

Does Sharia Dormitory Business Unit support Islamic University Sustainability? Market, Financial, and Maqashid Sharia Analysis

Zaki Mubarak¹, Rohana Faridah², Rahma Yuliani³, Sukarni⁴ Michelle Fong⁵
Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin^{1,2,4}
Faculty of Economics and Business, Universitas Lambung Mangkurat Banjarmasin³ Victoria
University Business School⁵

zakimubarak@uin-antasari.ac.id, rohanafaridah@uin-antasari.ac.id,
rahma.yuliani@ulm.ac.id, sukarni@uin-antasari.ac.id, michelle.fong@vu.ac.id

ABSTRACT

Islamic universities in Indonesia face challenges in sustaining operations and improving service quality. One approach to addressing these challenges is to establish business units within the universities, which can generate additional revenue and improve service delivery. To this end, some new Islamic state universities establishing business units as part of their efforts to change institutional status to a Public Service Agency (BLU). This study assess whether a sharia dormitory business unit can support the sustainability of an Islamic state university by analyzing market potential, financial feasibility, and compliance with maqashid sharia. The study draws on a survey of 200 respondents to assess the market demand for the business unit and conducts a feasibility analysis based on Net Present Value (NPV), Pay Back Period (PP), and maqashid sharia aspects. The paper argues that the sharia dormitory business units can contribute to Islamic state universities sustainability by generating additional revenue, enhancing the quality of service to students, and aligning with maqashid sharia principles.

Keywords: Feasibility, Shariadormitory, NPV, IRR, Maqashid Sharia

A. INTRODUCTION

Public universities are required to become Public Service Agencies (BLU). Government Regulation Number 74 of 2012 concerning Public Service Agencies (BLU) is an answer to the participation of government agencies' responsibilities for implementing higher education that can be accounted for by the public. It aims to make the university more independent in managing

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Occupation : Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin^{1,2,4}

Faculty of Economics and Business, Universitas Lambung Mangkurat Banjarmasin³ Victoria University Business School⁵

E-mail : zakimubarak@uin-antasari.ac.id, rohanafaridah@uin-antasari.ac.id, rahma.yuliani@ulm.ac.id,
sukarni@uin-antasari.ac.id, michelle.fong@vu.ac.id

resources and improving the quality of service to students and the community (Ernitati, 2016). BLU is an agency within the government that was established to provide services to the community by providing goods or services without prioritizing profit-seeking and carrying out its activities based on the principles of efficiency and productivity (PP No 23 the Year 2005).

Government Regulation Article 4 Number 23 of 2005 states that work units of government agencies can be allowed to manage finances with the BLU Financial Management Pattern if they meet substantive, technical, and administrative requirements. Substantive requirements if the government agency concerned provides general services related to (1) the provision of general goods and or services; (2) the management of specific areas/areas to improve the community's economy or public services; and/or (3) management of special funds in order to improve the economy and or services to the community.

Some advantages of universities with BLU status, among others, are having the authority to manage their financial resources and assets, optimizing resource use, and improving operational efficiency. In addition, as independent institutions, universities can be more flexible and innovative in developing programs and services desired by students and the community without being bound by government regulations (Syahromi & Cheisviyanny, 2020). We hope that the university can improve the quality of service. The university is responsible for providing quality and affordable services to the community as a public service institution. So it is necessary to pay attention to sustainability and social welfare in its operations.

The government encourages PTN to develop universities with BLU status in demand to formulate sustainable business programs, such as hospitals, gas stations, apartments, and student dormitories. A sustainable business will provide profits in the long run so the university can finance its operational activities independently.

To address the increasing demand for student housing, Universities like the State Islamic University (UIN) can establish student dormitories as part of their sustainable business model. The university can improve its financial sustainability by utilizing the dormitory as an affordable, environmentally friendly, and Islamic-compliant residence

UIN ANTASARI Banjarmasin is the first State Islamic University (UIN) on Kalimantan island. Before changing its status to UIN in 2017, its name was IAIN Antasari Banjarmasin. Even though it currently has the status of a UIN, UIN Antasari currently does not have the status of a Public Service

Agency (BLU). RIP UIN Antasari Banjarmasin has planned to change the status of UIN from Sakter to BLU in 2023.

Government Regulation Number 23 of 2005 concerning the financial management of public service agencies is the legal basis for more autonomous government agencies in the financial sector. Status as a BLU will require UIN Antasari to be more creative in finding sources of income to support various university activities. The transfer of the status of Satker state university as a BLU will certainly pose many challenges and opportunities. There are some concerns from the academic community that transforming Satker to BLU will create financial problems. This issue arises when an Islamic State University (UIN) lacks a dependable business unit and solely depends on its students' tuition fees (UKT). Such a practice goes against sustainable business according to BLU principles.

Another concern is when business units are not running optimally in certain situations, such as the pandemic. This condition undoubtedly resulted in a problem in the university's cash flow. Another problem that may arise is the finding of the Ijten/BPK examination because it is considered a violation of the regulations.

Behind the many challenges some universities face, other universities have successfully implemented sustainable programs. Status as a BLU and PTN Legal Entity provides flexibility for universities to be creative to create income for campuses with existing resources on campus. Some universities with the status of a Legal Entity PTN can expect annual income to reach trillions. Meanwhile, PTNs with BLU status can generate up to hundreds of billions of revenue. This success is due to the business units that run well. In addition to increasing revenue, PTN BH has led to a world-class university with high publications and citations (Sukmawati et al., 2021).

Based on the reasons above, it is necessary to conduct a business feasibility study on the construction of sharia dormitories at UIN Antasari Banjarmasin by analyzing the market, financial, and maqashid sharia aspects.

B. THEORETICAL

Public Service Agency

The Public Service Agency is an agency within the government that is formed to provide services to the community by providing goods or services that are sold without prioritizing profit-seeking and carrying out their activities based on the principles of efficiency and productivity. The legal basis for implementing

the Public Service Agency is Government Regulation 23 of 2005 concerning the financial management of public service agencies. In article I, paragraphs I and 2, the principles of BLU are mentioned, namely:

1. Efficiency and effectiveness. In this context is the efficiency and effectiveness of community services and the security of state assets managed by relevant agencies. The use of budgets must be more efficient and effective according to targets and produce performance;
2. Productivity. The productivity intended here is how the state budget can produce performance. Therefore, the budget spent must be performance-based;
3. Flexibility. Flexibility is given to satker BLU in the context of budget implementation, including revenue and expenditure management, cash management, and procurement of goods/services. BLU is also allowed to hire non-civil servant professionals as well as the opportunity to provide service rewards to employees following their contributions. Thus, all its income can be used directly without having to be put first into the state treasury;
4. It does not make a profit. Article 9 of Government Regulation 74 of 2012 states that the Public Service Agency can charge fees to the public in exchange for goods/services provided. The reward is set in the form of a tariff drawn up based on the calculation of the cost per unit of service or the yield per investment of the fund, taking into account the aspects of continuity and development of the service; people's purchasing power; principles of fairness and propriety; and healthy competition;
5. Can implement sound business practices. Government agencies that have received a mandate as a BLU Task Force are allowed to open businesses relevant to the government agency's primary duties.

The concept of governance becomes the basis of sustainable business activities. BLU governance patterns are internal regulations that, among others, establish organization and governance, accountability, and transparency. In addition, substantive, technical, and administrative requirements, government agencies that have received a mandate as a BLU Task Force are required (article 10):

1. To formulate and have a five-year Business Strategic Plan referring to the Strategic Plan of the relevant Ministry;
2. Based on the strategic business plan must be elaborated into the annual Budget Business Plan (RBA). Furthermore, RBA BLU is a budgeting

- document on satker BLU;
3. Income and expenditure must be recorded or recorded as BLU income and expenditure. BLU revenue includes (1) revenues sourced from the APBN/APBD; (2) income derived from services provided to the community; (3) grants from the community or other agencies; and (4) the results of third-party cooperation.

Business Feasibility Study

Business is an individual activity to do something organized to produce and sell goods and services for profit to meet society's needs. Business development and planning are expected to go through the process of analyzing business feasibility studies (Abdullah, 2017). A business feasibility study is a research on whether or not a business project can be implemented successfully (Husnan & Muhammad, 2014).

The definition of feasible in assessing a business feasibility study is a project implemented to provide benefits. The benefits in question can be divided into two attributes: financial and social benefits. The financial benefit is a business assessed in terms of investment for business implementation. Social benefits are assessed regarding the benefits produced by the community's economy (Syawal et al., 2020).

According to Pride et al. (2010), a business feasibility study is an activity of identifying and planning, and deepening all activities and businesses for profit and social by providing goods and services needed for the economic system, with outputs in the form of decisions on whether or not a business is feasible to run. Activities carried out in the business feasibility study include mapping existing problems and opportunities; Creating Business Goals; describing business conditions; and calculating the benefits of the established business.

A business feasibility study is conducted to see the risks and opportunities of the business (Marlina & Hanum, 2021).

Several aspects are the basis for deciding whether to run a business. Related aspects are then assessed, measured, and researched following prescribed standards and regulations agreed upon and passed.

a. Market Aspect

Market and marketing are two sides that cannot be separated. The market and marketing have a degree of dependence on and influence each other. In other words, every market activity is always followed by marketing; every activity is to

find or create a market, which also provides benefits to facilitate transactions (Kasmir & Jafar, 2013).

Projects can be realized when market demand illustrates the needs and desires to be met. Market and marketing focus on meeting consumer needs for a product/service. Market or marketing is an activity to identify consumer needs (Abdullah, 2017). The market is a measuring tool or indicator to determine which products/services can be accepted by consumers (Tiansyah & Pratiwi, 2022).

Analysis of the market aspect aims to determine market potential and competition intensity. The analysis creates a sound and sustainable customer relationship (Rostwentivaivi & Fizriani, 2019). Thus, the potential of business ideas can be channelled following consumers' needs and desires.

Financial Aspect

The financial aspect analyzes the amount of investment, working capital costs, and the rate of return on investment of the business to be run. In addition, analyze the sources of funds and financing for such businesses. Several investment assessment formulations include Cash Flow Analysis, Payback Period, Net Present Value, Internal Rate Of Return, Cost Benefit Ratio, Profitability Index, and Break Event Point. The assessment can provide a clear picture of the number of costs and investments in the hope that the assessment guidelines can provide a profitable assessment so that entrepreneurs can be more confident in starting their businesses (Husnan & Muhammad, 2014).

Operating Income

According to Soemarso (2022), income is an increase in the number of assets or a decrease in liabilities arising from the delivery of goods or services or other business activities in a period. Similarly, Harnanto (2018) states that data collection is an increase or increase in assets and a decrease in company liabilities that result from operating activities or procurement of goods and services to the public or consumers in particular. While according to Winardi (1992), income is the result of money or other material results from using wealth or human services. Income is all a person's request in return for the services of the production process. The repayment of these services can be in the form of wages, interest, rent, or profit, depending on the factors of production involved in the production process.

Maqashid Sharia

Maqashid Sharia is the central concept of Islamic thought that refers to the purpose or intent of sharia (Islamic law). The concept of maqashid sharia aims to realize and maintain the maslahat of humankind (Musolli, 2018). This concept teaches that sharia is not just a formal set of laws that regulate human actions but also has a broader and humanitarian purpose that underlies the law (maslahat).

Al-Khawarizmi defines maslahat as the maintenance of the objectives of Islamic law by rejecting adverse disasters. Al-Thufi defines maslahat as a cause that brings effect to achieve the purpose of syar'I in worship and mua'malah. Meanwhile, according to al-Ghazali, maslahat must be maintained to achieve sharia's goals (Khatib, 2018). Five things must be maintained, namely:

1. Religion
2. Soul
3. Mind
4. Heredity
5. Wealth

Imam Syatibi distinguishes between three different types of sharia maqashid, also known as sharia objectives, to achieve and preserve the five main components of maqashidsharia. They are:

1. Maqashid Daruriyat,
2. Maqashid Hajjiyat,
3. Maqashid Tahsiniyat.

Maqashid daruriyat is an initiative to preserve five fundamental aspects of human life. Maqashid sharia hajj, also known as the elimination of problems or the improvement of the maintenance of the five most essential items. Meanwhile, the purpose of maqashid tahsiniyat is to enable people to do the best of their ability to perfect the maintenance of the five main elements (Hendra et al., 2022).

The concept of maqashid sharia is often used to understand and interpret Islamic law because it sees Islamic law in the context of human goals and interests, not just based on formal actions. By understanding the concept of maqashid sharia, Muslims can implement Islamic law more wisely and contextually, following the interests of society and the times. This concept indicates that if legal problems are not found in the benefit dimension, they can be analyzed using maqashid sharia, which is seen from the spirit of sharia and the general purpose of the perfect Islamic religion. If a legal problem is not found in

the benefit dimension, it can be analyzed using the benefit dimension (Aifan, 1985; Hendra et al., 2022).

C. METHODOLOGY

This research is a qualitative approach with an Induction model (Bungin, 2014). The induction model is data-oriented research, so researchers focus on data retrieval. New theories will be studied after the data are obtained. Research informants use a key person approach with data collection techniques using survey, observation, and interview methods as well as Focus group discussions.

The first FGD (Focus Group Discussion) was conducted to discuss potential business units of UIN. Then, market potential analysis using a survey method of students, lecturers, education staff, and the public was conducted on 200 respondents. Third, the feasibility of the financial aspect is assessed by calculating NPV and PP with an interest rate of 10% and a depreciation period of 20 years. Last, the second FGD was conducted to identify sharia-based dormitories characteristics that support maqashid sharia.

D. RESULTS AND DISCUSSION

Business Feasibility in terms of Market Aspect

A survey was carried out on 200 respondents with students, staff, and lecturers status to assess the potential market for sharia dormitory business units. The survey results were as follows:

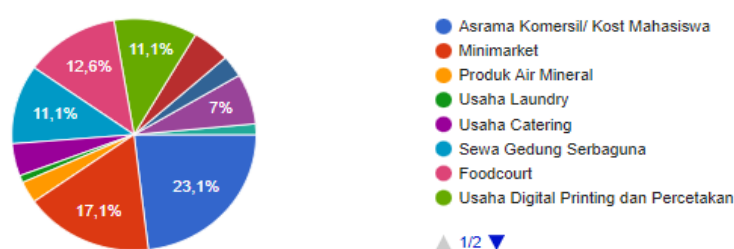


Figure I. Percentage of Business Types Based on Level of Needs

Figure I concludes that the business that received the highest response was the Respondent's Commercial Dormitory/ Boarding House, with a 23.1% percentage, followed by the mini market digital printing business and multipurpose building rentals.

Dormitories are built by educational institutions as residences for people studying at the institution concerned, but this dormitory will also be a commercial boarding house that the party can empower. Several aspects must be considered in establishing this commercial dormitory business from this research.

First, the price offered is affordable with the desired price based on the questions in the questionnaire listed in the diagram Figure 2

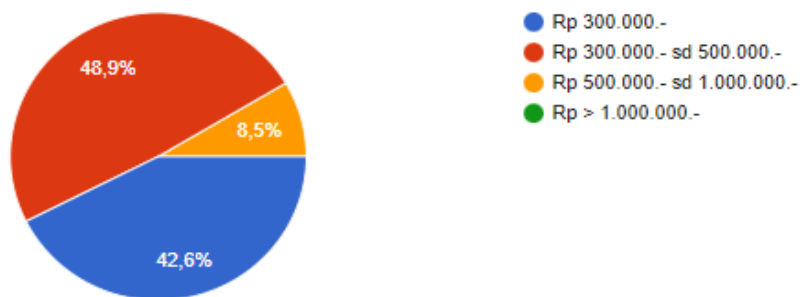


Figure 2. Expected Dormitory Price

Figure 2 shows that the standard cost most desired by respondents of this business voter is Rp. 300.000 to Rp. 500.000 chosen by 48.9%. In addition to the price, there is also something that must be considered, namely the facilities of the dormitory. The respondents hope for complete dormitory facilities, not luxury ones. Figure 3 below shows the survey result.

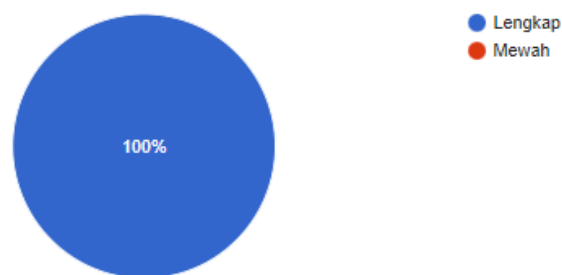


Figure 3. Expected Dormitory Facilities.

Figure 3 concludes that 100 percent of voters only expect complete dormitory facilities according to the previously offered price of Rp. 300.000 - 500.000.

Assumption of Business Establishment Capital

This study assumes that the initial capital used to renovate and transform current buildings into dormitories buildings with a value of Rp. 5.500.000.000.

Dormitory Business Income Assumptions

The assumption of profits from the dormitory business or boarding house are as follows:

1. Dormitory 1 has 30 rooms,
2. Dormitory 2 has 30 rooms
3. Dormitory 3 has 30 rooms
4. Dormitory 4 has 72 rooms

The four dormitories can provide 162 rooms. Assuming a rental fee of Rp. 500.000 per month.

Assumption of 1 (one) month Gross Income

162 rooms x 2 students (per room) = 324 students

324 students x Rp 500.000 = Rp 162.000.000/month

Assumption of 1 (one) year Gross Income

To see the projected business revenue for the current six years, assuming revenue increases annually by 5%, can be seen in Table I below.

Table I Dormitory Business Revenue Projections

Year	2020	2021	2022	2023	2024	2025
Gross revenue (in thousands of rupiah)	1.944.000	2.041.200	2.143.260	2.250.423	2.362.944	2.481.091

Source: processed data

We can see the calculation of the allocation of operational costs for this business in Table 2 below.

Table 2. Allocation of Dormitory Business Operating Expenses

Year	2020	2021	2022	2023	2024	2025	Total
Operational cost (in thousands of rupiah)	505.440	530.712	557.248	585.110	614.365	645.084	3.437.959

Cash Inflow	1.438.560	1.510.488	1.586.012	1.665.313	1.748.579	1.836.008	9.784.960
NPV	1.307.782	1.248.337	1.191.594	1.137.431	1.085.730	1.036.378	7.007.253

Source: processed data

Business Feasibility Analysis Using Net Present Value (NPV) Method

Table 3. Business Feasibility Analysis Using Net Present Value (NPV) Method

Information	Cash Flow	Cumulative Cash Flow	Deficiencies in days	Deficiencies in days	
Initial Investment /outlays	- 5.500.000.000	- 5.500.000.000	1893	63	-117
proceed Year 1	1.060.363.637	- 4.439.636.363	1601	53	-97
proceed Year 2	1.012.165.289	- 3.427.471.074	1295	43	-77
proceed Year 3	966.157.776	- 2.461.313.298	974	32	-58
proceed Year 4	922.241.513	- 1.539.071.784	638	21	-39
proceed Year 5	880.321.445	- 658.750.340	286	10	-260
proceed Year 6	840.306.834	181.556.494	0	0	0

Source: processed data

Table 3 shows that the total NPV is Rp 7.007.253.009. So with an initial capital of 5.500.000.000 back in the 5th year of the current business.

Business Feasibility Analysis With Payback Period (PP)

Table 4. Business Feasibility Analysis With Payback Period (PP)

Percentage %	Operating Costs (in rupiah)	2020	2021	2022	2023	2024	2025
10%	WIFI	77.760.000	81.648.000	85.730.400	90.016.920	94.517.766	99.243.654
10%	Electricity	77.760.000	81.648.000	85.730.400	90.016.920	94.517.766	99.243.654
10%	Cleaning	77.760.000,	81.648.000	85.730.400	90.016.920	94.517.766	99.243.654
10%	Security	77.760.000,	81.648.000	85.730.400	90.016.920	94.517.766	99.243.654
25%	Building Maintenance	194.400.000,	204.120.000	214.326.000	225.042.300	236.294.415	248.109.136
35%	Depreciation	272.160.000	285.768.000	300.056.400	315.059.220	330.812.181	347.352.790

Source: processed data

Table 4 shows that this dormitory business's Payback Period (PP) is between the fifth and sixth years—accumulative cash flow of Rp 181.556.494 with five years, nine months, and 16 days.

Based on NPV and PP analysis, we can conclude that the student dormitory business unit, with a quota of 162 rooms and 324 students/year with a capital of Rp. 5.500.000.000 can be considered one of the sources of income for state Islamic universities. Because it can generate cash inflows of Rp.1.307.781.818 and a Payback Period of four years, five months 16 days with an initial capital of Rp. 5.500.000.000 with a gross income of Rp. 2.400.000.000 per year, and operating costs plus depreciation result in cash inflows of Rp. 1.944.000.000.

Business Feasibility in terms of Maqashid Sharia aspects

Maqashid sharia is a value or wisdom that concerns shari'a' in all sharia content, whether detailed or global (Ashur, 2001). Internal stakeholders make regulations governing sharia dormitories so that a force that binds all stakeholders emerges. The vision and mission of the dormitory follow the purpose of sharia. The culture in the dormitory is sharia-based, with guidelines for written ethical values, manners, and morals written based on sharia; individual faith programs for internal and external stakeholders exist. A sharia conformity guarantee mechanism exists in all aspects of the company's activities.

The purpose of establishing a sharia dormitory is so that dormitory activities follow Islamic law. Sharia dormitories are in demand by internal stakeholders such as students, lecturers, and other campus academics and external stakeholders such as the community, parents, and religious leaders. The five principles of maqashid sharia are religion, life, intellect, wealth, and lineage. The concept of sharia dormitories can be realized through dormitories with activities, facilities, and policies following maqashid sharia, which can be seen in Table 5 below.

Table 5. The concept of a sharia-based dormitory in terms of Maqashid Sharia principles

Maqashid Sharia Principles		Items
Religion	Activities	5-hour congregational prayer
		Recitation of Qur'an after maghrib prayer
		Study of the Qur'an and hadith every Friday
		Reciting Maulid Habsy every Sunday
		Speech Practices
	Facilities	Prayer room
		Ablution place
Life	Physical	Provision of halal and healthy food
		Sports venues
		Small Parks and Gardens
	Spiritual	Play Islamic songs
		Playing the <i>murattal</i> of the Quran
		Islamic books
Spiritual	Islamic music, such as <i>nasyids</i>	
	Informative reading material	
	Islamic-themed TV channels	

Intellect	Physical	Teaching at TPQ
		Narrating the prophet's history at TPQ
		Creating Islamic activities in the surrounding environment
Lineage	Policy	If violating the rules is punished
	Rule	Separating male and female rooms
		Staff who cover aurat
		Prohibition of unmarried male and female students meeting in one room
Wealth	Soft skills training	Leadership Exercises
	Hardskill Training	Skills such as computers, cooking, and others

The university's student dormitory business will establish and support the realization of maqashid sharia, which will help maintain religion, life, intellect, wealth, and lineage. The existence of Sharia-based student dormitories managed by the university will help maintain the students' religion because they will be given additional Islamic religious lessons, such as Qur'an recitation, and be educated to practice worship in life in the dormitory. This dormitory, of course, will preserve the religion of the students. The student dormitory business will also help maintain the resourcefulness of the students, where they get additional teaching from various lecturers in the dormitory. In addition, they are also prevented from doing things that can be detrimental to reason, such as drinking intoxicating drinks. Finally, students will also be more socially awake with the opposite sex because of the separation of dormitories and supervision in terms of association. This condition, of course, can help students maintain their lineage.

E. CONCLUSION

The results of the feasibility study analysis from the market aspect conclude that the student dormitory business unit has tremendous market potential in the UIN environment with a request for a monthly rental price of Rp. 500.000. Based on the results of the feasibility study analysis on the financial aspect, assuming that the student dormitory business unit stands with 162 rooms and 324 students with an initial investment of Rp. 5.500.000.000 can generate a

surplus and a payback period of 4 years, five months 16 days. This earning potential becomes more extensive than projected earnings if the number of students and the length of time students stay in the dormitory increases.

The feasibility results above conclude that the student dormitory business unit can be relied on by UIN Antasari, which will become a BLU to achieve sustainability. The potential income from this business unit will continue to increase along with UIN's ability to provide dormitories because students can live there for six months, 12 months, 24 months, or even 48 months. In addition, to increasing UIN's income potential, the longer students stay in the dormitory, the more the student capacity building program will be able to be increased.

Based on the analysis, sharia-based dormitories are in great demand by the public, students, and parents in maintaining sharia associations. The form of a student dormitory by UIN Antasari Banjarmasin helps the realization of maqashidsharia in terms of maintaining students' religion, life, intellect, wealth, and lineage.

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