

Mudharabah Savings Scheme for Business Blessings in Increasing Customer Loyalty of KCP Bank Mega Syariah Cipto Cirebon

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Abstract

This study aims to find out the Mudharabah Scheme of Business Blessing Savings in Increasing Customer Loyalty of KCP Bank Mega Syariah Cipto Cirebon. The method used is a qualitative method that is descriptive, where the method includes direct research in the field by collecting data through observation to the KCP Bank Mega Syariah Cipto Cirebon then interviewing the resource persons, namely Bank employees and customers who use the Business Blessing Savings Account. And conducting documentation to the relevant part to complete the information in this study. The results of this study stated that the Mudharabah contract scheme for Business Blessing Savings at Bank Mega Syariah KCP Cipto Cirebon has an important role in increasing customer loyalty. The implementation of the Mudharabah contract scheme and maintaining communication with customers brings a number of benefits to customers, such as flexibility in fund management and fair distribution of profits. Bank Mega Syariah KCP Cipto Cirebon is responsible for the investment capital invested by Tabungan Berkah Bisnis customers in accordance with the previously agreed proportions.

Keywords: *Mudharabah, Business Blessing Savings, Loyalty*

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INTRODUCTION

Financial institutions are institutions that help people in various circles, the function of these financial institutions is none other than as a financial manager. Financial institutions are divided into two, namely bank-based and non-bank-based. Most people use products and services in banking because they are easy and efficient to use, where one of the bank-based financial institutions is Bank Mega Syariah KCP Cipto.

Products and services in banks have brought many benefits to the community, not only that, but banks are divided into two different systems, namely the conventional system and the sharia system. The Bank itself has developed greatly in various regions and has even implemented various things so that it can continue to develop. There is currently a rapid and intense evolution in the banking sector, resulting in a highly competitive and close-knit industry. The importance of banking in the progress of a nation can be seen from its desire as a financial intermediation institution. This role is shown by the bank's function in collecting public funds through savings and distributing them back to the community in the form of credit or other means, with the aim of improving the quality of life. community. (Hardiyanti, 2019).

Banking as one of the financial institutions has strategic value in the economy of a country. The institution is intended as an intermediary between parties who have excess funds and those who have insufficient funds. Bank financial institutions are engaged in financing activities, and the various services provided by banks serve financing needs and launch payment system mechanisms for all economic factors. The financing that has been provided by the bank can bring the community to be better than before, especially in small and medium circles who have started many businesses thanks to the financing provided by the bank. Then the other system is to collect funds from various circles to be remanaged in the form of financing.

Knowledge acquisition is a fundamental element in fostering public interest and involvement in Islamic banking products. Knowledge, which includes personal experience and stored awareness, plays an important role in shaping an individual's understanding and perception. Similar to information, knowledge can be accessed through a variety of channels such as magazines, television, newspapers, radio, pamphlets, and personal anecdotes. Its meaning is as the main reference for the community, influencing the decision-making process and fostering a sincere desire to buy or utilize Islamic banking products. (Hamdani, 2021)

The presence of Islamic banks is expected to improve a country's economy. The purpose and function of Islamic financial institutions in the economy, including the rate of economic growth, economic justice and balance of income and wealth, sustainable currency security, promotion and investment of savings, fair withdrawal and guarantee good service.

All existing Islamic banks are always responding to this challenge by expanding and expanding their network. The activity is separate from the promotion of the Sharia Banking Law No. 21 of 2008 issued by the government. Based on Law Number 21 of 2008, Bank Syariah is a bank that carries out its business activities based on sharia principles, or Islamic law principles regulated in the fatwa of the Indonesian Ulema Council with the principles of Justice, Benefit, Not Having Gharar, and Riba (Damayanti, 2022).

The decision to choose an Islamic bank includes stages such as identifying needs, seeking information, evaluating alternatives, purchasing and satisfaction. Meanwhile, there are also some things that are not well known, some even do not know at all. In addition to limited information about Islamic banking products, the word banking products in Arabic may be one of the factors that make it difficult for the public to know the function of these products. (Yarni, 2020) Currently, there is a lot of information about Islamic banks. However, the information

received by the public is still incomplete. Most of the public knows very little about Islamic banking, so there is a view that conventional banks and Islamic banks are almost identical, only different in terms of the pronunciation used to express them.

Then people prefer to use conventional bank services because they better understand conventional bank products, or there is a necessity in the company where they work that is required to use conventional bank products (Sitorus, 2019) Islamic banking financial institutions that operate are based on sharia principles. This principle is contained in the Qur'an and Hadith about the prohibition of riba or bank interest and a number of other activities that are prohibited by sharia.

An Islamic bank is an institution that operates based on Islamic principles by collecting funds from customers and processing them to support parties who need funds in the form of credit or financing, in addition to distributing profits using a profit-sharing system. (Khairina, 2019).

Attention is very important for the continuity of a bank, because without attention there will be no customers who want to save at Bank Mega Sharia. Until then, if the customer's tension in saving at Bank Mega Syariah is not well planned and clearly, it brings the view that Bank Mega Syariah is not much different from conventional banks so that later customers will not be interested in saving at Bank Mega Syariah. In mudharabah savings products of the type of Business Blessing Savings where the savings product uses the principle of mudhrabah muthalaqah so that it is intended for individuals or a legal entity with a larger limit than before. The Number of Customers in the Business Blessing Savings Per Quarter Month is as shown in the table.

Tabel 1.1

1.	Oktober	19,867
2.	November	19,765
3.	Desember	22,062

Bank mega syariah.

Interest in using the Tabungan Berkah Bisnis product can arise if the contribution of the employee with the Bank who can manage the product so that customers are interested in using it, but if the Bank is not able to offer existing products, then the customer's interest in using the Tabungan Berkah Bisnis product will not appear and loyalty will never exist, not only that if the employee is not competent in giving directions to customers regarding the product, it will be The occurrence of poor performance in the company is the same as customers who are not loyal to all products and services in Islamic banks.

This situation is due to the lack of customer attraction related to mudharabah products, especially in Business Blessing Savings products, due to the lack of Bank employees in providing clarity on Bank Mega Syariah products that are less attractive, customer loyalty will not exist, The development of the banking sector is closely related to consumer behavior in choosing to use Islamic banking services. Other things such as customers will use Islamic banking services or conventional banking according to existing conditions. Knowledge and

products to the public about Islamic banks also want to influence the public's understanding of Islamic banks themselves.

The existence of financial institutions such as Mega Sharia banks needs to be optimized and assumed so that they have much better competitiveness than conventional banks and make Islamic banks better, especially creating initiatives and encouraging the development of the Muslim community so that they can focus on the Islamic economy. The main and most important factor in creating Islamic banking to be more developed is through attraction to create loyalty from the customers themselves, where from the internal side it is necessary to prioritize such as the ability and level of knowledge of Bank mega Syariah employees which are highly emphasized in providing directions to customers or prospective customers so that there will be no mistakes or missed communication in introducing their products.

Then from this it is very related to the external side so that people become more familiar with Islamic bank-based financial institutions, especially in using their products. Tabungan Berkah Bisnis is a savings product intended for individual or non-individual customers who provide main services with various benefits and flexibility.

Based on the above background description, the research was researched related to mudharabah savings products, namely Business Blessing Savings products which use the principle of *almudharabah mutahlaqah* in Islamic banks so that from the various things that the bank provides will give rise to loyalty from within customers and can provide public perception of interest in saving and increase customer loyalty to business Blessing Savings products in an Islamic financial institution in the form of Bank Mega Syariah so the title of this research is "Mudharabah Contract Scheme on Business Blessing Savings in Increasing Customer Loyalty of Bank Mega Syariah KCP Cipto Cirebon"

RESEARCH METHODOLOGY

The approach used in this study is a research qualitative descriptive approach. According to Murdiyanto in (Sidiq & Choiri, 2019) defines qualitative research as a process of investigating a phenomenon and social problem. Qualitative research is also defined as a strategy to find the meaning, definition, concept, characteristics, symptoms, symbols, and descriptions of something phenomenological, targeted and multimethodological, natural and comprehensive, quality-oriented, using several methods and presented narratively in scientific research (Waruwu, 2023). This research is a descriptive-qualitative research. The data obtained is qualitative data and developed by descriptive methods. Descriptive Method is research that seeks to describe symptoms, events or events that are happening. The descriptive method is a research method used to describe problems that occur or are occurring, with the aim of explaining what happened at the time the research was conducted. The descriptive method is aimed at theoretical exploration. The main characteristic of this research method is that the researcher is directly involved in the field, acts as an observer, creates a category of subjects, observes phenomena and records them in the observation register, does not manipulate variables, and focuses on monitoring (Mappasere & Suyuti, 2019).

This research is a method used by researchers to obtain data and information related to the problem being researched. In this study, the researcher uses a qualitative method and will conduct research on Bank Mega Syariah Sub-Branch Office of Cipto Cirebon. Qualitative research is research that emphasizes the quality and essence of products and services.

The most important thing about goods and services in the form of events, phenomena, and social phenomena is the meaning behind the event, which can be used as a valuable lesson to develop theoretical concepts. Denzin and Lincoln state that qualitative research is research that uses natural contexts to interpret phenomena that occur and take place. in such a way that it is possible In qualitative research, there are various methods used. Methods that are often used include interviews, observations, and documentation (Dr. Umar Sidiq, M.Ag Dr. Moh. Miftachul Choiri, 2019).

Qualitative research design is a systematic plan to collect and analyze data that are descriptive and not directly measurable, with a focus on identifying relevant and interesting research topics or problems to be researched on a deep understanding of social phenomena or human behavior.

This research place was carried out on the object of Bank-based Islamic Financial Institutions, namely at Bank Mega Syariah KCP Cipto which is located at jl. Dr. Ciptomangunkusumo No 61A Kel. Pekiringan Kec. Kesambi Kota Cirebon.

Research Time The research time was carried out in December 2023. The meaning of Data source is from where the Data is derived. If the researcher uses data using interviews or questionnaires, then the source of the data is called the respondent. So the meaning of Data Source is where the Data and Research Object are obtained. Data sources are divided into two, namely Primary Data and Secondary Data.

1. Primary Data Primary Data Refers to data obtained directly from the research subject through the use of measurement tools or data collection tools directly on the subject as the desired source of information. The primary data used in this study is data obtained directly through an interview process with Bank Mega Syariah KCP Cirebon Cipto related to this research.
2. Secondary Data Secondary data is data obtained indirectly and to expand primary data, this study uses sources such as books, journals, and other documents. In addition, the secondary data used in this study are documents related to the topic being researched for the product at Bank Mega Syariah.

Data collection is a process carried out by researchers to obtain information or data required in research. The data collection method is an independent method, a data analysis method or the main tool of data analysis methods and techniques. The data collected in the study will be used for testing. hypothesis, answering questions in problem formulation, and 39 is used as the basis for conclusions and decision-making. There are several methods of data collection in research: interviews, observations, and documentation (Makbul, 2021).

1. Observation Observation is a data collection method that involves systematic analysis and recording of the behavior of individuals or groups directly. Thus, the researcher can gain a deep understanding of the problem being researched In this context, the researcher directly observes the customer's interest in saving and the level of customer knowledge about the Savings Berkah Bisnis product at the Mega Syariah KCP Cirebon Cipto bank so that information related to the phenomenon being researched is obtained
2. Interview Interview is a technique of data mining through conversations that are carried out with a specific purpose, namely the interviewer who asks various questions and the resource person who provides answers to the questions. Interviews in this study were conducted in two forms, namely structured and unstructured. The researcher will conduct interviews with informants or sources who have information related to the problem of this research, namely employees of Bank Mega Syariah KCP Cirebon Cipto, customers of Bank Mega Syariah

KCP Cirebon Cipto. The purpose of a structured interview is to maintain the continuity and clarity of the questions asked. On the other hand, unstructured interviews are only used as an adjunct, as there is a possibility that there will be questions that need to be asked outside of the questions that have been prepared or prepared. In this study, the author uses a structured research method by determining and preparing questions to be asked to informants or sources. Unlike unstructured interviews, researchers can develop questions according to the circumstances of the source, so that researchers will get more detailed, detailed, and in-depth data.

3. Documentation Documentation is a data collection method that involves researching documents related to the problem being researched. In this case, the 40 researchers collected data by examining documents related to the object being studied. Documentation is the collection of data from documents, archives, or other documents related to research phenomena. The documents used can be memos, reports, letters, books, or other official documents. Documentary research provides insight into the historical context, policies, events, and developments related to the phenomenon being studied (Creswell, 2014), (Ardiansyah et al., 2023).

Research instruments are tools used to obtain or collect data to solve research problems or achieve research objectives. In this study, the author plays the role of the main instrument in collecting the necessary data and information. The interview guidelines in the form of an attached list of interview questions are used to collect data and information.

Data validity check is a technique used to determine how credible the research data collected is and can be accounted for. It is divided into 3 namely: Credibility Test & Transferability Test, Dependability Test, Confirmability/Objectivity Test .

Data analysis is an effort to systematically search and organize records of observations, interviews, and others to increase researchers' understanding of the case being studied and present it as findings for others. The stages of data analysis techniques in this study include

- a. Descriptive Analysis The data analysis used in this study is descriptive analysis. Descriptive data analysis techniques aim to describe the state of a particular object, condition, or environment by describing research phenomena as they are from data sources in the form of written, behavioral, or oral without conducting variable relationship tests.
- b. Reduction Data Reduction Data is obtained from the field in a significant amount, so it is important to record it carefully and in detail. The researcher summarizes and selects the main points from the data, focusing on important reduction data about Mudharabah Products in Business Blessing Savings to increase Customer Loyalty
- c. Data presentation Qualitative data presentation involves description, interpretation, and in-depth understanding of the phenomenon being studied. In this study, it summarizes the findings of the research obtained.
- d. Drawing Conclusions The last step is drawing conclusions and verification. The author constantly makes efforts to draw conclusions while in the field. The initial conclusions proposed are still provisional and will change if strong and supporting evidence is found at the next stage of data collection. However, if the conclusions presented at the initial stage are supported by valid and consistent evidence, then the conclusion can be considered credible .

RESULTS AND DISCUSSION

1. Mudharabah Contract Scheme on Business Blessing Savings in Increasing Customer Loyalty of Bank Mega Syariah KCP Cipto Cirebon

The Mudharabah contract scheme for Business Blessing Savings at Bank Mega Syariah KCP Cipto Cirebon is one of the Islamic banking products that offers opportunities for customers to save their funds in the form of savings with the principle of profit sharing. Banks usually use customer funds for investment or take advantage of halal and profitable businesses. In accordance with the previous agreement, the bank and the customer then share the investment profits.

In terms of the Mudharabah scheme, banks provide transparency and certainty to customers. Clients receive clear information about how their funds will be managed and how profits will be shared. By saving funds in the Business Blessing Savings Account, customers actively participate in this Mudharabah scheme. By doing so, customers contribute to the success of the bank's investment. To ensure that investments made with customer funds are in accordance with sharia principles and generate maximum profits for both parties, Bank Mega Syariah KCP Cipto Cirebon regularly monitors and assesses investments. The bank provides regular financial reports to customers, which includes information on fund management and profit sharing. In this way, customers can see how their investments are growing and gain greater trust in the Tabungan Berkah Bisnis program.

Bank Mega Syariah KCP Cipto Cirebon ensures transparency in the implementation of the Mudharabah scheme in Business Blessing Savings through various steps that prioritize clear communication and open information to customers. The Bank provides customers with complete and clear information about the Mudharabah scheme at Tabungan Berkah Bisnis. This includes an in-depth explanation of the principles of Mudharabah, profit-sharing mechanisms, and the rights and obligations of customers. The bank arranges detailed documents related to the Mudharabah scheme, which includes the Mudharabah contract agreement, profit-sharing provisions, and periodic financial statements.

Thus, customers can easily get the information they need. The bank helps customers understand the Mudharabah scheme directly by answering their questions and explaining its various aspects. Customers receive periodic financial reports from the bank, which includes information on fund management, investments, and profit sharing. Thus, customers can see firsthand how their funds are managed and how it impacts. Before the Mudharabah contract begins, the bank and the customer must reach a clear agreement on the various programs. This Agreement includes the rights and obligations of each party, risk management, and profit sharing. This ensures transparency throughout the implementation of the plan. Bank Mega Syariah KCP Cirebon Cipto provides very satisfactory service to customers. Bank officers are trained to provide friendly, responsive, and comprehensive service to each customer. This increases customer satisfaction and creates a positive experience for them. The bank continues to develop new products and services to meet customer needs. One of them is the Business Blessing Savings, which offers a Mudharabah scheme. Bank Mega Syariah KCP Cipto Cirebon is active in providing financial education to customers, especially regarding the principles of Islamic banking and the benefits of the products offered, so that the bank can increase customer interest and loyalty by offering products that are in accordance with the needs and principles of sharia. Customers gain a better understanding of the bank's goods and services. The bank regularly holds promotions and special offers for customers, including Savings Blessing Business holders. These promotions can be direct gifts, discounts, or other loyalty programs

that are intended to make customers more satisfied and loyal. One of them is a good and easy-to-use mobile banking service offered by Bank Mega Syariah KCP Cipto Cirebon to its customers. With the latest technology, customers can make financial transactions quickly and securely anytime and anywhere, increasing their convenience and loyalty to the bank. The bank also regularly observes customer satisfaction and needs through surveys and feedback. Banks can respond quickly to customer expectations and preferences and improve their services.

2. Efforts to Implement the Mudharabah Contract on Business Blessing Savings in Increasing Customer Loyalty of Bank Mega Syariah KCP Cipto Cirebon

Bank Mega Syariah KCP Cipto Cirebon applies the Mudharabah contract to Business Blessing Savings According to sharia principles. This contract emphasizes cooperation and fair profit sharing between banks and customers. They agree to share the profits from the investment in the Business Blessing Savings according to the pre-agreed proportions. This is done by considering investment performance and business results. Banks and customers share business risks in the Mudharabah contract. Bank Mega Syariah KCP Cipto Cirebon is responsible for the capital invested by customers. This sharing of risk encourages each party to work together to achieve a common business goal.

In the Mudharabah contract, banks provide clear and transparent information about the mechanism for sharing profits and risks. This is done to ensure that both parties understand their respective rights and obligations in this cooperation. To ensure that the business runs in accordance with the plans and goals that have been set, Bank Mega Syariah KCP Cipto Cirebon regularly monitors and evaluates investment performance in Tabungan Berkah Bisnis.

The bank teaches customers about the principles of the Mudharabah contract and the benefits of Business Blessing Savings. By increasing customer knowledge, the bank hopes to strengthen relationships with customers and foster better trust. By implementing the Mudharabah contract, it is important for banks to provide transparency about how banks and customers share profits and risks. The bank provides clear and open information about how the Mudharabah contract works and how the profits are distributed to customers. This increases customers' trust in the bank because they feel their relationship with the bank is based on trust and transparency.

In the Mudharabah contract, customers are actively involved in the management of their investments. Customers can see the bank's investment performance on a regular basis and participate in investment-related decision-making. Therefore, customers feel more valued and valued in their relationship with the bank, which improves their perception of the bank's services. Customers tend to be more satisfied with banks providing good service and paying attention to their needs. In the case of Tabungan Berkah Bisnis with a Mudharabah contract, customers are more likely to remain loyal to the bank if they feel that their investments are yielding good results and that the bank consistently provides satisfactory service. This increases customer loyalty, which is a testament to good service. Banks that focus on sharia principles and implement the Mudharabah contract often have a better image in the eyes of customers.

3. The Impact of the Implementation of the Mudharabah Contract on Savings

Business blessings in increasing Customer Loyalty The impact of implementing the Mudharabah scheme makes customers feel the bank's involvement in investment success, This increases trust because customers feel that banks share risks and benefits. Because the

Mudharabah scheme allows customers to invest in accordance with the principles of fairness and mutual benefit, those who care about sharia principles feel more tied to banks that apply sharia principles in their operations, which increases customer loyalty.

Banks will make customers more loyal if they see how their savings and investments are managed properly. By providing opportunities for customers to benefit from the results of their investments, the Mudharabah scheme can provide a positive experience for customers. This allows customers to be more involved in the decision-making process about managing their funds as well as their investments, which gives them a stronger sense of ownership over their savings and increases loyalty because customers feel they have control over what they do. The implementation of the Mudharabah contract is a good way for Bank Mega Syariah to communicate with customers. Banks can strengthen relationships and increase customer loyalty by transparently explaining how the scheme works and how customers can benefit from it. Customers can be directly involved in investment through the Mudharabah Scheme.

The bank functions as the fund manager (*mudharib*) in this contract, while the customer is the provider of funds (*sahibul mal*). Customers' involvement in the investment process and profit sharing makes them feel more confident and connected to the bank because they can see firsthand how their investments are going. Justice and mutual benefit are the main principles of the Mudharabah contract. In this scheme, profits are shared between banks and customers according to a pre-made agreement. This increases customer trust in the bank because it provides a sense of fairness and fairness. Islamic sharia principles, which emphasize justice, transparency, and halal profits, underpin the Mudharabah scheme. Customers who pay attention to these principles tend to trust banks that offer sharia-based products, such as Berkah Bisnis savings. Customers who enjoy Berkah Bisnis savings will have a good experience with Bank Mega Syariah. Since customers can enjoy the immediate benefits of their investments, they will be confident that opening savings is the right choice. The use of the Mudharabah contract encourages banks to provide better services to customers. Since the success of a business depends in part on the success of the investments managed, banks tend to focus more on customer satisfaction. Customers who use Berkah Bisnis savings with a Mudharabah contract often have positive experiences with banks. They feel satisfied with the profits of their investments and feel valued and well served, which can increase their loyalty to the bank.

This positive experience can build an emotional connection between customers and banks, which can lead to long-term loyalty. Bank Mega Syariah KCP Cipto Cirebon which is consistent in applying the principles of Mudharabah shows their commitment to sharia values and the interests of customers. This reliability creates confidence that the bank will continue to provide good service and deliver on its promises, thereby strengthening customer loyalty.

CONCLUSION

The Mudharabah contract scheme for Business Blessing Savings at Bank Mega Syariah KCP Cipto Cirebon has an important role in increasing customer loyalty. The implementation of the Mudharabah contract scheme brings a number of benefits to customers, such as flexibility in fund management and fair distribution of profits. This creates a relationship of mutual trust between banks and customers, which is crucial in building long-term loyalty. The Mudharabah contract scheme in Tabungan Berkah Bisnis has proven to be very effective in increasing customer loyalty at Bank Mega Syariah KCP Cipto Cirebon. By continuously improving the

quality of services and providing the right education, banks can strengthen relationships with customers

Bank Mega Syariah KCP Cipto Cirebon applies the Mudharabah contract to Business Blessing Savings according to sharia principles. They agreed to share the profits from the investment in the Business Blessing Savings according to the previously agreed proportions. Banks and customers share business risks in the Mudharabah contract. Bank Mega Syariah KCP Cipto Cirebon is responsible for the capital invested by customers. In the Mudharabah contract, banks provide clear and transparent information about the mechanism for sharing profits and risks. By implementing the Mudharabah contract, it is important for banks to provide transparency about how banks and customers share profits and risks. The bank provides clear and open information about how the Mudharabah contract works and how the profits are distributed to customers. Customers tend to be more satisfied with banks that provide good service and pay attention to their needs.

The implementation of the Mudharabah contract strengthens the relationship between Bank Mega Syariah KCP Cipto Cirebon and customer involvement in banking activities, because customers have the same interests as banks in achieving optimal results. Customers get the benefits gained from these savings, such as a fair and responsible distribution of profits, helping to increase their trust in the Bank. that the application of the Mudharabah contract to Berkah Bisnis savings has a positive impact in increasing customer loyalty to Bank Mega 70 Syariah KCP Cipto Cirebon, because it creates a stronger relationship based on fairness, transparency, and compliance with sharia principles.

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