

DAFTAR PUSTAKA

- Abdul Rahman, A., Latif, R.A., Muda, R., Abdullah, M.A., 2014, Failure and Potential of Profit-Loss Sharing Contracts: A Perspective of New Institutional Economic (NIE) Theory, *Science Direct Elsevier: Pacific-Basin Financial Journal*, 28, (2014), 136-151.
- Abhishek, V., Hajek, B., Williams, S.R., 2012, Auctions with a Profit Sharing Contract, *Science Direct Elsevier: Games and Economic Behavior*, 77, (2013), 247-270.
- Aspar, M., 2014, *Hukum Perbankan, Perspektif Rentenir ditinjau dari Hukum Perbankan dan Hukum Syariah*, Kolaka: Universitas Sebelas November Kolaka.
- Baqir, M., As Shadr, 2008, *Buku Induk Ekonomi Islam Iqtishaduna*, Jakarta: Zahra.
- Cox J.C., Ingersoll J.E., and Ross S.A., 1985, *A Theory of The Term Structure of Interest Rates*, *Econometrica* Vol. 53, Issue 2, pp. 385-408.
- Fitriani, 2014, Simulasi Model Profit and Loss Sharing pada Investasi Syariah dengan Penambahan Dana Tabarru pada Prinsip Musyarakah, *Tesis*, Institut Teknologi Bandung.
- Glasserman, Paul., 2004, *Monte Carlo Methods in Financial Engineering*, Springer, New York.
- Hogg, R.V., dan Craig, A.T., 2004, *Introduction to Mathematical Statistics*, Pearson Education Inc., USA.
- Hull, J., 1992, *Options, Futures, and Other Derivatives*, Pearson Education Inc., USA.
- Kirkpatrick, S., Gelatt, C. D., dan Vecchi, M. P., 1982, Optimization by Simulated Annealing, *Science*, 671-680.
- Klimko L.A. dan Nelson, P.I., 1978, On Conditional Least Squares Estimation for Stochastic Processes, *The Annals of Statistics*, 3, 6, 629-642.
- Lazulfa, I., Sumarti, N., 2016, Penerapan Metode Simulated Annealing pada Penentuan Dana Tabarru dalam Model Profit and Loss Sharing pada Investasi Syariah, *Jurnal Matematika dan Sains*, Vol. 21, pp. 1-8.

- Oksendal, Bernt., 2000, *Stochastic Differential Equations: An Introduction with Applications Fifth Edition*, Springer-Verlag, Heidelberg New York.
- Overbeck, L. dan Ryden, T., 1997, Estimation in The Cox-Ingersoll-Ross Model, *Econometric Theory*, 13, 3, 430-462.
- Ross, S.M., 1996, *Stochastic Processes*, John Wiley & Sons Inc., California.
- Shreve, Steven, E., 2004, *Stochastic Calculus for Finance II: Continuous-Time Models*, Springer Science & Business Media Inc., United States of America.
- Stewart J., 2011, *Multivariable Calculus, 7th Edition*, Cengage Learning, USA.
- Sugema, I., Bakhtiar, T., Effendi, J., 2010, Interest Versus Profit-Loss Sharing Credit Contract: Efficiency and Welfare Implications, *International Research Journal of Finance and Economics*, ISSN Issue 45, (2010), 1450-2887.
- Sukmaliya, 2010, Studi Komparatif Antara Sistem Perhitungan Bunga pada Perbankan Konvensional dan Sistem Perhitungan Bagi Hasil pada Perbankan Syariah pada Pembiayaan Modal Kerja, *Undergraduate Thesis*, UIN Sunan Ampel Surabaya.
- Sumarti, N., Fitriyani, V., Damayanti, M., 2014, A Mathematical Model of The Profit-Loss Sharing (PLS) Scheme, *Science Direct Elsevier: Procedia-Social and Behavioral Sciences*, 115, (2014), 131-137.
- Sumarti, N., Sidarto, K.A., Syamsuddin, M., Mardiyah, V.F., Rizal, A., 2015, Some Problems on The Making of Mathematical Modelling of a Profit Loss Sharing Scheme Using Data Simulation, *J. Math. Fund. Sci*, Vol. 47, No. 1, (2015), 1-11.
- Walfajri, Maizal., 2018, Jumlah Pelaku UMKM di 2018 Diprediksi Mencapai 58,97 juta Orang, <https://keuangan.kontan.co.id/news/jumlah-pelaku-umkm-di-2018-diprediksi-mencapai-5897-juta-orang>, diakses pada tanggal 13 Februari 2019.
- Yolcu, Yeliz., 2005, One-Factor Interest Rate Models: Analytic Solutions and Approximations, *Thesis*, Department of Financial Mathematics, Middle East Technical University, Turkey.