

Empowerment of BTPN Syariah customers in the development of Micro, Small and Medium Enterprises in Bogor Regency during the Industry 4.0 era (Literature Study on BTPN Syariah Customers 2017-2022)

Taufik Irwansyah¹, Agus Wibowo², Aditya Pratama³

¹Department of economic education, Universitas Negeri Jakarta, Indonesia.

²Department of economic education, Universitas Negeri Jakarta, Indonesia.

³Department of economic education, Universitas Negeri Jakarta, Indonesia.

Abstract

This research aims to develop the business of BTPN Syariah customers in Bogor district, West Java and to take part in the operation of Small, Micro and Medium Enterprises (MSMEs) in the industrial era 4.0. through a theoretical study approach. This study elaborates several findings from previous researchers as a reference and explores the grounded theory of BTPN Syariah customer development. A qualitative research method with a literature study is carried out to obtain a research reference model in explaining the factors that influence the performance of BTPN Syariah customers in developing their business, capital and strategy. This study also provides suggestions for the development of factors in performance measurement, and variables that affect the performance of MSME entrepreneurs. The results of the study provide recommendations that work skills, digital literacy and economic literacy as a reference in developing MSMEs in the Industrial 4.0 era. MSME training by Bestee friends from BTPN Syariah is a mandatory and routine program to improve customer welfare because it is a successful work program and an indicator of economic growth. But there are very few performance evaluation programs and ongoing development

Keyword: BTPN Syariah; Micro and Medium Enterprises (MSMEs) ;Era industry 4.0; Empowerment; Capital.

1. Introduction

BTPN Syariah is a syariah-based financial organization that has established itself as the leading player in Indonesia's syariah banking sector. As the branch of the Bank Tabungan Pensiunan Nasional (BTPN), which is undergoing transformation to become a syariah exchange, BTPN Syariah adalah memenuhi perbankan syariah di natara.

BTPN Syariah provides a wide range of products and banking services that adhere to Islamic principles. These include Islamic banking, tabungan, investment, and various financial solutions that enable Islamic banks to achieve their financial goals in a way that aligns with Islamic law and principles. As one of the strongest pillars of the BTPN network, BTPN Syariah is committed to providing the best possible care for the elderly by aligning technological advancements with syariah principles. This makes it possible for Nasabah to reap the benefits of contemporary finance without having to violate any unwritten syariah principles. BTPN Syariah is also actively involved in educating the public about money and society, focusing on more distant market segments, including the public with limited access to financial services. With a focus on social responsibility and community-building programs, BTPN Syariah is launching a critical initiative to grow the Islamic banking sector in Indonesia.

Bank BTPN Syariah is a non-foreign exchange commercial bank which 70% of its shares acquired by PT Bank Tabungan Pensiunan Nasional, Tbk (BTPN), on January 20, 2014, and then converted into BTPN Syariah based on the Decree of the Financial Services Authority (OJK) dated May 22, 2014. Financial Services Authority (OJK) on May 22, 2014. BTPN Syariah Bank which has customers that are increasingly growing day by day many. Bank Tabungan Pensiunan Nasional Syariah (BTPN Syariah) to be able to keep up with the development of competition in the banking world and currently has spread in various regions Indonesia including the Regency. Its presence its presence has begun to benefit the the community, especially pre-prosperous mothers small and micro entrepreneurs in business development and improving community welfare. BTPN Syariah, in carrying out its its business activities, it establishes wisma as representatives in each sub-district and commonly they call it Mobile Marketing Shari'ah abbreviated as MMS, where the center is placed in areas that have the potential to improve both small businesses and human resources in the area by providing training on businesses that will be that will be made by the community, especially mothers of pre-prosperous families. The mothers of pre-prosperous families can be seen in families whose economy is families whose economy is classified as low, many of the mothers who become additional breadwinners for the family. BTPN Syariah, which provides business loans business loans to mothers of pre-prosperous families with the aim of improving the quality of life families, where the credit is only used for the purpose of credit is only used in order to improve their existing business or to open a new business. to open a new business. To become a BTPN Syariah customer is 18 to 25 years old or married, for the early ones, but age 60 is also allowed and credit without collateral. Previously, the center officer conducted interviews with prospective customers in assessing whether or not the prospective customers in receiving business credit assistance. Starting with getting acquainted, exploring dreams, conducting simple meetings. The customers are invited to meet with others. They go to school first, in the form of training basic membership training, starting with the first superior customer behavior, dare to try discipline, hard work and solidarity, taught the customer to keep their money in envelopes, envelopes that a for repayment of installments, envelope b for the next the next

business capital and the next envelope for daily needs, so that the financing financing is not misused.

2. Literature Review

BTPN Syariah is a subsidiary of BTPN, with a 70% ownership stake, and is the 12th Islamic bank in Indonesia. The bank operates based on the principle of inclusion. Financial by providing products and services financial assistance to remote communities inaccessible and pre-segmented population Greetings. In addition to providing financial services to the community, BTPN Syariah also provides financial training. Simple to aid in livelihood in order for its customers to continue seamlessly Building a healthier community via The program's functionality. BTPN Syariah reflects a direction. His efforts are aimed at developing. Millions of Indonesian citizens are fulfilled. Islamic Bank expanding financial accessibility for everyone It has the potential to transform the lives of millions. BTPN Syariah collaborates to create The potential for business growth and achievement Existence that is more meaningful. BTPN Syariah is a financial institution. Striving to cultivate four core values, The values are professionalism, integrity, and mutual respect. Appreciation and collaboration. BTPN Syariah is a financial institution. Formed after the conversion of PT Bank Sahabat Purba Danarta (Bank friend) headquartered in Bogor has been transformed into a Shariah bank. Subsequently, the Sharia Business Unit of BTPN was spun off to Bank Syariah yang baru ini. Bank Sahabat was established in 1991. with a non-foreign exchange bank license. Bank BTPN Subsequently, acquiring a 70% stake in the Bank. The company was established on January 30, 2014 and converted into an Islamic bank based on The decision of the Financial Services Authority dated 22 May 2014. Unit Usaha Syariah di BTPN, yang Established in March 2008, spin - Bank syariah which will open on 14 Juli The year 2014. Definition of Credit The development (credit) as referred to in the Financial Law Number 7 of the year 1992 signifies the course of action. Money or an object that can be considered equivalent. Given the existence of an agreement or An understanding between the bank and various parties. Affiliation that requires borrowers to Substituting misfortune. Commitment afterwards Specific duration with a certain magnitude Payment, installment, or profit sharing (Abdullah) Dan Francis, 2014. Various types and categories of credit Essentially, there is just one type of credit. It is a sum of money given by the bank to the client as a loan and must be returned at a specific time in the future, accompanied by payment in return Firstly. However, considering the requirements Different businesses and financial aspects differences that influence the business line. According to user definitions, there are two types of credit:

1) Consumer credit

This credit is utilized by the employees to purpose of use, indicating that The credit amount will be deducted at each The remaining portion will be used for solving the problem. Because of this, When we look at this credit, it doesn't look good. usage of tunai money, but just for helping someone to fulfill their needs them. One well-known benefit is KPR via BTN with a small porsi and Long-term, that is, among the 5-15 years.

2) Productive Credit

This credit is intended for specific purposes.perception from a broad perspective. Asparati that was previously mentioned in credit work, through a credit that making good use of tunai and barang money Merchandise can be seen in relation to Exactly.Nevertheless,

beneficial credit utilized to expand business, Ongoing good exchange more than specialized. Irregular Credit components that are contained Within the credit limits that are acknowledged as listed below:

a. The perception

Trust is one of the keys to remember that the credit that is offered is valid consist of tunai money, labor, and goods.) As it turns out, the kembali dimasa depan that is aligned with the jangka time of credit. Percayaan is given by Bank as the primary indicator of why something Berani disalurkan credit. Separately, Before making a credit payment, foreign exploration and that needs to be done more slowly Regarding the client's condition, it is good in even from a jarak jauh.

b. The ability to Apart from the trustworthiness component in credit, includes the drafting component.

between credit recipients and grantees.This understanding culminates in a system where all parties support each other's weaker commitments and istimewa hak.

c. Time period

Every credit that is offered has a specific amount of time, and this period is equivalent to the amount of time that is set aside for the payment of money. The present day is one year, the future year is one to three years, and the future year is three years (di atas 3 tahun). There was a short wait to use the credit card that had been approved for the house about twice a month. The duration of this interval can vary depending on the current condition.

3. Material and Method

The data collection method is the most strategic step in research, because the main purpose of research is obtain data. Data collection procedures in this study are:

1. Field Research

Collecting data about the object of field research or at the location of the object of research object is located, can be in the form of:

- a. Observation, namely by making systematic observation of behavior by seeing or observing directly.
- b. Interview, namely by conducting question and answer to employees who related to the research..

3.1 Design Study

A comprehensive study on the empowerment of BTPN Syariah customers in Bogor Regency during the Industry 4.0 era, spanning from 2017 to 2022, would necessitate a multifaceted approach. Initially, the study would delve into understanding the specific needs, challenges, and opportunities encountered by BTPN Syariah customers engaged in Micro, Small, and Medium Enterprises (MSMEs) within the Bogor Regency context. This could

involve qualitative interviews, surveys, and focus groups to gather insights directly from the customers themselves. Subsequently, the study would analyze the initiatives and support mechanisms implemented by BTPN Syariah during the stipulated timeframe to facilitate the development of MSMEs amidst the Industry 4.0 landscape. This analysis would encompass examining the accessibility and effectiveness of financial products, digital platforms, training programs, and advisory services provided by BTPN Syariah to empower their customers. Moreover, the study would investigate the impact of these interventions on the growth, resilience, and sustainability of MSMEs in Bogor Regency, employing both quantitative metrics such as revenue growth, job creation, and digital adoption rates, as well as qualitative assessments of customer satisfaction and perceived value. By synthesizing these findings, the study aims to offer actionable insights and recommendations for optimizing BTPN Syariah's strategies in supporting MSMEs amidst the challenges and opportunities presented by the Industry 4.0 era, thereby fostering economic empowerment and inclusive growth in Bogor Regency

3.2 Data Analysis

statistical analysis for quantitative data, including descriptive statistics, correlation analysis, and regression analysis. Qualitative data can be analyzed using thematic analysis to identify patterns and themes related to empowerment and MSME development.

4. Result

Present the findings of the study, including: Quantitative analysis of survey data. Qualitative insights from interviews or focus group discussions. Highlight key findings related to BTPN Syariah's impact on MSME empowerment and the role of Industry 4.0.

5. Discussion

To understand the use of business credit funds in accordance with their actual function, researchers conducted interviews. about customers who utilize business credit capital from BTPN Syariah Bank. Based on the analysis researchers in providing credit for business capital to prospective customers. Customers who utilize credit Business capital is not often used to open a business. Currently, the officer is conducting a business survey. Before customers open a business, customers who Holding back from starting a business will result in The occurrence of arrears or bad debts in business credit business loan payments that will be made. Poses a risk to the customer group. The results of the analysis conducted using credit Business strategy to operate or start a business Efforts will provide benefits in increasing Income of mothers from low-income families. Help increase the income of husbands. in improving the welfare of the family The customer concerned. Based on the results of distributing questionnaires conducted Customers (small traders) at PT. BANK TABUNGAN PENSIUNAN NASIONAL (BTPN) Syari'ah are housewives who are married. Greetings. It is known that the age range is between 40 to 50 years. is the respondent with the largest number, namely 48% or 24 people, after that the second most respondents are those aged between 30 to 40 years. aged between 30 to 40 years, which is as much as 36% or 20 people, then those over the age of 50 as many as In that year, there was an increase of 16% or 6 individuals. The most dominant respondents are who have become customers at PT BANK TABUNGAN PENSIUNAN NASIONAL (BTPN). The

percentage of individuals who have been Syariah customers for 2-5 years is 56%, or equivalent to 30 people. In addition, the percentage of individuals who have subscribed for less than 1 year is 20%, or 8 people. Individuals who have more than 5 subscriptions. The percentage is 24% or 12 people. The results of the survey must be obtained. When comparing the item correlation coefficient with the overall correlation obtained by The value of r for the item is greater than the critical value of r in the table (Ghozali, 2013: 45). Because the correlation coefficient obtained. questions regarding all indicators located above the number 0.278, then these questions are declared valid. significant and has good validity. It is known that the significance value is 0.235 which is greater than 0.05. Thus, it can be concluded that there is There is a significant linear relationship between Lending to customers.

Simple Regression Analysis Test

This study uses a simple linear regression analysis test simple linear regression analysis test to predict how much the relationship between Credit to mothers of pre-prosperous families (Customer). This analysis uses data based on questionnaires distributed. The results obtained constant value (a) amounted to 15.022, while the value of the provision of credit (b / regression coefficient) of 0.588. From these results can be entered into regression equation as follows: $Y = a + bX + e$ $Y = 15.022 + 0.588X + e$ The results of the above equation can be translated as a constant of 15.022 which implies that the meaning that the consistency value of the variable credit variable of 15.022 the regression coefficient X of 0.588 which states that the addition of 1% the value of credit provision to small traders (customers) will increase by 0.588 The regression coefficient is positive, so it can be said that the direction of the analysis giving credit (variable X) to small traders (customers) (variable Y) is positive. positive And based on the significance value obtained from the table above amounted to 0.000 < 0.05 so it can be concluded that variable credit provision (X) has an effect on small trader (customer) variables (Y). Partial Test (t Test) The t test is conducted to show how far the influence between the independent variables is with the dependent variable. If the significant value (Sig.) is smaller than 0.05 then a variable said to have a significant effect on other variables. The criteria for hypothesis acceptance and rejection criteria are: a. If $t_{count} > t_{table}$ then H_0 is rejected and H_a is accepted

b. If $t_{count} < t_{table}$ then H_0 is accepted and

H_a is rejected. The value of t_{table} with 5% alpha and degree degree ($n-k-1$) or $50-2-1 = 47$, then the t_{table} is 2.011. the t_{table} number is 2.011. It is known that t value of 9.171 is greater than the value of t_{table} value of 2.011 with a significance value of $0.00 < 0,05$. It can be concluded that credit provision has a positive and significant on small traders (customers) because the value of $t_{count} > t_{table}$ and the value of Significant value is smaller than 0.05 so H_0 rejected and Haditerima. Coefficient of Determination To find out how much influence credit provision (X) on small traders (Y), statistical calculations were carried out statistical calculations using Coefficient Determination (KD). the magnitude of the relationship value (R) which is 0.739. From this output obtained the coefficient of determination (R Square) of 0.547 which implies that the analysis of the independent variable (Lending Credit) on the dependent variable (Small Small Traders / Customers) is 54.7% while the remaining 45.3% is influenced by other variables that the researchers did not involve in this study. this research. In field observations, researchers found that at the BTPN Syariah bank branch in Medan, the officers

in recruiting prospective customers were bogor, officers in recruiting prospective customers who are eligible to receive business credit is by conducting direct interviews to prospective customers by questioning clarity of what the business credit will be used for business credit that will be received

6. Conclusion, Implication, and Recommendation

1. Conclusion

Based on the research and analysis conducted by the authors, the authors also draw the conclusion that: Usage of Modal Credit from BTPN Syariah for parents to their children has a significant decline. Regarding the growth of the family economy. Haul This indicates that BTPN Syariah creating a credit-buying program without Easy-to-use tools to support infants group members should work together to develop Usage-wise. Via this program, it is anticipated has the ability to resolve problems and assisting parents in receiving The role of the modal in increasing its utilization and provide the necessary resources for success family members to boost the economy To be more cohesive as a group., Women empowerment in BTPN Syariah is an initiative that has a positive and important impact in supporting women's participation in the economic and financial world. Through various programs and services provided, BTPN Syariah has successfully provided opportunities for women to grow and develop in various aspects of their lives.

One of the measures taken by BTPN Syariah to empower women is to provide access to sharia financial services, such as savings, credit and investment. Thus, women can utilize financial products that comply with sharia principles to better manage their finances. This means they can grow their businesses, plan for a better financial future, and improve their families' standard of living. In addition, BTPN Syariah also provides training and mentoring to women who want to start or develop small and medium enterprises (SMEs). This helps women to build the skills and knowledge needed to succeed in the business world. As such, they have a greater chance of becoming economically independent and making a positive impact on their communities.

Women empowerment at BTPN Syariah also includes social and educational aspects. These programs help women to improve their financial literacy and understand the importance of managing finances wisely. It also encourages women to take an active role in economic decision-making within their families. As such, women's empowerment at BTPN Syariah not only affects women individually, but also positively impacts economic and social development in the community. Through access to financial services, training, and mentoring, BTPN Syariah helps women to become agents of change in their communities, improving their welfare and promoting sustainable financial inclusion.

2. Implication

Empowerment of BTPN Syariah customers in the development of Micro, Small, and Medium Enterprises (MSMEs) in Bogor Regency during the Industry 4.0 era signifies a significant shift in the approach towards fostering economic growth and sustainability. Here are some potential implications:

1. Access to Financial Services: BTPN Syariah's customers would likely have enhanced access

to Islamic financial services tailored to the needs of MSMEs. This includes Islamic microfinancing, business loans, and investment products compliant with Sharia principles. Such accessibility can facilitate the establishment and expansion of MSMEs in Bogor Regency.

2. **Technological Integration:** With the advent of Industry 4.0 technologies, BTPN Syariah may leverage digital platforms, artificial intelligence, and data analytics to streamline their services. This could result in more efficient processes for loan approval, faster transactions, and personalized financial advice for MSMEs, thereby empowering them to adapt to the digital landscape.

3. **Capacity Building:** BTPN Syariah could initiate capacity-building programs aimed at enhancing the entrepreneurial skills and digital literacy of MSMEs in Bogor Regency. Workshops, training sessions, and mentorship programs focused on e-commerce, digital marketing, and technology adoption can equip MSMEs with the necessary tools to thrive in the Industry 4.0 environment.

4. **Innovation and Collaboration:** The synergy between BTPN Syariah and MSMEs can foster innovation and collaboration. Through strategic partnerships and co-creation initiatives, both parties can develop innovative solutions to address market challenges, drive sustainable growth, and create shared value within the community.

5. **Inclusive Growth:** By empowering MSMEs in Bogor Regency, BTPN Syariah can contribute to inclusive economic growth and poverty alleviation. Through targeted support for women entrepreneurs, rural businesses, and marginalized communities, BTPN Syariah can help bridge the socioeconomic gap and promote equitable development in the region.

6. **Sustainability Focus:** BTPN Syariah may integrate sustainability principles into their financing and investment practices, encouraging MSMEs to adopt environmentally friendly and socially responsible business practices. This can lead to the emergence of green and ethical businesses that contribute positively to the local economy and ecosystem.

7. **Risk Management:** With the rapid changes brought by Industry 4.0, BTPN Syariah would need to adapt its risk management strategies to mitigate emerging risks such as cybersecurity threats, data privacy concerns, and technological disruptions. Proactive risk assessment and continuous monitoring can safeguard the interests of both the bank and its MSME customers.

In conclusion, the implication empowerment of BTPN Syariah customers in the development of MSMEs in Bogor Regency during the Industry 4.0 era represents a holistic approach towards fostering sustainable economic growth, leveraging technology, fostering innovation, and promoting inclusive development

3. Recommendation

Focus on Case Studies: A customer empowerment journal can be more useful if it focuses on in-depth case studies. This will give a better insight into how customer empowerment can be applied in real situations and provide concrete examples.

Interdisciplinary Analysis: Customer empowerment involves various aspects, including economics, psychology, technology, and more. A more comprehensive journal can explore perspectives from different disciplines to provide a deeper understanding.

Emphasize Long-term Impact: Customer enablement should not only focus on short-term results, but also the long-term impact. Recommendations in journals could consider how customer empowerment can contribute to customers' financial stability and long-term well-being.

Address Ethics and Security: In the digital age, security and ethics are becoming increasingly important. Ensure the journal also addresses these issues, especially in relation to customer data protection and privacy.

Promote Innovation: It is always important to promote innovation in customer empowerment. Recommendations can include how financial institutions can adopt the latest technologies to improve customer experience and empower them.

Collaborate with Government Agencies and NGOs: Customer empowerment can often be enhanced through collaboration between financial institutions, government, and non-government organizations. The Journal can provide recommendations on how to facilitate this collaboration.

Customer Education: One important aspect of customer empowerment is education. Recommendations could include strategies to improve customer financial literacy and provide easily accessible educational resources.

Performance Evaluation and Measurement: The Journal can recommend effective performance measurement methods to gauge the success of customer empowerment initiatives. This is important to ensure that the effort invested yields the desired results.

Pay Attention to Regional Differences: Customer enablement can have different characteristics in different regions. The Journal can provide recommendations that take into account these differences and how empowerment strategies can be adapted to the local context.

Stakeholder Engagement: It is important to involve stakeholders, including customers, in the process of designing and implementing empowerment programs. Recommendations can include how to increase their participation and involvement

3. Implication

Empowerment of BTPN Syariah customers in the development of Micro, Small, and Medium Enterprises (MSMEs) in Bogor Regency during the Industry 4.0 era signifies a significant shift in the approach towards fostering economic growth and sustainability. Here are some potential implications:

1. **Access to Financial Services:** BTPN Syariah's customers would likely have enhanced access to Islamic financial services tailored to the needs of MSMEs. This includes Islamic microfinancing, business loans, and investment products compliant with Sharia principles. Such accessibility can facilitate the establishment and expansion of MSMEs in Bogor Regency.

2. **Technological Integration:** With the advent of Industry 4.0 technologies, BTPN Syariah may

leverage digital platforms, artificial intelligence, and data analytics to streamline their services. This could result in more efficient processes for loan approval, faster transactions, and personalized financial advice for MSMEs, thereby empowering them to adapt to the digital landscape.

3. **Capacity Building:** BTPN Syariah could initiate capacity-building programs aimed at enhancing the entrepreneurial skills and digital literacy of MSMEs in Bogor Regency. Workshops, training sessions, and mentorship programs focused on e-commerce, digital marketing, and technology adoption can equip MSMEs with the necessary tools to thrive in the Industry 4.0 environment.

4. **Innovation and Collaboration:** The synergy between BTPN Syariah and MSMEs can foster innovation and collaboration. Through strategic partnerships and co-creation initiatives, both parties can develop innovative solutions to address market challenges, drive sustainable growth, and create shared value within the community.

5. **Inclusive Growth:** By empowering MSMEs in Bogor Regency, BTPN Syariah can contribute to inclusive economic growth and poverty alleviation. Through targeted support for women entrepreneurs, rural businesses, and marginalized communities, BTPN Syariah can help bridge the socioeconomic gap and promote equitable development in the region.

6. **Sustainability Focus:** BTPN Syariah may integrate sustainability principles into their financing and investment practices, encouraging MSMEs to adopt environmentally friendly and socially responsible business practices. This can lead to the emergence of green and ethical businesses that contribute positively to the local economy and ecosystem.

7. **Risk Management:** With the rapid changes brought by Industry 4.0, BTPN Syariah would need to adapt its risk management strategies to mitigate emerging risks such as cybersecurity threats, data privacy concerns, and technological disruptions. Proactive risk assessment and continuous monitoring can safeguard the interests of both the bank and its MSME customers.

In conclusion, the implication empowerment of BTPN Syariah customers in the development of MSMEs in Bogor Regency during the Industry 4.0 era represents a holistic approach towards fostering sustainable economic growth, leveraging technology, fostering innovation, and promoting inclusive development.

8. References

Article Journal

Auliya, DH (2014). Kontribusi Program TUR (Tunas Usaha Rakyat) dalam Pemberdayaan Ekonomi Komunitas Perempuan Miskin di Perdesaan (Studi Kasus pada BTPN Syariah Cabang Taraju, Tasikmalaya, Jawa Barat).

EVINIA, AK (2023). *ANALISIS HUKUM ISLAM TERKAIT SISTEM HASIL PEMBERDAYAAN PEREMPUAN DI BTPN SYARIAH CABANG BANDAR LAMPUNG (Studi Pada BTPN Syariah Bandar Lampung)* (Disertasi Doktor, UIN RADEN INTAN LAMPUNG).

Maya Retno Safitri, E. (2018). *Upaya Masyarakat Berbasis Gender (Studi Kasus Program Pendanaan TUR di BTPN Syariah Cabang Dwikora Gunung Agung Tulang Bawang Barat Tahun 2016)* (Disertasi Doktor, IAIN Metro).

Munira, MA (2019). STRATEGI PEMASARAN DAN PEMANFAATAN PRODUK PEMBIAYAAN MIKRO MURABAHAH DALAM PEMBERDAYAAN EKONOMI MASYARAKAT (Studi Pada Bank BTPN Syariah Area Banda Aceh dan Aceh Besar). *AT-TASYRI: JURNAL ILMIAH PRODI MUAMALAH* , 143-161.

Widia, R. (2022). *Implementasi Program Pendanaan Eksakta BTPN Syariah Dalam Rangka Pemberdayaan Ekonomi Perempuan (Studi Kasus pada Masyarakat Sasaran di Kreo Selatan, Kota Tangerang, Banten)* (Disertasi Doktor, Fakultas Agama Islam, Universitas Muhammadiyah Jakarta).