

ANALYSIS OF STRATEGIES FOR ESTABLISHING SHARIA BANKS IN MINORITY AREAS (CASE STUDY OF DAIRI DISTRICT)



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Abstract

This research aims to find out what strategies are currently being implemented to establish sharia banks in minority areas of Dairi Regency and most importantly to determine the main priority strategies in establishing sharia banks in Dairi Regency. The methods used are SWOT analysis and QSPM. The number of respondents each was 8 people for the SWOT analysis and 5 people for QSPM. Respondents were appointed based on their understanding and mandate or position in the Regional Government or Dairi Regency community, both from academics and practitioners. For the SWOT analysis research results, the strategy quadrant after processing the IFAS and EFAS matrix values is a defensive strategy. This strategy means that it is necessary to minimize weaknesses and avoid threats in the process of establishing a Sharia bank. The weakness is the lack of government support, government alignment is one of the main keys. The threat to Sharia financial institutions is still not well established in the eyes of the public, even though public expectations for LKS are very high. In this way, the main research results can be obtained, namely the main priority strategy that must be carried out is the establishment of a Sharia bank in the minority area of Dairi Regency requires socialization by Islamic Religious Counselors who coordinate and collaborate with the Head of the Dairi Regency Ministry of Religion Office, so that Hajj funds and salaries go through sharia banks and put more emphasis on Religious Instructors, Heads of District KUA, Penghulu efforts to be able to deliver material regarding sharia banking literacy during Friday sermons and also the *taklim* assembly safari activities which are held every month. Bearing in mind that the instructors also have an Islamic economics material module to be the target material that will be delivered to the congregation assisted by each instructor in each sub-district in Dairi Regency. Like KKN students majoring in Islamic Economics, especially Sharia banking study programs, they can be empowered to convey Sharia banking literacy in Islamic minority areas in collaboration with Islamic organizations in Dairi Regency.

Keywords: Sharia Banking, SDI, SWOT, QSPM, Minorities

INTRODUCTION

Sharia banks now exist as a solution to the problem of bank interest and *usury*. *Usury* means charging interest or excessively increasing the principal loan amount falsely, and according to most scholars, *usury* is haram. So, the government needs to establish a Sharia-based bank. With the presence of the Indonesian Government's commitment to sharia development efforts, has only been felt since 1998, which has provided broad opportunities for sharia banks to develop. In the following year, Bank Indonesia (the central bank) was given the mandate to develop Sharia banking in Indonesia. The implementation of the financial and banking system began to be the focus since the issuance of Banking Law No. 10 of 1998. Then it was further strengthened with the enactment of Law No. 10 of 2008 which regulates all sharia banking operational activities in Indonesia (Hulu, 2020).

As society's need, especially for some Muslims, for interest-free banks continues to grow, the birth of Sharia banks that use an interest-free banking system has had a significant influence on the Indonesian banking system. The concept of interest in conventional banks is considered by some Muslims in Indonesia to be usury, especially with the fatwa of the Indonesian Ulema Council (MUI) regarding the prohibition of bank interest. The development of sharia banks for the future needs to focus on aspects that are taken into consideration regarding the sharia banking system, such as increasing public confidence, exploring potential, problems faced, and determining appropriate strategies for sharia bank developers.

Meanwhile, in minority areas, especially in Dairi Regency, there is little chance that you will not find a Sharia Bank that is free from usury, even though there are many government-owned banks that have been established for a long time in Dairi Regency and many people in Dairi want to immediately join and want to save at the bank. Sharia is without exception for Muslims because saving is an action recommended by Islam, because by saving means a Muslim is preparing himself for the implementation of future planning as well as to face undesirable things (Hanafi, 2021).

Dairi Regency is developing as a region that has a variety of potential local economic resources that have not been managed optimally. The strategic position of Dairi Regency as a cross-province between Medan and Aceh, as well as the availability of relatively adequate strategic infrastructure compared to other areas in the Dairi Regency area, in essence,

provides a very significant contribution to the regional economic structure, especially the growth of the Agriculture, Trade, Fisheries, Livestock, and Services as characteristic of the city in general.

The problem that arises is that the strategy has not had a maximum impact on the development of sharia banks in minority areas, especially in Dairi Regency. This problem is what makes it a reference that developing sharia banks in minority areas requires a good strategy so that the development of sharia banks can increase and continue to grow. The lack of development of Islamic banks has resulted in the financial processes of Islamic banks not running well (Mulia, 2018). To date, there are six commercial banks that have been established in Dairi Regency, namely: Bank BRI, Bank SUMUT, Bank MANDIRI, Bank BNI, and BPR.

The research is "Analysis of the Strategy for Establishing Sharia Banks in Minority Areas (Case Study of Dairi Regency)". The condition of the Muslim community in Dairi is an area with a population where most of the population is Muslim. This means that this amount should be a solid basis for the development and establishment of a sharia business, but what has happened is that the polemics of pros and cons from several groups of society are still happening to this day. In reality, current sharia banking practices are not widely understood by the public, both in terms of business activities, products and services, which causes a lack of public interest in using sharia banking services (Latifah, 2021).

Fitting that with the increasing number of Muslims due to the presence of immigrants in Dairi, a sharia bank should be established in Dairi to make it easier for the Muslim community to carry out religious values, especially during the Hajj pilgrimage. Based on the highest economic numbers in Dairi currently, the Toba, Pak-Pak, Karo, Minang, ethnic Chinese are very influential in controlling the economy in Dairi, with entrepreneurial activities and farming on large areas of land which has become a solid basis for bank development. sharia in Dairi, so that it can help entrepreneurs and farmers carry out transactions with sharia banks.

Based on the population of Dairi and Karo districts, the Muslim population is almost equal, but in Karo district a Sharia Bank can be established, the people of Dairi district who want to make transactions at a Sharia Bank, the banking sector in Dairi district directs customers to go to sharia banking in Karo district and Subulussalam City, while the distance

to that area is very far. With the existence of Islamic boarding schools in Dairi and Pak-Pak Bharat districts, it could be a big opportunity for Sharia Bank to be able to set up branches in Dairi District.

REVIEW OF LITERATURE

Understanding Banking

The word bank itself comes from the Latin *banco*, which means bench or table. In the 12th century the word *banco* referred to a table, counter or money changer. Thus, the basic function of a bank is to provide a place to deposit money and provide a means of payment for purchasing goods and services.

Banks according to Law No. 21 of 2008 is a business entity that collects public funds in the form of savings and distributes them to the community in the form of financing in order to improve the standard of living of many people. Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and/or other forms in order to improve people's living standards (article 1 number 1) (Ja'far, 2016).

Banking policy is an important point in finding answers to the question, where will the future of Indonesian banking be in the future. This is because a banking collapse will very likely have a major impact on the financial system. For this reason, maintaining banking stability or what is usually called the financial system is very important. Banking, which currently controls the financial market share of 82%, is certainly central to managing the financial system. Moreover, banking is only controlled by the 10 largest banks whose ownership has changed after the 1998 crisis.

Strategic Management Concept

Strategy is a potential action that requires top management decisions and large company resources. Strategy influences the long-term well-being of an organization; therefore, strategy is future-oriented. Strategy has multifunctional or multidimensional consequences and requires consideration of both internal and external factors faced by the company (Umbara & Supandi, 2022). Strategic management is a continuous process starting from strategy formulation, followed by implementation and then moving towards reviewing

and refining the strategy, because conditions inside and outside the company are always changing.

Minority Concept

Group Minorities become social entities whose existence cannot be denied. In almost every country, the presence of minorities is a kind of indisputable necessity amidst the hegemony of the majority group. Plural minorities are defined as differences from the majority on the basis of identity, whether religion, language, ethnicity, culture or choice of sexual orientation. The numbers are usually not large compared to the population of a country. Therefore, he is in a non-dominant position. This subordinate position makes the solidarity relationship between members very strong in order to maintain their identity. Moreover, these minority entities often experience segregation.

Labeling a minority group is the impact of strengthening identity politics. Identity politics is rooted in primordialism. Primordialism, following Aristotle's concept of polity, means "fighting outward" and "consolidating inward." Therefore, identity politics always celebrates conflict, both vis-à-vis and dialectical. Celebrating conflict means defining the Self as the Same and the Other. The Same always means major, while the Other always means minor. That is superior character. But it could also be the other way around, and that is the inferior character. Identity politics is always in the range of tension between superior and inferior, between the Same and the Other, between the majority and the minority. Identity politics seems to find strength in the politics of pluralism theory. In political pluralism theory, the existence of minorities changes from being silenced and denied to being questioned and fought for.

Graham C. Lincoln defines minority groups as groups that are considered by elites to be different and/or inferior on the basis of certain characteristics and as a consequence are treated negatively. Yap Thiam Hien said that minorities are not determined by number, but treatment determines minority status. A large number could have minority status as was the case with the Indonesian people in colonial times, where a small number of Dutch people had the position of 'dominant' group.

From a sociological perspective, what is meant by minorities are groups that at least fulfill the following three descriptions: 1) whose members are very disadvantaged, as a result of other people's discriminatory actions against them; 2) its members have group solidarity

with a “sense of shared belonging”, and they see themselves as completely “other” from the majority group; 3) usually physically and socially isolated from the larger community.

Comparison Between Sharia and Conventional Banks

In several respects, conventional banks and Sharia banks have similarities, especially in terms of the technical side of receiving money, transfer mechanisms, computer technology used, general conditions for obtaining financing such as KTP, NPWP, proposals, financial reports, and so on. However, there are many basic differences between the two. These differences concern legal aspects, organizational structure, funded business, and work environment.

In sharia banking, the contracts carried out have worldly and spiritual consequences because the contracts carried out are based on Islamic law. Often customers dare to violate agreements or agreements that have been made if the law is only based on positive law, but this is not the case. This agreement has accountability until *yamumul qiyamah* later.

In contrast to conventional banking, if in sharia banking there are differences or disputes between the bank and its customers, the two parties do not resolve it in state court, but resolve it in accordance with sharia material procedures and laws.

The work environment in a sharia bank should be in line with sharia in terms of ethics such as trustworthiness and *shiddiq*, which must underlie every employee so that the integrity of good Muslim executives is reflected. Apart from that, Islamic bank employees must have skills and professionalism (*Fathanah*) and be able to carry out tasks in a teamwork manner where information is evenly distributed throughout the functional organization (*tabligh*). Likewise, in terms of reward and punishment, principles of justice are needed that are in accordance with sharia. Apart from that, the way employees dress and behave is a reflection that they work in a financial institution that carries the great name of Islam, so there is no exposed private parts or rude behavior, as well as when dealing with customers, morals must always be maintained.

Sharia banks can also have the same structure as conventional banks, for example in terms of commissioners and directors, but the element that really differentiates between Sharia banks and conventional banks is the necessity of having a Sharia Supervisory Board which is tasked with supervising the bank's operations and its products so that they comply with the guidelines. sharia.

Opportunities for Establishing a Sharia Bank

Sharia banking actually has great opportunities to continue to develop. BI Governor, Burhanuddin Abdullah emphasized that the banking prospects in the future are expected to become brighter. There are 5 opportunities for establishing a Sharia Bank:

The majority of the population is Muslim

This quantity is a very potential market nation. When Muslims want to take advantage of it, sharia banking will develop more rapidly and powerfully. However, this does not mean denying non-Muslim customers, it is even a challenge for sharia banking people to achieve this. Several overseas sharia banks already have many non-Muslim customers.

Bank Interest Fatwa

This fatwa can become legitimacy for sharia banking in socializing its work. People need to be made aware that there are alternative options, even solutions to avoid interest, changing to a more equitable profit-sharing system. Even though it is not necessarily trapped by emotional religious sentiments, it still prioritizes professional rationality with the appearance of a healthy and trustworthy sharia bank.

The Rise of Religious Awareness

This is marked by the rise of religious events such as recitations and pilgrimages for executives and celebrities, actual discussions of Islam on campuses or mosques, including dawn lectures on radio and television. There are even councils or agencies holding religious events regularly. Of course, all of this has contributed quite a lot in raising religious awareness, including implementing Islamic economics.

The Spread of the Application of Islamic Economics

Currently, there is sharia insurance (takaful), sharia pawnshops, sharia MLM (ahad net), sharia cooperatives, capital markets and sharia bonds including the sharia hotel business. In turn, this provides a wide opportunity for Islamic banks to carry out networking, so that they will develop further and be mutually beneficial.

Development of Islamic Institutions

The presence of Islamic parties after reformation has at least had an influence on the climate of national life. Especially when Muslim politicians appear as policy makers (law makers). It is hoped that the policies will comply with sharia and fully support the

progress of sharia banks. The establishment of Islamic economics colleges or a number of universities that open Islamic economics majors, as well as the rise of superior Islamic schools, are valuable assets for producing cadres of Islamic economists and bankers.

SWOT Analysis

In a logic that can maximize strengths and opportunities, but simultaneously minimize weaknesses and threats. The strategic decision-making process is always related to the development of the company's mission, goals, strategies and policies (Toha & Aini, 2022). Thus, strategic planners must analyze the company's strategic factors (strengths, weaknesses, opportunities and threats) in the current conditions. This is called Situation Analysis. The most popular model for situation analysis is SWOT analysis (Hidayat, 2022).

QSPM Analysis

QSPM is a tool that allows strategists to evaluate key factors and rank strategies to obtain a priority list. Conceptually, QSPM determines the relative attractiveness of various strategies based on the degree to which internal and external key success factors are utilized or enhanced. The relative attractiveness for each strategy in a set of alternatives is calculated by determining the cumulative impact of each important internal and external success factor (Inayah et al., 2022).

The stages in carrying out QSPM are as follows: a) List key external opportunities/threats and key internal strengths/weaknesses. This information is taken from the EFE and IFE matrices. External and internal critical success factors are included in the QSPM; b) Give weight to each external and internal critical success factor. The rating value must be the same as that in the EFE matrix and IFE matrix; c) Examine stage 2 (two) above and identify alternative strategies that the company must consider implementing (Ulya, 2022); d) Determine the Attractiveness Value (AS), which is a number that shows the relative attractiveness of each selected strategy. The attractiveness value is determined by examining each external-internal success factor. The attractiveness score is 1 = not attractive, 2 = somewhat attractive, 3 = quite attractive and 4 = very attractive. Calculate the total attractiveness value obtained from multiplying the rating in stage 2 with the attractiveness value in stage 4 in each row.

RESEARCH METHOD

The method used in this research is a quantitative method, with data collection methods questionnaires, interviews, document studies. Meanwhile, data analysis uses SWOT analysis mechanisms and designs, SWOT analysis strategy designs and QSPM matrix analysis. The research location is very important because without the actual place/location, the author will not be able to obtain data. Therefore, according to the title the author chose the Regional Government, Ministry of Religion, Bank of North Sumatra, MUI and several figures in Dairi Regency, North Sumatra.

RESULTS AND DISCUSSION

The following are details regarding Strengths, Weaknesses, Opportunities and Threats that researchers have summarized through interview data: Internal and External Environmental Conditions regarding the Establishment of Sharia Banks in the Minority Areas of Dairi Regency. An IFAS and EFAS matrix is needed to obtain results from the internal (strengths and weaknesses) and external conditions (opportunities and threats) of the establishment of a Sharia Bank in terms of safeguarding and maintaining socialization regarding sharia banking education to the public. Thus, for an aggressive strategy for sharia banking, we can develop service innovations specifically in the introduction of sharia banking through coordination with the regional government, the Ministry of Religion so that we can empower Islamic religious instructors to help provide education to the Dairi community regarding Sharia Banking Literacy.

Table 1
IFAS Matrix for Establishing Sharia Banks in Minority Areas, Dairi Regency

No	Strength Indicator	Weight	Relatively	Ratings	Score
1	Increasing Effective Promotion and Socialization of Sharia Banks	2.88	0.175	3.12	0.546
2	The Sharia Banking System is Fairer and Plays an Important Role in the Ummah's Economy	4.50	0.273	2.75	0.751
3	Sharia Bank Product Development Program	4.38	0.266	3.00	0.798
4	Providing Education and Good Service to Customers	4.75	0.288	3.50	1,008
	Total	16.51	1	12.37	3.103
No	Weakness Indicator	Weight	Relatively	Ratings	Score

1	Capital Limitations from Sharia Banks	2.63	0.224	3.00	0.673
2	Sharia Banking Operations Are Still Not Optimal	2.25	0.192	2.62	0.504
3	Lack of Government Support	4.25	0.362	3.63	1,134
4	Lack of Professional Workers Who Do Not Understand Contracts in Sharia Banks	2.63	0.224	3.13	0.702
	Total	11.76	1	12.38	3,013

Source: Processed by Researchers (2024)

Referring to table 1, the values obtained for each indicator are 3.103 and 3.013. To obtain the final score, as previously explained, the relative value obtained is calculated first through the weight column ($2.88: 16.51 = 0.175$). The total relative value must be equal to one. Then the final score that can be seen in the strength indicator column is the relative calculation times the rating ($0.175 \times 3.12 = 0.546$). The same thing is also done for the weakness indicator column.

Table 2
EFAS Matrix for Establishing Sharia Banks in Minority Areas, Dairi Regency

No	Opportunity Indicator	Weight	Relatively	Ratings	Score
1	Increasing Awareness of <i>Muamalah</i> in Accordance with Sharia, Growing Fertile	4.63	0.220	3.38	0.744
	Especially in Middle Class Communities				
2	Increasing Number of Customers Who Want to Save to Perform the Hajj Pilgrimage	4.75	0.225	3.50	0.788
	So that it can influence the economic development of the people				
3	MUI Fatwa, MUI Fatwa Concerning <i>Usury</i> Which Indirectly Influences	6.00	0.284	3.38	0.959
	Customer Mindset, So This Mindset Can Encourage Potential Customers				
	Entrusting its Management to Sharia Banks				
4	Providing Education to the Public About Sharia Banking Literacy	5.75	0.273	3.63	0.990
	What can be helped by the Dairi District Ministry of Religion Extension Officers				
	Total	21.13	1	13.89	3,481
	Threat Indicator	Weight	Relatively	Ratings	Score
1	Existing Sharia Investment Facilities Do Not Support Optimally	2.75	0.290	3.13	0.907
	For the Development of Sharia Banking				
2	Sharia Financial Institutions Are Still Not Well Established in the Eyes of the Public,	3.25	0.343	2.38	0.817

3	Even though society's expectations of LKS are very high				
	Conventional Systems and Other Financial Institutions Are More Efficient	3.50	0.369	2.38	0.879
Total		9.50	1	7.89	2,603

Source: Processed by Researchers (2024)

Meanwhile, in table 2, the value of each indicator is 3,481 for the opportunity indicator and 2,603 for the threat indicator. The calculation process is also the same as seen in the IFAS matrix. The relative value is calculated from the number in the weight column (4.63: 21.13 = 0.220). The total relative value must also be equal to one. In the final score, the relative value is calculated multiplied by the rating (0.220 x 3.38 = 0.744). Then, add up all the scores in the chance column (3,481).

SWOT Quadrant

The next step, from the final score value, the IFE (Internal Factor Evaluation) and EFE (External Factor Evaluation) are also calculated, with the formula:

$$\text{IFE Value (Strength Score – Weakness Score)} = 3.103 – 3.013 = 0.091$$

$$\text{EFE Value (Opportunity Score – Threat)} = 3.481 – 2.603 = 0.878$$

Based on the results of the IFE and EFE calculations above, the position for the SWOT analysis can be determined, namely in quadrant IV (negative). Next, a company position matrix is created which aims to determine the quadrant position. Based on this figure, it can also be seen that external factors are greater than the company's internal factors. As shown in Figure 1 below.

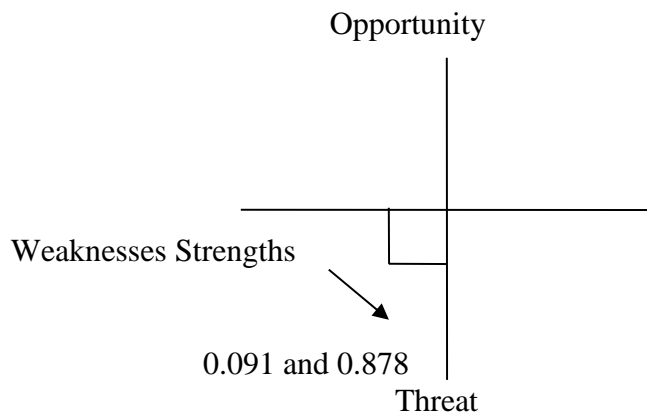


Figure 1
SWOT Analysis Position Matrix

After knowing the appropriate type of strategy to be applied to the establishment of a sharia bank in the minority area of Dairi Regency, namely safeguarding and sustaining, it is then necessary to carry out an analysis using the SWOT matrix to find alternative strategies that can be implemented in accordance with these factors. This matrix functions to determine reasonable strategic alternatives based on internal and external factors. Based on the matrix, the position of the Dairi Regency community is in quadrant IV, which shows that the community is in a strong position and is in a position that is able to take advantage of safeguards and maintain socialization regarding sharia banking education to the community. Thus, for an aggressive strategy for sharia banking, we can develop service innovations specifically in the introduction of sharia banking through coordination with the regional government, the Ministry of Religion so that we can empower Islamic religious instructors to help provide education to the Dairi community regarding Sharia Banking Literacy.

Table 3
Sequence of Strategies for QSPM Matrix Analysis Results

Order	Strategy	TAS value
1	Coordinating with the Ministry of Religion of Dairi Regency so that Hajj Funds & Salaries Go Through Sharia Banks	8,000
2	Asking the Regional Government to Provide Support for the Establishment of Sharia Banks	7,763
3	Providing Education to the Community Regarding Sharia Banking Literacy	7,488
4	Maximizing the Promotion and Socialization of Sharia Banking to Increase Public Awareness of <i>Muamalah</i> in Sharia Banks	7,413
5	Improving the Quality of Understanding of Sharia Banking Literacy in Human Resources	7,255
6	Retaining Customers Who Already Have Savings by Improving Product Quality	6,000

Source: Processed by Researchers (2024)

So, based on table 4.16, the alternative strategy that has the highest total attractiveness value is strategy number 5 with a TAS value of 8,000 (in the English lift format - point read as a comma).

The strategy for establishing a sharia bank in the minority area of Dairi Regency requires socialization by Islamic Religious Counselors who coordinate and collaborate with the Head of the Dairi Regency Ministry of Religion Office, so that more emphasis is placed on Religious Instructors, Head of District KUA, Penghulu efforts to be able to convey material regarding sharia banking literacy at the time. Friday sermons and also *taklim* assembly safari activities which are held every month. Bearing in mind that the instructors also have an Islamic economics material module to be the target material that will be delivered to the congregation assisted by each instructor in each sub-district in Dairi Regency. Like KKN students majoring in Islamic Economics, especially sharia banking study programs, they can be empowered to convey sharia banking literacy in Islamic minority areas in collaboration with Islamic organizations in Dairi Regency such as the SALIMAH (Muslim Women's Brotherhood), Alwasliyah and also Muhammadiyah mass organizations.

CONCLUSION

The urgency of handling that is very important from an internal and external perspective in the future according to the respondent's perspective is: a) Strengths in the future: Prioritizing education regarding sharia banking literacy to provide the public with enlightenment about sharia banking; b) Weaknesses in the future: The need for regional government support because government support and support greatly influence the development of sharia banks in Dairi Regency; c) Opportunities in the future: The increasing number of Muslim people who want to save for the Hajj pilgrimage can influence the economic development of the community. Sharia banks play an important role in serving Hajj customers so that they can support the people's economy. Driven by a lack of public trust in travel agents, they do not have the comfort of saving at non-bank financial institutions; d) Future threats: The difficulty of maintaining customers who already have savings by improving product quality and the public will continue to pin their hopes on conventional banks if Islamic banks remain silent without any movement.

The main priority strategy is the strategy for establishing a sharia bank in the minority area of Dairi Regency, the need for socialization by Islamic Religious Counselors who coordinate and collaborate with the Head of the Dairi Regency Ministry of Religion Office, so that Hajj funds and salaries go through sharia banks and put more emphasis on Religious Counselors, Head of District KUA, Penghulu endeavors to be able to deliver material regarding sharia banking literacy during Friday sermons and also *taklim* assembly safari activities which are held every month. Bearing in mind that the instructors also have an Islamic economics material module to be the target material that will be delivered to the congregation assisted by each instructor in each sub-district in Dairi Regency. Like KKN students majoring in Islamic Economics, especially sharia banking study programs, they can be empowered to convey sharia banking literacy in Islamic minority areas in collaboration with Islamic organizations in Dairi Regency such as the SALIMAH (Muslim Women's Brotherhood), Alwasliyah and also Muhammadiyah mass organizations.

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