

# **Analysis Theory of Reasoned Action Approaches on Intention *Mudharabah* Savings Product Customers in the Syariah Regional Development Banks in Yogyakarta**

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## **Abstract**

This research was conducted on the fact that there are many conventional banks that open shariah units (*dual banking systems*), they offer a variety of advantages and advantages of each that has become their innovative. Both in terms of sharia and the products offered are still very limited on the same product., The attitude of the community is very positive and significant in their intention to become customers in Islamic banks in general, so that it can cause changes in the behavior patterns of conventional bank customers who use the interest system to customers Islamic banks that use profit sharing (*mutual benefit*). This situation requires the banking manager to make adjustments to the marketing program again and there is a general assumption that public attitudes are a strong factor in predicting customer behavior, predicting future product demand and to develop marketing programs as the main objective precisely.

## **Keywords**

Intention, Attitudes and Behavior of people saving at the Syariah Regional Development Bank the Special Region of Yogyakarta.

## **Introduction**

The development of Islamic banking at this time in Indonesia is inseparable from the conventional banking system (commercial banks). Shariah banking system regulated by Law N.10.10 of 1998, where conventional commercial banks are allowed to open units based on sharia principles or "Dual Banking System" whose activities provide services and financial transactions on a shariah system basis. The role of Islamic banking in spurring economic growth and development is more strategic in order to create an economic structure that is more balanced with conventional banking, although it has not been able to compete with conventional banking as a whole. The development of sharia banking is not only based on aspects of legality through the Law (Law) and the superiority of moral values that is applied in Islamic banking operations, but must also look at market driven. Islamic banks can develop well when referring to public demand for Islamic financial products and services.

Understanding and dissemination of Islamic banking products and services in Indonesia is still very limited. This is supported by data published by the Banking Services Authority, that until the end of 2019 Islamic banking only had a 6.01 % market share in banking in general (Kontan.Com.id.12.2019). Although the majority of Indonesia's population is Muslim, the development of Islamic banking products and services is slow, this is because one of the indicators is that the community's understanding of Islamic banking products and services is very minimal, and is considered too large for the determination of the results compared to bank interest in general. So sharia banking needs to pay attention to the following factors: service improvement and professionalism, product innovation, human resources, sharia compliance, profit-sharing that is competitive, real sector reorientation, and continuous education.

Islamic bank products and services have a unique specification, which is not based on interest but uses a profit sharing pattern. This profit sharing can divide the income or for profit (*profit sharing*). The benefits of this savings both for individuals and for companies will be able to reduce the waste in fixed consumption that is issued. Unlike the interest pattern that will add attractive operational costs in savings, because there is a bank's obligation to pay in

a certain percentage under any conditions, so that it will reduce the ability of banks to compete in terms of price with competitors. Even so, this pattern of profit-sharing savings does not seem to be familiar in the community, marketing efforts of Islamic bank savings products still need to be done more intensely by approaching the bank to prospective customers or the community in a committed, consistent and disciplined manner. Customers' needs and satisfaction can be fulfilled if Islamic banking marketing understands the behavior of consumers and prospective customers.

According to Dharmmesta (2000), consumer behavior is the result of information processing and a social context which is the consistency of attitude that can be caused by two things, namely: 1). Because prior experience of objects that are very possible to do an evaluation to control behavior spontaneously. 2). Because in the absence of individual experience, so test the consequences of each action and choose the one you want to carry out if the conditions allow. Shariah bank products are indeed reassuring, especially for Muslims, contemporary societies that are starting to deepen their religion are usually more aware of the dangers of usury more obeying Shariah rules. However, it needs to be known that Islamic banking products are not only for Muslims but also other religions can also have them, Islamic banks are open to all people who want to take advantage of the Islamic products provided. the product is less competitive compared to conventional banks, this happens because there is profit sharing and the profit sharing agreement must really be calculated carefully.

Revenue products are one of the terms of lending to investors. The act used in accordance with the Shariah rules of revenue sharing, so it does not use the concept of interest as in conventional banks. Of the many Shariah bank products and services there are two very dominant ones, namely *Mudharabah*, but Shariah bank services also have several other products such as: *Wakalah*, *Kafalah*, *Sharf*, *Qard*, *Rahn*, *Hiwalah*, *Ijarah*, and *Al-Wadiah*, products and these services are not popular in the ears of Indonesian Muslim community, as such ignorance is one of the reasons why the community refuses to choose Shariah banking. The following are the product descriptions of these products and services:

1. *Mudharabah* means cooperation between two parties where *shohibul maal* (first party) is the owner of capital, while (second party) is the manager of funds where profits and losses are divided according to the initial agreement. Financial institutions or banks obtain permission from customers to use these funds as long as it settles in the bank. Customers can withdraw part or all of their deposit balance at any time, and the bank guarantees the repayment of their deposits. All profits from the use of these funds are owned by the bank, but the customer gets a profit sharing from his savings.
2. *Wakalah* means the delegation of power by one party as the first party to another party as the second party in representing matters, it carrying out something limited to the power or authority granted by the first party. If the power of attorney has been carried out in accordance with the requirements, then all the risks and responsibilities for carrying out the order are fully returned to the first party or the grantor.
3. *Kafalah* means Guarantees, burdens or dependents provided by the guarantor to a third party to fulfill the obligations of a second party or that is borne, the kafalah can also be interpreted to transfer the responsibility of someone who is guaranteed by holding on to the responsibility of another person as a guarantor. For services guarantor can ask for certain rewards from people who are guaranteed. Kafalah is practiced in banking such as performance bonds, in the form of guarantees to the project owner that the project will be carried out by the tender holder. This model is usually guaranteed by banks to guarantee that someone will return the leased object or the leased object to the leasing company.
4. *Sharf* means the exchange between one money with another money of the same type, or one currency with another currency. This happens to trade or foreign exchange which is very popular, common and almost done and accepted as a transaction that is practiced throughout the world. In Indonesia, the previous sharf contract accounting treatment was regulated in PSAK number 59 concerning Islamic Banking Accounting. Since 1 January 2016, the Shariah Accounting Standards Board (DSAS) has effectively established the statement of ED PPSAK 101 regarding revocation of PSAK number 59 which explains the recognition and measurement of revenue sharf as follows: 1. The difference between the exchange rate agreed in the contract and the cash rate (mark to market), on the date when the currency is delivered is recognized as a profit / recipient of funds. 2. The difference between the translation of foreign currency assets and liabilities in rupiah (revaluation) is recognized as income or expense.
5. *Qard* means: the distribution of funds with the intention of helping. The customer is obliged to return the loan principal in accordance with the contract. Customers may exceed the amount of payment from the actual principal but may not be based on coercion, let alone stated in the agreement.

6. *Rahn* means: hold customer assets as additional collateral for loans disbursed by the bank. *Rahn* is one of the complementary types of contracts, while in the context of a general company, *Rahn's* pawnshop is the main product of Islamic pawnshop.
7. *Hiwalah* means: the transfer of the burden of debt from *uhil* (the debtor) to the responsibility of *Muhal'alaih* (the person who is obliged to pay the debt), *hiwalah*
8. *Ijarah* means: is a contract of transfer of use rights (benefits) of an item within a certain time with a lease payment (*ujrah*) without being followed by a transfer of ownership of the item.
9. *Al-Wadiah* means: entrusted purely customer to the bank, so a customer who opens a *Wadiah* contract savings account, then the customer entrusts and / or saves his money to the bank and the funds can be taken at any time by the customer.

In the literature study intention is an individual action that can be determined by personality influenced by people's subjective attitudes and norms (Theory of Reasoned Actions) (Fishbein and Ajzen 1975), Theory of planned behavior (theory of planned behavior) developed by Ajzen (1991) and (technology acceptance model) developed by David (1989) with the aim to explain the behavioral intentions of everyone.

This theory provides a useful tool for managers who really need to assess the likelihood of successful introduction of new technologies and help them understand the movement of acceptance and the purpose of proactively designing targeted interventions in the population of users of Islamic banking services. Some things that are emphasized in this study, so it is very useful for the academic world, while the analysis is: how the influence of attitudes, and subjective norms on the intention to become a customer of the Islamic bank.

Based on the above, in the study of testing variables that have a direct influence on the intention of switching from conventional bank customers to Islamic banks by adopting the constructs of various behavioral literature. It aims to examine and analyze the effect of these constructs on the intention of customers of conventional banks to Islamic banks.

Related research in explaining the behavior (switching), and customer intentions have been carried out several researchers such as: Voss et al (2006), concluded that the TRA model has succeeded in determining the dominant attributes chosen as determinants of one's career, this study only focuses on identifying the following effects: beliefs in choosing and evaluating consequences that illustrate the determinant of an attitude, and normative beliefs and wills obey others who describe the determinants of subjective norms. Noorhudha Muchsin et al (2002). Research on consumer behavior towards a product, which affects consumers is family, relationships, others. From this subjective norm, the attitude of consumers towards sanex and kanzen brand motorcycle products can form a positive attitude. In the context of Islamic banking research conducted by: Metawa and Almosawi, (1998). Discover the influence of customer decisions in choosing an Islamic bank, because it is more driven by religious factors, profit factors, family and friends factors, and location factors of Islamic banks. Naser, J. and Al-Khatib, K. (1999) were driven by factors of bank reputation, religious reasons, sharia principles used as well as profit reasons. Gerrad and Cunningham (2003), driven by factors of fast service and efficiency, bank secrecy, reputation and image, mild check fees at Islamic banks. In this study, it is necessary to study other factors that influence consumers' intention to save at Islamic banks by adding attitudes, subjective norms, and behaviors, then systems and procedures, social influence and effort expectancy.

The research which takes the title of the factors that influence the intention of consumers to switch to Islamic banks is carried out with the aim to find out the factors that influence consumers' intentions to switch to Islamic banks by re-examining the variables that already exist by considering the cultural context, values, and demographic characteristics. and for and to assess the adequacy of the Theory of Reasoned Action (TRA) model, Theory of Planned Behavior (TPB) and others.

## **Research Methods**

### **Types of research**

This type of research used in this study is non-experimental research or no behavior is provided with an explanatory research design (explanatory research) (Sarmanu, 2007; 7-9) or hypothesis testing (Jogiyanto, 2013: 70). Hypothesis testing with correlation research and conclusion drawing based on inferential statistics. This research was conducted at the Sharia Regional Development Bank of the Special Region of Yogyakarta.

### **Data Collection Technique**

The population in this study are all customers of the Yogyakarta Special Region Sharia Regional Development Bank, which already has an account (Account) at the Yogyakarta Special Region Shariah Regional Development Bank. The sampling technique of this research is non probability sampling methods. With sample selection based on purposive sampling, using certain criteria (Sekaran, 2006). In this study the number of respondents who became the research sample of 125 respondents to become customers of mudharabah savings in the Regional Development Bank Syariah Yogyakarta Special Region. With the following criteria: age 20-50 years and people who are not yet customers.

### **Definition of Variable Operations**

1. Confidence is a trust held by respondents to become customers in the Shariah Regional Development Bank of the Special Region of Yogyakarta.
2. Evaluation is the evaluation by respondents to become a customer at the Yogyakarta Special Region Development Bank.
3. Normative belief is a trust held by the respondent to become a customer in the Yogyakarta Special Region Islamic Development Bank
4. Normative motivation is an encouragement in a respondent to become a customer of the Yogyakarta Special Region Shariah Development Bank.
5. The variables in this study are the dependent variable and the independent variable:
  - a. The dependent variable in this study was the intention of the respondents to become customers of the Yogyakarta Special Region Sharia Development Bank
  - b. Independent variable;
    1. Attitudes towards behavior are beliefs and evaluations of the consequences that arise from the behavior believed.
    2. Subjective Norms are formed from normative beliefs and a willingness to follow the advice of others.

### **Data Analysis Techniques**

The research instrument will be tested by pilots by testing its validation and reliability before the questionnaire is distributed to actual respondents. The instrument in this study was in the form of a list of questions. The questionnaire contains questions from indicators of all the research variables. To get the value of each variable, the Likert scale is used, the scale that takes into account the agreement and disagreement of the respondent. A respondent was asked to answer a choice question: "Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), and Strongly Disagree (STS)." This answer was given a score, starting from 1 to strongly disagree (STS), to 5 that stated Strongly Agree (SS). Furthermore, the data were analyzed using multiple linear regression analysis techniques (multiple regression analysis) with the help of the SPSS for windows version 11.5 program consisting of validity and reliability tests using the Cronbach Alpha methods. The higher the Cronbach Alpha owned, the more reliable a questionnaire can be in obtaining data. (Azhar, 1997).

### **Results and Discussion**

This research was conducted to determine the respondents' attitudes and subjective norms on the intention to become a customer of the Shariah Regional Development Bank Yogyakarta Special Region's tabunagan products. Data was collected by distributing questionnaires to 125 customers and prospective customers. This determination is based on the opinion of Sekaran (2006), in which the total sample size is more than 30 and less than 500 is considered to be able to represent the population.

Characteristics of respondents in this study include: age, by sex, level of education, level of work and level of income. The results show that the number of respondents is still dominated by those of productive age. It can be seen that the number of respondents who have the age of 31-40 years is 59 people or (47.2%), 20-30 years as many as 37 people or (29.6%), 41-50 years as many as 24 people or (19.2 %), while those aged > 50 are 5 people or (4.0%). Characteristics of respondents based on gender, showed that there were 60 men (48.0%), while there were 65 women (52.0%). Characteristics based on the education level of the most respondents were the bachelor level (S1) 59 people (47.2%), Masters education (S2) as many as 32 people or (25.6%), Senior High School education (SLTA) as many as 25 people or (20.0%), 5 junior high school education (SLTP) of 5 people or (4.0%). Whereas Doctoral education (S3) was 4 people or (3.25%), and there were no respondents who had an elementary school education. Characteristics based on the level of work most respondents are Civil Servants (PNS) as many as 46

people or (36.8%), private employees as many as 29 people or (23.3%), Entrepreneurs as many as 22 people or (17.6%) 18 students or (14.4%), housewives (IRT) of 10 people or (8.0%), this shows that respondents who have permanent jobs tend to become customers in the Islamic Regional Development Bank Special Region of Yogyakarta. While the characteristics based on the most common level of income are those who have income of > 1 million rupiah - 3 million rupiah as many as 60 people or (48.0%), income between Rp. 500,000 rupiah - 1 Million Rupiah as many as 35 people or (28.0%), while having an income above 3 million rupiah as many as 30 people or (24.0%), meaning that respondents who have income will definitely save at the Islamic Regional Development Bank. Special Region of Yogyakarta.

Validity test of each indicator is conducted to test the extent to which a measuring instrument in research can measure what actually wants to be measured, which includes: beliefs in behavior, normative beliefs, attitudes, and normative motives. by using a large sample with  $n = 125$ , to obtain a Bartlett 's value of 0.785 means the sample has been declared sufficient. While the intention of only one question is the existence of iat respondents saving at the Islamic regional development bank. Special Region of Yogyakarta. Reliability Test, this test was carried out with the help of the SPSS program for windows version 11.5, with a sample of ( $n = 125$ ), that all variables have Cronbach Alpha values above 0.5.

**Data analysis**

Partial regression analysis using the t test, from these tests it can be seen how much influence the independent variable has on the dependent variable, so that the results of the problems derived from hypothesis 1 and hypothesis 2 while the regression analysis together uses the F test.

**1. Multiple Linear Regression Test Results**

The results of multiple linear regression tests are the results of hypothesis testing 1 and 2, which are carried out partially, these results can be seen in the following table:

**Table 1. Multiple Linear Regression Test Results  
ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	9,777	2	4,888	15.603	.000 <sup>2</sup>
	Residual	38,223	122	.313		
	Total	48.000	124			

a. Predictors: (Constant), X2 Subjective norms, X1 Attitudes toward behavior  
 b. Dependent Variable: Y Intention to Choose Products.

**Table 2. Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std.Error	Beta	t	Sig
1	(Constant)	2.443	.319		7.646	.000
	X <sub>1</sub> Attitude towards behavior	.008	.002	.342	4.185	.000
	X <sub>2</sub> Subjective norms	.010	.003	.246	3.006	.006

a. Dependent Variable Y: Intention to choose products

Based on the results of partial regression and multiple linear regression as follows:

- a. Partial regression test results for attitude (X1), there is a positive influence, these results can be seen in the beta column of 0.342, while the column is significant 0,000, these results have proven that the respondent's attitude has a positive effect on the intention to become a customer in the Islamic regional development bank, Special Region of Yogyakarta. The results are summarized as follows:  $Y = 0.342X_1$ . Ho: the respondent's attitude did not have a positive effect on intention. Whereas Ha: respondent's attitude positively influences intention. Based

on probability (sig). If the probability is  $> 0.05$  then  $H_0$  is accepted. and if Probability  $< 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted. These results prove that the respondent's attitude has a positive effect on intention. This result supports the hypothesis of Gerrad and Conningham's (2006) research, which states that attitudes are predictors of intentions.

- b. Partial regression test results for subjective norms ( $X_2$ ), there is a positive influence, these results can be seen in the beta column of 0.246, while the column is significant 0.003, these results have proven that the respondents' subjective norms have a positive effect on intention to become customers at regional development banks sharia. Special Region of Yogyakarta. So it can be concluded  $Y = 0.246 X_2$ .  $H_0$ : Subjective norms do not have a positive and significant effect on intention. Whereas  $H_A$ ; Subjective norms have a positive and significant effect on intention. If probability  $> 0.05$  then  $H_0$  is accepted. Conversely, if the probability  $< 0.05$  then  $H_0$  is rejected. While the probability value in the sig column is 0,000 or well below 0.05, then  $H_0$  is rejected and  $H_a$  is accepted. The results of this hypothesis support research Noohudha, et al (2002) show that subjective norms are predictors of one's intentions.
- c. Hypothesis 3 testing, to prove hypothesis 3, the procedures that have been implemented are: by looking at the results of the regression test together, in order to obtain the results of the F test of 15.603 from the t test with a value of 7.646 the probability of sig 0.000 < from 0.05.

## 2. Summary of Multiple Linear Regression Tests

Summary of Multiple Linear Regression results are the results of hypothesis 3 tests conducted simultaneously so that the results can be seen in the table;

Table 3. Summary of Multiple Linear Regression Test Results

Variable	Beta	Sig	information
Attitude towards behavior, ( $X_1$ )	0,342	0,000	Significant
Subjective norms ( $X_2$ )	0,246	0,003	Significant
Constant ( $Y$ )		0,000	Significant
R = 0.451. R2 Adj = 0.191. F.calculate = 15.603.sig.F. count = 0,000 Dependent variable: Intention			

The results of the regression test together there is a positive relationship, so the F test results are significant. While the regression coefficient of the attitude variable and subjective norm is positive. A positive sign means that the independent variable has a direct relationship with the dependent variable. That is, if subjective attitudes and norms increase, it will encourage respondents' intention to become customers in the Yogyakarta Special Region Sharia Development Bank. While the magnitude of the determinant coefficient (Adj R2 = 0.191) shows that the respondent's intention to become a customer of 19.1% is influenced by subjective attitudes and norms. While 81% is influenced by variables outside the subjective attitudes and norms.

## Discussion

The results of this study indicate the influence of subjective attitudes and norms on the intention of respondents to become customers at the Yogyakarta Sharia Regional Development Bank. The occurrence of respondents' intentions is caused by the influence of subjective norms that encourage respondents to become customers.

The first indicator is confidence in savings in the Yogyakarta Sharia Regional Development Bank covering 9 question items (B1-B9), this is indicated by the majority of respondents' answers strongly agree, from the sector average of 4.029 for respondents' confidence in the savings attribute, while the evaluation of respondents in savings attributes include 9 question items (E1-E9), amounting to 4,803; This value has exceeded 3 which is considered satisfactory, so it can be concluded that the attitude of respondents on the intention to become customers of the Yogyakarta Syariah Regional Development Bank is very positive.

The normative key includes 4 question items (Nbj1-Nbj4), the majority of respondents' answers agree, seen from the average score of 3.898 for respondents' beliefs of normative norms at the Islamic development bank in Yogyakarta. While normative motives include 4 question items (Mcj1-Mcj4) on the attributes of the Yogyakarta sharia regional development bank with an average score of 3,735, this value has exceeded 3 which is considered satisfactory, so it can be concluded that the subjective norms of respondents on intention to become customers are very positive.

The results of testing the hypothesis is known that the attitude variable partially has a positive and significant effect on intention. And subjective norms partially have a positive and significant effect on intention. So that subjective attitudes and norms together have a positive and significant effect on respondents' intention to become customers, meaning that respondents can consider confidence and evaluation of savings products as the main factors that make respondents' confidence to become customers. Growing confidence is more influenced by close relatives (referents) which is a trigger factor in the intention to become a customer in the development bank of the sharia region of Yogyakarta.

## **Conclusion**

From the results of the research and discussion above, conclusions can be drawn. That this study was conducted to analyze the influence of *siakp* and subjective norms on respondents' intentions. This research was conducted by taking the object of research at the Shariah Regional Development Bank of Yogyakarta-Indonesia Region, with 125 respondents. Respondents selected in this study were respondents who did not yet have savings in the Yogyakarta regional Islamic development bank, data collection was done by distributing questionnaires to respondents.

The results of this study indicate that respondents' attitudes and subjective norms have a positive effect on intention, the results of the study support previous research which states that respondents' subjective attitude and norm variables are predictors of intentions. The intention to the respondent is caused by the influence of subjective attitudes and norms that encourage the respondent to become a customer.

Indicators are respondents' beliefs, this is indicated by the majority of answers agreeing, from an average score of 4.029 for respondents' belief in *mudharabah* savings *actirbut*, while respondents' evaluation of *mudharabah* savings attributes is 4,083; This value is approaching 5, so it can be concluded that the attitude of respondents on the intention to become customers is very positive. While the normative beliefs and motivations of the majority of respondents agree, seen from the average score of 3.898 for the normative beliefs of respondents in the *mudharabah* savings attribute, while the normative motivation of the respondents in the *mudharabah* savings attributes an average score of 3,735, so it can be concluded that most of the respondents' answers agree, so the respondents' subjective norms on intention to become *mudharabah* savings customers are positive.

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