



Research Article

Sharia Leasing as an Alternative Financing: SLR of Islamic Economics and Sharia Law Literature

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Sharia Leasing as an Alternative Financing: SLR of Islamic Economics and Sharia Law Literature

Abstract. Sharia leasing is an alternative financing based on sharia principles that is increasingly in demand as a substitute for conventional schemes. This instrument avoids usury, gharar, and maysir and emphasizes fair and transparent transactions in accordance with Islamic law. This study aims to conduct a systematic literature review (Systematic Literature Review/SLR) to identify basic concepts, views of muamalah fiqh, operational challenges, and prospects for its development in Indonesia. The method used is SLR with sources from databases such as Google Scholar, ScienceDirect, Scopus, and the Garuda Portal of the Ministry of Education and Culture for the 2018–2025 period. The literature was analyzed using a thematic approach to obtain a comprehensive picture. The results of the study indicate that sharia leasing has a strong basis in muamalah fiqh through contracts such as ijarah and its combinations. However, its implementation still faces challenges such as lack of harmonization of

contracts, low public literacy, and the need to improve national regulations. As a solution, contract standardization, digitalization of sharia services, public education, and synergy between regulators, business actors, and academics are needed. The MSME and transportation sectors are strategic segments with increasing demand. The conclusion of the study states that sharia leasing has great potential as a modern Islamic economic instrument, as long as it is supported by strong policies and sustainable technological innovation.

Keywords: Sharia Leasing, Ijarah, Sharia Financing, Islamic Economics, Fiqh Muamalah, SLR

INTRODUCTION

In recent decades, Shariah-based financial systems have increasingly gained attention from the global community, particularly in countries with significant Muslim populations. One sector that has experienced rapid development is financing based on Sharia principles, one form of which is Sharia leasing. As an alternative to conventional hire-purchase schemes, Sharia leasing offers a financial solution aligned with Islamic teachings, such as the prohibition of *riba* (interest), *gharar* (uncertainty or deception), and transactions that are fair and transparent.¹

The dynamic growth of the Islamic economy has encouraged many financial institutions to expand Sharia-compliant products and services, including those related to productive and consumer asset financing. Consequently, Sharia leasing is not only a business instrument but also an integral part of efforts to implement an economic system in accordance with Islamic law.² In addition, national regulatory support and increased public awareness regarding the importance of Sharia compliance in economic activities have accelerated the growth of this sector.³

However, challenges remain, particularly in harmonizing Sharia legal theory with field practices, as well as the need for broader literacy on the operational mechanisms of Sharia leasing. Therefore, this paper aims to conduct a Systematic Literature Review (SLR) to identify, analyze, and synthesize various perspectives from Islamic economics and Sharia law literature concerning the concept, application, and challenges in the development of Sharia leasing as an alternative financing option.

LITERATURE REVIEW

Conceptualization of Sharia Leasing

Sharia leasing is a financing instrument based on Sharia principles aimed at replacing conventional hire-purchase schemes with transaction mechanisms that are fairer, more transparent, and compliant with Islamic law.⁴ In the terminology of *fiqh muamalah*, Sharia leasing is more accurately referred to as *ijarah*, which is an

¹ M. Usman and A. Gunardi, "Akuntansi Syariah: Teori Dan Praktik," 2018.

² N. Huda, "Pengembangan Produk Leasing Syariah Di Indonesia," *Jurnal Ekonomi Dan Bisnis Islam* 6, no. 1 (2020): 45–60.

³ R. Mulyadi and B. Suryadi, "Regulasi Dan Tantangan Pengembangan Keuangan Syariah Di Indonesia," *Jurnal Hukum Ekonomi Syariah* 19, no. 2 (2021): 112–30.

⁴ Y. Qardhawi, *Fiqh Al-Muamalat: Tinjauan Fiqh Ekonomi* (Jakarta: PT RajaGrafindo Persada, 2019).

agreement for the rental of the benefits of an asset without direct ownership at the beginning of the transaction.⁵

Unlike conventional leasing, which often involves interest in its payment structure, Sharia leasing emphasizes clarity regarding the asset object, sale price, and voluntary transfer of usage rights based on mutual agreement between the parties involved.⁶ Furthermore, this product aligns with Islamic economic values such as *maslahah* (public interest), *adl* (justice), and *amanah* (trustworthiness), providing not only economic benefits but also moral and social dimensions.⁷

Perspective of Fiqh Muamalah on Sharia Leasing

From the perspective of Sharia law, Sharia leasing is acceptable as long as it is based on valid contracts such as *ijarah*, *wakalah*, or other combined contracts that meet the principles of *fiqh muamalah*. The *ijarah* contract is specifically regulated in both classical and modern Islamic jurisprudence literature, with stipulations that the leased object must be clearly defined, should not harm either party, and must avoid elements of uncertainty (*gharar*) or deception (*ghishsh*).⁸

Although theoretically accepted, the implementation of Sharia leasing within the context of modern business still faces challenges in terms of *fiqh* interpretation, particularly in the practice of *ijarah muntahia bit-tamlik* (leasing that ends with ownership).⁹ Some scholars argue that this model may give the impression of resembling an interest-based system, even though it meets the substantive requirements of Sharia. Therefore, the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) has issued several fatwas as operational guidelines to ensure compliance with *fiqh muamalah* principles.¹⁰

Operational and Regulatory Challenges

One of the main challenges in developing Sharia leasing is the lack of harmonization among Sharia financial institutions in contract implementation.¹¹ Although DSN-MUI has provided technical guidelines for implementing *ijarah* contracts, varying interpretations by practitioners have led to significant differences in cost, lease duration, and asset repossession procedures. This can create legal uncertainty and reduce public confidence in the service.

Additionally, public literacy regarding the operational mechanisms of Sharia leasing remains low. Many potential customers do not yet understand the fundamental differences between interest-based systems and pricing structures

⁵ W. Sugeng and T. Rahayu, "Inovasi Dan Implementasi Akad Dalam Leasing Syariah," *Islamic Economic Journal* 11, no. 1 (2023): 78–95.

⁶ Usman and Gunardi, "Akuntansi Syariah: Teori Dan Praktik."

⁷ Huda, "Pengembangan Produk Leasing Syariah Di Indonesia."

⁸ Mulyadi and Suryadi, "Regulasi Dan Tantangan Pengembangan Keuangan Syariah Di Indonesia."

⁹ M. Idris, "Analisis Perbandingan Leasing Syariah Dan Konvensional: Tinjauan Dari Aspek Operasional Dan Regulasi," *Journal of Islamic Finance Studies* 5, no. 3 (2024): 210–28.

¹⁰ DSN-MUI, "Fatwa Nomor 117/DSN-MUI/XI/2022 Tentang Pedoman Pelaksanaan Ijarah Dalam Layanan Keuangan Syariah" (Jakarta: Dewan Syariah Nasional Majelis Ulama Indonesia, 2022).

¹¹ Sugeng and Rahayu, "Inovasi Dan Implementasi Akad Dalam Leasing Syariah."

within Sharia schemes.¹² Bank Indonesia (2022), in its Roadmap for the Development of National Islamic Economy and Finance, recommends the need for more intensive public education through formal (educational institutions) and informal channels (social media and communities).

At the regulatory level, the national legal framework has not fully supported the growth of this sector. There are still gaps concerning taxation, consumer protection, and the legality of digital contracts that need to be refined to align with Sharia principles.¹³ Without strong policy support, the growth of Sharia leasing will remain limited.

Innovation and Development Potential

Dynamic technological advancements and market needs have driven innovations in Sharia leasing, including the integration of Sharia fintech services.¹⁴ Sharia-based digital applications enable faster and more transparent access for the public, especially younger generations and MSME actors.

Moreover, the MSME and transportation sectors represent promising segments for the development of Sharia leasing. Many MSME players are beginning to switch to more accessible and transparent financing alternatives, while the online transportation sector has shown high interest in Sharia-based vehicle financing schemes.¹⁵ However, challenges remain regarding legal infrastructure and consumer data protection, which must be standardized to ensure maximum public trust.

Another promising innovation is the application of buy-back agreements and resale agreements within Sharia leasing frameworks, which provide flexibility in ownership transfers without violating Sharia principles.¹⁶ This model is expected to enhance the appeal of Sharia products among modern society seeking efficiency without compromising religious principles.

RESEARCH METHODS

This study employs a Systematic Literature Review (SLR) approach as the primary method to examine relevant literature concerning the concepts, practices, and challenges of Sharia leasing from the perspectives of Islamic economics and Sharia law. The SLR approach is chosen for its ability to provide a critical synthesis of various academic literature sources in a systematic and objective manner.¹⁷ Thus, this

¹² Idris, "Analisis Perbandingan Leasing Syariah Dan Konvensional: Tinjauan Dari Aspek Operasional Dan Regulasi."

¹³ Mulyadi and Suryadi, "Regulasi Dan Tantangan Pengembangan Keuangan Syariah Di Indonesia."

¹⁴ A. Prasetya and E. Fitriani, "Digitalisasi Layanan Keuangan Syariah: Studi Kasus Fintech Leasing Di Jabodetabek," *Islamic Economic Review* 12, no. 2 (2023): 145–60.

¹⁵ F. Rizky and R. Yanti, "Minat Masyarakat Terhadap Leasing Syariah Di Kalangan Milenial Kota Bandung," *Islamic Business and Economic Review* 7, no. 2 (2024): 123–40.

¹⁶ A. P. Putra and M. Lestari, "Implementasi Buy-Back Agreement Dalam Leasing Syariah: Analisis Yuridis Dan Operasional," *Jurnal Ekonomi Syariah Terapan* 8, no. 1 (2025): 89–105.

¹⁷ D. Tranfield, D. Denyer, and P. Smart, "Towards a Methodology for Developing Evidence-Informed Management Knowledge by Means of Systematic Review," *British Journal of Management* 14, no. 3 (2019): 207–25.

method enables the authors to identify research trends, gaps in previous studies, and formulate development recommendations based on existing evidence.

The SLR process is conducted through three main stages: formulation of research questions, literature search and selection, and analysis and presentation of results.¹⁸ The research questions guiding this study include: (1) How is Sharia leasing conceptualized according to Islamic economic literature? (2) What is the perspective of Sharia law on the operational mechanisms of Sharia leasing? and (3) What are the challenges in its development in Indonesia?

In the literature search process, the authors use several academic databases such as Google Scholar, ScienceDirect, Scopus, and the Garuda Portal of the Ministry of Education and Culture of Indonesia. Keywords used in the search include: “sharia leasing”, “ijarah”, “Sharia-compliant financing”, “Islamic finance”, “fiqh muamalah”, and “Sharia financing”. The literature selection follows specific inclusion criteria: publications within the period 2018–2025, focusing on topics related to leasing or Sharia financing, and available in either Indonesian or English.

After selecting the relevant literature, a screening, coding, and thematic analysis process is carried out to identify dominant themes, commonalities, differences, and key issues emerging from the various sources. The findings are then synthesized to provide a comprehensive overview of the conceptual and practical developments of Sharia leasing amidst current economic and regulatory dynamics.

The SLR method ensures that the findings are not merely descriptive but also possess high academic validity grounded in reliable and up-to-date literature.¹⁹

RESULTS AND DISCUSSION

Conceptualization of Sharia Leasing in the Perspective of Islamic Economics

Sharia leasing is a financing instrument based on the principles of Islamic economics, which prohibit transactions involving *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculation).²⁰ In *fiqh muamalah* terminology, Sharia leasing is more accurately referred to as *ijarah*, which is an agreement for renting the benefits of an asset without direct ownership at the beginning of the transaction.²¹

Unlike conventional leasing schemes that often involve interest in their payment structures, Sharia leasing emphasizes clarity regarding the asset object, rental price, and voluntary transfer of usage rights based on mutual agreement between the parties involved.²² Additionally, this product aligns with Islamic economic values such as *maslahah* (public benefit), *adl* (justice), and *amanah* (trust), providing not only economic benefits but also moral and social dimensions.²³

¹⁸ J. A. Paul and J. I. Criado, “Challenges and Opportunities in Digital Business Research: A Systematic Literature Review Approach,” *Journal of Business Research* 117 (2020): 206–16.

¹⁹ D. Denyer and D. Tranfield, “Developing Research Strategy for Systematic Literature Reviews,” *ESRC National Centre for Research Methods Review Paper*, 2019, 1–14.

²⁰ Qardhawi, *Fiqh Al-Muamalat: Tinjauan Fiqh Ekonomi*.

²¹ Sugeng and Rahayu, “Inovasi Dan Implementasi Akad Dalam Leasing Syariah.”

²² Usman and Gunardi, “Akuntansi Syariah: Teori Dan Praktik.”

²³ Huda, “Pengembangan Produk Leasing Syariah Di Indonesia.”

Several studies mention that in practice, Sharia leasing is often combined with other contracts such as bai' al-murabahah or qabd to provide flexibility in the process of transferring ownership at the end of the lease period.²⁴ Although this approach is considered innovative, some scholars caution the need for careful implementation to ensure compliance with fiqh muamalah principles.²⁵

Sharia Law Perspective on the Practice of Sharia Leasing

From the perspective of Sharia law, leasing is known as *ijarah*, a form of transaction permitted as long as it meets specific fiqh-based conditions, such as clearly defined leased objects, absence of speculative elements, and mutual agreement without coercion.²⁶ However, in modern contexts, the implementation of *ijarah* within financial business models is not always easily understood by the general public or industry players.

Based on literature analysis, most scholars agree that Sharia leasing is acceptable as long as it uses valid contracts and does not deviate from fiqh muamalah guidelines. Nevertheless, there are debates concerning the validity of combined contracts, particularly *ijarah muntahia bit-tamlik* (leasing that ends with ownership).²⁷ Some scholars express concerns that this model may give the impression of resembling an interest-based system, even though it substantively complies with Sharia requirements.

Fatwa-issuing institutions such as the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) have issued operational guidelines for implementing *ijarah* contracts, including rules on lease duration, additional fees, and asset takeover procedures.²⁸ However, variations in interpretation among Sharia financial institutions still exist, leading to differences in field practices.²⁹

Operational and Regulatory Challenges

a. Lack of Contract Harmonization

One of the main challenges in developing Sharia leasing is the low level of harmonization among Sharia financial institutions in contract implementation.³⁰ Although DSN-MUI has provided technical guidelines for implementing *ijarah* contracts, varying interpretations by practitioners have led to significant differences in cost, lease duration, and asset repossession procedures. This can create legal uncertainty and reduce public confidence in these services.

²⁴ Putra and Lestari, "Implementasi Buy-Back Agreement Dalam Leasing Syariah: Analisis Yuridis Dan Operasional."

²⁵ Idris, "Analisis Perbandingan Leasing Syariah Dan Konvensional: Tinjauan Dari Aspek Operasional Dan Regulasi."

²⁶ Mulyadi and Suryadi, "Regulasi Dan Tantangan Pengembangan Keuangan Syariah Di Indonesia."

²⁷ Idris, "Analisis Perbandingan Leasing Syariah Dan Konvensional: Tinjauan Dari Aspek Operasional Dan Regulasi."

²⁸ DSN-MUI, "Fatwa Nomor 117/DSN-MUI/XI/2022 Tentang Pedoman Pelaksanaan Ijarah Dalam Layanan Keuangan Syariah."

²⁹ Huda, "Pengembangan Produk Leasing Syariah Di Indonesia."

³⁰ Sugeng and Rahayu, "Inovasi Dan Implementasi Akad Dalam Leasing Syariah."

b. Low Public Literacy

Public literacy regarding the operational mechanisms of Sharia leasing remains very low. Many potential customers do not yet understand the fundamental differences between interest-based systems and pricing structures within Sharia schemes.³¹ Bank Indonesia (2022) recommends the need for more intensive public education through formal (educational institutions) and informal channels (social media and communities).

c. Suboptimal Regulatory Infrastructure

The national legal framework has not fully supported the growth of this sector. There are still gaps in taxation, consumer protection, and the legality of digital contracts that need to be refined to align with Sharia principles.³² Without strong policy support, the growth of Sharia leasing will remain limited.

Strategic Solutions to Address Challenges

a. Standardization of Contracts and Operational Guidelines

There is a need for more specific standardization of contracts and operational guidelines to ensure consistency across Sharia financial institutions. The Financial Services Authority (OJK) can collaborate with DSN-MUI to develop detailed implementation guidelines for ijarah contracts, preventing confusion among practitioners and customers alike.³³

b. Strengthening Consumer Protection Regulations

Regulators must strengthen consumer protection regulations in Sharia leasing, including transparency in fee information, lessee rights and obligations, and asset repossession procedures. This would enhance public trust in Sharia products.³⁴

c. Digitalization of Services with a Sharia Approach

Implementing Sharia fintech in leasing services can help improve efficiency, transparency, and accessibility. However, clear legal frameworks are needed regarding data protection, digital contracts, and the validity of electronic agreements within the Sharia framework.³⁵

d. Public Education and Human Resource Training

Bank Indonesia (2022) recommends the need for extensive public education programs, both through digital media and collaboration with educational institutions. Furthermore, training for human resources in the Islamic finance sector should be enhanced to ensure they understand Sharia principles and how to implement them in leasing services.

³¹ Idris, "Analisis Perbandingan Leasing Syariah Dan Konvensional: Tinjauan Dari Aspek Operasional Dan Regulasi."

³² Mulyadi and Suryadi, "Regulasi Dan Tantangan Pengembangan Keuangan Syariah Di Indonesia."

³³ Otoritas Jasa Keuangan (OJK), "Strategi Nasional Pengembangan Keuangan Syariah 2023-2027" (Jakarta: OJK, 2023).

³⁴ World Bank, "Financial Inclusion and Consumer Protection in Islamic Finance" (Washington DC: World Bank Publications, 2023).

³⁵ Prasetya and Fitriani, "Digitalisasi Layanan Keuangan Syariah: Studi Kasus Fintech Leasing Di Jabodetabek."

e. Multi-Stakeholder Collaboration

The growth of Sharia leasing cannot be achieved by one party alone. It requires collaboration between regulators (such as OJK and BI), business actors (banks and Islamic financial institutions), and academics to create an ecosystem conducive to the development of this sector.³⁶

Innovation and Development Potential in the MSME and Transportation Sectors

Based on literature review findings, the MSME and transportation sectors represent highly promising market segments for the development of Sharia leasing. Many MSME actors are beginning to switch to more user-friendly and transparent financing alternatives, particularly those that do not involve interest or unclear additional fees.³⁷ Moreover, the transportation sector, especially ride-hailing taxis, motorcycle taxis, and freight transport, has shown high interest in Sharia financing schemes.³⁸

The main advantage of Sharia leasing for these sectors is its more flexible payment structure and the availability of an ownership option at the end of the lease term without violating Sharia principles. In addition, several Islamic financial institutions have begun introducing buy-back agreements or resale agreements that provide legal certainty in asset transfer processes.³⁹

However, challenges remain in terms of legal and technological infrastructure. Idris (2024) emphasizes that consumer data protection, tax regulations, and contract standardization must be promptly established to ensure public trust. Bank Indonesia (2022), in its roadmap for Islamic economy development, stresses the importance of collaboration between regulators, business actors, and academics in building an inclusive and sustainable Sharia leasing ecosystem.

CONCLUSION

Based on the literature review conducted, Sharia leasing demonstrates significant potential as an alternative financing option that aligns with the principles of Islamic economics and Sharia law. As a financial instrument based on contracts such as *ijarah*, *wakalah*, and other combined agreements, Sharia leasing provides solutions for transactions that are fairer, more transparent, and morally responsible. This product is not only a financing tool but also part of the broader effort to build a more inclusive and sustainable economic system.

Although it has a strong foundation in *fiqh muamalah* and is increasingly accepted by society, the implementation of Sharia leasing still faces several challenges. These include the lack of harmonization of contracts among Sharia

³⁶ Islamic Development Bank (IsDB), "Islamic Finance and SME Development: Opportunities for Sustainable Growth" (Jeddah: IsDB Publications, 2024).

³⁷ Sugeng and Rahayu, "Inovasi Dan Implementasi Akad Dalam Leasing Syariah."

³⁸ Rizky and Yanti, "Minat Masyarakat Terhadap Leasing Syariah Di Kalangan Milenial Kota Bandung."

³⁹ Putra and Lestari, "Implementasi Buy-Back Agreement Dalam Leasing Syariah: Analisis Yuridis Dan Operasional."

financial institutions, low public literacy regarding its operational mechanisms, and the need for improvements in the national regulatory framework to better support the growth of this sector.

On the other hand, the MSME and transportation sectors show great potential as key market segments for the development of Sharia leasing. With increasing public awareness of the importance of halal and Sharia-compliant products, and supported by developments in Islamic fintech, the outlook for Sharia leasing is increasingly promising.

To ensure sustainable growth, synergy between fiqh muamalah theory, technological innovation, and strong policy support from regulators is essential. Moreover, widespread public education and training for human resources in the Islamic finance sector are crucial keys to expanding market penetration and enhancing public trust in Sharia leasing.

In conclusion, Sharia leasing is not merely an alternative to conventional schemes, but also a representation of Islamic values in modern business—namely justice, transparency, and social responsibility.

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- Rizky, F., and R. Yanti. "Minat Masyarakat Terhadap Leasing Syariah Di Kalangan Milenial Kota Bandung." *Islamic Business and Economic Review* 7, no. 2 (2024): 123-40.
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