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## COMPARATIVE ANALYSIS OF SELECTION OF SHARIA PUBLIC SAVINGS AND QURBAN SAVINGS PRODUCTS IN KOPSYAH MUI JATIM BRANCH SEKAPUK

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### Abstract

*This study presents a comparative analysis of the selection of Sharia General Savings and Qurban Savings at KOPSYAH MUI East Java, Sekapuk Branch, with a case study on members of Bolo Village, Ujungpangkah. The objective is to identify the factors influencing members' preferences for both products. The research employed a qualitative comparative approach with descriptive-analytical methods, and data validity was ensured through triangulation techniques. The findings reveal that the factors influencing product selection include: (1) internal factors such as family, motivation, involvement, and age groups that shape social influence; (2) external factors such as product quality, profit-sharing system, location, and service, including a door-to-door service that facilitates transactions. This study presents a comparative analysis of the selection of Sharia General Savings and Qurban Savings at KOPSYAH MUI East Java, Sekapuk Branch, with a case study on members of Bolo Village, Ujungpangkah. The objective is to identify the factors influencing members' preferences for both products. The research employed a qualitative comparative approach with descriptive-analytical methods, and data validity was ensured through triangulation techniques. The findings reveal that the factors influencing product selection include: (1) internal factors such as family, motivation, involvement, and age groups that shape social influence; (2) external factors such as product quality, profit-sharing system, location, and service, including a door-to-door service that facilitates transactions.*

**Keywords:** Selection Factors, Sharia General Savings, Qurban Savings

### A. INTRODUCTION

Economic activities in Indonesia continue to develop with the times. The growth of the sharia financial industry in

Indonesia shows a positive trend.<sup>1</sup> Hearing the word economy cannot be separated from financial services, now more and more financial institutions are established and

<sup>1</sup> Ardiansyah, et al., 2024. *Analisis Strategi Marketing Produk Pembiayaan Syariah Terhadap Pelaku UMK Kuliner di Yogyakarta.*

operating, both banking and non-banking, both conventional systems and Islamic sharia systems, which are most often referred to as sharia banking. Banks generally function as intermediaries in the financial system, by connecting parties who have surplus funds with those who need funds for various needs.<sup>2</sup> This intermediation role is carried out by banks through three main functions, namely collecting funds from the public (funding), distributing funds to parties in need (lending), and providing various other financial services (services).<sup>3</sup>

According to UURI No.25 of 1992 (article 1 paragraph 1) Cooperatives include business entities consisting of individuals or cooperative legal entities that base their activities on cooperative principles as well as being a people's economic movement based on the principle of kinship.<sup>4</sup> So, sharia cooperatives are business entities that are based on the principles of mutual assistance, justice and member welfare, and carry out activities based on Islamic values. One of them is the Ideal Business Partner Sharia Cooperative (KOPSYAH-MUI) East Java, Sekapuk Branch, which was founded in 2017. This cooperative focuses on collecting and distributing funds through products designed according to sharia principles, with a commitment to providing the best service and benefiting members. In order to realize this, KOPSYAH-MUI Jatim Sekapuk Branch continues to develop a more modern and professional management system.<sup>5</sup>

KOPSYAH-MUI Jatim Sekapuk Branch provides products produced by cooperatives based on sharia principles and increases productive capital to facilitate security and investment. Of the various products offered,

general sharia savings and qurban savings are two products that are quite popular. Sharia general savings are savings with flexible deposits and withdrawals, suitable for general needs. Meanwhile, qurban savings are special savings to prepare funds for purchasing sacrificial animals, with flexible deposits and withdrawals only before Eid al-Adha. Both deposits use the Mudharabah Mutlaqoh agreement, which gives complete freedom to capital managers (mudharib) in managing funds without restrictions from the capital owner, as long as the funds are used in businesses that are considered good and profitable. Capital managers (Mudharib) have the freedom to determine the type of business, place of business, time period and capital management strategy.<sup>6</sup>

Every banking institution, both sharia and conventional, requires active involvement from the community. Therefore, large financial institutions need to prioritize various efforts to attract customer interest. The more individuals who become customers, the greater the potential funds that can be collected by the bank.

Bolo Ujungpangkah Village is one of the areas with a high number of KOPSYAH-MUI members. Observations and interviews show that local people have great interest in these two products. This interest is influenced by various factors such as family support, personal motivation, age group, profit sharing, location and cooperative services.

Previous research tends to discuss the comparison of sharia savings products in terms of mechanisms, while this research focuses on comparative analysis of the factors that influence members in choosing general sharia savings products and qurban

<sup>2</sup> KASMIR, *Manajemen Jasa Bank dan Lembaga Keuangan Lainnya*, 2014 ed., 163, t.t.

<sup>3</sup> Harahap, A. P., & Saraswati, D., "Bank dan Lembaga Keuangan Lainnya" (Surabaya: Jakad Media Publishing, 2020), 182.

<sup>4</sup> "UU Nomor 25 Tahun 1992 tentang perkoperasian"

<sup>5</sup> Lindahul Ulum. 2024. Business Plan KOPSYAH-MUI Jatim Cabang Sekapuk.

<sup>6</sup> Ascarya, *AKAD DAN PRODUK BANK SYARIAH: Konsep dan Prakteknya di Beberapa Negara* (2015: Jakarta, Rajawali Pres).

savings at the KOPSYAH-MUI East Java Sekapuk Branch. The research results are expected to provide an in-depth understanding of member preferences and become strategic input for cooperatives in product development and promotion.

## 1. Cooperatives

In Indonesia, cooperatives have long been known as a form of legal entity in the economic sector. Bung Hatta, who is widely known as the Father of Indonesian Cooperatives, is the main figure in encouraging the development of cooperatives. He views cooperatives as a means of improving the economic welfare of society through a spirit of togetherness and mutual cooperation. Sharia cooperatives are a form of joint venture that is based on the principles of mutual assistance, justice and member welfare, and upholds sharia values in all its activities. Sharia cooperative institutions function as a forum for collecting funds from members, which are then redistributed to members and the community in general. The aim of cooperatives is to improve the welfare of their members by prioritizing Islamic economic principles.

In accordance with the hadith narrated by Ibn Majah:

أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ قَالَ  
: ثَلَاثٌ فِيهِنَّ الْبَرَكَةُ : الْبَيْعُ إِلَى أَجَلٍ،  
وَالْمُقَارَضَةُ، وَخَلْطُ الْبُرِّ بِالشَّعِيرِ  
لِلْبَيْتِ لَا لِلْبَيْعِ (رواه ابن ماجه عن  
صهيب)

"There are three things that contain blessings: buying and selling without cash, muqaradha (mudharabah), and mixing wheat with millet for

household purposes, not for sale." (HR. Ibnu Majah from Shuhaib).

The hadith above explains that sharia cooperatives must be based on the principle of helping each other in goodness, not in matters that conflict with religious rules such as sins and violations.<sup>7</sup>

Therefore, in sharia cooperatives, transactions carried out must be free from usury, gharar (uncertainty) and elements prohibited in Islam. Apart from that, sharia cooperatives can also utilize principles that contain blessings, such as buying and selling that is not done in cash, mudharabah (profit sharing partnerships), and a mutually beneficial system without violating sharia law. which aims to create mutually beneficial cooperation and provide blessings for all members of the cooperative.

## 2. Sharia Savings

Deposits are funds entrusted by the public to banks based on fund storage agreements in the form of demand deposits, deposits, certificates of deposit, savings and/or other similar forms.<sup>8</sup> Deposits which can be withdrawn according to certain agreed conditions, but which cannot be withdrawn by check, giro or other similar documents, are regulated in Republic of Indonesia Law No. 10 of 1998 concerning Banking.

This cooperative offers a variety of savings options to its members, the most popular superior products are general sharia savings and qurban savings, because these products are very useful for members who want to save their money for future needs. This cooperative also provides several facilities that its members really like, including pick-up services which make it easier for members to save.<sup>9</sup> Sacrificial

<sup>7</sup> Warsidi, Abdurrahman Raden Aji Haqqi, Isma Swadjaja, Implementation of Sharia System in Sharia-Certified Hospitals, JIEI: Jurnal Ilmiah Ekonomi Islam, (2024), E-ISSN: 2579-6534, Vol 10, No 3 <https://jurnal.stie->

[aas.ac.id/index.php/jei/article/view/14713](https://aas.ac.id/index.php/jei/article/view/14713).

<sup>8</sup> Kasmir. 2018. *Dasar-Dasar Perbankan*, (Jakarta: PT RajaGrafindo Persada). 288.

<sup>9</sup> Lindahul Ulum. 2024. Business Plan KOPSYAH-MUI Jatim Cabang Sekapuk.

savings is a product that allows customers or members to plan sacrificial services by setting aside funds in a planned manner, in accordance with the principles of the mudharabah agreement.<sup>10</sup> KOPSYAH-MUI East Java is a cooperative that has various kinds of savings products, one of which is qurban savings. Qurban savings are provided for people who want to set aside funds to carry out qurban by saving. This savings uses a wadi'ah yad dhamanah contract. These savings cannot be withdrawn at any time and within a certain period of time.

The conditions for prospective sacrifices are: a). Muslim; b). Freedom, not a slave or servant; c). Capable, both financially and physically, to carry out sacrifice; d). Have sincere intentions because of Allah SWT.

The requirements for sacrificial animals according to the guidance of the Prophet Muhammad are: a). In the form of camels, cows/buffalo, goats or sheep; b). Age meets the law, namely half a year or six months for sheep, one year for goats, two years for cows or sacrificial animals, and 5 years for camels; c). Not defective. The disabilities in question are: 1) blindness, 2) illness that causes weakness and inability to walk, severe scurvy, deep wounds, digestive disorders and so on. The livestock may be used for sacrifice if it has recovered, 3) is lame, 4) is thin, 5) has been hit by something that could cause death. The livestock can be used as a sacrifice after surviving the threat of death, 6) paralysis and 7) severed legs; d). It is makruh for livestock to be used as sacrificial animals: 1) torn ears; 2) half of the horns cut off or no horns; 3) the ability to see is lost even though the eyes are intact; 4) weak so that he cannot walk; and 6) some of the teeth fall out, however, if you have no teeth since birth then it is not disallowed.

The pillars of sacrifice are: a). the

slaughterer must be Muslim; b). The animals slaughtered must be livestock that are halal to eat and meet certain age and condition requirements; c). slaughtering tools must be sharp enough to injure and cut the food and respiratory tract; d). the slaughtering process must be carried out according to Islamic requirements, namely cutting off the food and respiratory tract; e). the intention to sacrifice because Allah must be present when the slaughter is carried out.

The sacrificial slaughter is carried out on the 10th of Dzulhijjah (Eid al-Adha) and three tasyrik days (after that), namely 11, 12 and 13 of Dzulhijjah. The legal basis for sacrificing is found in the Al-Quran and Hadith. The order to slaughter sacrificial animals was established in the second year after the hijrah. In the Koran, the command to sacrifice is stated in the words of Allah, Surah Al-Kautsar, verse 2:

فَصَلِّ لِرَبِّكَ وَأَنْحَرْ ۝

“Maka dirikanlah shalat karena Tuhanmu; dan berqurbanlah<sup>11</sup>”

وَعَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ - قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - “مَنْ كَانَ لَهُ سَعَةٌ وَلَمْ يُضَحِّ، فَلَا يَفْرَبَنَّ مُصَلَّانَا” رَوَاهُ أَحْمَدُ، وَابْنُ مَاجَه، وَصَحَّحَهُ الْحَاكِمُ، لَكِنْ رَجَّحَ الْأَيْمَنُ غَيْرُهُ وَقَفَّه

"From Abu Hurairah radhiyallahu 'anhu, he said that the Messenger of Allah sallallahu 'alaihi wa sallam said, "Whoever has the opportunity (sustenance) and does not sacrifice, let him not approach our prayer place. (H.R.Ahmad Ibnu Majah and ratified by Hakim Al-Hafiz abi Abdullah Muhammad bin Yazid al-Khozwin, 1995:237).

From the written word of Allah, we can know that sacrificing has a strong legal basis,

<sup>10</sup> Pohan & Pohan, 2021. *Analisis Metode Promosi Tabungan Qurban Di KSPPS BMT UB Amanah Laut Dendang Khoirotun*.

<sup>11</sup> <https://quran.nu.or.id/al-kautsar/2>

and this verse is addressed to the Prophet Muhammad SAW, he always sacrificed for ten years, until he died, and of course this also applies to all Muslims until the end of time.

### 3. Consumer Behavior

Consumer behavior refers to all activities carried out by consumers to fulfill their needs, both in the form of use, consumption and utilization of goods and services, including decisions taken before and after these actions.<sup>12</sup>

Defined by Schiffman and Kanuk, decision is the act of choosing an action among several competing alternatives. Customers who value choice should be given a variety of choices.<sup>13</sup>

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Consumer behavior is the study of purchasing units and exchange processes related to the acquisition, consumption and creation of goods, services, experiences and ideas. This study covers various types of purchasing units, both individuals, groups and organizations. Each purchasing unit forms a different market segment, such as the individual consumer market, group market, and business market originating from organizational activities.<sup>15</sup>

The legal basis of verses and hadith of consumer behavior include:

#### a. Based on the Qur'an

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُحَرِّمُوا طَيِّبَاتِ مَا

أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا إِنَّ اللَّهَ لَا يُحِبُّ  
الْمُعْتَدِينَ

Meaning: "O you who believe, do not forbid anything good that Allah has made lawful for you, and do not exceed the limits. Indeed, Allah does not like those who exceed the limits." (Al-Maidah: 87)<sup>16</sup>

#### b. Based on the Qur'an

قال رسول الله صل الله عليه وسلم:

كل واشرب والبس وتصدق

في غير سرف ولا مخيلة

(أبودود و أحمد)

Meaning: "The Messenger of Allah said: eat, drink, dress and give charity without being excessive or boastful." (HR. Abu Daud and Ahmad)<sup>17</sup>

The essence of the verses and hadith above is that Islam teaches its people not to consume excessively. What is halal must be enjoyed wisely, without exceeding limits. Rasulullah SAW also reminded us to eat, drink, dress and give alms simply, without arrogance or excess.

Decision making by consumers to purchase a product begins with awareness of the fulfillment of needs and desires. Once consumers are aware of their needs and desires, consumers will then take follow-up actions to fulfill these needs and desires.<sup>18</sup>

Purchasing decision making includes the process consumers go through in recognizing problems, searching for solutions, evaluating alternatives, and choosing among their purchasing options.<sup>19</sup>

<sup>12</sup> Etta M.S. dan Sopiah. 2013. *Perilaku Konsumen Pendekatan Praktis Disertai: Himpunan Jurnal Penelitian*. Yogyakarta: Andi Offset. 9.

<sup>13</sup> Schiffman dan Kanuk. 2000. *Keputusan pembelian konsumen*. Yogyakarta.

<sup>14</sup> Ali Hasan. 2013. *Marketing dan Kasus-Kasus Pilihan*. Yogyakarta. 161.

<sup>15</sup> P, Kotler. 2005. *Manajemen Pemasaran di Indonesia*. Buku 2. Diadaptasi oleh A.B. Susanto. 2001. Jakarta: Salemba Empat. 8.

<sup>16</sup> Al-Qur'an, Al-Maidah:87.

<sup>17</sup> HR. Abu Daud dan Ahmad

<sup>18</sup> Sutisna. 2002. *Perilaku Konsumen dan Komunikasi Pemasaran*. Bandung.15.

<sup>19</sup> Mowen dan Minor. 2007. *Perilaku Konsumen*. Jilid Kedua. Jakarta.7.

Buyers' purchasing decisions are greatly influenced by the buyers' cultural, social, personal and psychological factors. Most of these are factors that marketers cannot control, but must be taken into account.<sup>20</sup>

Based on the definition above, it can be concluded that purchasing decisions are actions taken by consumers to purchase goods or services to fulfill their needs or desires. There are several factors that make the decision to buy or choose a product based on a series of internal factors (Family, Motivation and Involvement, Knowledge, Attitude, Learning, Age Group), and external factors (Culture, Social Class, and Membership in a group).<sup>21</sup>

The following are a number of factors that influence consumer decisions and are the main considerations for consumers when choosing savings items: Product factors (product quality, product benefits and functions), location factors, promotion factors, public relations factors, service factors and profit sharing factors.

## B. RESEARCH METHOD

This research uses a qualitative approach with a comparative type. A qualitative approach was chosen to explore in depth the understanding and motivation of the Bolo Ujungpangkah village community towards cooperative products. Using a comparative qualitative approach, this research compares sharia general savings products and qurban savings products at the Sekapuk branch of the MUI East Java sharia cooperative, and analyzes members' reasons behind choosing sharia general savings products and qurban savings products.

Research subjects are the main source of data used for this research. The subjects of this research were branch heads, admin, marketing and members of the East Java KOPSYAH-MUI Sekapuk Branch. Research data comes from primary data obtained from observations at the research location, interviews with employees as

research subjects and documentation. The location of the research was the Ideal Business Partners Sharia Cooperative (KOPSYAH-MUI) East Java, Sekapuk Gresik Branch. The research period was carried out two (2) times, namely in August 2024 and February 2025. The types and sources of research data are primary and secondary data in the form of data processing according to relevant literacy.

## C. RESULTS AND DISCUSSION

KOPSYAH-MUI Jatim Sekapuk Branch was established with the aim of increasing community income through developing small businesses including traders, entrepreneurs and agriculture. Apart from that, KOPSYAH-MUI Jatim Sekapuk Branch also manages community funds to fund social activities. One of the savings products that is most popular with members of Bolo Ujungpangkah Village is general sharia savings and qurban savings, both of which are very helpful in saving their finances for the future.

Comparison of general sharia savings products and qurban savings, namely:

1. Sharia General Savings
  - a. Using a mudharabah muthlaqah contract with a profit sharing ratio of 30% for members and 70% for the cooperative.
  - b. Funds can be deposited and withdrawn at any time according to member needs.
  - c. Aims to save funds in general with sharia principles free of usury.
2. Savings Qurban
  - a. Using a mudharabah muthlaqah contract, but the profit sharing ratio is 40% for members and 60% for the cooperative.
  - b. Funds can only be withdrawn before the Eid al-Adha holiday in the form of money or

<sup>20</sup> Setiadi. 2010. *Perilaku Konsumen*. Kencana: Jakarta. 10.

<sup>21</sup> P, Kotler. *Manajemen Pemasaran di Indonesia*. 41.

sacrificial animals.

- c. Specifically to help members plan and save qurban funds.

KOPSYAH-MUI Jatim Sekapuk Branch also applies the principles of Fairness, Transparency, Accountability and Responsibility in order to be competitive with other financial institutions. Development of Members of the East Java KOPSYAH-MUI Sekapuk Branch in Bolo Ujungpangkah Village. The number of sharia general savings members is 317 people and qurban savings members are 115 people. It can be seen that the membership of the MUI Kopsyah in Bolo Ujungpangkah Village continues to grow and increase. Especially in 2022 until now membership has increased drastically.

This proves that the public's trust in KOPSYAH-MUI is very full, and the management of KOPSYAH-MUI is very trustworthy in processing and managing funds. After researchers collected data and the results of observations and interviews, there were several factors that influenced members in choosing savings products in sharia cooperatives, including:

1. Internal Factors
  - a. Family Factors
  - b. Motivational Factors
  - c. Engagement factor
  - d. Age group factor
2. External Factors
  - a. Cultural Factors
  - b. Social Factors
  - c. Membership Factors in a Group
3. Product Factors and Profit Sharing  
Members are interested in product quality, usefulness, and profit sharing ratios that are considered profitable.
4. Location and Service Factors  
The easy-to-reach office location and good service, including a door-to-door pick-up system, add to member comfort.

Apart from that, members of Bolo Village are more interested in general sharia savings than qurban savings, because general sharia savings can be withdrawn at any time if there is an immediate need, while the qurban savings must be taken before the sacrificial holiday. However, some choose sacrificial savings because they want their wish or desire to make a sacrifice to come true, namely by setting aside money and saving it in sacrificial savings, a sharia product from KOPSYAH-MUI East Java.

#### D. CONCLUSION

Based on the description and comparative analysis of the selection of sharia general savings products and qurban savings at KOPSYAH-MUI Jatim Sekapuk Branch, it can be concluded that:

1. Based on the description and comparative analysis of the selection of sharia general savings products and qurban savings at KOPSYAH-MUI Jatim Sekapuk Branch, it can be concluded that:
  - a. Sharia General Savings:
    - 1) This product aims to save funds in general and follows sharia principles.
    - 2) Providing facilities for people who want to save funds according to sharia principles free of usury and gharar (uncertainty).
    - 3) Deposits and withdrawals can be made at any time according to the customer's needs, as long as they comply with applicable regulations.
    - 4) The application of the contract used is usually mudharabah, namely profit sharing of 30% for savers and 70% for cooperatives.



- b. Savings Qurban:
  - 1) This product is specifically designed to accommodate funds from people who want to make sacrifices.
  - 2) The funds saved can be withdrawn in the form of money or sacrificial animals.
  - 3) Deposits can be made at any time but withdrawals can only be made before the Eid al-Adha holiday.
  - 4) This product uses a mudharabah agreement, namely 40% profit sharing for savers and 60% for cooperatives.
2. There are several factors that influence the interest of the people of Bolo Village in choosing sharia general savings and sacrificial savings products at the Sekapuk branch of KOPSYAH-MUI East Java, namely family factors, motivation and involvement as well as age groups which greatly influence other people to join KOPSYAH-MUI East Java, and product factors, profit sharing, location and also services which are taken into consideration in the decision to choose these products. The most

dominant factors that influence members in selecting savings products are motivation and involvement factors, profit sharing factors and also service factors. In Bolo Ujungpangkah Village, most of the members who have joined are more interested in general sharia savings than sacrificial savings, because general sharia savings can be taken out at any time if the member needs them, while qurban savings can only be taken before the sacrifice and these qurban savings are intended for people who intend to make a sacrifice. One of the recommendations for this sharia cooperative is to be more proactive in introducing and socializing savings products to the public, such as General Sharia Savings and Qurban Savings. This effort is important so that people not only get to know these products at a glance, but also fully understand the benefits and goals to be achieved through each product. Future researchers are expected to research savings products, especially general sharia savings or sacrificial savings and be able to expand their discussion of these savings products in order to deepen their discussion again.

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