

Analysis Of Public Housing Savings Policy From The Perspective Of Islamic Economics: Social Welfare And Distribution Justice

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Abstract

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This study aims to analyze the People's Housing Savings (Tapera) policy from the perspective of Islamic economics, with a focus on social welfare and distribution justice. Islamic economics puts forward the principles of social welfare and distributive justice, which emphasizes the fulfillment of basic needs, spiritual and moral well-being, and the fair and equitable distribution of wealth. In this context, this study evaluates how Tapera's policies can be integrated with Islamic economic principles to achieve these goals. The research method used is a qualitative method with a descriptive-analytical approach. The data was collected through literature studies, analysis of policy documents, and in-depth interviews with Islamic economics and housing experts. The analysis was conducted to identify the suitability of Tapera's policies with Islamic economic principles and assess their impact on social welfare and wealth distribution. The results of the study show that Tapera's policies are in line with several Islamic economic principles, such as zakat, alms, and qard al-hasan, which aim to reduce economic disparities and promote social welfare. Tapera has succeeded in providing better access to housing for low- and middle-income people, improving their quality of life. However, the study also found some challenges, including limitations in fair distribution mechanisms and the need for greater transparency and accountability in fund management. Tapera's policy has great potential to support social welfare and distribution justice in accordance with Islamic economic principles. However, further efforts are needed to optimize the implementation of this policy to be more effective and efficient. This research provides practical recommendations for policymakers to strengthen aspects that are in line with Islamic values and overcome existing obstacles, with the ultimate goal of creating a more just and prosperous society.

Keywords: *Employability Skills; Productivity; Convection Staff Sportware*

INTRODUCTION

The People's Housing Savings Policy (Tapera) is one of the strategic initiatives taken by the Indonesian government to answer the challenge of housing accessibility for all levels of society. This policy was launched with the main goal of increasing public access to decent, safe, and affordable housing. In the context of dynamic national economic development, the need for adequate housing is one of the vital aspects that must be met to ensure social welfare and long-term economic stability. Tapera is designed to provide comprehensive solutions to various homeownership challenges, especially those faced by low- and middle-income communities. Through a professionally managed collective savings scheme, Tapera seeks to collect funds from

participants which are then allocated for housing financing. Tapera participants include employees, both from the formal and informal sectors, who are required to set aside a small portion of their income as a contribution to the Tapera fund (Lestari, 2024).

The funds raised are not only used to finance the purchase of new homes, but also for renovations and sustainable housing development. Thus, Tapera not only focuses on providing housing, but also on improving the quality of life through improving the living environment. In addition, Tapera is also expected to encourage the growth of the housing and construction sector, which is one of the driving forces of the national economy. By increasing access to housing, Tapera indirectly contributes to increasing labor productivity, reducing social disparities, and strengthening the overall economic structure of society (Ismail et al., 2024).

In the era of globalization and urbanization that is increasingly rapid, the existence of policies such as Tapera has become very relevant and urgent. Tapera is an important instrument in order to realize the vision of inclusive and sustainable development, where every citizen has the same rights and opportunities to get decent and humane housing. From the perspective of Islamic economics, Tapera's policy has significant relevance because the basic principles of Islamic economics emphasize social welfare and distributive justice. Islamic economics is based on the teachings of the Quran and Hadith which emphasize the importance of justice, equity, and collective welfare. These principles aim to ensure that wealth and resources are not accumulated in the hands of a few, but are distributed fairly across all levels of society (Alsedrah, 2024).

Islamic economic concepts that are relevant to Tapera's policies include zakat, alms, and qard al-hasan. Zakat, as one of the pillars of Islam, is an obligation for every Muslim who can afford to set aside a small part of his wealth to those in need. It not only serves as a mechanism for wealth redistribution, but also as an instrument for reducing poverty and economic inequality. Sadaqah, or voluntary giving, further encourages generosity and social solidarity, which are important pillars in building a harmonious and competitive society (Ma et al., 2024).

Qard al-hasan, or interest-free welfare loans, is another important concept in Islamic economics. It supports the provision of fair and inclusive financing for those in need, without burdening them with interest that could plunge them into debt cycles. In the context of Tapera, this principle is reflected in the government's efforts to provide access to affordable housing financing for low- and middle-income people, without burdening them with excessive financial burdens. By integrating these principles, Tapera's policy can be considered as one of the efforts to apply Islamic economic values in a modern context. This is in line with the goal of Islamic economics to create comprehensive and equitable well-being for the entire society, ensuring that every individual has an equal opportunity to obtain decent housing. Through this approach, Tapera

not only functions as a mechanism for the provision of housing, but also as a tool to achieve social and economic justice, in accordance with noble Islamic values (Faiz, 2023).

This study aims to analyze Tapera's policies from the perspective of Islamic economics by focusing on two main aspects: social welfare and distribution justice. Social welfare in Islamic economics has a wide scope, including the fulfillment of basic needs such as food, clothing, board, education, and health, but also pays attention to spiritual and moral welfare. Islamic economics teaches that true well-being is not only based on materiality, but also on a balance of life that includes spiritual and moral aspects, creating a harmonious and dignified society. Distributive justice in Islamic economics emphasizes the importance of a fair and equitable distribution of wealth, so that every individual in society can enjoy economic benefits and equal opportunities. This principle aims to avoid the concentration of wealth in a few people and ensure that economic resources are accessible to all levels of society. In the context of Tapera's policies, this means ensuring that the housing programs provided are accessible to low- and middle-income communities, without discrimination and with transparent and fair mechanisms (Faraji et al., 2024).

This research will explore how Tapera policies can be integrated with Islamic economic principles to improve social welfare and distribution justice. This includes assessing the extent to which these policies are able to provide decent and affordable housing, as well as how the financing mechanisms used can be aligned with principles such as zakat, alms, and qard al-hasan. In addition, this study will assess the social and economic impact of Tapera's policies on the wider community, with a focus on improving the quality of life and spiritual and moral well-being. This approach is expected to provide comprehensive insights into how Tapera's policies can be effectively implemented to achieve Islamic economic goals (Ayu Ainiyah et al., 2023). Thus, this research not only provides academic contributions but also practical recommendations for policymakers to improve the effectiveness and efficiency of housing programs in order to create a more just and prosperous society in accordance with Islamic values. The study also aims to identify the challenges and obstacles that may be faced in the application of Islamic economic principles in housing policy, as well as offer solutions and strategies to overcome these challenges (Md. Abu Sayem et al., 2023).

METHODS

This study uses a qualitative approach with descriptive-analytical methods to analyze the People's Housing Savings (Tapera) policy from the perspective of Islamic economics. This approach was chosen because it allows researchers to dig deeply and understand the context and implications of Tapera's policies within the framework of Islamic economic principles. The data used in this study consisted of primary data and secondary data. Primary data were obtained through in-depth interviews with Islamic economic experts, housing policy experts, and

practitioners in the housing sector, as well as participatory observation of the implementation of Tapera policies in the field. Semi-structured interviews are used to gain insights and an in-depth understanding of the implementation of Tapera's policies and their conformity with Islamic economic principles. Participatory observation was carried out to observe how Tapera management institutions work and their interactions with the community. Secondary data were collected through literature studies and analysis of policy documents. Literature studies include a review of a wide range of relevant literature, including books, journal articles, research reports, and policy documents related to Tapera and Islamic economic principles. Policy document analysis involves reviewing official documents that govern and explain Tapera's policies, including laws, government regulations, and implementation guidelines.

Data analysis is carried out with a descriptive-analytical approach that involves several steps. First, data obtained from interviews and observations were coded to identify key themes relevant to social well-being and distributive justice. Then, a thematic analysis was carried out to explore emerging themes and relate them to Islamic economic principles, including an analysis of how Tapera's policies support or contradict the concepts of zakat, alms, and qard al-hasan. Furthermore, a comparative analysis was conducted to compare the findings from primary and secondary data analysis to identify gaps, suitability, and areas that need improvement in the implementation of the Tapera policy. To ensure the validity and reliability of the research, data triangulation was carried out using various data sources, such as interviews, observations, and policy documents. In addition, member checking was carried out with respondents to confirm the findings and interpretation of the data. The results of the study are presented in an in-depth descriptive form, with a critical analysis of Tapera's policies from the perspective of Islamic economics. Key findings related to social welfare and distributive justice are linked to Islamic economic theories and principles to provide comprehensive insights and practical recommendations for policymakers. With this research method, it is hoped that a clear and in-depth picture of the extent to which Tapera's policies support social welfare and distribution justice in accordance with Islamic economic values, as well as recommendations to increase the effectiveness of these policies in the future.

RESULT AND DISCUSSIONS

This study in-depth analyzes the People's Housing Savings (Tapera) policy from the perspective of Islamic economics with two main focuses: social welfare and distribution justice. Through this approach, research has explored how Tapera, as one of the Indonesian government's policy initiatives, aims to provide better access to housing to the community. The findings produced through this study provide a more comprehensive view of how Tapera's policies can be

seen from the perspective of Islamic economics (Imam Saifuloh & Iswanto Anwar, 2023). First, in the context of social welfare, this research highlights the importance of meeting the basic needs of the community not only in terms of physicality, but also in terms of spirituality and morality. Tapera, by providing access to decent and affordable housing, can improve the quality of life of the community. This not only creates economic stability, but also provides a deeper sense of security and well-being, in line with Islamic economic principles that emphasize holistic life balance. Second, this study highlights the issue of distribution justice in the implementation of the Tapera policy. Although Tapera aims to distribute funds fairly to eligible participants, there are still challenges in maintaining an equitable distribution across regions and levels of society. In addition, transparency and accountability in fund management are also important aspects that need to be considered to ensure that Tapera funds are used efficiently and in accordance with the set goals. The findings provide a deeper understanding of Tapera's potential in supporting social welfare and distribution justice, while highlighting the challenges that need to be overcome in its implementation. Thus, this research provides an important foundation for the development of more effective and inclusive housing policies, which are based on Islamic economic principles to achieve broader welfare and more equitable justice in society (Fadhilah, 2022).

Alignment of Tapera Policies with Islamic Economic Principles

The Tapera policy shows close alignment with the basic principles of Islamic economics, such as zakat, alms, and qard al-hasan. Tapera operates with the concept of collecting funds from participant contributions which are then used for housing financing for low- and middle-income communities. This paradigm reflects the principle of zakat, where funds are collected from those who can afford to be distributed to those in need, rallying social solidarity in the community. Then, the Tapera financing scheme that does not charge interest also illustrates the principle of qard al-hasan, which emphasizes benevolent loans without usury. With no interest in the financing scheme, Tapera provides a solution that is more in line with Islamic economic principles, which not only guarantees fairness in the distribution of wealth but also prevents participants from excessive financial burdens. Thus, through the implementation of these principles, Tapera not only creates wider access to decent housing but also makes a positive contribution to the social and economic well-being of the community as a whole, in accordance with Islamic values that promote justice and collective well-being (Sopingi et al., 2023).

Social Welfare

Tapera's policies have proven successful in improving social welfare for low- and middle-income communities by providing wider access to decent and affordable housing. Tapera participants who have benefited from the program report a variety of improvements in their quality of life. They revealed that having easier and more affordable access to housing not only provides them with a physically viable place to live, but also creates stronger family economic stability. By having a permanent residence, they feel more secure financially and emotionally, as they no longer worry about the uncertainty of where they live. This not only meets the basic need for housing, but also has a deeper impact on the spiritual and moral well-being of the community as a whole. By having a stable and decent place to live, Tapera participants experience holistic well-being, which is in line with the goal of Islamic economics to create social conditions that support overall well-being. Thus, Tapera's success in improving the social welfare of the community emphasizes the importance of public policies that focus on broader aspects of welfare, not only material but also spiritual and moral (Muhammad Saeed Iqbal & Sofi Mohd Fikri, 2024).

Distribution Justice

In the context of distribution fairness, Tapera shows a strong commitment to distribute funds fairly to eligible participants. However, this study reveals several challenges faced in the fund distribution mechanism. One of the significant challenges is the unequal access to Tapera funds in various regions, especially in remote and rural areas. The study found that in some cases, access to Tapera funds is more accessible to people in urban or more economically developed areas, while people in remote and rural areas often face greater barriers to accessing these programs. This inequality can result in greater disparities in the distribution of wealth and opportunities among different levels of society (Apriantoro et al., 2023).

These challenges demonstrate the need for improvements in the distribution system to ensure that the benefits of Tapera's policies can be felt equally by all levels of society. There is a need for strategic steps to improve the accessibility of the Tapera program in remote and rural areas, such as improving infrastructure and support services. In addition, it is also necessary to consider a more inclusive approach in designing and implementing programs, by actively involving local communities and related parties in the decision-making process. As such, these efforts are expected to help reduce disparities in access to the Tapera program and improve the effectiveness and fairness of the overall distribution of funds (Astri et al., 2024).

Transparency and Accountability

This study explains that transparency and accountability are important aspects in the management of Tapera funds. The findings of the study highlighted that some respondents emphasized the need for increased oversight and more transparent reporting to ensure that funds collected and distributed under the Tapera program can be better monitored by the general public. This desire to increase transparency and accountability emerged in response to the need for more information available on how Tapera funds are managed and used (Arifuddin & Aisyah, 2015).

Transparency in the management of Tapera funds is not only important to maintain public trust, but also to ensure that this program runs in accordance with the goals and principles that have been set. By providing greater access to the public to understand how Tapera funds are collected, allocated, and used, transparency can increase the level of public trust in the program. In addition, greater transparency can also facilitate more active participation of the community in the supervision and management of funds, strengthening social control and accountability in the implementation of programs (Rochman et al., 2019).

Increased transparency and accountability in the management of Tapera funds can be achieved through a variety of measures, including the implementation of a more open and accessible reporting system, the provision of more complete and clear information to the public on the use of funds, and the improvement of independent oversight mechanisms involving external parties. Thus, through these steps, it is hoped that a more transparent, accountable, and trustworthy Tapera fund management system can be built by the community, so that this program can be more effective in achieving its noble goals in increasing access to housing for low- and middle-income communities (Yunus et al., 2023).

Social and Economic Impact

Tapera has been shown to have a significant positive impact on the social and economic conditions of participants. The access provided to decent housing not only increases the economic stability of families, but also encourages greater participation in economic activities. By having a safe and secure place to live, Tapera participants can allocate their economic resources more effectively, no longer burdened by rental costs that may be unstable. This not only helps to improve the economic stability of the family, but also opens up opportunities for more sustainable economic development.

Greater involvement in economic activities is also in line with Islamic economic principles that emphasize the importance of collective well-being and inclusive economic participation. Islamic economic principles emphasize that individual welfare is not separated from the welfare of society. Thus, when Tapera participants can more actively participate in economic activities,

this not only benefits them individually, but also contributes to collective well-being and more inclusive economic growth. Thus, by providing access to decent housing, Tapera is not only creating a positive impact on an individual level, but also on the level of society. This shows that the implementation of policies based on the principles of Islamic economics can provide effective and sustainable solutions to economic and social challenges, by promoting holistic well-being for all members of society.

Recommendations for Policy Improvement

Based on the findings of the study, several practical recommendations have been put forward to improve the effectiveness of the policy; First, real efforts are needed to increase the accessibility and distribution of Tapera funds in remote and rural areas in order to create a more equitable distribution justice. Remote and rural areas often face unique challenges in accessing financial services and government programs, including programs like Tapera. Therefore, concrete steps are needed to improve the accessibility of funds in hard-to-reach areas. Improving financial infrastructure in remote and rural areas is an important step. This could include the establishment of more bank offices or microfinance institutions in these areas, as well as the development of a wider network of ATMs and electronic banking services. By expanding financial infrastructure, people in remote and rural areas will have easier access to Tapera funds and other financial services. In addition, the provision of more accessible financial services is also important. This can include training and mentoring for the public on how to access and use financial services, as well as the provision of more consumer-friendly banking services. By improving people's financial understanding and skills, as well as ensuring that these financial services are easily accessible, it can help improve the accessibility of Tapera funds in remote and rural areas. Through these measures, it is hoped that the accessibility and distribution of Tapera funds can be significantly improved in remote and rural areas. This will help ensure that the benefits of the Tapera program can be felt equally by all levels of society, in accordance with the principles of distributive justice in Islamic economics (Agustina, 2015).

Second, it is important to increase transparency and accountability in the management of Tapera funds. One effective way to achieve this is through better reporting and strict oversight of the use of funds. By providing clearer and more accessible information to the public about the use of Tapera funds, as well as by involving an independent oversight agency, it can ensure that the funds are used efficiently and in accordance with the set objectives. improved reporting can help provide greater transparency into how Tapera funds are collected, allocated and used. This may include providing participants with regular reports on the use of funds, including details on housing

projects funded by Tapera funds, as well as information on the outcomes and impacts of those projects. By providing more detailed information to the public, it will help improve their understanding of the contribution of Tapera funds to the overall well-being of the community. Strict supervision by independent oversight agencies is also very important. This kind of institution can act as an independent custodian to ensure that Tapera funds are properly managed and in accordance with the standards set. They can conduct regular audits of Tapera's fund management, as well as investigate any violations or misuse of funds if necessary. With strict supervision like this, it will give confidence to the public that Tapera funds are managed transparently and accountably. Thus, through these measures, it is hoped that transparency and accountability in the management of Tapera funds can be significantly improved. This will help ensure that the Tapera program runs well and provides maximum benefits to the community, in accordance with the set goals (Aouissi, 2023).

Third, there is a need for further integration of Islamic economic principles in the Tapera financing scheme to ensure full alignment with Islamic values. This includes considering the use of financial instruments that are more in line with Islamic economic principles, as well as expanding the understanding and implementation of concepts such as zakat, alms, and qard al-hasan in the Tapera program. One of the steps that can be taken is to consider the development of financial instruments that are more in line with Islamic economic principles. For example, in housing financing, financing models that do not involve *riba* can be explored, such as sharia financing schemes based on the principle of profit sharing or rent-purchase. Thus, Tapera participants can take advantage of financing schemes that are more in line with their beliefs and values in Islam, while still benefiting from the program. In addition, it is important to expand the understanding and implementation of concepts such as zakat, alms, and qard al-hasan in the Tapera program. For example, in the context of Tapera, the funds collected from participants' contributions can be seen as a form of social zakat or alms obligations, which are used to help others in need. In addition, the concept of qard al-hasan, or interest-free virtue loans, can also be applied in Tapera's financing scheme to provide housing access to those in need without incurring additional burdens. By further integrating Islamic economic principles into the Tapera financing scheme, it is hoped that this program can be more consistent with Islamic values and provide greater benefits to the community. In addition, it can also increase community acceptance and participation in the program, as it provides solutions that are in line with their beliefs and principles. Thus, these measures will help strengthen the alignment between Tapera and Islamic economic principles, so that this program can be more effective and sustainable in supporting the welfare of the community (Shahabi & Azar, 2020).

Finally, engaging more stakeholders, including local communities and religious organizations, is an important step to increase the effectiveness of the Tapera program and ensure wider participation from various stakeholders. By actively involving relevant parties in the planning, implementation, and evaluation of the Tapera program, it can ensure that this policy reflects the needs and aspirations of the community in a more holistic way, as well as strengthen support and involvement in implementing this program. Local communities have a deep understanding of the needs and challenges faced by the communities in their area. Involving them in the planning process of the Tapera program can help ensure that the program is designed and implemented in the most effective and relevant way to the local context. They can also act as powerful agents of change in supporting program acceptance and facilitating more active participation from the community. In addition, religious organizations also have a significant role in shaping people's values and beliefs. By involving religious organizations in the Tapera program, it can strengthen the base of moral and social support for the program. Religious organizations can also be an effective channel to convey information about the Tapera program to the community, as well as provide guidance and support to program participants in facing various challenges. By involving more stakeholders such as local communities and religious organizations, the Tapera program can become more responsive to the needs and aspirations of the community, and more effective in achieving its goals. These measures can also help to strengthen social bonds and solidarity within society, which is an important aspect of sustainable economic and social development. Therefore, involving more stakeholders in the Tapera program is an important strategy to ensure the success and long-term positive impact of this program.

By implementing these recommendations, it is hoped that Tapera's policies can become more effective in achieving its noble goals of increasing access to housing for low- and middle-income communities, as well as promoting broader welfare in accordance with Islamic economic values. The implementation of practical measures, such as increasing the accessibility of funds in remote areas, increasing transparency in fund management, further integration of Islamic economic principles in financing schemes, and involving more stakeholders, will be a concrete step towards increasing the effectiveness of the Tapera program. With easier access to decent housing, low- and middle-income people will have the opportunity to significantly improve their quality of life. This will not only provide immediate benefits in terms of residential security, but will also create a more stable foundation for economic and social growth at the individual and societal levels. Thus, the Tapera program will be a powerful instrument in promoting social and economic inclusion, which is in line with Islamic economic principles that emphasize the importance of collective well-being.

In addition, steps to increase transparency and accountability in the management of Tapera funds will increase public trust in this program. By ensuring that the use of Tapera funds is open to the public and that the management of the funds is carried out with high integrity and accountability, the program will be more effective in achieving its objectives. The integration of Islamic economic principles in the Tapera financing scheme will also provide a stronger moral foundation for the program. By ensuring that the financing scheme used is in accordance with sharia principles, the program will become more in line with Islamic values and will be better able to attract participation from a more conservative Muslim community. Finally, involving more stakeholders, including local communities and religious organizations, will help expand the reach of the Tapera program and ensure that it responds to the needs and aspirations of the community in a more holistic way. Thus, by implementing these recommendations, it is hoped that the Tapera program will become a more effective and sustainable instrument in supporting the welfare of society as a whole, in accordance with Islamic economic values that promote inclusion, justice, and shared prosperity.

This study concludes that the Tapera policy has great potential to support social welfare and distribution justice in accordance with Islamic economic principles, but further efforts are needed to optimize the implementation of this policy to be more effective and efficient. The research, which analyzes the Public Housing Savings Policy from the Perspective of Islamic Economics: Social Welfare and Distribution Justice, presents an in-depth review of the relevance and application of Islamic economic principles in the context of housing policy. First of all, this study highlights the significance of the People's Housing Savings (Tapera) as an instrument of Indonesian government policy that aims to increase access to decent and affordable housing for the community. This understanding underlies the research approach in analyzing the extent to which Tapera can be seen from the lens of Islamic economics, which emphasizes on aspects of social welfare and distribution justice. In the context of social welfare, research identifies that the existence of decent and affordable housing not only meets the physical needs of the community but also contributes to the spiritual and moral aspects. It refers to the principles of Islamic economics that go beyond the material aspect and emphasizes the importance of a holistic balance of life. The research highlights that Tapera, by providing access to housing, can improve the quality of life of the community and support the realization of comprehensive social welfare in accordance with Islamic values. Then, in the aspect of distribution fairness, the research highlights Tapera's efforts in distributing funds fairly to eligible participants. However, challenges in equitable distribution across the region and the need for greater transparency and accountability in fund management were also revealed. Islamic economic analysis confirms that a fair and equitable

distribution of wealth is essential in achieving social justice, and this research offers important insights into how Tapera can improve its implementation to better align with these principles. Through this discussion, the research highlights the important implications of the Islamic economic perspective on housing policy, as well as provides direction for further refinement and development of Tapera policy. As such, this research makes a valuable contribution to our understanding of how the principles of Islamic economics can be applied in the context of public policy to achieve broader social welfare and more equitable distribution (Shahabi & Azar, 2020).

CONCLUSION

The conclusion of this study reveals that the People's Housing Savings (Tapera) policy has great potential to improve social welfare and distribution justice, in accordance with Islamic economic principles. The study found that Tapera has provided better access to housing for low- and middle-income communities, which in turn increases family economic stability and participation in economic activities. This is in line with the goals of Islamic economics which emphasizes collective welfare and economic inclusion. However, the study also identifies several challenges in the implementation of Tapera's policies, such as unequal access in remote and rural areas, as well as the need for increased transparency and accountability in fund management. To address these challenges, concrete measures are recommended, including improving financial infrastructure, providing more accessible financial services, better reporting, strict supervision, and the integration of Islamic economic principles in Tapera's financing schemes. In addition, this study emphasizes the importance of involving more stakeholders, such as local communities and religious organizations, in the planning, implementation, and evaluation of the Tapera program. This step will ensure that Tapera's policies reflect the needs and aspirations of the community holistically, as well as strengthen support and involvement in the program. Overall, by implementing the recommendations submitted, it is hoped that Tapera's policies can become more effective in achieving its goals, improving access to housing for low- and middle-income communities, and promoting social welfare and broader distribution justice, in accordance with Islamic economic values.

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