



The Influence of Location and Profit Sharing Level on Member's Interest in Saving at KSPPS BMT UGT Nusantara Capem Tegaldlimo

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Abstract: This study aims to understand how much influence the location and profit sharing system have on the interest of the community to join as members of BMT UGT Nusantara Tegaldlimo Branch. This type of research uses quantitative research with an explanatory research approach. The data source used is primary data in the form of data from distributing questionnaires to members of BMT UGT Nusantara Tegaldlimo branch. Sampling with random sampling amounted to 60 respondents. Data analysis used in this study is validity analysis, reliability, classical assumption test (partial t test, simultaneous f test, and determination test) with the help of SPSS 23 software. The results of multiple linear regression analysis show that 1) Location partially has a significant effect on the interest of BMT UGT Nusantara Tegaldlimo branch members with a sig value of $0.00 < 0.05$; 2) profit sharing partially has a significant effect on the interest of BMT UGT Nusantara Tegaldlimo branch members with a sig value of $0.00 < 0.05$; 3) Location and profit sharing partially and simultaneously have a significant positive effect on the interest of BMT UGT Nusantara members in Tegaldlimo by 79.7%.

Keyword: Location, Profit Sharing, Member Interests.

INTRODUCTION

Banking is everything related to banks. A bank is like a company that manages money. People deposit their money in the bank, and the bank then distributes the money again for various purposes. The better the bank's performance, the better the economy of a country. In accordance with Law Number 10 of 1998, banking covers all aspects related to banks, from organizational structure, types of businesses carried out, to operational procedures. As a financial institution, banks play a crucial role in driving a country's economic growth. Banks function as a safe place for people to store their funds. A bank is a financial institution that acts as an intermediary between parties who have excess funds (the public) and parties who need funds (companies, individuals). These banking activities are very important because they can

encourage investment, increase consumption, and ultimately trigger economic growth (Nawal et al., 2022).

Many people now prefer to use Islamic financial institutions, especially non-bank ones such as Islamic cooperatives, BMT (Baitul mal wat tanwil), and BTM (Baitul tanwil Muhammadiyah). These institutions are growing very rapidly. Islamic cooperatives, for example, are like a gathering place for people who have extra money to help people who are short of money. All of their activities follow Islamic religious rules. Non-bank Islamic financial institutions, such as Islamic cooperatives, BMT, and BTM, are increasingly popular among the community. The growth of Islamic cooperatives as intermediary institutions connecting members with excess funds and members who need funds is very significant. Islamic cooperatives play an important role in supporting the economic activities of the community, especially the lower middle class, while still adhering to Islamic principles. Islamic cooperatives are organizations that help the community manage their finances together based on Islamic principles. These Islamic cooperatives are very beneficial for the community, especially those who have limited access to conventional financial institutions. By becoming a member of a sharia cooperative, people can help each other and develop their economy (Abil & Edi, 2021).

BMT UGT Nusantara wants to build and develop the people's economy based on the true teachings of Islam. In addition, they want to foster a spirit of good cooperation between each other in the economic and social fields, by always adhering to religious values (Emy, 2021).

The selection of the location of BMT UGT Nusantara Tegaldimo Branch in Tegaldlimo Village has considered strategic factors. An inappropriate location can increase operational costs and reduce customer interest. With its location close to the market, residential areas, and good accessibility, it is hoped that it can attract people's interest to become customers (Riskayanti, 2021).

The profit sharing between customers and BMT UGT Nusantara Tegaldlimo Branch is determined based on the agreed ratio. The ratio is a percentage comparison that shows the division of business results between the two parties. For general savings products, the ratio set is 60% for customers and 40% for BMT. While for term savings, the ratio is 50:50, and for deposits, the ratio is 40:60 (Sari et al., 2017).

The researcher was motivated to conduct this study because he wanted to know whether the factors that influence customer interest in conventional banks also apply to Islamic financial institutions such as BMT. In other words, the researcher wanted to test whether the location and profit sharing system offered by BMT UGT Nusantara Tegaldlimo Branch could attract people to become members.

THEORETICAL BASIS

Location

Emphasizing the importance of business location decisions. This is because, first, location is a long-term investment that is difficult to change. Whether it is ownership or rent, the decision to choose a location will limit the flexibility of the business in the future. Second, the future growth of the business is greatly influenced by the location. The selected area must have the potential for sustainable economic growth. Third, the condition of the surrounding environment can change over time. If the value of the location decreases, the business may have to face consequences such as relocation or closure (Nawal et al., 2022).

In Islam, preserving the environment is an obligation for every individual, including companies. Therefore, the selection of a business location must consider the environmental impacts that may arise. Companies must ensure that their business activities do not harm the surrounding environment, as written in QS Al-A'raaf Verse 56:

وَلَا تُفْسِدُوا فِي الْأَرْضِ بَعْدَ إِصْلَاحِهَا وَادْعُوهُ خَوْفًا وَطَمَعًا إِنَّ رَحْمَتَ اللَّهِ قَرِيبٌ مِّنَ الْمُحْسِنِينَ

Meaning: "Do not cause damage on the face of the earth, after (Allah) has repaired it and pray to HIM with fear (it will not be accepted) and hope (it will be granted). Indeed, Allah's mercy is very close to those who do good" (Ministry of Religion, QS Al-A'raf verse 56).

Faith in Islam does not only include ritual worship, but also includes behavior towards living things and the environment. Maintaining environmental sustainability is one form of worship that shows a person's faith. Therefore, in running a business, a Muslim must choose a location that does not damage the environment, but rather provides a positive contribution to the environment and the surrounding community.

The selection of a place or location for a business requires careful consideration of the following factors:

- a. Access, for example a location that is easily accessible or easily accessible by means of transportation;
- b. Visibility, for example a location that can be seen clearly from the side of the road;
- c. Large and safe parking area;
- d. Expansion, namely the availability of a place large enough for business expansion in the future;
- e. Environment, namely the surrounding area that supports the business offered. For example, a small-class restaurant business that is close to campuses, dormitories, schools, and offices. (Tjiptono, 2015).

Profit sharing

Profit sharing is the profit obtained from investment, but the amount is not fixed and can change depending on how successful the business is run. This is like a collaboration between the capital owner and the business manager: if the business makes a profit, the profit is shared, but if it loses, the loss is also borne together. This system is considered fair because no party is harmed (Nawal et al., 2022).

In Islam, all buying and selling matters and agreements must be fair. No party should be harmed, neither themselves nor others. This is based on the hadith of the Prophet SAW narrated by Ibn Majah Addaruquthni and others from Abi Sa'id al-khudri that the Messenger of Allah said:

لا ضرر ولا ضرار

Meaning: "Do not harm yourself and do not harm others." (HR. Ibnu Majjah).

Indicators in profit sharing are:

- a. Clarity of profit sharing ratio is in the Islamic banking system, this ratio is the basis for determining how much portion of profit will be received by each party after a business or investment generates a profit.
- b. The benefits of profit sharing are a fair and efficient profit sharing system. This concept has long existed and continues to be developed by Islamic scholars and economists. By understanding the benefits and theories behind profit sharing, we can appreciate the importance of this system in building a more equitable and sustainable economy.
- c. Competitive profit sharing is a condition in which the distribution of profits in a business or investment is carried out in a way that is attractive to all parties involved, so that it can compete with other profit sharing systems. In the context of Islamic economics, this competitive profit sharing refers to the application of sharia principles that are not only fair, but also able to provide attractive returns for investors. (Ismail, 2011).

Interest

Interest is a feeling of attraction that makes us want to know more about something. We are not only interested, but also have the drive to learn and try it (Darmadi, 2017:307).

In the Qur'an, it is explained that humans have various desires, such as likes, interests, desires, and ideals. To realize all these desires, we as humans are required to work hard and fight as hard as we can. As explained in Q.S Ali-Imran Verse 14:

رُزِيَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ وَالْخَيْلِ
الدُّنْيَا وَاللَّهُ عِنْدَهُ حُسْنُ الْمَآبِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرْثِ ذَلِكَ مَتَاعُ الْحَيَاةِ

Meaning: "Beautiful in the sight of mankind is the love of desirable things: women, children, much wealth of gold, silver, choice horses, livestock and fields. Such is the enjoyment of life on earth, and with Allah is a good place of return (heaven)." (Ministry of Religion, QS Ali-Imran verse 14).

The verse of the Qur'an describes the nature of humans who have various desires, such as the desire for affection, offspring, and sustenance. These desires are natural, but must be carried out in accordance with religious teachings.

Purchase interest can be identified through the following indicators:

- Self-motivated factors are genuine interest in an activity or topic that is often the primary driver.
- Social motive factors are the complex driving forces behind human interactions. By understanding these factors, we can better understand ourselves and others, and build more meaningful relationships.
- Emotional factors are anything related to feelings, emotions, or moods that can influence our thoughts and behavior. These emotions can be positive, such as happiness or love, or negative, such as anger or sadness. These emotions are often the primary drivers behind our actions. (wahyuningsih, 2021).

This study is in line with the study conducted by Nawal Ika Susanti, et al. (2022) entitled The Influence of Location, Promotion and Profit Sharing on Community Interest in Becoming Members of BMT UGT NUSANTARA Glenmore Branch, that Location has no positive and insignificant effect on community interest in becoming members of BMT UGT Nusantara Glenmore Branch, Promotion has a positive and significant effect on community interest in becoming members of BMT UGT Nusantara Glenmore Branch, Profit Sharing has a positive and significant effect on community interest in becoming members of BMT UGT Nusantara Glenmore Branch, Based on the results of the study, it was concluded that the variables location, promotion, and profit sharing had an influence of 60.3% on community interest in becoming members of BMT UGT Nusantara Glenmore Branch. Given the importance of location and profit sharing factors in attracting public interest in joining financial institutions, this study aims to measure how much influence these two variables have on community interest in becoming members of BMT UGT Nusantara Tegaldlimo Branch.

METHOD

This research is a quantitative research that can be interpreted as a research method that focuses on data that can be measured and calculated. In this study, we take samples from a larger population, then collect data using questionnaires or other measuring instruments. After that, the data obtained is analyzed statistically to test the hypothesis that we have previously made (Nawal et al., 2022).

This study adopts a random sampling technique to obtain representative data. The tests in this study include: Validity Test, Reliability Test, Classical Assumption Test containing Normality Test, Heteroscedasticity Test, Multicollinearity Test, Multiple Linear Regression Test (T Test, F Test, Determination Test).

In this study, the number of samples was determined based on Ferdinand's opinion, namely by multiplying the number of indicators by 5-10. Because this study has 12 indicators, the minimum number of samples needed is 60 respondents. The sample was taken from members of BMT UGT Nusantara Tegaldlimo Branch.

RESULTS AND DISCUSSION

Data Analysis Techniques Instrument Test

- a. Validity Test, Validity test is used to test the validity of the questionnaire.
- b. Reliability Test, to measure the consistency of the construct or research variable, and in the questionnaire it is said to be reliable if a person's answer to the question is consistent or stable over time. A variable is said to be reliable if it has an Alpha value > 0.60.
- c. Classical Assumption Test
- d. Multicollinearity Assumption Test The guidelines for a regression model that is free from multicollinearity are as follows:
 If the tolerance value is greater than 0.10, then there is no multicollinearity.
 If the tolerance value is less than 0.10, then there is multicollinearity.
 If the VIF value is less than 10.00, then there is no multicollinearity.
 If the VIF value is greater than 10.00, then there is multicollinearity.

Validity test

Validity testing is a measure that shows the validity or authenticity of a research instrument (Riyanto & Aglis, 2020).

Table 1. Uji Validitas Location (X1), Profit sharing (X2) & Member interests (Y)

Variabel	Item Pernyataan	Person Correlation	Significant 2 Tailed	Keterangan
<i>Lokasi (X1)</i>	X1.1	0,496	0,000	Valid
	X1.2	0,712	0,000	Valid
	X1.3	0,797	0,000	Valid
	X1.4	0,655	0,000	Valid
	X1.5	0,296	0,000	Valid
	X1.6	0,529	0,000	Valid
<i>Bagi Hasil (X2)</i>	X2.1	0,835	0,000	Valid
	X2.2	0,742	0,000	Valid
	X2.3	0,773	0,000	Valid
<i>Minat Anggota (Y)</i>	Y1.1	0,812	0,000	Valid
	Y1.2	0,868	0,000	Valid
	Y1.3	0,842	0,000	Valid

Source: Data Processed by the author, (2024).

Table 1. The results of the validity test show that all statement items are valid because they show a calculated r result that is greater than the table r, meaning that all statement items can be used as research instruments.

Reliability Test

Table 2. Uji Reliability Location (X1), Profit sharing (X2) & Member interests (Y)

NO	Variabel	Cronbach's Alpha	Standar Pengukuran	Kesimpulan
1	Lokasi	0,624	0,60	Reliabel
2	Bagi Hasil	0,674	0,60	Reliabel
3	Minat Anggota	0,791	0,60	Reliabel

Source: Data Processed by the author, (2024)

Table 2. Based on the results of the reliability test, the Cronbach's Alpha value for the variables Location (0.624), Profit Sharing (0.674) and Member Interest amounted to 0.791 for all variables explaining > 0.60, proving that the results obtained from the variables studied can be said to be reliable.

Classical Assumption Test

The classical assumption test is a statistical requirement that must be met in multiple linear regression analysis based on ordinary least squares (Setya Budi et al., 2024).

Normality Test

**Table 3. Uji Normalitas
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.11693721
Most Extreme Differences	Absolute	.078
	Positive	.078
	Negative	-.049
Test Statistic		.078
Asymp. Sig. (2-tailed)		.200 ^{c,d}

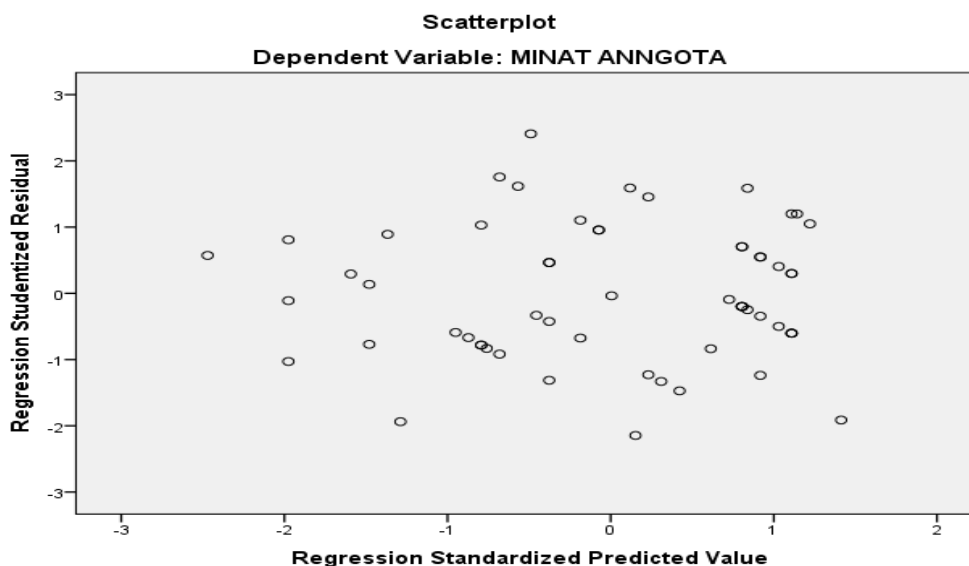
- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data Processed by the author, (2024)

Table 3. It is known that the results of the Normality test/One Sample Kolmogorov Smirnov Test show asymp. Sig 2-tailed standardized residual is 0.200. Therefore, it can be concluded that the significance value is > alpha 0.05 with that the results of the normality test are concluded to prove that the data has been distributed normally.

Heteroscedasticity Test

Table 4. Uji Heteroskedastisitas



Source: Data Processed by the author, (2024)

Table 4. From the scatterplot graph in the image above, it can be seen that the points are spread randomly, and are spread both above and below the number zero on the Y axis. This can be concluded that there is no heteroscedasticity in the regression model (Ghozali 2011:107).

Multicollinearity Test

Table 5. Multicollinearity Test

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics Tolerance VIF
	B	Std. Error	Beta	t		
(Constant)	-3.665	1.490		-2.460	.017	
LOKASI	.448	.074	.608	6.084	.000	.640 1.562
BAGI HASIL	.282	.106	.267	2.669	.010	.640 1.562

a. Dependent Variable: MINAT ANGGOTA

Source: Data Processed by the author, (2024)

Table 5. From the results of the Multicollinearity Test in the table above, it shows that the tolerance value for the Location variable (X1) is 0.640 > 0.10, and the VIF value is 1.562 < 10, for the Profit Sharing variable (X2) the tolerance value is 0.640 > 0.10 and the VIF value is 1.562 < 10. From the explanation of the results of the multicollinearity test, it can be concluded that there is no multicollinearity.

Hypothesis Test

Multiple Linear Regression Test

1) Partial test (t-test)

Table 6. Partial Test (t- test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	-3.665	1.490		-2.460	.017
LOKASI	.448	.074	.608	6.084	.000
BAGI HASIL	.282	.106	.267	2.669	.000

a. Dependent Variable: MINAT ANGGOTA

Source: Data Processed by the author, (2024)

a) The influence of location on member interest

The coefficient beta value of 0.448 is positive, with Sig. 0.000 < 0.05, then Ho is rejected and Ha is accepted, meaning that location has a significant influence on member interest.

b) The influence of profit sharing on member interest

The coefficient beta value of 0.282 is positive, with Sig. 0.000 < 0.05, then Ho is rejected and Ha is accepted, meaning that profit sharing has a significant influence on member interest.

2) Simultaneous test (f test)

Table 7. Simultaneous test (f test)

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	128.328	2	64.164	49.689	.000 ^b
Residual	73.605	57	1.291		
Total	201.933	59			

a. Dependent Variable: MINAT ANGGOTA

b. Predictors: (Constant), BAGI HASIL, LOKASI

The table above shows that the calculated *f* value is greater with $49.689 > 4$, while $0.000 < 0.05$ for significant results, so with these results H_0 has a significant influence on *Y*.

3) Test of Determination Coefficient (*R*²)

Table 8. Determination Coefficient (*R*²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 ^a	.635	.623	1.13636

a. Predictors: (Constant), BAGI HASIL , LOKASI

Source: Data Processed by the author, (2024)

Table 8. Based on the results of the determination coefficient test in the table above, the value used as a reference for the determination coefficient is the value of the Adjusted *R* Square, which is 0.797, meaning that the Location and Profit Sharing variables influence Member Interest by 79.7%, while the remaining 20.3% is influenced by other variables not mentioned in this study.

DISCUSSION

The Influence of Location (*X*₁) on the Interest of BMT UGT Nusantara Members, Tegaldlimo Branch

In this study, it was found that there was an influence between location (*X*₁) on member interest (*Y*). The results of this study are not in line with the research conducted by Nawal Ika, et al. (2022), which showed that location had no influence on member interest.

The results of the multiple linear regression test showed that the magnitude of the regression coefficient of the Location variable (*X*₁) was positive and the results of the *T*test statistic test (partial test) showed a significance value of 0.000 which was less than 0.05, meaning that location (*X*₁) had a significant effect on Member Interest (*Y*) of KSPPS BMT UGT Nusantara Capem Tegaldlimo. While the results of the *F* statistic test (simultaneous test) showed that the sig value obtained was ($0.00 < 0.05$) So there is a significant influence between location and profit sharing on the interest of KSPPS BMT UGT Nusantara Capem Tegaldlimo members. This shows that the better the location given, the greater the sense of loyalty of the members. So that hypothesis one (*H*₁) which states that location has a positive and significant effect on the interest of KSPPS BMT UGT Nusantara Capem Tegaldlimo Members can be accepted. The results of this study are relevant to previous research conducted by Ahmad Akbar, et al. (2024) which stated that location has a positive and significant effect on customer decisions.

The Influence of Profit Sharing (*X*₂) on the Interest of BMT UGT Nusantara Capem Tegaldlimo Members

In this study, it was found that there was an influence between Profit Sharing (*X*₂) on Member Interest (*Y*). The results of this study are in line with research conducted by Ahmad Akbar, et al. (2024), Nawal Ika, et al. (2022) which showed that profit sharing has an influence on Member Interest.

The results of the multiple linear regression test showed that the magnitude of the regression coefficient of the Profit Sharing variable (*X*₂) was positive and the results of the *T*test statistic test (partial test) showed a significance value of 0.000 which was less than 0.05, meaning that Profit Sharing (*X*₂) had a significant effect on Member Interest (*Y*) of KSPPS BMT UGT Nusantara Capem Tegaldlimo. While the results of the *F* statistic test (simultaneous test) showed that the sig value obtained was ($0.00 < 0.05$) So there is a significant influence between Location and Profit Sharing on the loyalty of KSPPS BMT UGT Nusantara Capem

Tegaldlimo members. This shows that the better the Profit Sharing given, the greater the sense of loyalty of the members. So that hypothesis one (H1) which states that Profit Sharing has a positive and significant effect on the Interest of KSPPS BMT UGT Nusantara Capem Tegaldlimo Members can be accepted.

The Influence of Location (X1) and Profit Sharing (X2) on the Interest of BMT UGT Nusantara Capem Tegaldlimo Members

The results of the analysis show that both variables, namely Location and profit sharing, have a significant influence on customer decisions to save at BMT UGT Nusantara Tegaldlimo. The results of this study are in line with research conducted by Ahmad Akbar, et al. (2024) which shows that Location and profit sharing have an influence on member interest.

The results of the multiple linear regression test show that the magnitude of the regression coefficient of the Location variable (X1) is positive and the results of the Ttest statistical test (partial test) show a significance value of 0.000 which is less than 0.05, meaning that location (X1) has a significant effect on Member Interest (Y) of KSPPS BMT UGT Nusantara Capem Tegaldlimo. The results of the multiple linear regression test show that the magnitude of the regression coefficient of the Profit Sharing variable (X2) is positive and the results of the Ttest statistical test (partial test) show a significance value of 0.000 which is less than 0.05, meaning that Profit Sharing (X2) has a significant effect on Member Interest (Y) of KSPPS BMT UGT Nusantara Capem Tegaldlimo. The results of the F statistic test (simultaneous test) show that the sig value obtained is ($0.00 < 0.05$). So there is a significant influence between Location and Profit Sharing on the loyalty of KSPPS BMT UGT Nusantara Capem Tegaldlimo members.

CONCLUSION

Based on primary data obtained from distributing questionnaires, a reliability test was also carried out to determine respondents' answers to consistent statements over time. And then a validity test was carried out with the aim of measuring the validity of the questionnaire. The results of both stated that all statements in each variable were reliable and valid. In the classical assumption test which includes the normality test, heteroscedasticity test, and multicollinearity test, it was proven that in the regression model there was no correlation between independent variables and no heteroscedasticity and it was stated to be normally distributed. Based on the description of the discussion, the following conclusions can be drawn:

1. The location variable has a partial significant effect on the customer's decision to save at BMT UGT Nusantara Tegaldlimo, which is known by the calculated t value of 6.084 and a significant value of 0.000.
2. The profit sharing variable has a partial significant effect on the customer's decision to save at BMT UGT Nusantara Tegaldlimo, which is known by the calculated t value of 2.669 and a significant value of 0.000.
3. The location and profit sharing variables simultaneously or together have a significant effect on the customer's decision to save at BMT UGT Nusantara Tegaldlimo with the calculated F value of 49.689.
4. The R2 value obtained is 0.797, which means that simultaneously the location and profit sharing variables have an influence of 79.7% and the remaining 20.3% is influenced by other variables outside this research model.

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