

**Topic :** Socioeconomics Relations

**The Response Of Public In Palangka Raya To Bank Muamalat  
Indonesia (BMI) Palangka Raya Branch**

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**Abstract**

The main concepts on Islamic banking are the principle of justice and not charge interest system. Through the prohibition of interest in Islam so that Islamic economics experts in agreement that re-organization of Islamic banking should be implemented based on partnerships (*shirkah*) and profit sharing (*mudarabah*). In other review, the characterized of socio-cultural conditions as well as religious of public in Palangka Raya those are the number of Muslim as majority and the level of religious life (based on researcher observations), those things assumed have an influence to public response on factors of product, service, socialization, benefit and social setting.

Author collects data used questionnaires and interview methods, to analyze the public response and public perception to the existence of Bank Muamalat Indonesia. The aims of this research are (1) to find the public response to the existence of Bank Muamalat; (2) to find and analyze the public response toward Bank Muamalat Indonesia used scoring method to the questionnaire.

Based on the result of this research discovered that for the most part of public of Palangka Raya (respondents) accept and respond positively to the existence of Bank Muamalat Indonesia (BMI) Palangka Raya Branch. At the aspects of product, service, benefit and setting social are in accordance as expected (adequate). While, public response (respondents) at the aspect of socialization is still less and needs to be improved

**Keywords**

Public Response, Bank Muamalat Indonesia

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# **The Response Of Public In Palangka Raya To Bank Muamalat Indonesia (BMI) Palangka Raya Branch**

## **1. Background**

Islamic economics development in accordance with the progress of Islamic financial institutions as the prime mover of financial institution. As one of the highest Moslem citizens in the world, it was quite unfortunate that Islamic financial institutions newly flourished in the late 1990s, after recommendation of Majelis Ulama Indonesia (Indonesian Council of Ulama) was released in the workshop on bank interest on 18-20 August 1990. Indonesia was left behind compared to Middle East countries, even from Malaysia.

At the era of 1940s, the concept of Islamic bank had emerged. Banking system in Islamic economics based on profit and loss sharing concept. The general principle is anyone who want to earn the outcome from savings, should be willing to take risks, the bank will also share the company's losses if they want the outcome of their capital gains.<sup>2</sup> Mit Ghamr Lokal Saving Bank was the first modern Islamic bank in Mesir. In Manila also established Philipine Amanah Bank in 1973 and Dubai Islamic Bank in 1975, placed in Dubai.<sup>3</sup>

After going through a long process though a bit late, at the end of 1991, precisely on 1<sup>st</sup> November 1991 was the signing of the Deed of Establishment of PT Bank Muamalat Indonesia.<sup>4</sup> Then on 1<sup>st</sup> May 1992, Islamic financial institutions, such as Bank Muamalat Indonesia, Bank Perkreditan Rakyat Syariah and Asuransi Takaful started to operate. Along with the emergence of those Islamic financial institutions, an Islamic financial institution also established in Palangka Raya that is Bank Muamalat. Contemporary Moslem scholars have been formulated Islamic banking products, which

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<sup>2</sup>Muhammad, 2001, Bank Syari'ah: Analisis Kekuatan, Peluang, Kelemahan dan Ancaman, Ekonosia, Kampus Fakultas Ekonomi UII, Yogyakarta.

<sup>3</sup>M. Syafi'i Antonio, Bank Islam dari Teori ke Praktek, Jakarta: Gema Insani Press, 2001, p. 18 and p. 25.

<sup>4</sup>Syamsul Anwar, Permasalahan Produk-produk Bank Syari'ah: Studi tentang Bai Muajjal (P3M, IAIN Sunan Kalijaga, 1995), p. 17.

have been adjusted to the concepts of muamalat contained in *fiqih* books by *ulama*<sup>5</sup>, sourced from Al-Qur'an and Hadith.

Characteristic of those financial institutions above, showed from the products offered that assumed be able to give sense of fairness and more Islamic. Those financial institutions have implemented their products in line with *qawaid al fiqhiyah*<sup>6</sup> so that expected will be able to meet Moslem's desire, especially to transact with no *riba* (usury) or interest which has been a polemic.

The peculiarity of Islamic bank is it used an approach which prioritize sense of justice, and forbids an interest. Through the prohibition of interest in Islam, the experts of the modern economy agree that re-organization in banking should be implemented based on partnerships (*shirkah*) and profit sharing (*mudarabah*).<sup>7</sup> Replaced an interest mechanism, some *ulama* believe that in an individual project funding, the best instrument is profit sharing.

However, as the result of a field observation, in practice it should be recognized that the transaction of muamalat activities often incompatible with the concepts of Islam, as happened in Palangka Raya. A lot of transaction practices on muamalat which incompatible with revelation. In muamalat cases, some people rarely heed the norms and ethics that regulated in Al-Qur'an and Hadith, whereas almost everyone knows the prohibition of *riba* (usury). Its indication can be viewed from the loss among community or business institutions. For example in this case is habit of public in Palangka Raya, especially around author's neighborhood who still borrowing money (debt) to the loan sharks while borrowing money to Islamic bank. Some traders prefer to borrow fund to an investor who are preparing a fund but asking for interest (usury) in a row.<sup>8</sup>

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<sup>5</sup>*Ulama* is an expert on Islamic law. In this paper, *ulama* identified as an expert in Islamic economics who participate actively in the implementation of the concepts of Islamic values to the operational of Islamic banking, which is being developed nowadays.

<sup>6</sup>Rules of *fiqih* or the principles of Islamic law.

<sup>7</sup>Nejatullah Siddiqi, *Kemitraan Usaha dan Bagi Hasil dalam Hukum Islam*, (Jakarta: Dana Bhakti Prima Yasa, 1992), p. 1.

<sup>8</sup>Based on author's observation to people who involved debts with loan sharks style.

Actually, it is a reality that Moslem community in Palangka Raya obey the rules of Islam in field of ibadah (worship/*ibadah mahdah*), But unfortunately *Tuan Guru* (ulama in Palangka Raya) seem do not change too much on religious life of Moslems in *muamalat* aspect.

In the context of mutual benefit in business, Bank Muamalat exists to serve the community, especially in Palangka Raya as well as Central Kalimantan. In one side, product of Bank Muamalat is needed by people to be business partners and develop business. But in another side, operational of Bank Muamalat still experiences many obstacles to implement its products. This case caused not only by material regulations (its substance) in form a concept of its products, but also influenced by external factor that is behaviour of stakeholders of muamalat in general. These things greatly affects the response of public in Palangka Raya to Bank Muamalat Indonesia (BMI) Palangka Raya Branch.

## **2. Literature Review**

The research by Ashanul In'am (1996) on "Performance Analysis of BMT" more oriented to "want to know or examine" the hypothesis about opportunities and obstacles faced by BMT in the economic empowerment of people through its business strategies consisting of site selection, prices and services. This research states that BMT has high opportunity to carry out its mission and empower small business.

Other research on How BMT give credit to customer with no interest system by Yustikosari (1996) oriented to credit with mudharabah system practiced by BMI without binding the customer through contractual system as customer or creditor and debtor, but both in balanced position, that is as partners. He also concluded that the existence of Bank Muamalat Indonesia is more independent than conventional bank.

This superiority, is a characteristic from Islamic bank and distinguish it from non-Islamic financial institution system. As stated by Abd. Adhim (1998) in his research on comparative between Bank Perkreditan Rakyat (BPR) with Profit Sharing system and

Bank Perkreditan Rakyat with interest system (conventional). The result of this research concludes that profit sharing system has positive double values. It means that BPR through profit sharing system not only plays its role as financial institution but also implements Islam mission that is *Amar Ma'ruf Nahi Munkar*.

In international scale, banker and Islamic economist also have done research on various aspects related to Islamic banking. Comparative study did by Abdul Gader A., and Gahrani S., on "*Islamic and Commercial Banking Role in Economic Development: A Comparative Financial Evaluation*" in 1990 that compared three Islamic banks (Bahrain Islamic Bank, Faisal Islamic Bank, in Bahrain and Dar Al mal Al Islamic with non-Islamic bank (*Nation Commercial Bank* in Saudi Arabia and Saudi American Bank). The result of this research shows that: 1) Islamic Bank tends to maintain a higher ratio between cash and deposit than non-Islamic bank; 2) Percentage of equity capital (*equity*) to total assets in Islamic bank is higher than traditional bank that operated in same region; 3) Islamic Bank shows higher profit ratio than traditional bank that operated in same country; 4) Islamic Bank is more efficient than commercial bank which proved by the ratio of non-interest expense with gross revenue (Metwally, 1995 : 149).

Anwar Iqbal Qureshi (1973 : 113) in his book "*Islam and the Theory of Interest*" explains specifically about Islam and credit. He states that Islamic banking is consistent to Islamic doctrine wisely avoids things that harm for one side, and also put capital owner and trader in same level, and combine their interests. If there is someone who has fund without experience or skill that needed to run a business, and also another one who does not has fund but skill that needed by Islamic business institution, as seen in Islamic banking practice that combines those both interests through fund from the first person and skill from the rest would be permitted because profitable if combined to business institution in order to get profit proportionally.

Anita Rahmawati, in 1999/2000 through her dissertation: Controversy on Validity Status of Murabahah in Islamic Banking: Study of Product Implementation of

BMI Semarang Branch. In this research, main theme is focused to controversy of a product of Islamic bank that is *murabahah*. This research is not too different with research by Syamsul Anwar, because the product *bai bi saman ajil* in the principle is developed from *murabahah*. But, this research has more value because this is field research which is in BMI Semarang Branch. Its difference with research by author is this does not look for the response of public (*muamalat* behavior) to the product, as well as the difference of research location.

Based on those researches above show explicitly the positive dynamics on growth rate and system of operationalization of Islamic banking. In addition, the system that has been implemented by Islamic bank and Islamic financial institutions with no interest is responded positively by public. It caused by an assumption that interest is prohibited and contains the element of exploitation.

### **3. Research Methods**

This research uses descriptive analysis method that draws and explains about the response of public in Palangka Raya to Bank Muamalat Indonesia (BMI) Palangka Raya Branch and the response of public in Palangka Raya to the factors of product, services, socialization, benefit and social setting of public of Palangka Raya in form of table and percentage.

Data of this research collected through: questionnaire, interview and documentation. Through those methods valid data would be collected that related to the problem of research.

### **4. The Results of Research**

#### **a. Response of Public to Bank Muamalat Indonesia**

Data collecting as one method of this research has done during March to April 2006. Data collecting methods that choosed are questionnaire used checklist. The questionnaire spread to respondents consists of: (1) Bank Mualamat practitioners, either management or employee, (2) customers; (3) public figure/*tuan guru (ulama)* (4)

public non-customer. For respondent who not knowing about Bank Mualamat will get an explanation, especially for non-customer respondent. The result of this research about the response of public in Palangka Raya to Bank Mualamat Indonesia (BMI) Palangka Raya Branch can be viewed on the tables below:

- a. Based on respondent knowledge

**Table 1.1. Response of Public Based On Knowledge**

<b>Opinion of Respondent</b>	<b>Frequency</b>	<b>Percentage</b>
Know	12	8 %
Just know	74	49.3%
Know little	35	23.3%
Do not know	29	19.3%
<b>Total</b>	<b>150</b>	<b>100 %</b>

*Source: Result Data of Questionnaires*

From the table 1.1. known that 12 respondents (8%) stated they know about the concept of Bank Mualamat. 74 respondents (49%) stated they just know about the concept of Bank Mualamat. Whereas 23,3% stated they know a little thing about the concept of Bank Mualamat. And 29 from 150 respondents (19,3%) stated they do not know about the concept of Bank Mualamat. From this research as the table above concludes that mostly people in Palangka Raya have little knowledge on the concept of Bank Mualamat. Based on that respondents little knowledge so that needed a proactive effort from Bank Mualamat to inform and explain to public about the concept of Bank Muamalat.

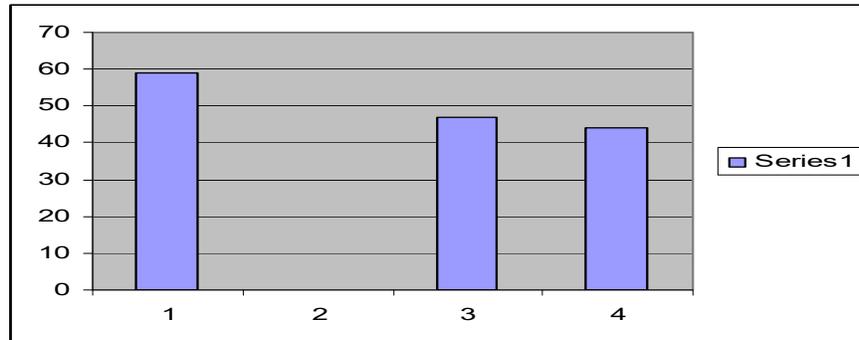
- b. Based on Source of Information

**Table 1.2. Response of Public Based On Source of Information**

<b>Respondent's Opinion</b>	<b>Frequency</b>	<b>Percentage</b>
Mass media	59	39,3%
Advertisement	0	0

Friend/relation	47	31,3%
Others	44	29,3 %
<b>Total</b>	<b>150</b>	<b>100%</b>

Source: Result Data of Questionnaires



Source: Result Data of Questionnaires

Table 1.2. Response of Public Based On Source of Information

Grouping based on source of information displayed above (table 1.2.) has shown 59 respondents (39,3%) stated that they got information about Bank Muamalat from mass media. No respondent (0%) has gotten information about Bank Muamalat from advertisement. 47 respondents (31,3%) got information from friend/relation. 44 respondents (29,3 %) got information about Bank Muamalat from other media such as social gathering, associations and others.

Based on result of research about source of information that people get about Bank Muamalat Indonesia, mass media plays big role to socialize Bank Muamalat Indonesia (BMI) Palangka Raya Branch. Therefore, mass media is very effective to improve people's knowledge in Palangka Raya.

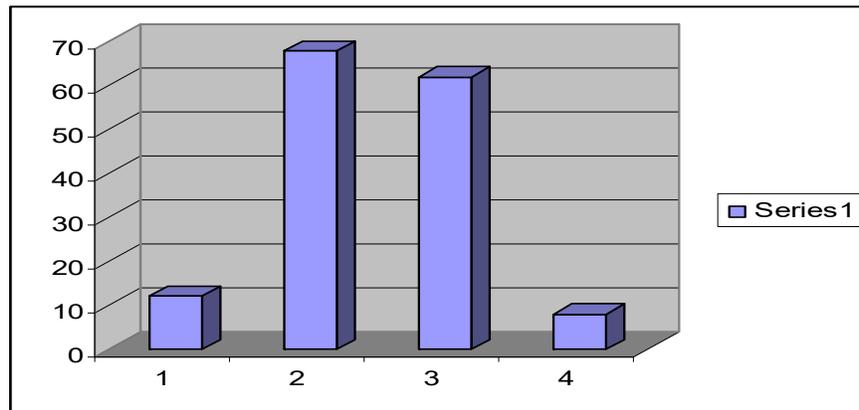
Furthermore, friend/relation and other media also play effective role to give information about Bank Muamalat. However, if explored further, people will give information about anything (including bank) if they feel satisfied from that thing. Based on those facts, so management of Bank Muamalat should prioritize customer satisfaction.

c. Based on Types of Respondent

**Table 1.3. Types of Respondent of Research**

<b>Respondent's Opinion</b>	<b>Frequency</b>	<b>Percentage</b>
<i>Bank Muamalat's Employee</i>	12	8%
<i>Customer</i>	68	45,3%
<i>Non-Customer</i>	62	41,3%
<i>Public Figure</i>	8	5,3%
<b>Total</b>	<b>150</b>	<b>100%</b>

*Source: Data from Result of the Questionnaires*



*Source: Result Data of Questionnaires*

Information above in table 1.3. shows a general description of respondent based on its types, that majority of respondents of Bank Muamalat Palangka Raya Branch are both customer (45,3%) and non-customer (41,3%). The next frequency came from employee of Bank Muamalat (8%) and public figure (5,3%). Based on types of respondent that show majority of respondents are customer and non-customer.

**b. Public Response to Product, Service, Socialization, Benefit and Social Setting**

As in the data of public response on Bank Muamalat, data of public response about (1) product; (2) service; (3) socialization; (4) benefit (5); and social setting collected through questionnaire instrument in collecting. Data collecting could be described as follows:

a. Public Response to the aspect of Product

Result data of research about public response on product of Bank Muamalat

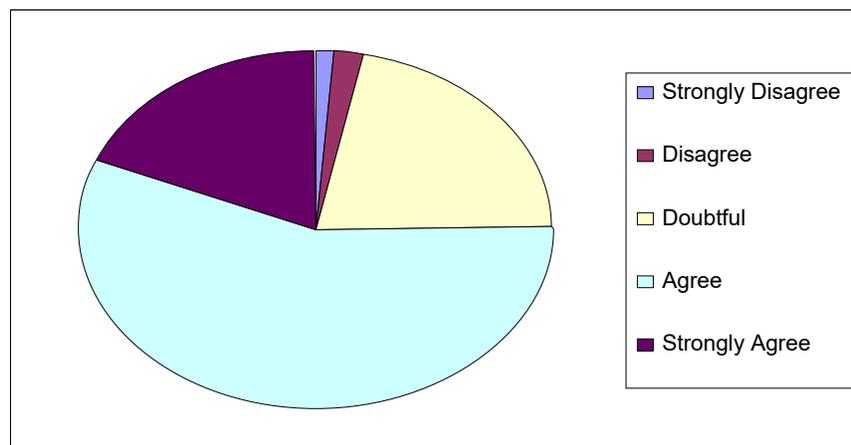
composed to 5 categories; strongly disagree, disagree, doubtful, agree, and strongly agree. Result of research as in the table 1.4. below:

**Table 1.4. Public Response to the Aspect of Product**

<b>Respondent's Opinion</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly disagree	2	1,3 %
Disagree	3	2,0 %
Doubtful	32	21,2 %
Agree	85	56,7 %
Strongly Agree	28	18,7 %
<b>Total</b>	<b>150</b>	<b>100 %</b>

*Source: Result of the Questionnaire*

Based on the result of research above, can be known that mostly respondents agree with the product of Bank Muamalat (56,7 %), followed by doubtful (21,2%), strongly agree (18,7%), disagree (2,0%) and strongly disagree (1,3%) as the last. The conclusion is mostly respondent agree with the product of Bank Muamalat. For further details can be viewed in pie chart below:



Source: Result Data of Research

b. Public Response to the aspect of Service

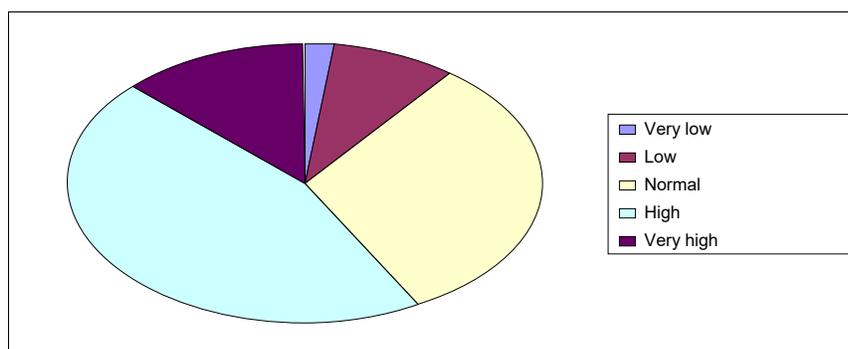
Result data of research on public response about service aspect of Bank Muamalat composed to 5 categories; very low, low, normal, high and very high, that can be viewed in the table 1.5. as follows:

**Table 1.5. Public Response to the Aspect of Service In Bank Mualamat**

<b>Respondent's Opinion</b>	<b>Frequency</b>	<b>Percentage</b>
Very low	3	2,0 %
Low	13	8,7 %
Normal	47	31,3 %
High	68	45,3 %
Very high	19	12,7 %
<b>Total</b>	<b>150</b>	<b>100 %</b>

*Source: Result of the Questionnaire*

Based on result data of research above, can be known that mostly respondents rate "high" for service aspect (45,3%), and the rest 31,3% rate normal, 12,7 % rate very high, 8,7% rate low and 2% rate very low for the quality of service aspect. The conclusion is mostly respondents agree with service model of Bank Muamalat as one of the factors of consideration by customer. For further details can be viewed in pie chart below:



Source: Data from questionnaire

c. Public Response to the aspect of Socialization

Socialization aspect is an important aspect to make Bank Muamalat Indonesia (BMI) known by public. Socialization aspect that has been implemented by Bank Muamalat Indonesia (BMI) Palangka Raya Branch evidently gets low rating from public in Palangka Raya. It means that product of Bank Muamalat Indonesia Palangka Raya Branch is not much known by people.

Respondent's statements to the aspect of socialization can be viewed from public awareness on Bank Muamalat Indonesia (BMI) Palangka Raya Branch. Those

statements composed in the table 1.6. below:

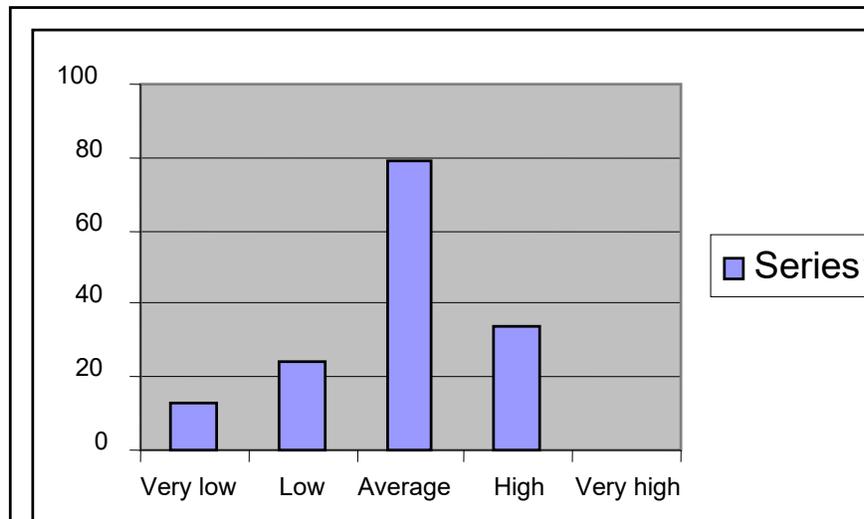
**Table 1.6. Public Response to the Aspect of Socialization**

<b>Respondent's Opinion</b>	<b>Frequency</b>	<b>Percentage</b>
Very low	13	8,7 %
Low	24	16 %
Average	79	52,7 %
High	34	22,6 %
Very high	0	0
<b>Total</b>	<b>150</b>	<b>100 %</b>

*Source: Result of the Questionnaire*

From the result of questionnaire in the table 1.6. above known that socialization factor is very decisive for public awareness to the concepts or products which are owned by Bank Muallamat. From the questionnaire known that socialization aspect is still less intense. 52,7% of respondents have average knowing on products of Bank Muallamat Indonesia Palangka Raya Branch, while 16% have low knowing on products of Bank Muallamat Indonesia Palangka Raya Branch.

Socialization by Bank Muallamat Indonesia has a significant value to affect the public use Bank Muallamat's services. However, based on those respondent's opinion above, socialization that has done by Bank Muallamat shows an unsatisfactory result. This socialization must always be implemented so that public in Palangka Raya who mostly are *Muslim* will know, understand and desire to use Islamic bank services at last, so the purpose of Islamic bank establishment (Bank Muallamat Indonesia) as an alternate means for Muslim to avoid interest system will be achieved. Socialization aspect of Bank Muallamat Indonesia (BMI) Palangka Raya Branch is not quite optimal as showed below:



*Source: Result of the Questionnaire*

According to one customer of Bank Muamalat Indonesia who is living in Kereng Bangkirai Urban Village, Sebangau sub-district, which majority people living there are Muslim, that mostly people in his neighborhood do not know about products offered by Bank Muamalat Indonesia. Moreover, there are some people do not know that Bank Muamalat Indonesia Palangka Raya Branch is exist.<sup>9</sup> Indeed, it related to lack of effort to socialize its products, especially from Bank Muamalat Indonesia Palangka Raya Branch itself. Consequently, it is needed to socialize Bank Muamalat Indonesia Palangka Raya Branch more intensive.

d. Public Response to the aspect of Benefit

Public statement on the existence of Bank Muamalat Indonesia (BMI) Palangka Raya Branch for the most part respond positively, it means that they welcome to the existence of BMI. It can be viewed from respondent's answer on the aspect of benefits which exist in the concept of Bank Muamalat Indonesia, those are tauhid (Oneness of God), social (togetherness) and economy. In a review of aspect of the anti-usury (anti-riba), there are various opinion of respondent between agree and disagree. The answer of respondent on the aspect of benefits that exist in Bank Muamalat can be viewed in the

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<sup>9</sup>This is further strengthened by opinion of some students who interviewed by author.

table 1.7. as follows:

**Table 1.7. Public Response to the Aspect of Benefit**

Respondent's Opinion	Frequency	Percentage
Strongly Disagree	0	0%
Disagree	22	21,3%
Doubtful	32	19,3%
Agree	66	44%
Strongly Agree	23	15,3%
Total	150	100%

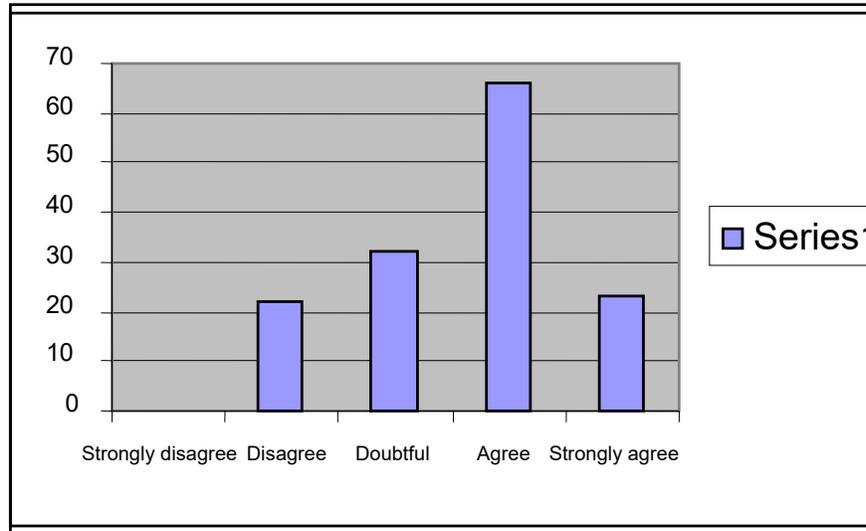
*Source: Result of Questionnaire*

Based on result of the questionnaire in the table 1.7. above is known that public response to the aspect of benefit given by Bank Muamalat is quite high. 44% of respondents agree, while 21,3% disagree, and the rest are 19,3% stated doubtful and 15,3% strongly agree.

When author talk to some people of Kereng Bangkirai Urban Village in informal interview, their reason in choosing to use banking is their needed to withdraw funds, without consider which is *haram* (forbidden) or not. Indeed, in this case, the concept of *haram* (forbidden) of banking interests is very thin. People thought, if there is any bank that allow interests, why should looking for Islamic bank, especially if its location is not strategic. This thought generally used by Muslim in Palangka Raya, in addition to emergency reasons.<sup>10</sup> So that needed a proactive effort from all parties who know and understand about muamalat to explain to public. Those public opinion above can be viewed visually as follows:

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<sup>10</sup>Author heard this thought when author did an interview. It was also opinion by some respondent who are non-customer of Bank Muamalat.



Source: Result Data of Questionnaire  
Diagram on Public Response to the Aspect of Benefit

Actually, whether interest is same with *riba* (usury) or not had been discussed by MUI (Indonesian Council of Ulama) in workshop on Bank Interests and Banking at Cisarua, Bogor on 19-22 August 1990. In that workshop, it was recognized about two opinions on bank interests, those were an opinion which believed that bank interests is *riba* (usury) and forbidden, and other opinion which assumed that bank interests is *halal* (permitted). Hereinafter, in the 4<sup>th</sup> National Conference of MUI period of 1990-1995 on September 1990 in Jakarta, both ulama (expert in Islamic law and economics) who believed that bank interests is *haram* and ulama who assumed that interest is *halal* they agreed to develop a system and procedure of banking which is non-interest. This agreement contained in The Broad Outlines of the Work Programme of Indonesian Council of Ulama 1990-1995.<sup>11</sup>

Polemic of the existence of bank interests itself become an obstacle for growth and development of Islamic bank. According to Muhammad Hasbi's opinion that Islamic bank nowadays is getting less attention by people due to the controversy of legal status of bank interests. Furthermore, and this is an expectation of Islamic

<sup>11</sup>Karnaen Perwata Atmadja, "Peluang dan Strategi Bank Tanpa Bunga dengan Sistem Bagi Hasil dalam Bisnis Perbankan di Indonesia", in Hamid Busyaib and Mursyidi Prihantoro (ed.), *Bank Tanpa Bunga* (Yogyakarta: Mitra Gama Widya, 1993), p. 1-2.

banking practitioners, government through MUI (Indonesian Council of Ulama) should unite public perception on bank interests to release *fatwa* (legal opinion or legal pronouncement) that declare bank interests is *haram* (forbidden), and people must switch to Islamic bank based on shariah as an alternative.<sup>12</sup>

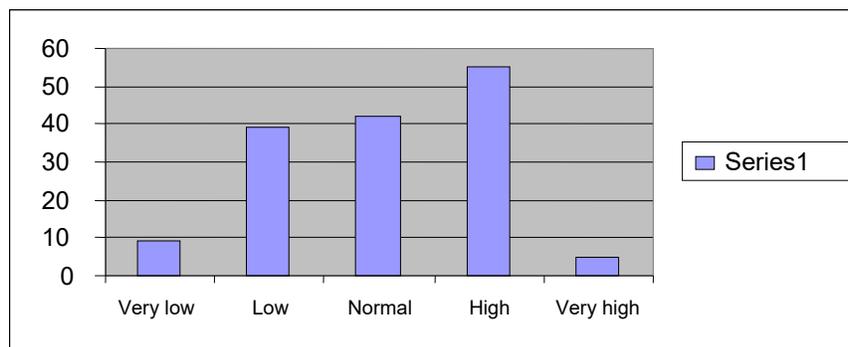
e. Public Response to the aspect of Social Setting

Social setting aspect is a characteristic of people condition in Palangka Raya that may affect public response on Bank Muamalat Indonesia Palangka Raya Branch. That thing above can be viewed from the result of questionnaire contained in table 1.8. as follows:

**Table 1.8. Public Response to the Aspect of Social Setting**

Respondent's Opinion	Frequency	Percentage
Very low	9	6%
Low	39	26%
Normal	42	28%
High	55	37%
Very high	5	3%
<b>Total</b>	<b>150</b>	<b>100%</b>

Source: Result Data of Questionnaire



Source: Result Data of Questionnaire

As table 1.8. above can be known if mostly respondents agree that social setting

<sup>12</sup>When author interview an Islamic bank practitioner in Palangka Raya.

aspect has significant role (37% for high option), while 28% choosed normal and 26% choosed low. It means that characteristic of people condition is an important thing for Islamic economics development, in this case is Bank Muamalat Indonesia Palangka Raya Branch. Based on respondent's opinion in the table 1.8. above, social setting aspect has significant role for public in Palangka Raya to respond the existence of Bank Muamalat Indonesia Palangka Raya Branch.

## **5. Conclusion**

Based on analysis result to 150 respondents through questionnaire, so according to problem formulation in this research can be concluded as follows:

1. Public response to Bank Muamalat Indonesia (BMI) Palangka Raya Branch is good (positive). It showed by the result of research which mostly people in Palangka Raya (respondent) respond positively to the existence of Bank Muamalat Indonesia (BMI) Palangka Raya Branch.
2. Public response on the aspects of product, service, socialization, benefit and social setting is conformity to the expectation. In simple words, people in Palangka Raya accept the product and they are pleased with the performance of Bank Muamalat Indonesia (BMI) Palangka raya Branch.

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