

ANALYSIS OF THE APPLICATION OF TELLER STANDARD OPERATING PROCEDURES (SOP) IN CUSTOMER SERVICE AT KJKS BMT AGAM MADANI KOTO TUO

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Abstract

This research was in the background of problems with the standard operating procedures (SOP) of tellers at KJKS BMT Agam Madani Koto Tuo, where customers complained that the services provided by tellers were very long and lacking dexterous. There are long queues because there are not enough seats in the waiting room, or problems with the system occur when people try to pay, even though not many people use the service. The author uses primary and secondary materials to compile his research, which follows a qualitative methodology. In addition, the method of collecting information is through documentation, interviews, and direct observation. Collecting data, cleaning it, displaying it, and generating conclusions are all steps in the data analysis process. The research and analysis conducted by the author led to the conclusion that the BMT Standard Operating Procedures (SOP) have been implemented effectively. The teller has done its job well, providing timely service to customers that does not make them feel uncomfortable. Feel comfortable using the services offered by the teller when making deposits and cash withdrawals. The teller at KJKS BMT Agam Madani Koto Tuo provides good service and most customers are satisfied. However, some customers complained about the slow teller transaction service, which made them have to wait in line for a long time. The implementation of monitoring, training, and communication programs is essential to ensure that services comply with Standard Operating Procedures (SOPs). In addition, tellers must also be friendly, smiling, and gentle and understand their duties and responsibilities to provide good service.

Keywords: *Standard Operational Procedures, Teller, Service*

INTRODUCTION

There are three main roles that financial institutions play: accepting deposits, lending money, and facilitating money transfers. Since the time of the Prophet Muhammad SAW, sharia contracts have become an integral component of the economic heritage of Muslims. It has been a habit since the time of the Prophet to take deposits of property, lend property, lend money for consumption and business, and make money transfers (Abdul Muhith: 2012)

Historical merchants from various kingdoms made transactions by exchanging money, where the currency of one kingdom was exchanged for the currency of another kingdom. Therefore, banks were initially known as money exchange places. Money changer or foreign exchange trader is a new designation for an alternative type of currency transaction. Later, banks shifted their focus back to savings, or what we now call savings, as a result of increased operational activity. Then, banking developed into money lending, especially the practice of giving back funds deposited by people in banks to those in need (Cashmere: 2012)

In 1983, financial organizations had the ability to set interest rates, including zero percent or eliminate interest rates entirely, thanks to the deregulation of the banking sector. This gave rise to the concept of Islamic banking. However, the government has not mandated the establishment of these banks. The establishment of new banks is allowed under the 1988 Pact, which was established in 1988. The Law of the Republic of Indonesia on Banking No. 7 of 1992 strengthens the status of Islamic banks by giving them the freedom to decide for themselves whether to charge interest or profit sharing to Islamic banks. their customers (Dzulkirom : 2015)

An integral part of every country's economic and financial infrastructure is the banking sector. When it comes to encouraging economic growth, banks have many goals. One of the main goals of Islamic banks is to encourage and accelerate the economic development of the community through the application of Islamic principles in all aspects of banking, finance, trade, and investment. The main goal of Islamic banks is to improve the economic and social conditions of the poor by reducing economic and social disparities, improving the performance and operations of companies, expanding access to jobs, and influencing public opinion. Second, involve the local community more actively in the overall development process, especially in economic and financial aspects. Since most people view bank interest as usury, this goal aims to alleviate their economic hardship and encourage them to get in touch with other financial institutions.

However, small and micro businesses are unable to comply with the procedures and requirements stipulated in Law Number 21 of 2008, thus hindering the desire to build a financial system that can reach the grassroots community. This law also regulates provisions regarding legal entities. Although it has a high public goal, in practice there are many challenges due to bureaucracy, limited funds, and the nature of the commercial world (Muhammad: 2007)

Conventional banks and Islamic banks are currently competing in the banking industry, and the competition is fierce, complicated, and changing rapidly. Business actors must be able to maximize the performance and quality of the company in order to compete in the banking industry where competition is very fierce. This will help them develop loyal consumers and stay ahead of the competition. If customers are not satisfied with the services they receive, they will turn to competitors, so banks

must work hard to study customer wants, needs, and requests and get good grades in customer service evaluations. This leads to lower profits and may result in losses. To grow, compete, and dominate market share in today's ruthless business environment, customer satisfaction is a company's top priority.

The number of commercial bank branch offices was 3,449 units in June 2023, down from 3,553 units in June 2022, based on data from the Financial Services Authority (OJK) of Indonesia regarding banking statistics. In a highly competitive sector, the number of commercial banks has declined over the past few years.

Various alternative Islamic financial institutions have emerged as an answer to the difficulties mentioned above. In particular, a place that prioritizes profit and social good. Rather than concentrating wealth among a small group of individuals who have access to capital (the founders), a more equitable distribution of wealth occurs throughout the company. An organization that is "destined" to help the majority of small and micro businesses and is born from the conscience of the community. An institution that is not caught up in the corporate game for selfish gain, but builds cooperation to achieve common prosperity. An organization whose commitment to its idealistic vision is unwavering, and does not fall into pragmatism. Our school is called Baitul Maal wa Tamwil (BMT) (Merina Wati: 2018)

Baitul Maal wa Tamwil (BMT) can help strengthen the economy and ensure the welfare of everyone by spreading its teachings throughout society. Baitul Maal wa Tamwil (BMT) is more inclined to the lower echelons of the middle class. Baitul Maal wa Tamwil (BMT) is an important social organization that works to ensure the safety and tranquility of all people. The mission of Baitul Maal wa Tamwil (BMT), a self-contained business center that encourages and facilitates savings and investment, is to help small business owners improve the quality of their economic operations through the development of productive businesses and investments. If Huda Baitul Maal wa Tamwil (BMT) is believed, this is an Islamic da'wah platform in the economic field, with the aim of making the world aware of how well Islamic law governs society. One of the techniques to convey Islamic Sharia in the business realm is through BMT (Muhammad Ridwan: 2004)

In Agam Regency which consists of 16 sub-districts and 82 Nagari, at the end of 2007 and early 2008 16 BMTs were established, where the Agam Regency government made a capital contribution of Rp. 300,000,000 (three hundred million rupiah) for each BMT. In the middle of 2008 25 BMT was added and through the Regional Expenditure Revenue Budget (APBD), in 2008 41 BMT was established so that in 2009 there were 82 BMT, 1 Nagari 1 BMT was realized. Based on the results of the initial observations made by the researcher at BMT Agam Madani Koto Tuo, District IV Koto, Agam Regency, it was explained that at the beginning of the establishment of BMT in Agam Regency, operational activities and salary payments of each BMT management were escorted and borne by the Regional Government

(Pemda) of Agam Regency. However, in 2012 BMT was handed over to the Nagari Government, which means that BMT in Agam Regency is required to be independent. All problems of fund needs, management, liquidity capabilities, including the burdens for the payment of BMT administrators' salaries are solved by themselves through the profits obtained. This is certainly a burden and challenge for the existing BMT. Because it must meet operational needs and maintain the sustainability of BMT independently.

As time goes by, many BMTs in Agam Regency are closed. Based on the latest information obtained from BMT Manager Agam Madani Koto Tuo, until now almost 50% of all BMT in Agam Regency has been closed. The number that is still currently approximately 43 BMTs, among the BMTs that are still surviving there are some who are less active in carrying out their operational activities and there are also BMTs that are experiencing liquidity problems caused by problematic financing or due to poor management.

After being traced, the cause of the closure of BMT in Koto IV District, namely BMT Agam Madani, Nagari, Koto Gadang and Sungai Landia, is due to the high amount of problematic financing so that there is no return of capital sources (liquidity) and there are management irregularities carried out by BMT employees (poor management), such as fictitious financing. Fictitious financing is financing that is made as if a financing transaction occurred, but when searched, the person who made the financing could not be found (interview with M. Husni: 2024)

Table 1 : Development of the Number of Financing Customers at BMT Agam Madani Koto Tuo, 2018-2022

Year	Number of Customers	Total Financing
2018	84	Rp. 331.250.000
2019	70	Rp. 287.300.000
2020	59	Rp. 204.100.000
2021	33	Rp. 98.500.000
2022	11	Rp. 45.000.000

Source: BMT Agam Madani Kitna Tuo

We can observe the number of financing customers who have decreased every year from the data in the table above. The following chart shows the percentage change in the number of subscribers: in 2018, the number reached 84; in 2019 it fell by 14; in 2020, down 11; and in 2021 it dropped again by 11. 26 people, and another 22 will be out in 2022. This causes the number of financing consumers through KJKS BMT Agam Madani Koto Tuo to decrease every year (Customer Interview: 2024)

There are problems that can be seen from the data on the development of the number of financing customers above, where the number of consumers every year is decreasing. Based on preliminary research, there are 22 customers who will use the

KJKS BMT Agam Madani Koto Tuo financing service in 2022. Customer interviews show that tellers usually spend five minutes for each customer, but in practice, it is not uncommon for them to spend more than five minutes. This results in inefficient use of time which ultimately gives the impression of slow and unsatisfactory service.

There are times when customers experience problems with teller services, such as long waiting times due to inefficient service, lack of seats in the waiting room, or system failures that hinder the transaction process, even though there are customers. It is very unattractive and reduces the quality of services offered, even if it is only a little.

Unfortunately, at KJKS BMT Agam Madani Koto Tuo there is only one teller available, so all transactions, both cash and non-cash, are processed at the location. Tellers usually take different times to process cash transactions (withdrawals, deposits) and non-cash transactions (transfers, etc.).

Standard Operating Procedures (SOPs) are found in each institution to ensure that BMT operations run smoothly according to related BMT procedures. Tellers in particular have a number of responsibilities that are important to the success of any customer service department. Customer service is greatly influenced by the teller's description of BMT's performance in carrying out its duties in accordance with the relevant Operational Standards.

Employees can refer to the Standard Operating Procedures (SOPs) as a roadmap outlining the steps in providing comprehensive services. Standard Operating Procedures (SOPs) primarily aim to ensure that services are provided in accordance with appropriate standards. Tellers in customer service follow standard operating procedures (SOPs) to ensure that customers get the service they expect in a timely, effective and efficient manner. Mistakes and mistakes made by tellers can be minimized in carrying out their duties.

Services that are in accordance with the Standard Operating Procedures (SOPs) are needed for customer satisfaction so that tellers can provide consistent service. Teller competence is shown through attitude, politeness, sense of responsibility, and the ability to understand and fulfill customer requests. Customers will have a positive impression on the quality of bank services if tellers follow the SOP.

The level of member service must be competitive due to the fierce competition in this industry. BMT members usually expect to receive satisfactory service. The services offered by BMT, such as the ease of withdrawing and saving money, are well received by customers. The use of BMT SOPs that are in accordance with the work standards that have been set is very important to achieve success in providing excellent service.

In order to meet clients' expectations for high-quality services, we will develop and implement Standard Operating Procedures (SOPs) and monitor their performance closely. Over time, service quality, efficiency, and ease of use will

improve if all operations follow the specified Standard Operating Procedures (Purwinarti Point: 2016)

THEORETICAL FOUNDATIONS

Standard Operating Procedures (SOPs)

Worksheets, work instructions, and other documents that regulate the operational activities of an organization are commonly referred to as Standard Operating Procedures (SOPs). Both service providers and service recipients must be able to easily understand and comply with the service standards that have been set. And everyone who works in the company, according to the description of his duties, must follow it (Context: 2000)

Service

Customer satisfaction is the lifeblood of any service business, because they are the ones who ultimately determine the success or failure of an organization. Without clients, a business will not be able to function, which is why providing the best service is essential to achieve the company's goals. Without consumers, a company's assets are meaningless. Therefore, attracting clients with excellent service is the main goal of the Company (Rahmayanti: 2020)

Service Standards

Providers have a responsibility and promise to the public to offer services that meet certain criteria, such as high quality, delivered quickly, easily, affordably, and with demonstrable results. Service standards are the benchmark for this assessment (Cashmere : 2007)

Baitul Mal or Tamwil (BMT)

In its early years, Baitul Maal Wa Tamwil (BMT) received wide recognition as an economic and financial institution. Developed in the golden age of Islam, Bait al Maal is a public financial institution that is equated with a central bank, which performs the functions of the current economy (Muhammad: 2007)

RESEARCH METHODS

Type of Research

A qualitative research approach, namely the process of collecting descriptive data through interviews or written sources, is used in this study. Descriptive analysis, which seeks to collect data and then analyze it to draw conclusions, is the data analysis technique used (Winarno: 1999)

This study uses descriptive data analysis techniques; In particular, it seeks to collect and organize as much relevant information about a phenomenon as possible to provide an objective picture of the object of research using both primary and

secondary sources, and then pour the description into the form of sentences (Harri Wijaya: 2008)

Location and Time of Research

Located in Koto IV District, Agam Regency, West Sumatra, KJKS BMT Agam Madani Nagari Koto Tuo is the place of research. The duration of this study starts in February 2024 until it is completed.

Data Primer

Primary data is information collected directly from the source, without intermediaries. Observation and interviews are the two main methods of primary data collection. Because of its dual role as a source as well as an actor who determines whether or not something succeeds or not based on the information it provides, the source of data in this qualitative research is positioned as an informant, or the subject being researched.

Data Seconds

Information collected from books and other reading materials as well as potential numerical data is called secondary data. The data obtained has been pre-processed and published, meaning that the data has been collected and regulated by other entities. Although academics today use this data for their own purposes, it was originally collected for other purposes. BMT documents, archives, and other external or internal sources are common places to find this secondary data.

RESEARCH RESULTS

Application of Teller Standard Operating Procedures (SOP) in Customer Service at KJKS BMT Agam Madani Koto Tuo

Having efficient work standards that are in line with the process is very important in running operations, especially at KJKS BMT Agam Madani Koto Tuo. The implementation of Standard Operating Procedures (SOPs) is essential to achieve success in offering superior services.

Based on an interview with Mr. Husni, Manager of KJKS BMT Agam Madani Koto Tuo, the Standard Operating Procedures (SOP) at BMT have been effectively implemented. Tellers, in their role as service officers, are responsible for providing fast and accurate service to customers, and go to great lengths to ensure that customers feel comfortable using their services for cash withdrawals and deposits.

Both external parties (other individuals) and internal parties (family, friends, and co-workers) are BMT's customer base. Consequently, tellers are impartial in their work and do not favor one client over another; Furthermore, they serve every customer with respect and care.

In terms of customer service, KJKS BMT Agam Madani Koto Tuo's regulations regarding teller services are based on SOPs. A teller is an employee who always works in front of clients, serving them directly. Tellers are expected to greet clients when

they arrive and when they leave, and express gratitude when necessary. They should also speak clearly and well, and make good use of verbal and non-verbal cues when interacting with customers. Here are some guidelines on how KJKS BMT Agam Madani Koto Tuo tellers must interact with customers:

Table 2 : Teller Service Standards

No	Activities	Teller Service
1.	Attitude	<ul style="list-style-type: none"> a. Greet people with a smile and warm greetings b. Helping clients who are experiencing difficulties c. Apologize constantly when things go wrong d. Stay calm and firm e. Speak softly and politely f. Displaying a warm and enthusiastic face.
2.	Appearance	<ul style="list-style-type: none"> a. Dress neatly b. Using an id card c. Fragrant and odorless
3.	Skill	<ul style="list-style-type: none"> a. Make a delicious presentation. b. Find what the client wants c. Selling goods to clients d. Meeting clients' demands is our top priority.

Source: BMT Agam Madani Kitna Tuo

According to BMT Management, tellers are expected to comply with applicable service standards, obey regulations, and often receive training so that they can consistently serve customers. Because tellers are in the best position to understand their customers' needs and circumstances, they can think creatively about how to meet those needs while sticking to established guidelines. Additionally, the amount of time it takes to handle each customer transaction always depends on their specific needs.

Since they are the first point of contact between the customer and the bank, teller service is essential, and BMT expects nothing less from its employees. Customer perception of BMT can be improved with good service. Assuming BMT has a positive reputation, all its actions will be viewed positively. Although providing services is not always a picnic, the benefits obtained by BMT will be huge if done correctly.

The researcher then talked with Mrs. Sri Handayani, BMT teller; Handayani ensures that the services provided are in accordance with operational standards, have been implemented, and function smoothly. The teller greets and helps the customer with a smile and polite questions about their needs, therefore it can be said that no customer has ever complained to the teller.

The following is Sri Handayani's explanation as BMT teller regarding the steps to implement SOPs:

1. Tellers in savings opening transaction services follow the standard operating procedures (SOP) as follows:
 - a. Customers visit KJKS BMT Agam Madani Koto Tuo
 - b. They write a request
 - c. They included an ID card as a sign of interest
 - d. After registering to save, they set aside at least Rp. 5,000 (depending on the savings account they want to create).
2. The following are the standard operating procedures (SOPs) that tellers must follow in processing cash deposits:
 - a. The customer brings his passbook to KJKS BMT Agam Madani Koto Tuo
 - b. They complete the deposit slip with the amount they want to save.
 - c. They give the book and slip to the teller to check.
 - d. The teller verifies the savings account data with a computer and verifies its conformity with the data in the books
 - e. The teller prints the deposit and stamps it.
3. The following are the standard operating procedures (SOP) that tellers follow in providing services related to financing installment payments:
 - a. The identity of the account holder is not required for installment payments.
 - b. Customers are required to work during working hours, namely 08.00 to 18.00.
 - c. Customers are required to show proof of installment
 - d. The teller verifies and stamps the proof.
4. The following is the application of teller standard operating procedures (SOP) in cash disbursement transaction services:
 - a. Customers provide their unique information on the withdrawal form.
 - b. The form and passbook are then given to the teller
 - c. The teller follows the procedures that have been set at KJKS BMT Agam Madani Koto Tuo to process the formula
 - d. Once processed, the teller hands over the cash to the customer by displaying the calculated amount
 - e. This completes the process of making a withdrawal. After the payment is received, the teller will provide a printed book to the customer in accordance with the transaction recorded in the system. Once the customer's transaction is completed, the teller follows up by asking for any additional requirements.
 - f. If there is none, the teller will thank you and welcome you.

5. The following is a description of the implementation of teller Standard Operating Procedures (SOP) in cash receipt transaction services:
 - a. The deposit form is filled out by the customer according to his needs.
 - b. Teller accepts the formula
 - c. In the case of deposits, clients give cash and passbooks to the teller
 - d. The system processes deposits. At that time, the teller's focus was on the deposit amount
 - e. After that, the teller handed over to the customer a printed book that was in accordance with the transaction recorded in the system. After the completion of each transaction, the teller will ask once again about the customer's future needs
 - f. If there is none, the teller will simply thank you and welcome you.
6. The following is the application of the standard operating procedure (SOP) of tellers in account opening transaction services:
 - a. Customers must bring the necessary identity documents, such as ID cards or other proof of identity
 - b. Once the documents are submitted to the teller for verification, the teller will register as a new customer
 - c. The initial deposit determined from the savings to be opened must be made in accordance with the provisions of KJKS BMT Agam Madani Koto Tuo. This is the identity card that the teller uses to sign.
7. Account closure transaction services are carried out in accordance with the Teller Standard Operating Procedures (SOP) as follows:
 - a. Customers are asked to bring the necessary documents, including passbooks and ID cards, according to the criteria.
 - b. Pass these items on to the teller
 - c. The teller will handle the payment and account closure, so the customer can charge it immediately.
 - d. In the data scan area, the teller will immediately block the passbook, skipping it altogether.

Furthermore, the researcher talked with eleven customers of KJKS BMT Agam Madani Koto Tuo to find out his opinion about the teller service he received. The results allow us to draw the following conclusions:

consumers are happy with the service they receive at KJKS BMT Agam Madani Koto Tuo because the officers are kind, helpful, and cheerful. This ensures that consumers will come back and recommend the business to others. However, two additional customers voiced their dissatisfaction with the slow processing of tellers in processing transactions, resulting in long customer queues.

From a conceptual point of view, tellers need to have ethics in order to please their customers, because they are frontline employees who are in direct contact with

customers. Among these ethical considerations are the appearance and attitude of the teller; In particular, tellers are expected to maintain a friendly, respectful, and professional attitude towards customers. Another important aspect is the teller's duty to maintain the confidentiality of customer and bank information.

Furthermore, according to the theory, there are five aspects of service that affect customer satisfaction, namely: Real evidence, or physical evidence, related to the tangible embodiment of a service, such as location, facilities, equipment, and external appearance of personnel. Appearance. Punctuality, fairness, empathy, and precision are the cornerstones of reliability. Fast and precise service that is responsive. Ensure the capacity to produce clients. Compassion (Compassion) care, understanding, and expertise towards clients.

Things that need to be implemented so that services are in accordance with the standard operating procedures (SOP) at KJKS BMT Agam Madani Koto Tuo

Supervise / Monitor

In order to keep operations running smoothly and avoid client complaints about poor service due to careless work handling or other problems, this monitoring and supervision needs to be carried out frequently. Assessing how well the teller adheres to the principles and performs his or her duties is an important part of a manager's job.

At the same time, when the teller is processing a customer's transaction, this monitoring stage must be carried out. Currently, not much is done formally or in-depth. Whether a teller follows the principles and duties of a service officer or not, is irrelevant to a manager; The important thing is that the teller fulfills his duties. As long as their duties have been carried out properly or there are still shortcomings, the teller can only check during the activity.

The effectiveness of a teller is influenced by the Manager of KJKS BMT Agam Madani Koto Tuo who ensures that all transactions are carried out according to the SOPs that have been set. In its operations, managers also assess the process of handling work, shortcomings, and damage to supporting facilities. For example, the manager immediately resolves the issue if the computer software is often offline, causing the teller to have difficulty entering data.

Training

Tellers receive training to ensure they are well-versed in all aspects of their role as a service clerk. To ensure new employees are qualified for their positions, KJKS BMT Agam Madani Koto Tuo conducts a thorough background check. Training in this area can help teller operations run more efficiently and improve customer service skills, which are essential for tasks such as making savings account withdrawals, processing cash deposits, and more.

Employees need to understand the importance of Standard Operating Procedures (SOPs) as a reference for work standards because they are obliged to

carry out all the duties and responsibilities outlined in the job description when providing services to customers.

Communication

The cornerstone of every transaction is engagement with the client, and no transaction can proceed without effective communication. The customer had no trouble following up on the teller's explanation at KJKS BMT Agam Madani Koto Tuo, and the teller had done his job very well.

Teller Friendly, Smiling, and Gentle

At KJKS BMT Agam Madani Koto Tuo, a teller has been friendly and generous in serving customers so that customers feel comfortable in making transactions with tellers

Tellers Must Understand Duties and Responsibilities

If the teller knows his role and how to follow the SOPs, the system will run smoothly. At BMT Agam Madani Koto Tuo, tellers and management work together to improve business processes.

CONCLUSION

After analyzing the data collected from the Standard Operating Procedure (SOP) of the KJKS BMT Agam Madani Koto Tuo for teller customer service, the researcher came to the following conclusions:

1. Standard Operating Procedures (SOP) for Teller Customer Services at KJKS BMT Agam Madani Koto Tuo Implemented: In general, BMT's Standard Operating Procedures (SOP) have been implemented well, meaning that tellers are competent in their roles, customers are satisfied with the services provided. accept when making deposits and cash withdrawals, and the process is easy to understand and follow.
2. The teller at KJKS BMT Agam Madani Koto Tuo provides good service and most customers are satisfied. However, some customers complained about the slow teller transaction service, which made them have to wait in line for a long time.
 1. Steps that must be taken to ensure that the service complies with the Standard Operating Procedures (SOP) of the KJKS BMT Agam Madani Koto Tuo: Steps that must be taken include establishing a monitoring program, providing training, maintaining open lines of communication, and ensuring that the teller is polite, helpful, and knowledgeable about their roles and responsibilities.

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