



**THE EFFECT OF SHARIA MICRO KUR FINANCING AND MOTIVATION ON INCOME FOR BSI KCP PAYAKUMBUH CUSTOMERS**

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**ABSTRACT**

This study aims to determine the Effect of Micro KUR Financing and Motivation on Income for BSI KCP Payakumbuh Customers. This type of research includes field research, namely distributing questionnaires directly to micro business actors. The approach used in this study is a quantitative approach. The sampling technique in this study used purposive sampling techniques. The sample used in this study was 74 respondents who were analyzed using SPSS version 25. The results showed that the variable Sharia Micro KUR Financing (X1) has a positive and significant influence on income for Bank Syariah Indonesia KCP Payakumbuh customers, Motivation (X2) has a positive and significant influence on income for Bank Syariah Indonesia KCP Payakumbuh customers, and the variables Sharia Micro KUR Financing (X1) and Motivation (X2)

**Keywords: KUR Mikro Syariah, Motivation, Customer Income.**

**INTRODUCTION**

Indonesia is now a developing country. It is said that one of the developing countries is because of the development of the Indonesian economy which is increasingly developing well, this can be seen from the increase in economic growth and per capita income of the population. Along with the development of economic growth and the business world, more and more people want to start a business both in services and trade. However, it is different from the economic conditions in



Indonesia which still have economic inequality, unemployment and poverty rates that have been very high. In reducing unemployment and poverty, the role of Micro, Small and Medium Entrepreneurs is needed, because it can make a large contribution to the Indonesian economy. Micro, small and medium enterprises are one of the largest economic actors in the Indonesian economy and it is proven that they have high resilience and support the country's economy, Micro, small and medium enterprises also create considerable job opportunities for the workforce so that it greatly helps the government in reducing the unemployment rate, at this time the development of business actors is still hit by various obstacles and challenges in facing the business world. Various obstacles and obstacles faced by entrepreneurs seem to be seen in terms of limited business capital. Limited capital will limit the space for entrepreneurs to run and increase their business and income. (Karmila, 2021, hal. 01)

Income is the most important element in a business. Because income will be able to determine the development or failure of a business undertaken. Therefore, entrepreneurs must try their best to obtain the desired income. Income is an increase in an economic benefit during the accounting period in the form of a decrease in liabilities or additional activities that cause an increase in equity that does not begin with investment contributions. (soemarso, 2003, hal. 230)

The distribution of KUR financing is closely related to the role of banks. In general, KUR funds are distributed by conventional banks that still apply the interest system in providing KUR loans. The public's need for an alternative banking that provides banking services that operate without using interest is something that needs attention. The reason is, the use of interest is considered unable to answer economic problems that arise in society. Thus, financial institutions present new concepts in the banking world such as Islamic Banks. One form of financing provided by Bank Syariah Indonesia is the existence of Micro Sharia People's Business Credit (KUR) financing products. Bank Syariah Indonesia is one of the Islamic financial institutions that has a license in issuing KUR-based products. (Lusi, 2021, hal. 22)



On the other hand the factor that affects income is motivation, motivation is a reason for a person to achieve the desired goal as optimally as possible with the ability of his efforts to satisfy individual needs. The motivation that exists in a person is very necessary to carry out his business activities so that someone can be more enthusiastic and persistent to achieve the desired success. So that this motivation is one of the determining factors for success in obtaining income. (Reinaldi, 2007, hal. 03)

In Payakumbuh city, most Micro businesses experience problems in the capital sector. This is a challenge for MSMEs in terms of continuing to be able to maintain their business in the face of various existing obstacles. With capital assistance such as Sharia People's Business Credit (KUR) for business actors, it can increase their income level so that MSMEs will grow. Additional capital for micro businesses aims to increase the volume of a business. Less capital is unable to build a business, because capital is a combination of long-term sources of funds used by the company. Based on the background described above, the purpose of this study is to determine the effect of Sharia Micro Business Credit (KUR) financing and motivation on income for customers.

## **LITERATURE REVIEW**

### **A. Income**

Income is the gross cash inflow from economic benefits arising from normal activities during a period, if such inflows result in an increase in equity that does not come from investment contributions. (Anastasia, 2017, hal. 361)

In Micro Sharia economic analysis, the income of entrepreneurs is profit. In company activities, profits are determined by reducing various costs incurred from the sales obtained. The term income is used when it relates to the flow of income in a certain period derived from the provision of factors of production (natural resources, labor, and capital) respectively in the form of rent, wages and profit sharing respectively. (Sadono, 2002, hal. 391)

### **B. Sharia Bank Financing**



Financing is funding issued to support planned investments, either done alone or run by others. The distribution of financing to the public is one of the main functions of Sharia Banks as regulated in Sharia Banking Law Number 21 of 2008 and is one of the main businesses that become the main source of income for Sharia Banks. Financing disbursed by Islamic Banks provides benefits for banks themselves, debtors/customers and the government. The benefits of financing for the Bank are in the form of profit margin income or profit sharing in accordance with the financing agreement previously agreed between the Sharia Bank and the debtor. So that increasing bank profitability, as well as financing activities can encourage an increase in the ability of bank employees to understand in detail the business activities of debtors in various business sectors. (Abdul, 2021, hal. 94)

### **C. Sharia People's Business Credit (KUR)**

Sharia people's business credit (KUR) is working capital financing or investment to individual debtors or individuals, especially the lower middle economic community and productive and decent business groups but does not have additional collateral or additional collateral is not enough, while the purpose of Sharia people's business credit (KUR) is to increase and also expand access to financing to the productive sector, increase the competitiveness capacity of Sharia Micro, small and medium enterprises, and also encourage economic growth and employment. (Abdul, 2021, hal. 95)

Types of People's Business Loans Bank Syariah Indonesia as follows:

The three types of people's business loans offered by Bank Syariah Indonesia are Super Micro KUR, Micro KUR, and Small KUR, each with different terms and conditions as follows:

#### **a. KUR Super Micro**

is a financing program for small and medium enterprises (MSMEs) to meet their working capital and investment needs. BSI



Super People's Business Credit financing is pegged at a maximum of 10 million rupiah and is not subject to administration fees.

b. Micro KUR

KUR Mikro is working capital financing and investment that has a larger limit. Customers can apply for Micro KUR with a value of more than Rp 10 million to Rp 50 million.

c. KUR Small

is a working capital and investment financing program for small and medium enterprises (MSMEs) with larger limits. At least, BSI clients have the ability to apply for financing through KUR Kecil with a value of more than 50 million rupiah to 500 million rupiah. (Tabel Angsuran KUR BSI, 2023).

**D. Motivation**

Motivation is one of the success factors in a business. The greater the motivation, the greater the success that can be achieved, so business motivation can be interpreted as a stimulus that can encourage someone to do business that is done passionately, creatively, innovatively and dare to take risks in order to obtain a profit, both in the form of money (profit) and self-satisfaction. (Zulkamen, 2019, hal. 175)

**RELATIONSHIPS BETWEEN VARIABLES**

1. The relationship between variable X1 (Micro KUR Financing) and variable Y (Customer Income)

In the development of Bank Syariah Indonesia, which is one of the financial institutions that has a financing program that strongly supports the development of Micro entrepreneurs. This support is realized by issuing a product in the form of financing for Micro entrepreneurs called BSI KUR Mikro Syariah which aims at additional capital or investment needs. So that with this financing program, Micro entrepreneurs can develop their businesses and increase their income.



2. The relationship between variable X2 (Motivation) and variable Y (Customer Income)

Business actors who have strong motivation will have a great desire and enthusiasm to achieve their goals, such as developing their business and increasing their income. Conversely, business actors who do not have strong motivation will not have a great desire and enthusiasm to develop their business or increase their income. (Habib, 2021, hal. 9).

## **FORMULATION OF THE HYPOTHESIS**

1. H<sub>0</sub>1: Micro KUR financing does not have a positive and significant effect on the income of Bank Syariah Indonesia KCP Payakumbuh Sudirman customers.  
Ha1: Micro KUR financing has a positive and significant effect on the income of Bank Syariah Indonesia KCP Payakumbuh customers.
2. H<sub>0</sub>2: Motivation does not have a positive and significant effect on income for Bank Syariah Indonesia KCP Payakumbuh customers.  
Ha2: Motivation has a positive and significant effect on income for Bank Syariah Indonesia KCP Payakumbuh customers
3. H<sub>0</sub>3: Micro KUR financing and motivation do not simultaneously affect income for Bank Syariah Indonesia KCP Payakumbuh  
Ha3 customers: Micro KUR financing and motivation simultaneously affect income for Bank Syariah Indonesia KCP Payakumbuh customers.

## **RESEARCH METHODOLOGY**

### **Types of Research**

This research includes field research, namely by distributing questionnaires directly to customers who are KUR Bank Syariah Indonesia KCP Payakumbuh customers. This research includes quantitative research with a descriptive research approach. Quantitative research is research that uses a certain population or sample, data collection using research instruments, quantitative or statistical data analysis, with the aim of testing hypotheses that have been set. While the descriptive method



or approach is a method used to describe or analyze a research result but is not used to make conclusions more broadly. (Sugiyono, 2011, hal. 08)

### **Time and Place of Research**

This research was conducted at Bank Syariah Indonesia KCP Payakumbuh, located on Jl. Sudirman No.34 A, Koto Baru, North Payakumbuh District, Payakumbuh City, West Sumatra. where the object of research is on customers who are KUR customers of Bank Syariah Indonesia KCP Payakumbuh. This research lasts approximately one month, precisely from June 7, 2023 to June 30, 2023.

### **Object and Subject of Research**

The focus of this research is on the effect of sharia people's business credit financing and motivation on income for Bank Syariah Indonesia KCP Payakumbuh Micro KUR customers from 2021-2023. The subjects in this study are sharia People's Business Credit (KUR) customers who have micro businesses.

### **Data, Instruments, and Data Collection Techniques**

This study used Primary data as well as Secondary Data. Primary data is obtained directly from the original source through the distribution of questionnaires and questionnaires to Bank Syariah Indonesia KCP Payakumbuh customers. Secondary data is obtained by studying data and materials from various literature, as well as recording theories learned from books, This study uses questionnaires or questionnaires containing detailed statements for each sub-variable.

### **Data Analysis Techniques**

After data from all respondents and other sources are collected, data analysis is carried out. In this study, there were several methods for analyzing the data. This includes data quality tests, such as validity and reliability tests; classical assumption tests, such as normality, multicollinearity, and heteroscedasticity tests; multiple linear regression analysis; and hypothesis tests, such as T, F, and R<sup>2</sup> tests.

## RESULTS AND DISCUSSION

The following are the results of the calculation of research questionnaire data:

### 1. Test data quality

#### Validity Test

In the data validity test, it aims to see the accuracy of the research measurement instrument. Validity is used to measure the accuracy and accuracy of the instrument whether it can measure the actual size and in accordance with its function. (Fandi, 2018, hal. 31)

In this validity test, the basis for decision making is to compare the correlation coefficient  $r$  calculate with  $r$  table with a significance level of  $\alpha = 0.05$  and  $df = n-2 = 74-2 = 72$  with a value of 0.192. To obtain data researchers using the SPSS test tool version 25, the validity test was obtained as follows:

**Table 1 Validity Test**

Instrument Item No		Pearson Correlation R Hitung	R Table	Significance Value	Information
Micro Sharia Business Credit (KUR) Financing (X1)	X1.1	0,647	0,192	0,000	Valid
	X1.2	0,767	0,192	0,000	Valid
	X1.3	0,682	0,192	0,000	Valid
	X1.4	0,575	0,192	0,000	Valid
Motivation (X2)	X2.1	0,806	0,192	0,000	Valid
	X2.2	0,646	0,192	0,000	Valid
	X2.3	0,774	0,192	0,000	Valid
	X2.4	0,781	0,192	0,000	Valid
	X2.5	0,682	0,192	0,000	Valid





	X2.6	0,613	0,192	0,000	Valid
Customer Revenue (Y)	Y1.1	0,634	0,192	0,000	Valid
	Y1.2	0,680	0,192	0,000	Valid
	Y1.3	0,595	0,192	0,000	Valid
	Y1.4	0,809	0,192	0,000	Valid
	Y1.5	0,811	0,192	0,000	Valid
	Y1.6	0,643	0,192	0,000	Valid

Source: processed data (2023)

Based on the test results above, it can be seen that the  $r$  value of the count of the 16 questionnaire items above is declared valid because it meets the requirements  $r_{\text{count}} > r_{\text{table}}$   $r_{\text{value table}} 0.192$ .

### **Reliability test**

Reliability tests are usually used for variables that are already valid. High and low probability suatu variable, empirically indicated by the coefficient of reliability, the measurement technique of the reliability test is to use Cronbach's Alpha technique which is with a significance of 5%. If the value of Cronbach's Alpha is close to 1 then it can be concluded that the measurement is correct. Cronbach's Alpha method has defined its limits, which are as follows:

- a. Alpha coefficient above 0.8 : Good
- b. Alpha coefficient above 0.7 : Acceptable
- c. Alpha coefficient above 0.6 : Unreliable (Priyatno, 2008, hal. 172)

The results of this research reliability test can be presented as follows:



**Table 2 Reliability Test**

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Information</b>
Micro KUR Financing (X1)	0,731	Reliabel
Motivation (X2)	0,871	Reliabel
Revenue (Y)	0,820	Reliabel

Source: processed data (2023)

If Cronbach's Alpha value  $>$  a significant level, then the instrument is said to be reliable. Cronbach's Alpha value in the Micro KUR Financing variable of 0.731, the Motivation variable of 0.871 and in the Income variable of 0.820 thus it can be concluded that the statements in the questionnaire of each of these variables are reliable because they have a large Cronbach's Alpha value of 0.6. This shows that each item is able to obtain consistent data which means that if this statement is resubmitted, an answer that is relatively the same as the previous answer will be obtained.

## **2. Test classical assumptions**

Before conducting multiple linear regression analysis, classical assumption tests were carried out consisting of: Normality Test, Multicollinearity Test and Heteroscedasticity Test.

### **Normality Test**

The normality test in the regression model is used to test whether the residual values resulting from the regression are normally distributed or not. A good regression model is one that has normally distributed residual values (Rochhmat, 2016, hal. 122).

The decision-making data on the Kolmogorov smirnov Normlitas test is if the residual is normally distributed if the significance value is more than 0.05. Here are the results of Kolmogorov smirnov's one-sample normality test:



**Table 3 Kolmogorov-smirnov Test One-sample Normality Test Results**

<b>One-Sample Kolmogorov-Smirnov Test</b>		Unstandardized Residual
N		74
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.86323381
Most Extreme Differences	Absolute	.080
	Positive	.055
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: processed data (2023)

It appears that the significance value of Asymp.sig (2-tailed) is  $0.200 > 0.05$ , so according to the basis of the decision in the Kolmogorov-smirnov normality test, it can be concluded that the data are normally distributed.

### **Multicollinearity Test**

The Multicollinearity Test aims to test whether the regression model found a correlation between independent variables or not. Multicollinearity testing criteria are viewed in two ways, namely: If the tolerance value is greater than 0.10 it means that Multicollinearity does not occur, If the VIF value is smaller than 10.00 it means that Multicollinearity does not occur.



**Table 4 Multicollinearity Test**

<b>Variable</b>	<b>Tolerance</b>	<b>VIF</b>	<b>Information</b>
Micro KUR financing (X1)	0,369	2.707	no Multicollinearity occurs
Motivation (X2)	0,369	2.707	no Multicollinearity occurs

Source: processed data (2023)

From the table above, it can be seen that the tolerance value in this study is greater than 0.10 and the VIF value is below 10.00 which meets the requirements of good multicollinearity. So it can be concluded that in the Micro and Motivation KUR financing variables, there are no symptoms of multicollinearity.

#### **Heteroscedasticity Test**

Heteroscedasticity aims to test whether in a regression model there is an inequality of variance from the residual of one observation to another (Rochhmat, 2016, hal. 116)

In this study, heteroscedasticity tests were carried out with the Glejser test. The basis of testing Heteroscedasticity with the Glejser test is if the significance value is large than 0.05 then Heteroscedasticity does not occur, on the other hand if the significance value is small than 0.05 then Heteroscedasticity has occurred. A good regression model is if heteroscedasticity does not occur. The heteroscedasticity test in this study can be presented as follows:

**Table 5 Heteroscedasticity Test Results**

Variable	Signifikansi	Information
Micro KUR financing (X1)	0,752	No symptoms of heteroscedasticity occur
Motivation (X2)	0,491	No symptoms of heteroscedasticity occur

Source: processed data (2023)

In the table above, it can be seen that the significance value in the Micro KUR financing variable is 0.752 which means greater than 0.05 while the Motivation significance value is 0.491 which means greater than 0.05. So it can be concluded that there are no symptoms of heteroscedasticity of the two variables.

### 3. Multiple linear regression analysis

Multiple regression analysis is to determine the effect of one or more independent variables on one dependent variable. (Sofyan, hal. 301)

Multiple linear regression models can be called good models if they have accuracy in estimates, are unbiased and consistent if they meet the assumptions of normality and are free from the symptoms of classical assumptions. Based on the results of data processing using SPSS 25, multiple linear regression analysis results are as follows:

**Table 6 multiple linear regression analysis**

		Coefficients <sup>a</sup>			
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	T
1	(Constant)	.503	1.572		.320
	X1	.296	.147	.182	2.017
	X2	.757	.093	.735	8.145
					Sig.
					.750
					.048
					.000

a. Dependent Variable: Y

Source: processed data (2023)



*Test Formula Multiple linear regression analysis:*

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Y = Customer Income Variables

X1 = Sharia Micro KUR Financing Variables

X2 = Motivational Variables

$\beta_0$  = Intersep

$\beta_1$  = Koefesien Regresi 1

$\beta_2$  = Koefesien Regresi 2

e = *Error rate*

$$Y = 0.503 + 0.296 + 0.757$$

The interpretation of the above regression is as follows:

a. Constant (a)

This constant value of 0.503 shows that if the independent variables, namely Micro KUR Financing (X1) and Motivation (X2), are assumed to be valued (0), then the customer's income variable will increase by 0.503.

b. Micro KUR Financing (X1) to customer income (Y)

The value of the Micro KUR financing coefficient for the variable (X1) is 0.296 and is positive. This shows that if the Micro KUR financing has a good relationship. Then the variable income (Y) will increase by 0.296

c. Motivation (X2) to customer income (Y)

The value of the Motivation coefficient for the variable (X2) is 0.757 and is positive. This shows the meaning that if Motivation has a good relationship. Then the variable income (Y) will increase by 0.757



#### 4. Test the hypothesis

##### Test T ( Partial )

Used to analyze the effect of the independent variable (X) on the dependent variable (Y) partially. If t count is greater than t table or significance value is less than 5% or 0.05 then Ho is rejected Ha is accepted which means that there is a significant effect of the independent variable on the dependent variable.

The formula t of the table is:

$$T \text{ table} = t (\alpha/2; n-k-1)$$

$$\alpha = 5\% = t ( 0,05/2 : 74-3-1 )$$

$$= 0,025 : 70$$

The t-value of the table is 1.994

Here are the t-test results of the table as follows:

**Table 7 Test Results t**

<b>Variable</b>	<b>T count</b>	<b>Signifikansi</b>
Sharia Micro KUR financing (X1)	2.017	0.048
Motivation (X2)	8.145	0.000

Source: processed data (2023)

The following is an explanation of each variable from the t test above:

a) Variable t test of sharia micro KUR financing (X1)

Based on the table above, it can be seen that the significance value of the Sharia Micro KUR financing variable (X1) to customer income (Y) is  $0.048 < 0.05$  and the calculated t value is  $2.017 > 1.994$ , so it can be concluded that Ha1



is accepted and H01 is rejected. This means that there is a significant influence of Sharia Micro KUR financing on customer income.

b) Motivation variable T Test (X2)

Based on the table above, it can be seen that the significance value of the Motivation variable (X2) to customer income (Y) is  $0.000 < 0.05$  and the calculated t value is  $8.145 > 1.994$ , it can be concluded that Ha2 is accepted and H02 is rejected. This means that there is a significant influence of motivation on customer income.

**Test F ( Simultaneous )**

Test F was conducted to examine the effect of Micro KUR Financing and Motivation (independent variable) on customer income (dependent variable) simultaneously. If the calculated F value is greater than the table F value or the significance level is less than 5% ( $\alpha=0.05$ ) then this indicates Ha is accepted.

The formula for finding f table is:

$$\mathbf{F\ table = (k; n-k)}$$

$$= 3 ; 74-3$$

$$= (3 ; 71 ) = 2,73$$

**Table 8 F Test Results**

F Count	F Table	Significance
130.580	3,12	0,000

Source: processed data (2023)

Based on the table above, it can be seen that the significance value of the Sharia Micro KUR financing variable (X1) and the Motivation variable





(X2) to customer income (Y) is  $0.000 < 0.05$  and the calculated f value is  $130.580 > 2.73$ . This proves that  $H_{a3}$  is accepted and  $H_{03}$  is rejected. This means that there is an influence between the variables of Sharia Micro KUR financing (X1) and Motivation (X2) on customer income simultaneously.

### **Test R<sup>2</sup> ( Coefficient of Determination )**

The Coefficient of Determination R<sup>2</sup> aims to measure how far the model is able to explain the variation of the dependent variable.

**Table 9 Test Coefficient of Determination R<sup>2</sup>**

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.887 <sup>a</sup>	.786	.780	1.88929

a. Predictors: (Constant), X2, X1

Source: processed data (2023)

Based on the table above, it is known that the R square value is 0.786, this means that there is a simultaneous influence of variables X1 and X2 on variable Y is 78.6%

### **CONCLUSION**

Based on the results of research analyzed by researchers in data processing regarding "The Effect of Micro KUR Financing and Motivation on Income in Bank Syariah Indonesia KCP Payakumbuh Customers" using SPSS Version 25, obtaining 74 respondents obtained from primary data in the form of questionnaires, it can be concluded that:

1. The results showed that Micro People's Business Credit (KUR) financing has a positive and significant influence on the income of Indonesian sharia bank customers KCP Payakumbuh.
2. The results showed that motivation has a positive and significant influence on income for customers of Indonesian sharia bank KCP Payakumbuh



3. The results showed that the variables of micro business credit financing (KUR) and motivation simultaneously affect the income of customers of Indonesian Islamic bank KCP Payakumbuh.

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*Tabel Angsuran KUR BSI 2023: Syarat Dan Cara Pengajuan.*