

Factors Affecting Merchant Revenue
Survey at Lemahabang Market in Cirebon, Indonesia

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Abstract:

The problem faced by traders in the market, in general, is the lack of capital, so they cannot increase their income. In addition to capital, product quality can cause a lack of customers to buy. Although the increasing fashion trend does not guarantee the public's interest in buying. Therefore, traders in the Market should need to increase capital and improve the quality of their production in order to increase income. One solution to increase the capital of traders in the Market, of course, there must be assistance from financial institutions. And, a good Islamic bank or cooperative financial institution is needed.

Keywords: Financing, Capital, Products, Traders

INTRODUCTION

Individual small entrepreneurs are the largest group of economic actors in business activities in Indonesia. Their presence has proven to be a safety valve for the national economy during the period of the economic crisis and has become a dynamic economic growth post the economic crisis. The Indonesian economy is still dominated by sectors with low productivity, such as agriculture, trade, and home industry. The development of the micro, small and medium enterprises sector plays an important role in the Indonesian economy. The role of MSMEs is seen as a lifeline in the process of national economic recovery both in driving the pace of economic growth and in the absorption of labor. According to Tambunan (2009, p. 1) that micro, small and medium enterprises (MSMEs) are recognized as capable of playing a very vital role in the development and economic growth, not only in developing countries but also in developed countries.

According to Djunaeni (2012, p. 75-6) that the development of small industries carried out through industrial centers has a positive impact on the growth of new business units and new entrepreneurs, especially in rural areas. With the support of an increasingly improving business climate, the number of small industrial business units shows an increase from year to year. The development of the role of large micro, small and medium enterprises is indicated by the number of business units and entrepreneurs, as well as their contribution to national income, and the provision of employment.

The market is used to carry out the task of allocating complex resources in providing the goods and services needed. It is market power that determines the goods and services to be produced and in what quantities. Everything is carried out indirectly through market mechanisms, which are triggered by changes in prices offered on the market. The market also distributes income, in a market system that is purely an individual or company income determined entirely by each contribution to production. Superior productivity is influenced by innovation and sensitivity to consumer needs, the market buys rewards in the form of increased profits, higher wages and other economic benefits. (Darmawi, p. 18)

One of Indonesia's traditional markets is in Lemahabang Cirebon. Lemahabang Market is a traditional market which was initially occupied by only a few sellers and buyers, but along with the passage of time and development, nowadays Lemahabang market is used as a traditional market that is crowded with people. The Lemahabang Market is also called the Sandang Market because most of the traders sell various kinds of clothing.



However, many traders in Traditional Markets are constrained by capital, so they are not often low-income. Working capital financing is short-term financing provided to small and medium enterprises to finance business working capital needs based on sharia principles. The maximum capital financing period is one year and can be extended as needed. The extension of the working capital financing facility is carried out on the basis of the results of an analysis of the debtor and the overall financing facility (Karim 2013, p. 234). Therefore, the existence of working capital financing provided by financial institutions is expected to influence the business development of traders, so that it will be able to increase the income earned.

According to Alma (2013, p. 540), many market traders can be categorized as retail businesses, where they sell goods and services to end consumers. This is the last link in the distribution of goods and services carried out in the market. The main producers of these retailers are sell retail to end consumers This retail trade is very important for producers, because through retailers producers can get valuable information about their products, producers can get data from retailers, how consumers perceive their shape, taste, durability, price and everything about their products However, it can also be known about its competitiveness, but in addition to the capital of traders in the Lemahabang market, they generally pay little attention to the quality of the products they sell, most of them only take goods from producers and directly market them without looking at the quality of the product. inside in the field of fashion marketing, the demand for quality products is a necessity that is introduced to consumers. The importance of product quality is an advantage for a trader in increasing sales. With the increase in sales, it is expected to increase the income earned.

LITERATURE REVIEW

Income

Revenue is part of the addition of assets of an entity or the completion of its obligations or a combination of both of which comes from the delivery or production of goods rendered services or other activities which constitute core operations. According to Iqbal (2014, p. 19)

in the book "Intermediate Accounting", the work of Baridwan said that income is another inflow or increase in assets of a business entity during a period that originates from the delivery or production of goods, services, or other activities main business entity activities.

Thus, income is the amount of income received by members of the community for a certain period of time as remuneration or factors of production that they contribute and participate in forming a national product (Soediyono 1992, p. 99). According to Mardiasmo (2008, p. 110) included in the income are:

- 1) Rewards or reimbursement relating to work or services.
- 2) Prizes.
- 3) Operating profit.
- 4) Profits due to sales.
- 5) Reimbursement of payment of taxes that have been charged as fees.
- 6) Interest from returning credit debt.
- 7) Dividends and distribution of Remaining Operating Results
- 8) Royalties.
- 9) Rent.
- 10) Periodic receipts or payments.
- 11) Benefits due to debt relief.
- 12) Benefits due to foreign exchange differences.
- 13) More difference due to asset revaluation.
- 14) Insurance premiums.

Basri (1995, p. 186) states that the source of income is divided into 4 groups, namely 1) income from salaries and wages. That is to say the reward from his position as a laborer, 2) income from the business. That is to say the reward from his position as a business owner, 3) income from other household transfers consisting of remittances, donations, gifts, grants and assistance, and 4) income from others which includes rental income, dividend interest, pension, scholarship etc.

Boediono (2002, p. 150) asserts that the factors that affect income are at least 3, namely a) the number of production factors that are owned that are derived from the results of this year's savings and inheritance or giving, b) the price per unit of each factor of production, this price is determined by supply and demand in the factor market, and c) the results of activities by family members as a side job.

According to Baridwan (2011: 28), in the elements of income obtained is the origin of the income obtained, where the elements include:

- 1) Income from the production of goods or services
- 2) Rewards received for the use of assets of the company's economic resources by another party.
- 3) Sales of assets other than merchandise are elements of other income of a company.

Working Capital Financing

Funds distribution is one of the main tasks of Sharia Banks, namely the provision of assistance funds for the needs of those who need funding. Financing is assistance provided by other parties to support investments that have been supported, both by themselves and institutions. In other words, funds spent must be spent to support agreed investments (Rivai and Arifin 2010, p. 68).

According to the Financial Law No. 10 of 1998, a budget was provided and provided equalized, based on agreement and agreement between the bank and other parties requiring the party financed to buy money, or the recipient requested. or profit sharing. Kasmir (2000, p. 84)

explains that nothing is contained in financial assistance 1) Trust, 2) Agreement, 3) Duration, 4) Risk, and 5) Reply to Service.

While Ismail (2010, p. 108-9) These communities are individuals, entrepreneurs, institutions, business entities, and others who need funds. The financing function can be categorized as a) financing can increase the flow of exchanging goods and services, b) financing is a tool used for idle funds, c) financing as a means of controlling prices, and d) financing can help and increase existing economic benefits.

As for Ismail (2010, p. 108-9), it is explained that financing functions to help the community in meeting their needs in improving their business. These communities are individuals, entrepreneurs, institutions, business entities, and others who need funds. The financing function can be categorized as a) financing can increase the flow of exchange of goods and services, b) financing is a tool used to utilize idle funds, c) financing as a means of controlling prices, and d) financing can activate and increase the existing economic benefits.

Meanwhile, Antonio (2001, p. 160) asserts that working capital financing is financing to meet the needs of increasing production both quantitatively (the amount of production) and qualitatively (increasing the quality or quality of production) and for trade or increasing utility of place of an item.

According to Karim (2013, p. 234) stated that sharia working capital financing is short-term financing given to companies to finance their business capital requirements based on sharia principles. The working capital financing period is a maximum of one year and can be extended as needed. The extension of the working capital financing facility is based on the results of analysis of the debtor and the overall financing facilities

The purpose of financing working capital consists of three. First, Consumptive financing aims to obtain goods or other needs in order to fulfill decisions in consumption. Second, Productive financing, which aims to increase the recipient of financing, can achieve its objectives, which if it is not possible, can not be realized. Third, trade finance, this financing is used for trade, usually used to buy merchandise whose payment is expected from the sale of the merchandise. (Kasmir 2002, p. 101)

Meanwhile, Karim (2013, p. 234-5) mentions that the things that must be considered in analyzing the provision of financing include:

- a) Type of business. Working capital requirements for each type of business vary.
- b) Business Scale. The magnitude of the capital needs of a business depends on the scale of the business being run. The greater the scale of the business being carried out, the greater the demand for work capital.
- c) The level of difficulty of the business carried out.
- d) The character of transactions in the business sector to be financed

Ascarya (2011, p. 124-5) emphasizes that the financing needs of working capital can be met in various ways, including:

- a) Revenue Sharing

The diverse working capital requirements of the business, such as to pay for labor, electricity and water accounts, raw materials, etc., can be fulfilled by mudharaba or musharaka contracts. For example, restaurant businesses, workshop businesses, grocery store businesses and so on.

By sharing the results, the employers' working capital needs are met, while the two parties benefit from fair risk sharing. In order for Islamic banks to play an active role in the business and reduce the possibility of risk, such as moral hazard, banks can choose to use musharaka contracts.

b) Buy and Sell

Working capital needs of trading businesses to finance merchandise can be met with buying and selling pattern financing with Murabaha contracts, by buying and selling merchant capital needs are met at a fixed price, while Islamic banks benefit from fixed margins by minimizing risk.

Working capital needs of handicrafts and small producers can also be fulfilled with greetings. In this case, Islamic banks supply them with production inputs as regards capital measured by their commodities to be marketed again.

According to Ismail (2011: 111) that working capital financing for debtors can be useful for:

- a) Improve customer business. Funding provided by financial institutions to customers provides benefits to expand business volume. Financing to buy raw materials, procure machinery and equipment can help customers increase production and sales volumes.
- b) Costs needed to obtain financing from financial institutions are relatively cheap, for example, provision fees.
- c) The customer can choose various types of financing based on the contract that is in accordance with the intended use.
- d) Financial institutions can provide other facilities to customers, such as transfers using time, kafalah, hawala, and other facilities needed by customers.
- e) The period of financing is adjusted to the type of financing and the ability of the customer to repay the financing so that the customer can estimate its finances appropriately.

Product quality

Product quality is a match for product use (fitness for use) to meet customer needs and satisfaction. (Nasution, 2005: 2). Quality is a dynamic condition that relates to products, services, people, processes, and environments that meet or exceed expectations (Yamit, 2010, p. 8). According to Nasution (2005, p. 2), that the suitability of use is based on five main characteristics, namely 1) technology, 2) psychological, 3) time, 4) contractual, and 5) ethics.

According to Yamit (2010, p. 7), the quality of products is whatever the needs and desires of consumers. This definition is an understanding of quality that is focused on consumers so that it can be said that a seller has provided quality if the seller has fulfilled the desires of consumers. Kotler & Armstrong (2003, p. 347) defines the meaning of product quality is the ability of a product to perform its functions, that capability includes durability, reliability, accuracy produced, ease of operation and repair, and other attributes that are valuable to the product as a whole.

According to Tjiptono (2008, p. 68), there are eight dimensions of product quality, namely:

- 1) Performance.
- 2) Features,
- 3) Reliability,
- 4) Confirm,
- 5) Endurance,
- 6) Serviceability
- 7) Aesthetics/Beauty,
- 8) Quality impression.

The importance of quality can be explained from two angles, namely from the point of operational management and marketing management. Viewed from the point of operational management, product quality is an important policy in increasing product competitiveness that

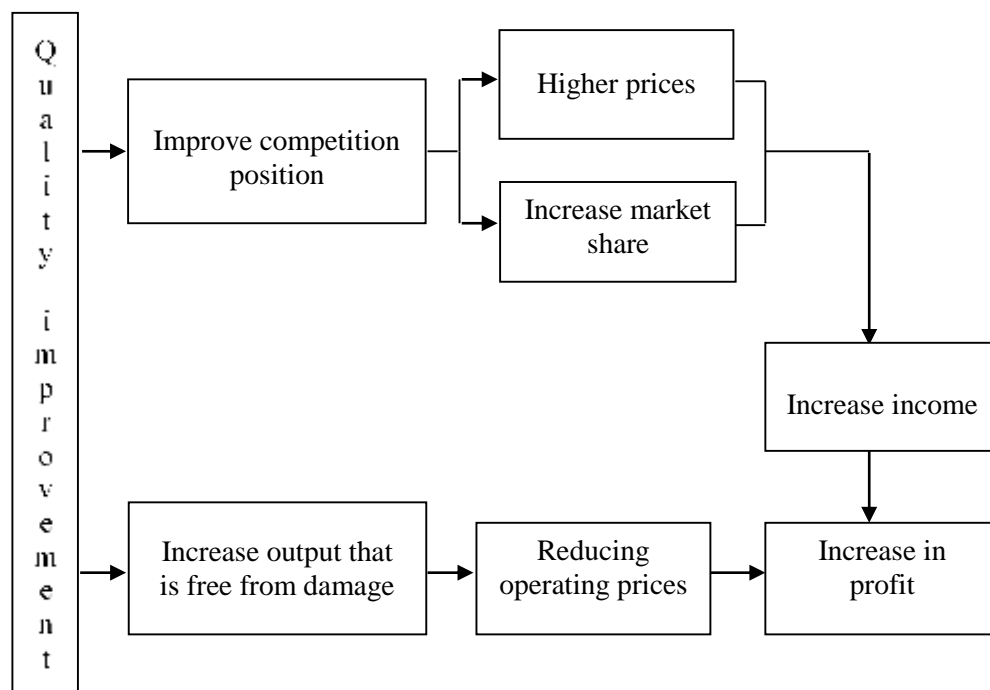
must give satisfaction to consumers beyond or at least equal to the quality of products from competitors. In terms of marketing management, product quality is one of the main elements in the marketing mix, namely products, prices, promotions, and distribution channels that can increase sales volume and expand the company's market share. (Nasution 2005, p. 3)

In reality, the role of quality (quality) as the first step to improve competitive position, market share, income, and profitability has received acceptance. The figure below summarizes the benefits of a total approach to quality management according to Pall (1993, p. 6)

The fashion aspect is increasingly touching the daily lives of everyone. Fashion influences what we wear, we eat, how we live, and how we look at ourselves. Fashion also triggers the world market to continue to grow, producers to produce, marketers to sell and consumers to buy. The way to dress in fashion also shows our personality and idealism, (Savitrie 2008, p. 13). The meaning of the word itself has many sides, according to Troxell and Stone in his book *Fashion Merchandising*, fashion is defined as a style that is accepted and used by the majority of members of a group at any given time.

According to Solomon in his book *Customer Behavior: European Perspective* (2002), fashion is a process of social diffusion (social diffusion) where a new style is adopted by consumer groups. Fashion or style refers to a combination of several attributes, and in order to be said to be in fashion, the combination must be positively evaluated by a reference group.

Fashion can be categorized based on which group they are seen. High fashion refers to the designs and styles accepted by exclusive fashion leaders, namely elite components and those who first adapt fashion changes. Styles that include high fashion are usually introduced, made and sold in limited quantities and are relatively expensive to socialites, artists, celebrities and fashion innovators. Whereas mass fashion or fashion volume refers to the style and design that the wider public receives. This type of fashion is usually produced and sold in large quantities at low to moderate prices. (Savitrie 2008, p. 16)



Picture 1
Benefits of Integrated Quality Management (TQM)

Fashion Trend

The trend is the direction or sequence of events that have some momentum and can last a long time. Trends are more predictable and last longer than a fad. Trends reveal future forms and provide many opportunities. Fad (a short-lived public preference) is unpredictable, short-lived and not socially, economically and politically important. Megatrend is described as a major change in the social, economic, political, and technological fields that is more slowly formed, and when it occurs, the change will affect us for a long time between seven to ten years or more. (Churcill 2011, p. 34)

In a rapidly changing global situation, companies must monitor six main forces, namely 1) Demography, 2) Economy, 3) Political law, and 4) Socio-culture. Although these forces will be reviewed separately, marketers must pay attention to the interactions between these forces, because they are the basis for new opportunities and threats. In addition, the market requires purchasing power. Purchasing power in the economy depends on income, prices, savings, debt and the latest availability of credit. Marketers must pay close attention to the main trends that affect purchasing because these trends can have a major impact on business, especially for companies whose products are raised to consumers who are sensitive to price and high income. (Churcill 2011, p. 35)

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METHOD

This research quantitative research uses numbers in the presentation of analysis using statistical tests. Quantitative research is a study guided by certain hypotheses, one of the objectives of this study is to test predetermined hypotheses (Saebani 2008, p. 128). This model of approach is causality. Where according to Sugiyono (2012, p. 59) that the causality model makes a causal relationship. Independent variable (influence) and dependent variable (influenced). This means that research focuses on the effect of working capital financing, product quality, and fashion trends as independent variables on income levels as the dependent variable.

RESULTS AND DISCUSSION

Results

Based on the analysis that has been done, the multiple linear regression equation formed in the formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 13,287 + 0.187 X_1 + 0.167 X_2 + 0.086$$

The values obtained can be generated as follows:

- a. A constant value is 13,287, meaning that if when the Working Capital Financing variable (X1), Product Quality (X2) and Fashion Trend (X3) is zero, the Market Merchant Income Rate will be worth 13,287.
- b. The regression coefficient value of the Working Capital Financing variable (β_1) of 0.187 is positive. This shows that when there is an increase in the variable of Working Capital Financing by 1 unit at the Lemahabang Market Trader, the Income Rate will also increase by 0.187 units (assuming other value variables remain).
- c. Regression coefficient value of Product Quality variable (β_2) of 0.167 is positive. This means that when there is an increase in the Product Quality variable of 1 unit at the Lemahabang Market Trader, the Income Level will also increase by 0.167 units (assuming other value variables remain).
- d. Fashion Trend variable regression coefficient (β_3) of 0.086 is positive. This means that when there is an increase in the Fashion Trend variable by 1 unit at the Lemahabang Market Trader, the Income Level will also increase by 0.086 units (assuming other value variables remain).
- e. The regression coefficient value of the Working Capital Financing variable (b1), Product Quality (b2) and Fashion Trend (b3) is positive, meaning there is a positive relationship between Working Capital Financing, Product Quality and Fashion Trend on Income Levels, the increasing number of Working Capital Financing, Product Quality, and the Fashion Trend increases the Income Level and vice versa.

Meanwhile, the effect of working capital financing, product quality, and fashion trends on the income level of market traders in Lemahabang is very low. This is because the obtained value of 0.395 is at intervals of 0.00 - 0.400, so the contribution obtained from the independent variable to the variable is only 11.3%. However, even though the influence is very low, the contribution rate does not reach half of it is still stable. Related, the contribution of working capital financing is not sufficient to provide assistance, product quality does not provide maximum significance and fashion trends that should not support at all, but contribute to increasing the income of traders in the Market.

Discussion of Research

From the results of the above research, invoices show that working capital financing, product quality, have a significant positive influence on the income level of traders, while only fashion trends are not able to make a significant contribution. This is related to the validity test which shows the r-count value of each variable is greater than the r-table of 0.2108, the data is valid. Similarly, the reliability test shows the value of Cronbach Alpha from each constructor variable greater than 0.60, so that all data can be accepted as reliable.

If seen from the contribution of the most dominant variables from the independent variables (working capital financing, product quality, and fashion trends) to the income of traders in the Lemahabang Market, the financing of working capital with a coefficient of 0.187, while product quality increases income with a coefficient of 0.167 and trends fashion only affects the level of income with a coefficient of 0.086. This is a fact from the results of the study.

In general, the market sells various kinds of goods needed in daily life, services and others. Traditional market buildings consist of kiosks or outlets, also open bases opened by

market sellers or managers. Islamic financial institutions, the largest financial institutions or cooperatives (BMT) are very likely to help provide funds for micro, small and medium entrepreneurs. Therefore, attending sharia financial institutions is expected to be a solution for traders to get financing, so as not to get caught up in loan sharks.

Capital financing can help traders get working capital, in addition to providing working capital financing. However, traders must improve the quality of products or goods offered are very important in order to be able to compete with other traders. Quality improvement must be carried out by every trader so that customers are satisfied with the items they have bought. Quality improvement is also a strategy to win the competition. With good quality products, consumers who buy are satisfied and can make the image of the merchant good.

In addition, products that are in demand by customers are opportunities for traders to increase sales. At present, the fashion climate in Indonesia is increasingly competitive, the fastest growing mode is clothes because clothes are more quickly replaced by models and clothes are the products most purchased by the public compared to other products. Followed by bag products and shoes, everyone needs more choice of clothes compared to bags and shoes.

Given the existence of consumers or buyers who are very important in increasing sales, traders must realize how central the role of consumers is. This shows that in order to face the risk of losing customers - which causes a reduction in the level of income, traders should not ignore the quality of the products they sell, see the state of the product that is in demand or sought by consumers. Such things if done simultaneously can increase sales and increase merchant income. In addition, other factors that can affect the level of income must also be taken into account, such as location, proximity, advertising, price and so on must be considered.

CONCLUSION

Based on the results of the research and discussion above, it can be concluded. First, the partial effect of working capital financing on the income of traders in Lemahabang Cirebon Market is significantly positive. The effectiveness of the influence of this variable is more dominant than the other variables. Second, the effect of product quality on an income of Lemahabang Market Traders is very effective, although not as dominant as the working capital financing variable. Third, in contrast to the other two variables, fashion trends do not appear to have a significant effect on the income of traders. This shows that the fashion trend in the lower society is not effective. And, fourth, simultaneously that the financing of working capital, product quality and fashion trends have an effective effect on the income levels of traders in the Lemahabang Market in Cirebon, although the effect is very small, contributing only 11.3%.

Appendix 1: Test results of T for Partial Influence on the Model

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	13.287	6.291		2.112	.039
Pembiayaan Modal Kerja	.182	.115	.221	1.585	.018
Kualitas Produk	.167	.110	.205	1.523	.033
Trend Fashion	.086	.165	.075	.522	.604

a. Dependent Variable: Tingkat Pendapatan

Appendix 2: Test results of F for Simultan Influence on the Model

ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	82.914	3	27.638	3.582	.019 ^a
	Residual	447.554	58	7.716		
	Total	530.468	61			

a. Predictors: (Constant), Tren Fashion, Kualitas Produk, Pembiayaan Modal Kerja

b. Dependent Variable: Pendapatan

Appendix 3: Test results of Coefficeints Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.395 ^a	.156	.113	2.77785

a. Predictors: (Constant), Tren Fashion, Kualitas Produk, Pembiayaan Modal Kerja

b. Dependent Variable: Pendapatan

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