



DAFTAR PUSTAKA

- Abbas, M. H., & Ali, H. (2019). An Empirical Study of Shari'ah Compliance in Islamic Banks of Pakistan. *Journal of Islamic Finance*, 8(2), 21–30.
- Abdulkareem, I. A., Mahmud, M. S., & Abdulganiyy, A. (2022). Shariah Compliance Practice: an Analysis of Trends Among Islamic Banks in Nigeria. *International Journal of Business and Society*, 23(1), 137–151. <https://doi.org/10.33736/ijbs.4605.2022>
- Amin, H. (2020). Examining the influence of factors critical for the consumer to accept the offered Islamic home financing. *Journal of Islamic Accounting and Business Research*, 11(7), 1379–1402. <https://doi.org/10.1108/JIABR-07-2018-0110>
- Baber, H. (2017). A comparative study of Islamic housing finance models and issues. *Qualitative Research in Financial Markets*, 9(2), 168–180. <https://doi.org/10.1108/QRFM-12-2016-0053>
- Batubara, Z. (2015). Penetapan Harga Jual Beli dalam Akad Murabahah pada Bank Syariah. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 4(2), 163–176.
- BPS. (2020). *Indikator Perumahan dan Kesehatan Lingkungan 2020*. Badan Pusat Statistik. <https://bps.go.id>
- Cope, M. (2009). Transcripts (Coding and Analysis). *International Encyclopedia of Human Geography*, 350–354. <https://doi.org/10.1016/B978-008044910-4.00549-6>
- Creswell, J. W. (2009). *Research Design Qualitative, Quantitative, and Mixed Methods Approaches*. California. Sage Publication.
- Fatwa DSN-MUI No: 04/DSN-MUI/IV/2000 tentang Murabahah.
- Fatwa DSN-MUI No: 10/DSN-MUI/IV/2000 tentang Wakalah.
- Fatwa DSN-MUI No: 13/DSN-MUI/IX/2000 tentang Uang Muka dalam Murabahah.
- Fatwa DSN-MUI No: 16/DSN-MUI/IX/2000 tentang Diskon dalam Murabahah.
- Fatwa DSN-MUI No: 17/DSN-MUI/IX/2000 tentang Sanksi atas Nasabah Mampu yang Menunda-Nunda Pembayaran.
- Fatwa DSN-MUI No: 23/DSN-MUI/III/2002 tentang Potongan Pelunasan dalam Murabahah.



Fatwa DSN-MUI No: 43/DSN-MUI/VIII/2004 tentang Ganti Rugi.

Fatwa DSN-MUI No: 08/DSN-MUI/IV/2000 tentang Pembiayaan Musyarakah.

Fatwa DSN-MUI No: 09/DSN-MUI/IV/2000 tentang Pembiayaan Ijarah.

Fatwa DSN-MUI No: 73/DSN-MUI/XI/2008 tentang Musyarakah Mutanaqisah.

Fatwa DSN-MUI N0: 01/DSN-MUI/X/2013 tentang Pedoman Implementasi Musyarakah Mutanaqisah dalam Produk Pembiayaan.

Hamonangan. (2020). Analisis Penerapan Prinsip 5C dalam Penyaluran Pembiayaan pada Bank Muamalat KCU Padangsidempuan. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 4(2), 454–466.

Hennink, M., Hutter, I., & Bailey, A. (2020). *Qualitative Research Methods*. Sage Publication.

Hilwa, H. A. L., Studi, P., Ekonomi, H., Syariah, F., Hukum, D. A. N., Negeri, U. I., & Hidayatullah, S. (2021). *Status Uang Muka Pada Pembiayaan Jual Beli Mobil Berdasarkan Hukum Islam Dan Hukum Positifdi Citifin Multifinance Syariah*.

IAI. (2021). *PSAK 102: Akuntansi Murabahah*. Salemba Empat.

Kawamalah, N. K. A. (2008). *Musharakah Mutanaqisah and Its contemporary practice: Jordan Islamic Bank as an Example*. Dar al-Nafais.

KHAN, M. (2014). Islamic Banking Practices : Islamic Law and Prohibition of Ribā Author (s): MADIHA KHAN. *Islamic Studies*, 50(3), 413–422.

Lailiyah, A. (2014). Urgensi Analisa 5C Pada Pemberian Kredit Perbankan Untuk Meminimalisir Resiko. *Yuridika*, 29(2), 217–232.
<https://doi.org/10.20473/ydk.v29i2.368>

Lewis, M. K., & M.Algaoud, L. (2001). *Islamic Banking*. Edward Elgar.

Lung. (2013). Musharakah Mutanaqisah Partnership in Malaysia's Islamic Bank: a Comparison Between Theory and Practice. *American Journal of Economics and Business Administration*, 5(3), 95–106.
<https://doi.org/10.3844/ajebasp.2013.95.106>

Mohd Noor, N. S., Ismail, A. G., & Muhammad, M. H. (2018). Shariah Risk: Its Origin, Definition, and Application in Islamic Finance. *SAGE Open*, 8(2).
<https://doi.org/10.1177/2158244018770237>

Muhamad. (2019). *Manajemen Keuangan Syariah (Analisis Fiqh dan Keuangan)* (U. S. YKPN (ed.); Kedua). UPP STIM YKPN.



- Mulazid, A. S. (2016). PELAKSANAAN SHARIA COMPLIANCE PADA BANK SYARIAH (STUDI KASUS PADA BANK SYARIAH MANDIRI , JAKARTA). *Madania*, 20 No.1(95), 37–54.
- Muneeza, A., Fauzi, M. F., Bin Mat Nor, M. F., Abideen, M., & Ajroudi, M. M. (2020). House financing: contracts used by Islamic banks for finished properties in Malaysia. *Journal of Islamic Accounting and Business Research*, 11(1), 168–178. <https://doi.org/10.1108/JIABR-04-2017-0057>
- Nadhifah, T. (2019). Analisis Perpindahan Nasabah Bank Konvensional Menjadi Anggota BMT (Studi Kasus Pada Nasabah Pembiayaan di Kecamatan Pucakwangi Kabupaten Pati). *Adzkiya*, 07, 176–192. <https://doi.org/https://doi.org/10.32332/adzkiya.v7i2.2018>
- Nasir, S. M., & Sululing, S. (2017). Penerapan Akuntansi Murabahah Terhadap Pembiayaan Kredit Pemilikan Rumah Pada Bank Syariah Mandiri Cabang Luwuk. *Jurnal Akuntansi*, 19(1), 109. <https://doi.org/10.24912/ja.v19i1.117>
- OJK. (2016a). *Standar Produk Musyarakah dan Musyarakah Mutanaqisah*.
- OJK. (2016b). *Standar Produk Perbankan Syariah Murabahah*.
- OJK. (2021). *Statistik Perbankan Syariah 2021*. OJK. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Pages/Statistik-Perbankan-Syariah---Desember-2021.aspx>
- Oseni, U. A., Ayob, M. F., & Rashid, K. A. (2019). Legal Issues in Sharī‘ah-compliant Home Financing in Malaysia: A Case Study of a Bai Bithaman Ājil Contract . *Emerging Issues in Islamic Finance Law and Practice in Malaysia*, 171–192. <https://doi.org/10.1108/978-1-78973-545-120191016>
- PPDPP. (2021). *Realisasi Penyaluran Dana FLPP Tahun 2021*. Pusat Pengelolaan Dana Pembiayaan Perumahan. <https://ppdpp.id/realisasi-2021/>
- Rahman Siregar, A., & Inayah, N. (2022). Penerapan 5C pada Pembiayaan dan Hubungannya Terhadap Kolektibilitas Nasabah di PT BPRS Puduarta Insani. *Jurnal Ilmu Komputer, Ekonomi, Dan Manajemen (JIKEM)*, 2(1), 538–545.
- Ramli, R. R. (2021). *BTN Syariah Catatkan Pertumbuhan Kredit 12,6 Persen*. Kompas.Com. <https://money.kompas.com/read/2021/04/05/131600326/btn-syariah-catatkan-pertumbuhan-kredit-12-6-persen>
- Smolo, E., & Kabir Hassan, M. (2011). The potentials of mushārakah mutanāqisah for Islamic housing finance. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(3), 237–258. <https://doi.org/10.1108/17538391111166476>
- Sudrajat, A. (2021). Kepatuhan Bank Syariah Terhadap Pembiayaan Murabahah



(Studi Kasus Pada BPRS Mitra Mentari Sejahtera Ponorogo). *BISNIS : Jurnal Bisnis Dan Manajemen Islam*, 9(1), 145. <https://doi.org/10.21043/bisnis.v9i1.11534>

Sugiyono. (2013). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta.

Sunnah, A. (2019). *Cara Beli Rumah KPR tanpa Riba*. Youtube.com. <https://www.youtube.com/watch?v=Yb2lC7-VxgQ>

Taufiq, I. (2021). *PERIZINAN KEPEMILIKAN ASET PERSPEKTIF UNDANG-UNDANG PERBANKAN SYARIAH*. Universitas Islam Negeri Syarif Hidayatullah.

Tyler, T. R. (1996). Compliance with Intellectual Property Laws: A Psychological Perspective Procedural Justice and System Justification View project Reconciliation and Legitimacy View project. *Journal of International Law and Politics*, 29(219), 219–235. <https://www.researchgate.net/publication/254630500>

Ullah, H. (2014). Shari'ah compliance in Islamic banking: An empirical study on selected Islamic banks in Bangladesh. *International Journal of Islamic and Middle Eastern Finance and Management*, 7(2), 182–199. <https://doi.org/10.1108/IMEFM-06-2012-0051>

Usmani, M. M. T. (2002). *An Introduction to Islamic Finance*. Kluwer Law International.

Usmani, M. T. (2008). MUSHARAKAH AND MUDARABAH AS MODES OF FINANCE. *Accountancy.Com.Pk*, 1–19.

Vinnicombe, T. (2012). A study of compliance with AAOIFI accounting standards by Islamic banks in Bahrain. *Journal of Islamic Accounting and Business Research*, 3(2), 78–98. <https://doi.org/10.1108/17590811211265902>

Wilson, P. R. (2011). *The Determinants of Islamic Financial Development and the Constraints on Its Growth. IFSB 4th Public Lecture on Financial Policy and Stability*. Islamic Financial Services Board.

Wulandari, P., Putri, N. I. S., Kassim, S., & Sulung, L. A. (2016). Contract agreement model for murabahah financing in Indonesia Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 9(2), 190–204. <https://doi.org/10.1108/IMEFM-01-2015-0001>

Yaya, R., Abdurrahim, A., & Martawireja, A. E. (2009). *Akuntansi Perbankan Syariah Teori dan praktik Kontemporer*. Salemba Empat.