

## **ANALYSIS OF PERCEPTIONS AND PREFERENCES OF MUSLIM AND NON-MUSLIM COMMUNITIES TOWARDS PROVIDING SHARIA LABELS AT NTB SHARIAH BANK ON LOMBOK ISLAND (STUDY IN MATARAM CITY)**

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### **Abstract**

*The purpose of this study is to ascertain the opinions and preferences of Muslim and non-Muslim populations with regard to designating NTB Sharia Banks on the study Island of Lombok, Mataram City, as having Sharia status. Muslim and non-Muslim populations in the City of Mataram are the study's object, and it employs a quantitative methodology. Given that NTB Sharia Banks just converted in 2018 (from conventional to Sharia Banks), the research setting of Muslim and non-Muslim communities in the City of Mataram was chosen based on the question of how people view Sharia labeling at NTB Sharia Banks. Interviews and documentation were employed as the primary methods of data collecting, and descriptive qualitative data analysis was used for data analysis. The study's findings demonstrate that both the Muslim and non-Muslim populations in Mataram support the government's decision to convert NTB Banks to Sharia, which is viewed as a novel concept for advancing the region's economic growth.*

**Keywords:** *Perception, Society, Labeling of Sharia.*

### **Abstrak**

*Tujuan penelitian ini adalah untuk mengetahui dan preferensi masyarakat Muslim dan non-Muslim terhadap penetapan Bank Syariah NTB di Pulau Lombok, Kota Mataram yang berstatus status Syariah. Populasi Muslim dan non-Muslim di Kota Mataram menjadi objek penelitian dan menggunakan metode kuantitatif. Mengingat Bank Syariah NTB baru berkonversi pada tahun 2018 (dari konvensional menjadi Bank Syariah), maka setting penelitian terhadap komunitas Muslim dan non-Muslim di Kota Mataram dipilih berdasarkan pertanyaan bagaimana pandangan masyarakat terhadap labelisasi Syariah di Bank Syariah NTB. Wawancara dan dokumentasi digunakan sebagai metode utama pengumpulan data, dan analisis data deskriptif kualitatif digunakan untuk analisis data. Temuan studi ini menunjukkan bahwa masyarakat Muslim dan non-Muslim di Mataram mendukung keputusan pemerintah untuk mengubah Bank NTB menjadi Bank Syariah, yang dipandang sebagai konsep baru untuk memajukan pertumbuhan ekonomi di wilayah provinsi Nusa Tenggara Barat.*

**Kata Kunci:** *Persepsi, Masyarakat, Labelisasi Syariah.*

## **INTRODUCTION**

Lombok is divided ethnically, linguistically, culturally and religiously. Most of the population of the island of Lombok is the Sasak tribe, around 90% of the total population of the island of Lombok. Apart from that, Lombok has a diversity of religions, namely Islam, Hinduism,

Buddhism, Christianity, Catholicism and Confucianism. It is not just well-known for its Islamic faith and for being the “*Island of a Thousand Mosques*”, Lombok is just famous for its Hindu religion which is a direct descendant of Bali which is most famous for its Hindu religion. Apart from that, Lombok is famous for its submission to a prominent figure or religious leader, which may be a phenomenon that occurs everywhere. However, in Lombok, it has its own uniqueness because a teacher or religious leader is usually assumed to be the bearer of pure religious teachings, who seem to be without blemish (Muslim, 2015). Religious leaders also have an important role in every government activity on the island of Lombok.

Society tends to be less dynamic. In Mudjtahid's terms, Muslims in Lombok are generally too resigned to their situation. This, he said, is often influenced by the teacher's preaching which advocates an attitude of accepting God's good fortune, which is wrongly interpreted as accepting without maximum effort. Situations like this cause the economic insight of Lombok's Muslims to remain low (Muslim, 2015). However, without realizing it, local people are always in contact with banking every day, starting from loans, savings, investment and so on, which can be used as a means of economic development for the island of Lombok.

Indonesian banking regulations are outlined in Law Number 10 of 1998 and are based on the dual banking system of Sharia Banks and conventional Banks. A bank that conducts all of its commercial operations in conformity with the Sharia-related provisions of Islamic Sharia is known as a Sharia Bank. Sharia Banks exist alongside traditional banks to provide Muslims with an alternative financial system in case they require or desire banking services without breaking the law against usury. Various aspects influence the progression of Sharia banks in Lombok, both positive, namely the majority of Muslims in Lombok, the number of Islamic boarding schools and the large role of Tuan Guru, the desire to avoid the practice of interest or usury, the desire to maintain the security of money, the desire to have more profits tall.

On June 13 2016 PT Bank Pembangunan Daerah West Nusa Tenggara carried out the conversion to Bank NTB. On September 24, 2018, after a nearly two-year conversion process, Bank NTB Shariah began formally conducting business in line with sharia principles. The granting of permission to PT Bank NTB Shariah, which is based in Mataram City, to make changes to the Bank's business activities from Conventional General to Shariah Commercial Bank with the name PT Bank NTB Shariah is in accordance with the Decision of the Members of the Board of Commissioners Financial Services Authority Number: Kep-145/D.03/2018 concerning Granting Permits to Change Business Activities of Conventional Commercial Banks to Become Shariah Commercial Banks. Bank NTB Shariah is the financial center of the NTB government. Bank NTB Shariah handles the entire flow of government payments, including the

payment of salaries for civil servants on the island of Lombok. Therefore, the people of Lombok Island who collaborate with the NTB government should become customers of Bank NTB Shariah, both Muslim and non-Muslim.

However, with the diversity of religions on the island of Lombok, it will certainly give rise to many perceptions from Muslim and non-Muslim communities regarding the government's decision to change provisions NTB Banks to NTB Shariah Banks. However, Tuan Guru Bajang, namely Muhammad Zainul Majdi, also stated on September 13 2018 "NTB with sharia financial practices will provide benefits, not only for Muslims but the entire community". However, in the growth of NTB Shariah Bank, the community is one of the most important elements, this is because it is the community who will become consumers or customers for Bank NTB Syariah. Therefore, knowing the public's perception, whether Muslim or non-Muslim, towards sharia banks is one way to encourage the progress of Bank NTB sharia, as well as being a consideration for sharia banking practitioners in making policies to develop Bank NTB sharia. Researchers are interested in researching further about community responses and knowledge.

## **RESEARCH METHOD**

This research uses quantitative descriptive, specifically, study that, via reports and descriptions, can explain and analyze social actions, events, phenomena, attitudes, and beliefs of an individual or group toward anything. While it does not discount quantitative data, this study does not give preference to numbers and statistics (Hamdi, 2014). This study was conducted on Muslim and non-Muslim communities on the island of Lombok, especially in the city of Mataram, aged 18 years and over. The population in this study is Muslim and non-Muslim on the Island of Lombok, especially in the city of Mataram with a population of 432,852 people with a percentage that ("Data BPS," 2019) uses an error of 10% so the distribution of 270 questionnaires is in accordance with *Issac and Michael's* table below with a distribution of 82% Muslims and 18% non-Muslims. %, namely 221 questionnaires for Muslims and 49 questionnaires for non-Muslims ("Data BPS," 2019).

### **A. Data collection technique**

The Likert Scale approach is the method utilized in this study to collect data. A scale is a tool that can be used to gauge how someone or a group feels about a symptom or phenomena in education (Puji, 2007).

In this study, the following variables were used

#### **1. Independent Variable**

Variables that affect other variables are known as independent variables. The perception of the Muslim Community (X1), the perception of the non-Muslim Community (X2), and the preferences of the Muslim Community (X3), and the non-Muslim Community (X4) are the two independent variables in this study.

## **2. Dependent Variable**

A variable that is impacted by other factors is called a dependent variable. Sharia Labeling (Y) is the dependent variable in this study.

## **B. Research Instrument**

1. Validation Test
2. Reliability Test

## **C. Analysis Technique**

This study's data analysis makes use of multiple linear regression analysis.. This regression is used when researchers want to predict the results of certain variables with other variables. Analysis of this research data using the SPSS Program, multiple linear regression analysis was performed on the research data;

1. Classic assumption test
2. Statistic test

## **LITERATURE REVIEW**

### **A. Perception**

In everyday life, humans will always be faced with various kinds of stimuli, both concerning themselves as individuals and as social beings. The reactions that arise can differ from one person to another because of the differences in each individual. This difference in arrest can be caused by different neurological conditions for one person and another. Apart from that, the possibility could also be caused by differences in experiences, thoughts and expectations in each individual. In other words, this difference in reaction is due to differences in individual perception (Alex, 2003). According to Chaplin (J. P, 2006), perception is the process of using the senses to learn about and identify objective events and objects.

### **B. Society and Religion**

Between religion and society cannot be separated and there is a reciprocal relationship. Religion is the basis of every activity and behavior of society, religious teachings are a guide for society in their lives. Religion greatly influences people's lives in various fields, one of which is

economics. In the context of economic development, the influence of religion is very large and significant on the economic development of a nation (Muslim, 2015).

### **C. Sharia Labeling**

Through several meanings above, the sharia labeling listed in the name of an institution, company or product must have components that are in accordance with Islamic teachings or the Al-Qur'an and Hadits. The sharia label must also be able to convince the public that products or services labeled sharia are in accordance with Islamic teachings in their implementation. Sharia labels on banking must also have all components that are in accordance with Islamic teachings in every existing product and contract. So that it can get a special place in the minds of its customers and as a means of differentiation from conventional banks to facilitate consumer decision making in choosing a sharia bank (Sukmono, 2011).

### **D. Islamic Bank**

In Bank Indonesia Regulations, as defined by law Number 7 of 1992 concerning Banking and as revised by Law No. 10 of 1998, Bank refers to both Commercial Banks and Rural Banks. Including overseas branch offices of Banks. Meanwhile, what is meant by Shariah Bank is a Bank that carries out its business activities based on Shariah Principles and according to its type consists of BUS and BPRS Article 1 number 7 of the Shariah Banking Law (Hasan, 2009). The rules for sharia banking are contained in Law no. 21 of 2008 concerning Shariah Banking which was issued on 16 July 2008. The banking system in Shariah Banks does not exist in Conventional Banks. At Shariah Banks, the banking system implemented is considered to be mutually beneficial for customers and the Bank, emphasizing aspects of justice, ethical investment, upholding the values of togetherness and brotherhood, and avoiding speculative matters in financial transactions (Burhanuddin, 2010).

### **E. Bank NTB Shariah**

The NTB Regional Development Bank (Bank NTB Shariah) is a bank owned by the NTB Provincial Government together with the City/Regency Governments throughout NTB. Bank NTB Shariah was founded and began operating on July 5 1964. Preparations for Bank NTB Shariah itself were carried out by Mr. H. Muhammad Syareh, SH, who later became the first President Director of Bank NTB Shariah.

The change in the legal form of the NTB Regional Development Bank from a Regional Company to a Limited Liability Company (PT) NTB Regional Development Bank on 19 March 1999. On 13 June 2016, PT Bank NTB Shariah approved the conversion to Bank NTB Shariah, giving new hope for strengthening the economy. just democracy in NTB. This judgment means

that the Bank's conversion procedure needs to be completed with a thorough examination and in compliance with all relevant legislation. Thank God, the conversion process which took almost 2 (years) gave birth to Bank NTB Shariah officially carrying out operational activities in accordance with sharia principles on September 24 2018. Founded with the intention of becoming a respected, trustworthy, and community-selected Shariah Bank, the organization hopes to increase community interest in Bank NTB Shariah, so that it can go on offering Shariah banking services, support Shariah Banking transactions, and boost the local economy in NTB.

## **FINDINGS AND DISCUSSION**

In this research, respondents were used, namely Muslim and non-Muslim communities in the city of Mataram. In this study, 270 respondents were taken, divided into 221 for Muslim and 49 for non-Muslim communities .

### **A. The Instrument Test of Validity and Reliability**

#### **1. Validity Test**

Tests validity using SPSS which uses a criterion validity test regarding the level of problem at which the scale being used is able to predict a variable designed as a criterion. In this test, the *Pearson's Correlation formula* is used with a two-sided significance test with a significance level of 0.05. As for the test criteria,  $r_{\text{count}} > r_{\text{table}}$  is said to be valid.

Table 4.19

Validity Test of Muslim Community Perception Variables

Question Items	r table	r count	Information
1	0.1128	0.838	Validity
2	0.1128	0.750	Validity
3	0.1128	0.515	Validity
4	0.1128	0.807	Validity
5	0.1128	0.791	Validity

Table 4.20

Validity Test of Non-Muslim Community Perception Variables

Question Items	r table	r count	Information
1	0.1128	0.916	Validity
2	0.1128	0.876	Validity
3	0.1128	0.433	Validity

4	0.1128	0.815	Validity
5	0.1128	0.915	Validity

Table 4.21

Validity test of Muslim community preference variables

Question Items	r table	r count	Information
1	0.1128	0.778	Validity
2	0.1128	0.761	Validity
3	0.1128	0.746	Validity
4	0.1128	0.844	Validity
5	0.1128	0.810	Validity

Data Source processed by SPSS, 2019

Table 4.22

Validity Test of Non-Muslim Community Preference Variables

Question Items	r table	r count	Information
1	0.1128	0.802	Validity
2	0.1128	0.871	Validity
3	0.1128	0.646	Validity
4	0.1128	0.900	Validity
5	0.1128	0.845	Validity

Table 4.23

Validity Test of Sharia Labeling Variables

Question Items	r table	r count	Information
1	0.1128	0.843	Validity
2	0.1128	0.845	Validity
3	0.1128	0.814	Validity
4	0.1128	0.847	Validity

Data Source processed by SPSS, 2019

The computed r value is higher than the r table, indicating that the instrument validity test for all variables contains legitimate question items based on the results of the above table.

## 2. Instrument Reliability Test Results

Reliability is the extent to which the results of a measurement can be trusted. To test the reliability of the measuring instrument in this research, the Cronbach Alpha formula was used and it was said to be reliable if it gave a Cronbach Alpha value  $> 0.60$ . The test results for the perception of the Muslim (X1) are 0.792, the perception of the non-Muslim (X2) is 0.797, the preference of the Muslim (X3) is 0.803, the preference of the non-Muslim (X4) is 0.810, and the labeling of sharia (Y) is 0.826. Where all instrument variables are said to be reliable because *Cronbach's alpha* is above 0.60.

## B. Classical Assumption Tests and Statistical Tests

### 1. Classic assumption test

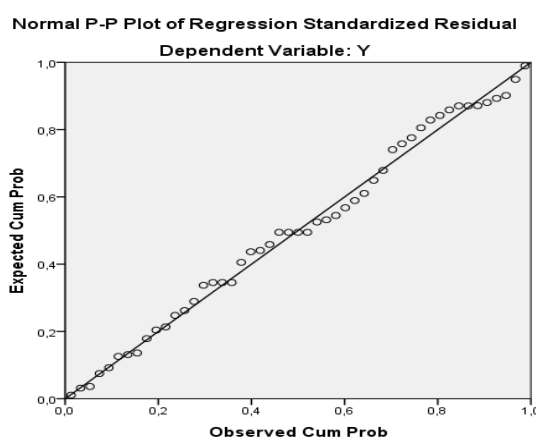
Regression analysis contains assumptions that must be met so that the regression equation will be valid if used to predict a problem. Classic assumption analysis in this research includes:

#### a. Normality test

The normality test is carried out to prove that the research variables have the characteristics of a normal distribution (Suharsimi Arikunto, 2006). This test aims to determine the normality of the distribution distribution, where a distribution is said to be normal if it is shown by a graph that the distribution has a tendency to be around the lines. In this study, the normality test used a p-plot (Probability plot).

Figure 4.25

Normality Test Results



Data Source processed by SPSS, 2019

The results of the normality test based on the image above show that the data is distributed normally because the points in the image are distributed following a straight line. This states that the regression model is well within normal distribution.

#### b. Multicollinearity Test

In order to explain variations in the dependent variable and determine whether or not there is a significant correlation between the independent variables included in the regression model, the multicollinearity test is utilized. A good regression model is devoid of multicollinearity test is utilized. Based on the results of the multicollinearity test on X1 and X3 are tolerance values of 0.373 and VIF 2.683 and on X2 and These results show that the multiple liner regression models are free from symptoms of multicollinearity because they all have tolerance values close to 1 and VIF below 10 .

#### c. Linearity Test

In this research, the linearity test is used to see whether the multiple linear regression model can be approximated by a linear equation, where Y is a linear function of the combination of variables X. In this research, the Anova linearity test is used.

Considering the linearity test's findings, the significance value in F-Linearity of the variables from Muslim perception (X1), non-Muslim perception (X2), Muslim preference (X3), and preference (X4) towards shariah labeling (Y) is 0.000 then it can be said that it has a linear relationship. The values of F-deviation from linearity are 0.848, 1.218, 0.589, and 3.111. Looking at the significance value at F-linearity  $< 0.05$ , this illustrates that between Variable X and Variable Y, the multiple linear regression model is within the linearity requirements.

### 2. Statistical Test

#### a. Statistical Test t

Hypothesis Testing Perception of the Muslim community (X1) towards the labeling of sharia (Y) The first Hypothesis (H1) is that there is a positive and significant influence between the Muslim community's perception of sharia labeling. This hypothesis uses multiple linear analysis with SPSS . The research results show that the calculated t value for the Muslim perception variable (X1) is 0.921, while the t table value is 1.960 (df=270-2) and the significance value is 0.358, which is greater than the significance level of 0.05. T count  $<$  t table (0.921  $<$  1.960), and the significance of 0.358 is greater than the

significance level of 0.05, so the first hypothesis is rejected, meaning that there is no positive influence between the Muslim community's perception of the labeling of sharia.

Hypothesis testing of non-Muslim perceptions (X2) of shariah labeling (Y) The second hypothesis (H2) is that there is a positive and significant influence between the perception of non-Muslim on the labeling of shariah. The table below shows the calculated t value for the non-Muslim perception variable (X2) of 3.433, while the t table value of 1.960 (df=270-2) has a significance value of 0.001 which is smaller than the 0.05 significance level.  $T \text{ count} > t \text{ table}$  ( $3.433 > 1.960$ ), and the significance of 0.001 is smaller than the significance level of 0.05, so the second hypothesis is accepted, meaning that there is a positive influence between the perception of non-Muslim communities on the labeling of sharia. Hypothesis testing of Muslim preferences (X3) towards shariah labeling (Y).

The third hypothesis (H3) is that there is a positive and significant influence between the Muslim perception of shariah labeling. The table below shows the calculated t value for the Muslim preference variable (X3) of 2.404, while the t table value of 1.960 (df=270-2) has a significance value of 0.017 which is smaller than the 0.05 significance level.  $T \text{ count} > t \text{ table}$  ( $2.404 > 1.960$ ), and the significance of 0.017 is smaller than the significance level of 0.05, so the second hypothesis is accepted, meaning that there is a positive influence between the Muslim preferences for sharia labeling.

Hypothesis testing of non-Muslim preferences (X4) towards sharia labeling (Y) The fourth hypothesis (H4) is that there is a positive and significant influence between the Muslim perception of shariah labeling. The table below shows the calculated t value for the non-Muslim preference variable (X4) of 2.789, while the t table value of 1.960 (df=270-2) has a significance value of 0.008 which is smaller than the significance level of 0.05.  $T \text{ count} < t \text{ table}$  ( $2.789 > 1.960$ ), and the significance of 0.008 is smaller than the significance level of 0.05, so the second hypothesis is accepted, meaning that there is a positive influence between the perception of the Muslim towards the labeling of shariah.

#### b. Hypothesis F Test

The influence of X1, X2, X3 and

The results obtained show the calculated F value of 61.636 while the F table value is 2.259 (df1=5-1df2=270-5). Then the significance value of 0.000 is smaller than the significance level of 0.05. Because the calculated F is  $61.636 > F \text{ table } 2.259$  and the significance value is  $0.000 < 0.05$ , X1.

## CONCLUSION

Based on the research it can be concluded: a) Shariah labeling where the calculated t value for the Muslim perception variable (X1) is 0.921, while the t table value is 1.960 (df=270-2) the significance value is 0.358 which is greater than the 0.05 significance level.  $T \text{ count} < t \text{ table}$  ( $0.921 < 1.960$ ), and significance 0.358 is greater than the significance level of 0.05, then the first hypothesis is rejected. This means that there is no positive influence between the perceptions of the Muslim towards the labeling of shariah. This is because of the people's lifestyle subject to religious leaders and there are several religious leaders in a groups who do not fully believe in labeled banking shariah. Shariah labeling where the t value is calculated for the preference variable public Muslim (X3) as big as 2,404, whereas mark t table 1,960(df=270-2) mark significance as big as 0.017 more small from level significance 0.05.  $T \text{ count} > t \text{ table}$  ( $2.404 > 1.960$ ), and significance 0.017 is smaller than the significance level of 0.05, then the second hypothesis is accepted It means there is influence positive between perception public Muslim to sharia labeling; b) Labeling shariah Where mark t count For variable perception public non-Muslim (X2) as big as 3,433, whereas mark t table 1,960 (df=270-2) mark significance as big as 0.001 more small from level significance 0.05.  $T \text{ count} > t \text{ table}$  ( $3.433 > 1.960$ ), and significance 0.001 is smaller than the significance level of 0.05, then the second hypothesis is accepted It means there is influence positive between perception public Muslim to sharia labeling. Shariah labeling where the calculated t value for the non-Muslim preference variable (X4) is 2.789, while the t table value is 1.960 (df=270-2) with a significance value of 0.008 which is smaller than the 0.05 significance level.  $T \text{ count} < t \text{ table}$  ( $2.789 > 1.960$ ), and the significance of 0.008 is smaller than the significance level of 0.05, so the second hypothesis is accepted, meaning that there is a positive influence between the perception of the Muslim towards the labeling of shariah.

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