

DAFTAR PUSTAKA

- Abu Zahrah, Muhammad. *Buhūsu Fi Al-Ribā*. Beirut: Dār al-Buhus al-Ilmīyah, 1980.
- Ahmad, Muhyiddin Afifi. *Al-Ijtihad al-Insya'i 'Inda al-Syaikh Muhammad Mahmud Syaltut*. Kairo: al-Azhar al-Syarif, 2015.
- 'Allam, Syauqi Ibrahim. "Al-Mu'amalat al-Haditsah al-Mustanadaat al-Syara'iyah Li 'Amali al-Bunuk." *Fatawa Darul Ifta*, May 18, 2023. www.dar-alifta.org/ar/fatawa/19605/-المستندات الشرعية-لعمل-البنوك.
- . *Fatwa Wa Ahkam Al-Mu`malat al-Maliyah Min Waqi` Fatawa Darul Ifta Al-Mishriyah*. Mesir: Darul Ifta, 2021.
- al-mawqie al-rusmaa lilduktur shawqi alam. "al-mawqie al-rusmaa lilduktur shawqi alam." Accessed June 19, 2024. <http://shawkyallam.com/>.
- Âmidî, Sayfu al-Dîn Abî al-Hasan'Alî ibn Abî'Alî ibn Muhammad al-. *Al-Ihkâm Fî Ushûl al-Ahkâm*. Kairo: Muassasah al-Halabi, 1967.
- Andiyansari, Chasanah Novambar. "Akad Mudharabah Dalam Perspektif Fikih Dan Perbankan Syariah." *SALIHA: Jurnal Pendidikan & Agama Islam* 3, no. 2 (2020): 42–54.
- Andrianto, Didin Fatihuddin, and M. Anang Firmansyah. *Manajemen Bank*. Surabaya: Qiara Media, 2019.
- Antonio, Muhammad Syafi'i. *Bank Syariah: Dari Teori Ke Praktik*. Jakarta: Gema Insani, 2001.
- Arfa, Faisal Ananda, and Watni Marpaung. *Metode Penelitian Hukum Islam*. Jakarta: Kencana, 2016.
- Aslami, Nuri, Asmuni Asmuni, and Tuti Anggraini. "Mazhab Shahabi Dan Aplikasinya Dalam Ekonomi Kontemporer." *Mumtaz : Jurnal Ekonomi Dan Bisnis Islam* 1, no. 1 (January 31, 2022): 1–13. <https://doi.org/10.55537/mumtaz.v1i1.75>.
- Asrowi, Asrowi. "Ijma Dan Qiyas Dalam Hukum Islam." *Aksioma Al-Musaqoh* 1, no. 1 (2018). <https://doi.org/10.55171/jam.v1i1.370>.
- Bakar, Umar Ali Abu. *Al-Fatwa al-Fardhiyyah Wa al-Jama'iyah Wa al-Muassasah*, n.d.
- Bugha, Mustafa Dib al-. *Atsar Al-Adillah al-Mukhtalaf Fiha Fi al-Fiqh al-Islami*. IV. Damaskus: Dar al-Qalam, 2007.
- Departemen Pendidikan Nasional. "Kamus Bahasa Indonesia." Jakarta: Pusat Bahasa, 2008.
- Desminar, Desminar. "Akad Wadiah Dalam Perspektif Fiqih Muamalah." *Menara Ilmu: Jurnal Penelitian Dan Kajian Ilmiah* 13, no. 3 (2019).

- Deswan, Roki Ade, Rizal Fahlefi, and Zainuddin Zainuddin. "Penggunaan Bank Konvensional Pada Baznas Kota Solok." *Tamwil* 5, no. 1 (July 17, 2020): 71. <https://doi.org/10.31958/jtm.v5i1.2268>.
- Dewan Syariah Nasional Majelis Ulama Indonesia. "Fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia No:115/DSN-MUI/IX/2017 Tentang Akad Mudharabah," 2017.
- elbalad.news. "Qisat Hayaat Al-Mufti al-Mujdd al-Duktur Syauqi 'Allam Min al-Qaryat Ila Dar al-Iifta,'" August 12, 2021. <https://www.elbalad.news/4923195>.
- Fahmi, Irham. *Manajemen Perbankan Konvensional Dan Syariah*. Jakarta: Mitra Wacana Media, 2015.
- Fauzan, Rusydi, I Kadek Donny Wishanesta, Thawap Nasution, Darwin Damanik, Tri Wahyuarini, Nur Faliza, Frans Sudirjo, Mohammad Athian Manan, and Devy Sofyanty. *Manajemen Perbankan*. Global Eksekutif Teknologi, 2023.
- Fuaddi, Husni. "Saddu Dzari'ah Dalam Perspektif Hukum Islam." *AHKAM: Jurnal Syariah Dan Hukum* 4, no. 1 (2023): 16–29. <https://jurnal.institute-ehmri.ac.id/index.php/ahkam/article/view/184>.
- Ghouri, Abdu al-Majid al-. *Mu'jam al-Mushthalahat al-Haditsah*. Beirut: Dar Ibnu Katsir, 2007.
- Gulzar, Rosana, Mansor H. Ibrahim, and Mohamed Ariff. "Islamic Banks: History, Stability and Lessons from Cooperative Banking." *Jurnal Institutions and Economies* 13, no. 3 (July 1, 2021): 1–26. <https://doi.org/10.22452/IJIE.vol13no3.1>.
- Hamid, Asrul, and Dedisyah Putra. "Pemenuhan Nafkah Keluarga Dengan Bekerja Di Bank Konvensional: Suatu Pendekatan Maqashid Syariah." *El-USRAH: Jurnal Hukum Keluarga* 2, no. 1 (August 8, 2020): 11. <https://doi.org/10.22373/ujhk.v2i1.7640>.
- Haries, Akhmad, and Maisyarah Rahmi. *Ushul Fikih: Kajian Komprehensif Teori, Sumber Hukum Dan Metode Istinbath Hukum*. Samarinda: Bening Media Publishing, 2021.
- Harisuddin, M. Noor. *Ilmu Ushul Fiqih*. Jakarta: Pena Salsabila, 2020.
- Hasballah, Ali. *Usul Tasyri' al-Islami*. Kuwait: Dar al-Ma'arif, n.d.
- Hassan, M. Kabir, and Sirajo Aliyu. "A Contemporary Survey of Islamic Banking Literature." *Journal of Financial Stability* 34 (February 2018): 12–43. <https://doi.org/10.1016/j.jfs.2017.11.006>.
- Helim, Abdul. "Pemikiran Fikih Muhammad Asywadie Syukur." *MIQOT: Jurnal Ilmu-Ilmu Keislaman* 43, no. 1 (December 30, 2019): 40. <https://doi.org/10.30821/miqot.v43i1.651>.
- Huda, Nurul. "Asas Kebebasan Berkontrak Dalam Hukum Perjanjian Islam." *Suhuf XVII*, no. 2 (2005).

- Humas UPNVJ. "Rocky Gerung: 'Logika' Wajib Bagi Mahasiswa Abad 21," June 25, 2020. <https://www.upnvj.ac.id/id/berita/2020/06/rocky-gerung-logika-wajib-bagi-mahasiswa-abad-21.html>.
- Ibn Katsir, Abu al-Fida' Ismail bin Umar. *Tafsir Al-Qur'an al-Azhim*. Vol. 1. Riyadh: Dar al-Thayyibah Li al-Nasyr wa al-Tauzi, 1999.
- Islahi, Abdul Azim. "The Economic Thought of Azharite Scholars: Rifā'ah al-Tahtawi and Muhammad Abduh." In *Economic Thinking of Arab Muslim Writers During the Nineteenth Century*, by Abdul Azim Islahi, 42–77. London: Palgrave Macmillan UK, 2015. https://doi.org/10.1057/9781137553218_4.
- Jaya, Asafri. *Konsep Maqashid Syariah Menurut Al-Syathibi*. Jakarta: RajaGrafindo Persada, 1996.
- Jaya, Septi Aji Fitra. "Al-Qur'an Dan Hadis Sebagai Sumber Hukum Islam." *Jurnal Indo-Islamika* 9, no. 2 (2019): 204–16.
- Juliana, Niken, Y Sonafist, and Nuzul Iskandar. "Pemikiran Abdullah Saeed Tentang Riba Dan Implikasinya Terhadap Hukum Bunga Bank." *JISRAH: Jurnal Integrasi Ilmu Syariah* 2, no. 3 (2021): 23–37.
- Kamaruddin, Noramirah binti, and Wan Mohd Khairul Firdaus bin Wan Khairuldin. "Penggunaan Metodologi Dakwah Dalam Fatwa." In *The International Seminar On Islamic Jurisprudence In Contemporary Society*. Trengganu, Malaysia, 2017.
- Kamla, Rania, and Rana Alsoofi. "Critical Muslim Intellectuals' Discourse and the Issue of 'Interest' (*Ribā*): Implications for Islamic Accounting and Banking." *Accounting Forum* 39, no. 2 (June 2015): 140–54. <https://doi.org/10.1016/j.accfor.2015.02.002>.
- Kasmir. *Dasar-Dasar Perbankan*. Jakarta: Rajawali Pers, 2015.
- . *Manajemen Perbankan*. Jakarta: Rajawali Pers, 2015.
- Khalaf, Abdul Wahab. *Ilmu Ushul Fiqih*. Kuwait: Darul Qalam, 1997.
- . *Mashadir Al-Tasyri al-Islami Fi Ma La Nashsha Fih*. Kuwait: Dar al-Qalam, 1972.
- Khatibah, Khatibah. "Penelitian Kepustakaan." *Iqra': Jurnal Perpustakaan Dan Informasi* 5, no. 01 (2011): 36–39.
- Kuswanto, Haryono Hadi, and Ahmadih Rojalih Jawab. "Implementasi Wakalah Dan Wakalah Bil Ujrah Di Lembaga Keuangan Syariah." *ULIL ALBAB: Jurnal Ilmiah Multidisiplin* 2, no. 11 (2023): 5424–34.
- Majelis Ulama Indonesia. "Fatwa Majelis Ulama Indonesia Nomor 1 Tahun 2004 Tentang Bunga (Interest/Fa'idah)," 2004.

- Manzur, Ibnu. *Lisan Al-Arab*. Vol. 15. Beirut: Dar Sadir, 1956.
- Mishkin, Frederic S. *The Economics of Money, Banking, and Financial Markets*. 10th ed. Pearson education, 2013.
- Mufid, Moh. *Ushul Fiqh Ekonomi Dan Keuangan Kontemporer: Dari Teori Ke Aplikasi*. Jakarta: Kencana, 2018.
- Muslimin, Edy. "Qiyas Sebagai Sumber Hukum Islam." *Mamba'ul 'Ulum* 15, no. 2 (October 21, 2019): 77–87. <https://doi.org/10.54090/mu.25>.
- Mustaqim, Abdul. "Model Penelitian Tokoh (Dalam Teori Dan Aplikasi)." *Jurnal Studi Ilmu-Ilmu Al-Quran Dan Hadis* 1 (2014).
- Nazilla, Sarah. "Metode Ijtihad Hukum Bunga Bank (Studi Komparatif Yusuf Qardhawi Dan Syekh Ali Jum'ah)." Tesis, UIN Ar-Raniry, 2022. <https://repository.ar-raniry.ac.id/id/eprint/25231/>.
- Nilamsari, Natalina. "Memahami Studi Dokumen Dalam Penelitian Kualitatif." *WACANA: Jurnal Ilmiah Ilmu Komunikasi* 13, no. 2 (2014): 177–81.
- Nurani, Muhammad Fahmi. "Pembayaran Gaji PNS Melalui Bank Konvensional (Tinjauan Perjanjian Kerjasama No. 145 Tahun 2008 Tentang Pembayaran Gaji PNS Kementerian Agama Pada Bank BRI)." *AL-RISALAH* 15, no. 1 (2019): 103–30. <http://www.jurnalstairakha.com/index.php/alris/article/view/53>.
- Nyanyang, Nyanyang. "Pemikiran Wahbah Al-Zuhaili Tentang Hukum Riba Dalam Transaksi Keuangan Pada Kitab Fiqih Islam Wa Adillatuhu." *Mutawasith: Jurnal Hukum Islam* 3, no. 2 (December 21, 2020): 172–85. <https://doi.org/10.47971/mjhi.v3i2.234>.
- Pary, Hulaiva. "Teori Hukum Islam Kontemporer: Bunga Bank (Studi Komparatif Antara Pandangan Ibnu Qayyim Dan Muhammad Syahrur)." *Jurnal Paris Langkis* 2, no. 1 (2021): 108–13.
- Pemerintah Republik Indonesia. "Undang-Undang Dasar Negara Republik Indonesia Tahun 1945," 1945.
- Putra, Trisno Wardy. "Investasi Dalam Ekonomi Islam." *Ulumul Syar'i: Jurnal Ilmu-Ilmu Hukum Dan Syariah* 7, no. 2 (2018): 48–57.
- Qardhawi, Yusuf al-. *Al-Fatwa Bain al-Indhibath Wa al-Tasayyub*. Kairo: Dar al-Shahwah, 1988.
- . *Fawaidul Bunuk Hiya Ar Riba Al-Haram*. Kairo: Dar ash Ashahwah Wafa, 2001.
- . *Fiqh Al-Zakat: Dirasatu Mukaranatu Li al-Ahkamiha Wa Falsafatiha Fi Dhau'i al-Qur'an Wa Sunnah*. Vol. 1. Beirut: Muasasah al-Risalah, 1991.

- Rahman, Muh Fudhail. "Hakekat Dan Batasan-Batasan Gharar Dalam Transaksi Maliyah." *SALAM: Jurnal Sosial Dan Budaya Syar-i* 5, no. 3 (December 28, 2018): 255–78. <https://doi.org/10.15408/sjsbs.v5i3.9799>.
- Rofiq, Irsyaddur, and Ucik Putri Salsabilah. "Hukum Bunga Bank Perspektif M. Quraish Shihab Dan Relevansinya Dengan Perbankan Di Indonesia." *An-Nisbah: Jurnal Perbankan Syariah* 4, no. 1 (2023): 120–39.
- Rohman, Fatkhur. "Pemikiran Pendidikan Islam Muhammad Abduh." *Jurnal Raudhah* 4, no. 1 (2016). <http://dx.doi.org/10.30829/raudhah.v4i1.63>.
- Romdhoni, Abdul Haris, Muhammad Tho'in, and Agung Wahyudi. "Sistem Ekonomi Perbankan Berlandaskan Bunga (Analisis Perdebatan Bunga Bank Termasuk Riba Atau Tidak)." *Jurnal Akuntansi Dan Pajak* 13, no. 01 (July 30, 2012). <https://doi.org/10.29040/jap.v13i01.190>.
- Sabrina, Laila. "Konsep Keharaman Riba: Studi Atas Pemikiran Muhammad Bâqir Aş-Şadr Dalam Iqtisâdunâ." *Syariati : Jurnal Studi Al-Qur'an Dan Hukum* 7, no. 1 (July 12, 2021): 103–16. <https://doi.org/10.32699/syariati.v7i1.1854>.
- Santoso, Totok Budi, and Sigit Triandaru. *Bank Dan Lembaga Keuangan Lain*. Jakarta: Salemba Empat, 2006.
- Saputra, Riki Dian. "Imam Mazhab Dan Metode Istinbath Hukumnya (Studi 4 Imam Mazhab) Dan Analisis Sebab Dan Hikmah Ikhtilaf," n.d.
- Sari, Vista Firda. "Dasar Hukum Mudharabah." *Jurnal Ilmu Syariah* 1, no. 2 (2016).
- Shabuni, Muhammad Ali al-. *Al-Tibyan Fi Ulum al-Qur'an*. Makkah: Nasyru Ihsan, 2003.
- Shihab, M Quraish. *Syariah: Ekonomi Bisnis Dan Bunga Bank*. Tangerang: Lentera Hati, 2021.
- Simatupang, Bachtiar. "Pemikiran Joesoef Sou'yb Tentang Bunga Bank Dan Kontribusi Kredit Perbankan Bagi Pemberdayaan Ekonomi Umat Islam." Disertasi, UIN Sumatera Utara, 2013. <http://repository.uinsu.ac.id/290/>.
- Sukirno, Sadono. *Pengantar Teori Makro Ekonomi*. Jakarta: RajaGrafindo Persada, 1981.
- Sulaiman, Ahmad, and Nandy Agustin Syakarofath. "Berpikir Kritis: Mendorong Introduksi Dan Reformulasi Konsep Dalam Psikologi Islam." *Buletin Psikologi* 26, no. 2 (December 3, 2018): 86. <https://doi.org/10.22146/buletinpsikologi.38660>.
- Suyuthi, Jalaluddin Abdurrahman al-. *Al-Asybah Wa al-Nazhair Fi Qawâid Wa Furu' Fiqh Syafi'iyah*. Vol. 1. Makkah: Maktabah Nazaru Mushtafa al-Baz, 1997.
- Syarqawie, Fithriana. *Fikih Muamalah*. Banjarmasin: IAIN Antasari Press, 2014.

- Syaukani, Muhammad bin Ali al-. *Irsyad Al-Fuhul Fi Tahqiq al-Haqq Min 'Ilm al-Ushul*. Vol. III. Beirut: Dar al-Kutub al-Ilmiyah, 1994.
- Teerakunpisut, Songsin, and Phuworaprach Kongpiam. "Implementation of a Hospitality-Oriented Patient Experience (HOPE) Concept to Service Standards of Muslim-Friendly Medical Tourism." *Social Space* 23, no. 1 (2023): 400–428. <https://socialspacejournal.eu/menu-script/index.php/ssj/article/view/196>.
- Tehuayo, Rosita. "Sewa Menyewa (Ijarah) Dalam Sistem Perbankan Syariah." *Jurnal Tahkim* 14, no. 1 (2018): 87.
- Thanthawi, Muhammad Sayyid. *Bunga Bank Halal ?* Translated by Abdul Rouf. Depok: Keira Publishing, 2019.
- Ulath, Sanusi, Thalhah Thalhah, and Much Muallim. "Analisis Fatwa Syaikh Sya'uqi Ibrahim 'Abdul Karim 'Allam Tentang Childfree." *TAHKIM* 18, no. 2 (2023): 217–34. <https://doi.org/10.33477/thk.v18i2.3882>.
- Usher, Abbott Payson. "The Origins Of Banking: The Primitive Bank Of Deposit, 1200–1600." *The Economic History Review* 4, no. 4 (1934): 399–428.
- Wikipedia Ensiklopedia Bebas. "Rocky Gerung," April 3, 2024. https://id.wikipedia.org/wiki/Rocky_Gerung.
- Wikipedia Ensiklopedia Bebas. "Syauqi Ibrahim Abdul Karim 'Allam," December 18, 2022. https://id.wikipedia.org/wiki/Syauqi_Ibrahim_Abdul_Karim_%27Allam.
- Yuliana, Nia, M Harun, and Fatah Hidayat. "Analisis Pemikiran Muhammad Syafi'I Antonio Tentang Riba Dan Bunga Bank." *Muamalah* 4 (2018): 130–41.
- Yusuf, Mahmud, Muhamad Rahmani Abduh, and Hafiez Sofyani. "Islamic Bank Spin-off: A Systematic Literature Review." *Journal of Accounting and Investment* 24, no. 2 (February 13, 2023): 355–84. <https://doi.org/10.18196/jai.v24i2.17736>.
- Yusuf, Mahmud, Hasanudin Hasanudin, Fathurrahman Azhari, Muhammad Rahmani Abduh, and Sri Ana Farhanah. "Islamic Banks: Analysis Of The Rules Of Fiqh On The Fatwa Of The National Sharia Board-Indonesian Ulama Council." *International Journal of Law, Environment, and Natural Resources* 3, no. 1 (May 2, 2023): 21–37. <https://doi.org/10.51749/injurlens.v3i1.44>.
- Yusuf, Mahmud, Parman Komarudin, Muhamad Rahmani Abduh, Sri Ana Farhanah, and Hayatun Nafisah. "The Role of Islamic Banks in Indonesia: A Systematic Literature Review." *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, Dan Perbankan Syariah* 7, no. 1 (April 27, 2023): 16–35. <https://doi.org/10.24252/al-mashrafiyah.v7i1.36115>.
- Zakaria, Zakaria, Ahmad Ulinnajah, and Rangga Suganda. "Konsep Pemikiran Sayyid Tanthawi Dalam Melegalkan Bunga Bank." *Jurnal Ilmiah Ekonomi Islam* 9, no. 2 (July 25, 2023): 3123. <https://doi.org/10.29040/jiei.v9i2.8431>.

Zarqa, Mustafa Ahmad al-. *Al-Mazkhal al-Fiqh al-'Amm*. Beirut: Dar al-Fikr, 1978.

Zuhaili, Wahbah al-. *Al-Wajiz Fi Ushul al-Fiqh*. Damaskus: Dar al-Fikr, 1999.

———. *Ushul Al-Fiqh al-Islami*. Vol. II. Beirut: Dar al-Fikr, 1986.

