

DAFTAR PUSTAKA

- [1] Kasmir. *Bank & lembaga keuangan lainnya*. Divisi Buku Perguruan Tinggi, RajaGrafindo Persada, 2014.
- [2] Amir Machmud, Rukmana, Yayat Sri Hayati, Novietha Indra Sallama, and Wibi Hardani. *Bank syariah: teori, kebijakan, dan studi empiris di Indonesia*. Erlangga, 2010.
- [3] Departemen Perizinan dan Informasi Perbankan Otoritas Jasa Keuangan. Statistik perbankan syariah sharia banking statistics 2018 januari. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Pages/Statistik-Perbankan-Syariah-Januari-2018.aspx>, 2018. Accessed: 2018-11-21.
- [4] Otoritas Jasa Keuangan. Industri jasa keuangan syariah-seri literasi keuangan perguruan tinggi. Jakarta: OJK & Industri Jasa Keuangan, 2016.
- [5] Sakina Rakhma Diah Setiawan. 4 misi ekonomi yang dibawa ri di pertemuan tahunan imf-bank dunia.
- [6] Hendrojogi. *Koperasi: Azas-azas, Teori Dan Praktik*. 2000.
- [7] Novriana Sumarti, Vina Fitriyani, and Merisa Damayanti. A mathematical model of the profit-loss sharing (pls) scheme. *Procedia-Social and Behavioral Sciences*, 115:131–137, 2014.
- [8] Frederick S Hillier and Gerald J Lieberman. *Introduction to operations research*. McGraw-Hill Science, Engineering & Mathematics, 1995.
- [9] Stephen A Ross, Randolph Westerfield, and Bradford D Jordan. *Fundamentals of corporate finance*. Tata McGraw-Hill Education, 2008.
- [10] A.O. Allen. *Probability, Statistics, and Queueing Theory*. Computer Science and Scientific Computing. Elsevier Science, 1990.
- [11] Benjamin Epstein. The exponential distribution and its role in life testing. Technical report, WAYNE STATE UNIV DETROIT MI, 1958.
- [12] Sheldon Ross. *A First Course in Probability 8th Edition*. Pearson, 2009.
- [13] E.K. Browning and M.A. Zupan. *Microeconomics: Theory and Applications, 12th Edition*. Wiley, 2014.

- [14] Khandakar Qudrat-I Elahi and M Lutfor Rahman. Micro-credit and micro-finance: functional and conceptual differences. *Development in Practice*, 16(5):476–483, 2006.
- [15] Douglas R Snow and Terry F Buss. Development and the role of microcredit. *Policy Studies Journal*, 29(2):296–307, 2001.
- [16] Wahyuning Murniati and Novriana Sumarti. Simulasi variasi jumlah dan periode investasi dalam model profit-loss sharing dengan dana tabarru'. *EKUITAS: Jurnal Ekonomi dan Keuangan*, 1(1):122–143, 2017.
- [17] Ruhaini Binti Muda, Abdul Ghafar Ismail, and S Shahimi. Profit–loss sharing and economic value added in islamic banking model. Technical report, Working Paper in Islamic Economic and Finance, 2011.
- [18] Besan Abu-Joudeh. Exploring the potential for profit-loss sharing models in islamic micorfinance. 2011.
- [19] Novriana Sumarti. Penentuan porsi dalam skema profit-loss sharing investasi syari-ah. 09 2017.