

Influence Self Efficacy and Locus of Control on Performance at Baitul Maal Wat Tamwil (BMT) Riau Province

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ABSTRACT: *This research is a study that describes and analyzes the relationship between the first influencing variable (X1) self-efficacy and the second influencing variable (X2) locus of control on the outcome variable (Y) performance. The research was conducted at Baitul Maal wat Tamwil (BMT) in Riau Province, with the staff serving as the primary source of data. A quantitative approach was applied as the research methodology. Both self-efficacy and locus of control are considered to significantly influence the performance of staff, as supported by previous studies. However, earlier research has not adequately considered the Islamic perspective or the religious role of staff as a factor that may affect these influencing variables. Therefore, this study explores the relationship between the variables from an Islamic viewpoint, specifically in the context of improving the performance of staff at BMT Riau Province. The findings of this study reveal a significant relationship between the influencing variables X1 and X2 and the outcome variable (Y), which will be further detailed and discussed throughout the study.*

Keywords: *Self-efficacy, Locus of control, Employee performance*

1. INTRODUCTION

Research on individual psychological factors such as self-efficacy And locus of control in influencing performance has been done a lot before and shows significant results. Bandura (1977) stated that self-efficacy or a person's belief in their ability to complete a particular task greatly influences how individuals think, feel, and act, including in the work context. In a study by Yusof et al. (2016), it was found that self-efficacy has a direct influence on increasing the work productivity of public sector employees. In addition, research by Sari & Nugroho (2020) shows that self-efficacy significantly contributes to improving employee performance by increasing self-confidence and resilience in dealing with work pressure.

An institution requires human resources as the main asset in running its operations. HR has a very important role in ensuring the effectiveness of the implementation of organizational activities. An institution can be said to be successful if its HR is able to produce good performance and is in line with the needs and goals of the organization. Therefore, an evaluation of the performance of leaders and staff is needed to support the achievement of the vision and mission of the institution (Mallisa et al., 2022).

Baitul Maal Wat Tamwil (BMT) is a sharia microfinance institution tasked with managing community funds through Islamic principles (Septianingsih et al., 2024). In its implementation, BMT employs human resources (HR) referred to as BMT managers or staff. Their duties are simple but strategic, namely collecting and distributing community funds according to sharia principles. Although working in a sharia-based financial institution, BMT staff are not civil servants, but staff who are given rights according to

regulations that refer to Islamic principles such as in QS. At-Taubah: 60 and are regulated by applicable institutional provisions (Septianingsih & Abdullah, 2023).

Research by The Last Supper (2017) shows that the role of staff in BMT is not only administrative, but also reflects high spiritual values and social responsibility. They are expected to be not only technically professional, but also have a deep understanding of the maqasid shariah and Islamic ethics in managing community funds. In addition, a study by The Last Supper (2019) emphasizes the importance of religious competence and moral integrity in supporting BMT HR performance, because the characteristics of this institution are very closely related to public trust. Research by The Greatest Showman (2020) identified that the success of BMT in developing Islamic microfinance is greatly influenced by the quality of staff, especially in terms of trust, honesty, and understanding of Islamic financial principles.

As a sharia-based institution, Baitul Maal Wat Tamwil (BMT) contributes to the sustainability of implementation of the fourth pillar of Islam, that is charity. Therefore, it is important for institutions such as BMT to have measuring instruments that can evaluate and assess performance on an ongoing basis. One of the relevant indicators is the development sharia performance index, which is similar to IZN (National Zakat Index) which has been applied to other zakat management institutions.

Performance issues are inseparable from various factors, including individual factors such as work pressure, demands to achieve targets, to the emergence of the toxic positivity phenomenon—a tendency to think excessively positively which actually suppresses emotions and anxiety. This phenomenon has an impact on decreasing self-confidence and results in decreased performance (Pohan, 2018).

Stanton et al. (2001) in their research showed that unmanaged work stress can reduce work effectiveness and affect emotional stability and employee productivity. Meanwhile, Fredrickson (2005) reminded that forced or inauthentic positive emotions can actually cause their own psychological stress. In an organizational context, Gable et al. (2012) also revealed that overemphasis on positive thoughts without accommodating emotional reality can actually disrupt social relationships and reduce work motivation.

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Individual factors such as self-efficacy and locus of control are important in improving HR performance. Efforts to improve performance need to start from the individual's internal aspects (Wardhana, 2021). Researchers review this approach based on previous studies that show different results—some found a positive impact on performance, others found mixed results between positive and negative impacts (Dandi, 2023; Mallisa et al., 2022).

The difference in these findings is the basis for the researcher's interest in further exploring how self-efficacy and locus of control influence staff performance at BMT Riau Province. Therefore, this study is entitled: "The Influence of Self-Efficacy and Locus of Control on Performance at BMT Riau Province."

2. METHOD

This research was conducted using quantitative research with an associative approach. The location of the research was conducted at Riau Province. With a population of as many as 34 people, then according to Arikunto (2010) said if the population is less than 100, then the entire sample or saturated sampling is taken. However, if the population is more than 100, then a sample of 10-15% or 20-25% of the population can be taken. Although data collection takes longer, this saturated sampling

method can achieve a high level of data accuracy. Thus, the number of samples to be used in this study is 34 people (Arikunto, 2017).

Data collection will be carried out by distributing questionnaires to respondents using a Likert scale of 1 to 5. Documentation is data collection in the form of images and quotes. This research uses data contained in journals or books that are relevant to the research.

3. RESULT AND DISCUSSION

3.1 Respondent Identity

Researchers conducted research by distributing questionnaires to staff working in Baitul Maal Wat Tamwil (BMT), which in total amounted to 34 people. The staff will be grouped based on several characteristics to identify the profile of respondents participating in this study. Gender and last level of education from each staff member is the main indicator in the process of identifying respondent characteristics.

As for the explanation of the two characteristics are as follows:

1. Based on Gender

This information was obtained from the results of questionnaire responses regarding the gender of respondents in the study. The majority of zakat managers in Baitul Maal Wat Tamwil (BMT) Riau Province is predominantly male (59%) compared to female (41%), based on a total of 34 respondents selected for this study.

2. Based on Last Education

The following information was obtained from the questionnaire responses regarding the educational background of the respondents in this study. From a total of 34 respondents who were sampled, it appears that each zakat manager in Baitul Maal Wat Tamwil (BMT) Riau Province has a diverse level of education. Only 3% of BMT staff have completed their education up to high school or vocational school level. As many as 42% of the population have obtained a Bachelor's degree (S1), and another 15% have completed their education up to Master's level (S2). However, because some respondents did not fill in the last education identity section in the questionnaire, it was recorded that 38% of respondents did not include their education information.

3.2 Research Data Analysis

Instrument testing analysis was conducted using a questionnaire instrument that included validity testing, reliability, classical assumptions, partial stimulus testing T, and partial stimulus testing F to measure variables. Analysis using reliability tests aims to determine whether the questionnaire used to measure symptoms is consistent and produces valid data, while Validity aims to determine the level validity data used in this study. To provide certainty and consistency, the classical assumption test is used. The F stimulus test is used to test the relationship between two independent variables on the outcome variable, while the partial T test is used to test the relationship between independent variables X1 Self-efficacy X2 Locus of control on the outcome variable Y performance. (Aiman et al., 2022).

3.3 Validity Test

Machfoedz (2009) defines validity as the accuracy and precision that we usually consider authentic or valid in the field of research. The level of accuracy between actual data and data collected by researchers is known as validation testing. (Aiman et al., 2022).

1. Validity of Self Efficacy (X1)

Table 1. Validity of Self Efficacy

Items	R Tabel	R Count
SE1	0.3388	0.466

SE2	0.3388	0.569
SE3	0.3388	0.671
SE4	0.3388	0.652
SE5	0.3388	0.658
SE6	0.3388	0.527
SE7	0.3388	0.628
SE8	0.3388	0.454
SE9	0.3388	0.539
SE10	0.3388	0.586
SE11	0.3388	0.485
SE12	0.3388	0.432
SE13	0.3388	0.352
SE14	0.3388	0.438
SE15	0.3388	0.365
SE16	0.3388	0.454

2. Validity of Locus of Control (X2)

Table 2. Validity of Self Efficacy

Items	R Tabel	R Count
LOC1	0.3388	0.519
LOC2	0.3388	0.469
LOC3	0.3388	0.506
LOC4	0.3388	0.521
LOC5	0.3388	0.460
LOC6	0.3388	0.441
LOC7	0.3388	0.631
LOC8	0.3388	0.603

3. Validity of Performance (Y)

Table 3. Validity of Performance

Items	R Tabel	R Count
P1	0.3388	0.773
P2	0.3388	0.699
P3	0.3388	0.762
P4	0.3388	0.600
P5	0.3388	0.667
P6	0.3388	0.616
P7	0.3388	0.747
P8	0.3388	0.662
P9	0.3388	0.687
P10	0.3388	0.593

Comparison of r table with 34 respondents is 0.3388, and the results validity for all variables shows that r count > r table. This can be seen from the entire table above. Thus, all questions related to self efficacy, locus of control, and performance can be considered valid and appropriate for use.

3.4 Hands Reliability

The purpose of hand reliability, which usually uses SPSS, is to ensure the consistency of the measurement instrument. Cronbach's Alpha must be greater than 0.60 to be considered reliable to conclude that the statements used to measure each variable are accurate.

Table 4. Reliability Test Results

Variables	Cronbach's Alpha	Results Test	Description
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Self Efficacy	0,60	0,734	Reliable
Locus of Control	0,60	0,713	Reliable
Performance	0,60	0,764	Reliable

The table above shows that the reliability test results are higher than the Cronbach's alpha value of 0.60. This is evident from the results obtained. It can be concluded that the item from this study are considered reliable as a tool to obtain additional research data.

3.5 Classical Assumption Test

1. The Normality Test

It used to see whether the variables are distributed normally. SPSS version 23 was used for testing in this study. Kolmogorov test Smirnov Z and asymp are some of the things that need to be done to determine the normality of the data.

H0: Data residual distribution normal if the significance result is more than 0.05.

Ha: Residual data is not distributed normally if the significance result is less than or equal to 0.05.



Figure 1. Normality Test Results

With a result of $0.200 > 0.05$, the image in above shows that the data is normally distributed. Therefore, it can be concluded that self-efficacy, locus of control, and performance influence are normally distributed. And the normality test can also be seen in the results of the P-Plot graph if the residual follows the diagonal line, then it can be concluded that the data distributed normally.

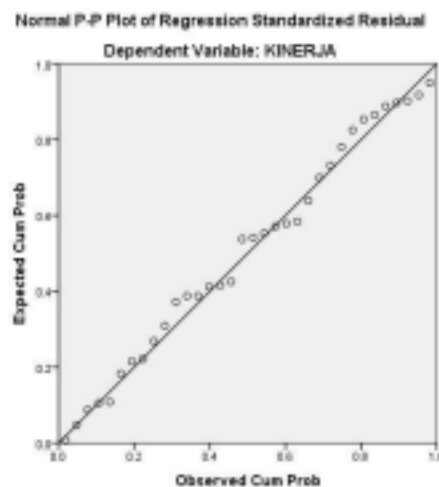


Figure 2. Normality Graph Results

2. Multicollinearity Test

Multicollinearity test determines the correlation between variable influence by testing regression model. If not available multicollinearity in regression, model said to be good. Criteria for the test multicollinearity is as follows:

H0: Multicollinearity occurs when the values tolerance and VIF is greater than 10.

Ha: Multicollinearity does not occur if the results Tolerance value is greater than 0.10 and VIF is less than 10.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-3.721	6.635		-.561	.578		
	SE	.751	.590	.872	7.522	.008	.769	1.300
	L0C	-.178	.584	-.112	-.307	.341	.769	1.300

a. Dependent Variable: KINERJA

Figure 3. Test Results Multicollinearity

Based on the image above, the value is known tolerance $0.769 > 0.10$ and VIF $1.300 < 10$ variables self efficacy (X1) and locus of control (X2) the result of the test multicollinearity shows that the data did not occur multicollinearity.

3. Heteroscedasticity Test

Test Heteroscedasticity used to determine whether there is no equality of variance between two variables. If there is no heteroscedasticity in the residual variance, then the regression model is good.

H0: There is no heteroscedasticity if the significant result is greater than 0.05.

Ha: Heteroscedasticity is present if the significance level is less than 0.05.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.684	3.957		1.415	.159
	SE	.013	.358	.845	.224	.825
	L0C	-.181	.107	-.189	-.938	.355

a. Dependent Variable: Abs_RES

Figure 4. Test Results Heteroscedasticity

Based on the image above, the results show that $0.825 > 0.05$ for self efficacy and $0.355 > 0.05$ for locus of control, from these results it can be concluded that the data used does not experience heteroscedasticity.

3.6 Hypothesis Testing

1. Partial Test (T) is used to determine whether each variable has a significant influence on variable results based on the following criteria:

a. If the self-efficacy and locus of control variables individually do not have a positive and significant influence on employee performance, then H0 is accepted.

b. Self-efficacy and locus of control have a positive and significant influence on employee performance when t count $>$ t table at $= 0.05$, then Ha is accepted.

$$\begin{aligned} \text{Formula t table} &= t(\alpha / 2 ; n-K-1) \\ &= t(0,05 / 2 ; 34-2-1) \\ &= t(0,025 ; 31) \\ &= 1,695 \end{aligned}$$

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.721	6.635		-.561	.578
	SE	.751	.590	.872	7.522	.008
	L0C	-.178	.584	-.112	-.307	.341

a. Dependent Variable: KINERJA

Figure 5. T-Test Results

Based on the test results, it can be seen that:

- a. Value self efficacy it can be seen in the picture that $7.522 > 1.695$ then H_a accepted with a sign value of $0.00 < 0.05$. It can be concluded that self efficacy has a positive and significant impact on performanceBMT officerRiau Province.
 - b. Value locus of control It can be seen from the table that $-0.967 < 1.695$ then H_0 accepted with a significance value of $0.341 > 0.05$. It can be concluded that locus of control does not have a positive and significant effect on performanceBMT officerRiau Province.
2. Test Simultaneous (F) is used to determine simultaneously whether variable. The following influences have an impact on variable results:
- a. H_0 is accepted: If F count $<$ F table at $\alpha = 0.05$ is accepted, the findings indicate that employee performance is not influenced simultaneously by the variables.self efficacy And locus of control.
 - b. H_a is accepted: If the calculated F is $>$ from the F table at $\alpha = 0.05$, then the variable self efficacy And locus of control both have an influence simultaneously on employee performance simultaneously.

$$\begin{aligned} \text{Rumus F table} &= F(K; n-K) \\ &= F(2; 34-2) \\ &= F(2; 32) \\ &= 3,29 \end{aligned}$$

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	756.848	2	378.424	32.844	.000 ^b
	Residual	357.181	31	11.522		
	Total	1114.029	33			

a. Dependent Variable: KINERJA
 b. Predictors: (Constant), LOC, SE

Figure 6. F Test Results

Based on the image above, the result is $32.844 > 3.29$, so H_a accepted. It can be concluded that self efficacy And locus of control regularly simultaneously have a positive influence and significance with a value of $0.00 < 0.05$.

3. One way to determine whether the multiple linear regression model is suitable for use is to check its value using the coefficient of determination (R²). The relationship between variables influenced and dependent are indicated by the R value (Mustapa, 2020). The interpretation of the coefficient is as follows:
- 0.80 – 1.00 indicates a very strong level of relationship.
 - 0.60 – 0.79 shows a strong level of relationship.
 - 0.40 - 0.59 shows a fairly strong level of relationship.
 - 0.20 - 0.39 shows a low level of relationship.
 - 0.00 – 0.19 shows a very low level of relationship.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.824 ^a	.679	.659	3.39440

a. Predictors: (Constant), LOC, SE
 b. Dependent Variable: KINERJA

Figure 7. Results of the Determination Coefficient Test

Based on the image above, the R value is 0.824 or 82.4 percent. This shows that the performance BMT officer Riau Province is strongly correlated with the variables self-efficacy and locus of control. The R square value of 0.679 or 67.9% shows the influence of self-efficacy and locus of control on performance staff BMT Riau Province. The remaining 32.1% is influenced by other variables not explained in this study.

3.7 Discussion

Influence Self Efficacy on Performance at BMT Riau Province

Self efficacy is a person's belief in his/her ability to complete a task that is assigned to him/her. his responsibility. This is one way for someone to achieve their goals inside the world of work to achieve good performance and contribute to an institution. There are several studies on self efficacy which can have a positive and significant influence, one of which is research conducted by (Mallisa et al., 2022) with significance level $0.00 < 0.05$ and self-efficacy has a value of $7.522 > 1.695$. So it can be concluded that the performance BMT officer Riau Province is significantly and positively influenced by self-efficacy. With a regression coefficient value of 0.872, the influence of the variable self efficacy on performance is positive. This means that, assuming variable other influences are considered constant, then an increase in the performance variable will result in an increase of 87.2%. This shows that the performance BMT officer Riau Province was significantly improved by self-efficacy. Based on the results of this study, the self-efficacy each staff will have a positive impact on performance and can contribute to its ability to maintain or improve its performance.

Influence Locus of Control on Performance at BMT Riau Province

Locus of control is a person's view in controlling events that occur inside under his control or beyond his control. This has an impact which can be positive or negative, supported with some study. Previous research that is relevant to this research includes research from (Ary & Sriathi, 2019) which obtained positive results and significant bit in research (Murti & Utami, 2021) get results negative.

Mark locus of control of $-0.967 < 1.695$, then the results of the H_0 hypothesis are accepted with a significance level of $0.341 > 0.05$. It can be concluded that locus of control for staff BMT Riau Province has no significant effect on performance. The regression coefficient value locus of control which is negative at 0.112 indicates that if the other independent variables are assumed to be constant, performance will decrease by 11.2% if locus of control increased. The negative sign indicates that the two variables have opposite effects. This indicates that the performance of the BMT officer Riau Province is negatively and significantly affected. Based on the results of this study, a person with a high locus of control will have a negative impact on performance because they will think too much and set limits on themselves which will have a negative impact on both maintaining and improving performance.

Influence of Self Efficacy and Locus of Control on Performance at BMT Riau Province

Self efficacy And locus of control is one way to improve performance from internal factors or within a person. This has been done by research conducted by (Hersita, 2021) which found that self efficacy And locus of control has a positive and significant impact on employee performance.

Based on the test simultaneous conducted by researchers gave results that the comparison between $f_{table} > f_{count}$ with $32,844 > 3.29$ then the result of hypothesis H_a accepted with a significant value of $0.00 < 0.05$, it is concluded that self efficacy And locus of control regularly simultaneous has a positive and significant impact on performance BMT officer Riau Province. Variables Self efficacy And locus of control on performance BMT officer Riau Province, if seen from the R value of 0.824 or 82.4%, it can

be concluded that there is a very strong relationship between the variables self efficacy And locus of control on performanceBMT officerRiau Province. In knowing the influence of variables self efficacy And locus of control on performanceBMT officerRiau Province can be seen from the R square value of 0.679 or 67.9% and the remaining value of 32.1% is influenced by other variables not explained in this study. This study shows that a person which has self efficacy And locus of control can provide a positive influence and good impact on someone who maintains performance or improves their performance.

4. CONCLUSION

Based on the research conducted by the researcher and the data analysis that has been conducted and discussed, conclusions can be drawn from the results of the thesis research entitled "The Influence of Self Efficacy and Locus of Control on Performance".BMT officerRiau Province" are as follows:

1. Self-efficacy is demonstrated by conducting a partial test which gives a comparative value of t count with t table of $7.522 > 1.695$ with a significance value of $0.00 < 0.05$, so the results of the H_a hypothesis are accepted and it can be concluded that self-efficacy has a positive and significant effect on performance BMT officer Riau Province
2. Locus of control is shown by conducting a partial test which gives a comparative value of t count with t table of $-0.967 < 1.695$ with a significance value of $0.341 < 0.05$, so the results of the H_0 hypothesis are accepted and it can be concluded that locus of control has a negative but significant effect on performance BMT officer Riau Province.
3. Self-efficacy and locus of control are demonstrated by conducting a test simultaneous gives the results of the comparative value of f count and f table of $32,844 > 3.29$ with a value of significant with a value of $0.00 < 0.05$, the results of the H_a hypothesis are accepted and it can be concluded that self-efficacy and locus of control are simultaneous has a positive and significant impact on performanceBMT officerRiau Province. Self-efficacy and locus of control variables on performance BMT officer Riau Province can be seen from the R square value of 0.679 or 67.9% and the remaining value of 32.1% is influenced by other variables not explained in this study.

Based on the results of research conducted by researchers regarding the influence of self-efficacy and locus of control on performanceBMT officerRiau Province, the following suggestions can be submitted by researchers:

1. For Riau Province

Based on the research conducted by the researcher, it is stated that if there is a decline in the performance of BMT officers in Riau Province, the results of this study can provide one solution in improving work by conducting training to improve self-efficacy and locus of control for staff, because this has a good impact together but remains at normal levels, as shown in the results of the study, locus of control that thinks too much and provides limitations can have a negative impact on staff performance.

2. For Academics

Research on self-efficacy and locus of control is not the only way to improve performance. Further research needs to be conducted with different variables because performance can increase or decrease due to several factors that influence it and this research can provide a comparison to add to scientific references.

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