strategies (Audrilia & Budiman, 2020).

According to (Fraya, 2023) a management information system is an integrated collection of information that helps managers carry out certain tasks and is ultimately used in the decision making process. According to (Lipursari, 2013) SIM has several characteristics:

- a. MIS relies heavily on overall organizational data and the flow of organizational information.
- b. MIS usually does not have the ability to analyze problems.
- c. MIS requires very careful planning to consider future organizational developments.
- d. SIM usually focuses on data that has occurred or is currently occurring.
- e. MIS focuses on data within the organization rather than data outside the organization.
- f. MIS is usually not flexible because the form of the report produced is usually prepared beforehand.

- g. MIS helps senior managers structured in terms of operations, control and planning.
- h. SIM is designed to provide daily operational reports so that it can provide information to better control these operations.

5. Management Information System (SIM) at BMT

Management Information System (SIM) at Baitul Maal wat Tamwil (BMT) refers to a series of software, procedures and policies used to collect, manage, store, process, and present information necessary for effective and efficient management of BMT operations. SIM at BMT aims to improve BMT's performance and competitiveness in providing financial services based on Islamic economic principles. Implementing SIM in BMT helps increase operational efficiency, transparency and accountability. Additionally, ensuring that SIM complies with Islamic economic principles is important to ensure BMT's compliance with Sharia values in every aspect of its operations.

Research conducted by Fina Nuraini and Joko Sutopo (2023) with the title "Development of a Waste Bank Information System to Optimize Data Management" has resulted in a web-based system that is significant in increasing the efficiency of managing customer data, transactions and waste bank performance reports. . Implementation of this system reduces the risk of errors and data loss due to manual recording, as well as providing easier access for customers to view transaction history at the waste bank. also carried out by Syaiful Amrial Khoir (2024) entitled "Implementation of an Online Guarantee Management Information System in the BMT Insan Mandiri Cooperative, Central Java" obtained results.

Guarantee management at BMT IM Central Java currently still uses manual methods. Managing collateral using the manual method found many shortcomings, the shortcomings of this method include being prone to input errors, the process of searching for data and collateral storage locations being difficult to carry out, the next drawback is that it requires a relatively long time in the collateral management process. Meanwhile, the one carried out by Anisah Surya Dewi (2022) was entitled "Optimization Mobile BMT Sunan Drajat In Increasing Fee-Based Income During the Covid-19 Pandemic Using the SWOT Approach" shows that the position of mobile BMT is in quadrant I, namely growing and developing. The strategy that can be implemented to optimize mobile BMT Sunan Drajat is to maintain the brand image in society by maintaining the trust of members/customers who have a TAS value of 3.828.

Based on the research above, it can be said that the management information system in a corporate institution is very important. This is to develop services and security quality in an agency. Management information systems can also reduce errors in the course of agency operations and are able to gain public/customer trust due to the transparency and security implemented in management information systems.

Research Methods

In this research, the author used a qualitative research approach with descriptive methods. A qualitative approach is research whose aim is to understand certain phenomena. This phenomenon can be something experienced by research subjects such as behavior, perception, motivation, actions and others which are holistically described in the form of words that

describe the conditions as they are (Fiantika, et al, 2022).

This research is field research, namely at the BMT (Baitul Maal wa Tamwil) Faculty of Islamic Religion, Riau Islamic University, which is located in the building environment of the Faculty of Islamic Religion, Riau Islamic University, Jalan Kaharudin Nasution 113, Pekanbaru, Riau, Indonesia. This BMT is chaired by Mufti Hasan Alfani, S.E.Sy., M.E., as manager of BMT Darussalam.

The data used in this research consists of primary data and secondary data. Primary data is information obtained directly by the author from the research site or research object, involving the results of interviews with the Chairman of BMT Darussalam and his staff. Meanwhile, secondary data is information that is already available and can be accessed through library studies, books, journals and other sources that are relevant to the focus of this research.

In collecting data for this research, several methods were used, namely as follows:

Interview

The interview method was used in this research as a technique for obtaining information regarding the management information system at BMT Darussalam at the Faculty of Islamic Religion, Riau Islamic University. This technique involves interaction between the researcher and the respondent, where questions are prepared beforehand to elicit the desired information. During the interview, the respondent's answers are recorded or recorded to gain direct understanding regarding management information systems.

The research was conducted at BMT Darussalam on December 13 2023. To find out the extent of the information provided by

research informants, researchers used several stages, namely:

1. First, the researcher prepares interview questions that include elements of credibility.
2. Second, researchers conducted interviews with BMT Darrussalam employees and managers.
3. Third, the researcher added an attachment to the interview documentation to support the data.
4. Fourth, the researcher transferred research data in the form of a list of interview results.
5. Fifth, researchers analyzed the results of the interview data

Literature review

In addition, data collection techniques through library research are used to obtain information from various sources, including books, journals, the internet, and other types of data that are relevant to the theory discussed in this research. The literature study aims to support and enrich understanding of concepts related to management information systems.

Documentation

Documentation is a data collection technique by taking existing documents. These documents do not need to be processed first, but only need to be read to obtain information or explanations of knowledge and evidence. This technique is used to obtain more objective information regarding the management information system at BMT Darussalam, Faculty of Islamic Religion, Islamic University of Riau.

Data analysis method

After the data was successfully collected, the author analyzed the data using qualitative descriptive methods. This analysis itself focuses on employees and managers or superiors of BMT Darussalam who are at the

Figure 2. Saving Menu



Sumber: Aulia Soft (2019)

Registration for new members

Figure 3. Registration for New Members

A screenshot of a registration form titled 'FORMA REGISTRASI ANGGOTA'. The form is set against a dark wood-grain background. It contains numerous input fields for personal and contact information, including: 'Tanggal Diberi', 'Nama Lengkap', 'Tempat & Tanggal Lahir', 'Nama', 'Kode Pos', 'Telepon (SMS BANKING)', 'Telepon (KONTAK)', 'Kecamatan', 'Kabupaten/Kotamadya', 'Kebangsaan', 'Jenis Kelamin', 'Status Keluarga', 'Suntik Tanggungan', 'Nama ahli Waris', 'Pembungaran Keluarga', 'Pekerjaan', 'Tgl. Jauh Terakhir', 'No. Rekening', 'Mekongas', 'Jenis Pekerjaan', 'No. Pinjaman Rami', 'Mata Penjualan', 'Caw. Dana J.A.M.A.', 'Pekerjaan / Instansi', 'Jabatan', 'Pendaftaran Zakat 2.5%', 'Ya', 'Tidak', 'MULTI CURRENCY', 'Perpanjangan Otomatis (AMC)', 'Photo', 'KTP', and 'Tanda Tangan'. There are also several checkboxes and radio buttons. At the bottom, there are buttons for 'Tanya', 'Edit', 'Hapus', 'Batal', and 'Exit'. A 'Ceklist Misi' button is also visible.

Sumber: Aulia Soft (2019)

Savings transactions

Figure 4. Savings Transactions

FORM TRANSAKSI TABUNGAN

FORM TRANSAKSI TABUNGAN

No. Duk. // Kontrol

Tanggal //

No. Rekening Nasabah

Sandi Transaksi

Keterangan Transaksi

Saldo

Jumlah Rp

Saldo Tabungan

Kurs Rp

Jumlah Valuta

Rp 0

Cetak Baru Baris No:

- Cetak Validasi
- Cetak Saldo Deposito
- Cetak Saldo Perseoran
- Cetak Saldo Tabungan
- Cetak Saldo Deposito
- Cetak Saldo Perseoran
- Cetak Saldo Tabungan

Pengaturan

Angguran

Kepanjangan

Cetak Huku Depan

Cetak Buku Debit

Tambah Edit Hapus Back Edit Sorting Kolaborasi Preview Print

No. Rekening	Nilai Transaksi	Validasi	Nama Kasir

Preview

- All
- Getaran
- Teknik
- Desain
- Spesial

Sumber: Aulia Soft (2019)

Figure 5. Daily savings Process

FORM PROSES TABUNGAN

FORM PROSES TABUNGAN

Saldo Tabungan

Laporan Harian

Proses Tab. Berjangka

All

Proses

Batal

Selesai

Sumber: Aulia Soft (2019)

The use of SIM (Management Information System) in BMT Darrussalam can cover several aspects involving data, financial and operational management. Detailed discussion may include:

1) Member/Customer Management

Member or customer registration is how a SIM is used to record personal data, membership, customers and other information. Then verify Identity with the process of verifying the identity of members and customers via SIM to ensure the validity of the data entered.

2) Financial Reporting

Monthly/annual reports are how SIM produces financial reports for monitoring the performance of BMT Darrussalam. Then analyze the finances with use of SIM in analyzing financial trends, profitability, and risk.

3) Data Security

Information Security is how SIM ensures the security of BMT Darrussalam member data and finances. User access by controlling user access to the system to maintain the integrity and confidentiality of information.

4) System Maintenance

Updates and upgrades are how SIMs are updated regularly to ensure effectiveness and security. The use of SIM in BMT Darussalam is very important to increase efficiency, transparency and security in its operations.

In developing a management information system at BMT Darussalam UIR still covers a very small scope of UIR students. Factors that cause failure in developing the BMT Darussalam information system to be more widely developed include the lack of human resources owned by BMT Darussalam and the minimal capital obtained by BMT Darussalam.

In carrying out its operations, BMT Darussalam has one marketing strategy in the

disclosure of customer information, namely providing promotional brochures. In marketing the products owned by BMT Darussalam, such as Wadi'ah and mudharabah savings products, term savings and murabahah musyarakah financing products, they require optimal promotion to encourage saving activities and support economic activities.

From several examples of the AuliaSoft working system above, it can be seen that this system is very easy to use and speeds up the transaction process at BMT Darussalam. However, the software used by BMT is not free. Therefore, the movement to optimize the management information system is hampered by costs because BMT Darussalam is a microfinance institution whose scope of customers is not broad, namely only students at the Faculty of Islamic Religion, Riau Islamic University. With a small customer base, there are not many products offered by BMT Darussalam. They offer savings and loan services. Financing, savings deposits which can be withdrawn when the student graduates.

IV. Conclusion and Suggestion

The research results show that improving the design and implementation of the Management Information System (SIM), especially with the use of Aulia Software, has had a positive impact on the performance of BMT Darussalam. Factors such as better technology integration, increased data security, and increased information processing capabilities are becoming a major focus in optimization efforts. However, there are obstacles related to the cost of using the software which is a challenge, especially because BMT Darussalam has a limited customer scope. Optimizing the Management Information System (SIM) at BMT Darussalam is expected to make a significant contribution to the development of an adaptive and responsive system. These steps were taken with the aim of ensuring that BMT Darussalam can remain competitive and provide satisfactory services in an ever-changing environment. Even though cost constraints are a challenge, efforts to utilize information technology in its operations prove the important role of the Management Information System (SIM) in supporting the performance and growth of BMT Darussalam.

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