

---

ISSN: 2527-5143 (ONLINE)

---

---

ISSN: 2527-3434 (PRINT)

---

# **IKONOMIKA**

**Journal Islamic Economics and Business**

---

Volume 3 Nomor 2, Oktober 2018

---

**FAKULTAS EKONOMI DAN BISNIS ISLAM  
UIN RADEN INTAN LAMPUNG**

# IKONOMIKA

Journal Islamic Economics and Business

Volume 3 Nomor 2, Oktober 2018

ISSN: 2527-5143 (ONLINE)

ISSN: 2527-3434 (PRINT)

## IKONOMIKA : Jurnal Ekonomi dan Bisnis Islam

IKONOMIKA International Journal of Islamic Economics and Business Faculty - UIN Raden Intan Lampung, Indonesia. ([P-ISSN:2527-3434](https://doi.org/10.2527/2527-3434) | [E-ISSN:2527-5143](https://doi.org/10.2527/2527-5143))

The journal focused on primary studies at Islamic management, Islamic finance, Islamic accounting, Islamic banks and halal markets, has initiated the development of global economic advantages. Islamic based economics could not be seen as independent variable standing on side-by-side with conventional economic system. Ikonomika Journal of Islamic Economics and Business is dedicated to provide an intellectual space of scholarly discussion how the Islamic economics able to create the new global formation of Islamic economics, business and similar issues.

IKONOMIKA has been a **CrossRef Member** member since 2017. Therefore, all articles published by IKONOMIKA will have **UNIQUE DOI** and **OAI** number.

### EDITOR IN CHIEF

Tulus Suryanto

### SELECTION EDITOR

Ruslan Abdul Ghofur

Femei Purnamasari

### LAYOUT EDITOR

Is Susanto

### ADVISORY EDITORIAL BOARD

Prof. Fazil Gokgoz [SCOPUS ID: 36552617200], Ankara Üniversitesi, Department of Management, Ankara, Turkey

Prof. Dr. Mihaela Herciu [SCOPUS ID: 24832699200], Universitatea Lucian Blaga din Sibiu, Sibiu, Romania

Assoc. Dr. Silvia Kristina Marginean [SCOPUS ID: 39861906300], University Of Lucian Blaga Din Sibiu, Romania

Prof. Ceyhun Kilinc [SCOPUS ID: 36020178700], Selcuk Universitesi, Faculty of Tourism, Konya, Turkey

Prof. Mohamed Hisham Dato Haji Yahya, DBA (Scopus ID: 42862876500), Universiti Putra Malaysia, Department of Accounting and Finance, Serdang, Malaysia

Prof. Dr. Mehmet Mercan, Ph.D (Scopus ID: 55675368600), Hakkari Universitesi, Faculty of Economics and Administrative Sciences, Hakkari,, Turkey

Dr. Razimi Mohd Shahril Bin, Ph.D (Scopus ID: 56050769100), Universiti Utara Malaysia, Sintok, Malaysia

Dr. Muniarti Mukhlisin, M.Acc (Scopus ID: 57008083900 ), Tazkia University College of Islamic Economics, Department of Islamic Accounting, Bogor, Indonesia

DR. Hasan Alaaraj (Scopus ID: 57190299127), Universiti Utara Malaysia, School of Economics, Sintok, Malaysia

[Prof. Dr. Amilin S.E.Ak., M.Si., CA., QIA., BKP., CRMP.\( Scopus ID: 57191497861 \)](https://doi.org/10.2527/2527-3434), Universitas Islam Negeri Syarif Hidayatullah Jakarta, Jakarta, Indonesia

Dr. Mohd Fuad Mohd, Ph.D Salleh (Scopus ID: 57188965459), University Selangor Shah Alam, Faculty of Business, Malaysia

Dr. Al Arif M. Nur Rianto, SE., M.Si (Scopus ID:57200389941), Universitas Islam Negeri Syarif Hidayatullah, Indonesia

Prof. Dr. Abdul Razak Abdul Hadi (Scopus ID: 55085795300), Kuala Lumpur University, Malaysia

Prof. Dr. Wiwik Utami, Ak., MS., CA (Scopus ID: 55091214600 ), Universitas Mercu Buana, Jakarta, Indonesia

### EDITORIAL OFFICE

Fakultas Ekonomi dan Bisnis Islam UIN Raden Intan Lampung Jl. Letkol

H. Endro Suratmin Sukarame Bandar Lampung

Telp. 0721-7808887 / Fax. 0721-780442

Website:<https://ejournal.radenintan.ac.id/index.php/ikonomika> E-

mail:[ikonomika\\_submission@radenintan.ac.id](mailto:ikonomika_submission@radenintan.ac.id)

## DAFTAR ISI

<b>THE DEBT-EQUITY RATIO CHOICE: RISK SHARING INSTRUMENTS, A VIABLE ALTERNATIVE</b> Shamsuddeen Muhammad Ahmad <sup>1</sup> , Wan Ahmad Bin Wan Omar <sup>2</sup> , Mohd Zukime Bin Mat Junoh <sup>3</sup> .....	107 - 120
<b>THE ROLE OF ISLAMIC BANKS IN YEMEN IN SUPPORTING MICROFINANCE INSTITUTIONS</b> Abobakr Ramadhan Salem Al-Harethi .....	121 - 126
<b>HEART HALF IMPLEMENTATION SHARIA BANKING IN INDONESIA</b> Anip Dwi Saputro <sup>1</sup> , Adib Khusnul Rois <sup>2</sup> , Uzair Al Bazi <sup>3</sup> .....	127 - 138
<b>ANALYSIS OF TA'AWUN FUND MODEL BEST PRACTICE FROM INDONESIA</b> Dindin Jaenudin <sup>1</sup> , Achmad Firdaus <sup>2</sup> , Farit M. Afendi <sup>3</sup> , Bayu Taufiq Possuma <sup>4</sup> .....	139 - 166
<b>THE INFLUENCE OF SERIOUS ATTITUDE IN WORK TOWARDS BUSINESS SUCCESS (METRO MUSLIM ENTREPRENEURS)</b> Suraya Murcitaningrum <sup>1</sup> , Muhammad Machsun <sup>2</sup> , Ibrahim Aliyu Gololo <sup>3</sup> .....	167 - 176
<b>EFFECT OF CAPITAL, LIQUIDITY, EFFICIENCY, PERFORMANCE ON PROFITABILITY IN SHARIA COMMERCIAL BANKS IN INDONESIA</b> R.Bambang. SM <sup>1</sup> , Moh. Sharil Bin Ahmad Razimi <sup>2</sup> .....	177 - 188
<b>MOBILISATION OF INCOME ZAKAT PAYMENT IN INDONESIA</b> Caturida Meiwanto Doktoralina <sup>1</sup> , Zakaria Bahari <sup>2</sup> , Sakinatul Raadiyah Abdullah <sup>3</sup> .....	189 - 204
<b>IMPACT OF INDONESIAN ISLAMIC BANK TO BUILD GROWTH PREMIUM INCOME OF SHARI'A INSURANCE COMPANY IN INDONESIA MARKET</b> Reza Ronaldo <sup>1</sup> , Maya Meilia <sup>2</sup> , Hasan Alaaraj <sup>3</sup> .....	205 - 220

## INDEKSING

Jurnal **IKONOMIKA Fakultas Ekonomi dan Bisnis Islam, IAIN Raden Intan Lampung** telah tercakup (indeksing dan abstrak) pada lembaga pengindeks berikut:

- Directory of Open Access Journal (DOAJ)
- Digital Object Identifier (DOI)
- CrossRef
- Goggle Scholar
- SINTA
- Portal Garuda
- Indonesian Scientific Journal Database (ISJD)
- Indonesia OneSearch
- Bielefeld Academic Search Engine (BASE)
- Open Archive Initiative (OAI)
- Open Access Library
- Academic Keys

## PERNYATAAN PENGALIHAN HAK CIPTA

Nama Penulis Utama :  
Alamat Penulis :  
Tel/Fax :  
E-mail :  
Nama Penulis :  
Judul Artikel :

1. Kami mengirimkan artikel pada **Jurnal IKONOMIKA Fakultas Ekonomi dan Bisnis Islam IAIN Raden Intan Lampung**, kami memastikan bahwa artikel yang kami kirimkan belum pernah dipublikasikan sebelumnya atau sedang dalam proses penelaahan pada jurnal lain atau mengandung materi yang melanggar hak cipta kepada orang atau entitas lain.
2. Kami menyetujui untuk mengalihkan hak cipta kepada **Jurnal IKONOMIKA Fakultas Ekonomi dan Bisnis Islam, IAIN Raden Intan Lampung**, sebagai penerbit artikel ini dengan judul artikel yang tersebut di atas.

Demikian pernyataan ini kami buat, apabila ada terjadi pelanggaran hak cipta terkait artikel ini, maka kami siap untuk menerima sanksi sesuai prosedur yang berlaku.

.....,.....  
...

*Tanda Tangan & Matrai 6000*

(Nama)

(jika ada lebih dari satu penulis, cukup penulis pertama yang menandatangani)

## AUTHOR GUIDELINES

**IKONOMIKA:** Jurnal Ekonomi dan Bisnis Islam, a journal provides a forum for publishing the original research articles, review articles from contributors, and the novel technology news related to Islamic economics, business, banking, and finance. Research articles dealing with Islamic economics, Islamic banking, Islamic finance, etc. are particularly welcome. The journal encompasses research articles, original research report, reviews, short communications and scientific commentaries in Islamic economics, banking, and finance. All papers submitted to the journal should be written in good Bahasa Indonesia or English. The work should not have been published or submitted for publication elsewhere. The official language of the manuscript to be published in Ikonomika: Jurnal Ekonomi dan Bisnis Islam is Indonesia and English.

1. General Author Guidelines All manuscripts must be submitted to Ikonomika Editorial Office by Online Submission at E-Journal portal address:  
**<http://ejournal.radenintan.ac.id/index.php/ikonomika/user/register>**  
Where author register as Author and/or offered as Reviewer by online. The following documents should accompany the manuscripts submitted by online through online submission interface (as supplementary files): Signed Copyright Transfer Agreement (CTA) form originally (scan the document after signed) download A covering letter, outlines the basic findings of the paper and their significance. Three types of manuscripts are acceptable for publication: Original Research Articles, Review Articles, and Short Communication.
2. Manuscript Template Manuscript should be prepared according to the following author guidelines in the pdf article template: Format DOC download Format PDF download
3. Reviewing of manuscripts Every submitted paper is independently reviewed by at least two peer-reviewers. The decision for publication, amendment, or rejection is based upon their reports/recommendation. If two or more reviewers consider a manuscript unsuitable for publication in this journal, a statement explaining the basis for the decision will be sent to the authors within three months of the submission date.
4. Revision of manuscripts Manuscripts sent back to the authors for revision should be returned to the editor without delay. Revised manuscripts can be sent to editorial office through the Online Submission Interface (<http://ejournal.radenintan.ac.id/index.php/ikonomika>). The revised manuscripts returned later than three months will be considered as new submissions.
5. Editorial Office of Ikonomika Journal All correspondences should be sent to the following Editorial Office: Tulus Suryanto (Editor-in-Chief) Editorial Office of Ikonomika. Faculty of Islamic Economics and Business IAIN Raden Intan Lampung. Jl. Endro Suratmin, No. 1, Sukarame, Bandar Lampung. Email: [tulus\\_suryan70@yahoo.co.id](mailto:tulus_suryan70@yahoo.co.id)
6. Guideline for Online Submission Author should first register as Author and/or is offered as Reviewer through the following address:  
**<http://ejournal.radenintan.ac.id/index.php/ikonomika/user/registerr>** Author should fulfil the form as detail as possible where the star marked form must be entered. After all form textbox was filled, Author clicks on “Register” button to proceed the registration. Therefore, Author is brought to online author submission interface where

Author should click on “New Submission”. In the Start a New Submission section, click on “Click Here”: to go to step one of the five-step submission process”. The following are five steps in online submission process:

Step 1 - Starting the Submission: Select the appropriate section of journal, i.e. Original Research Articles, Review Article, or Short Communication. Thus, author must check-mark on the submission checklists.

Step 2 – Uploading the Submission: To upload a manuscript to this journal, click Browse on the Upload submission file item and choose the manuscript document file to be submitted, then click Upload button.

Step 3 – Entering Submission’s Metadata: In this step, detail authors metadata should be entered including marked corresponding author. After that, manuscript title and abstract must be uploaded by copying the text and paste in the textbox including keywords.

Step 4 – Uploading Supplementary Files: Supplementary file should be uploaded including Covering/Submission Letter, and Signed Copyright Transfer Agreement Form. Therefore, click on Browse button, choose the files, and then click on Upload button.

Step 5 – Confirming the Submission: Author should final check the uploaded manuscript documents in this step. To submit the manuscript to Al-Iqtishad journal, click Finish Submission button after the documents is true. The corresponding author or the principal contact will receive an acknowledgement by email and will be able to view the submission’s progress through the editorial process by logging in to the journal web address site. After this submission, Authors who submit the manuscript will get a confirmation email about the submission. Therefore, Authors are able to track their submission status at anytime by logging in to the online submission interface. The submission tracking includes status of manuscript review and editorial process.

7. Author Fee (Page Charge) *Ikonomika: Jurnal Ekonomi dan Bisnis Islam* is an open access international journal. There are no author fee in *Ikonomika: Jurnal Ekonomi dan Bisnis Islam* Readers can read and download any full-text articles for free of charge. Authors may also pay some fees for the Ordered Original Reprint Articles (not reprint issue) with some eligible rates.

8. User Rights All articles published Open Access will be immediately and permanently free for everyone to read and download. We are continuously working with our author communities to select the best choice of license options, currently being defined for this journal as follows: • Creative Commons Attribution-ShareAlike (CC BY-SA)

9. Manuscript Preparation Guidelines

The manuscripts represent academic research in Islamic economics and Finance discipline.

Upon the publication of the manuscript, the author should provide a letter states that the manuscripts have never been, or under consideration to be, published in other journal publications.

Structure of the manuscripts Title. The title should be short, clear, and informative, but does not exceed 12 words. Author’s names and institutions. The author’s names should

be accompanied by the author's institutions and email addresses, without any academic titles and/or job title. Abstract and keywords. The abstract should be less than 150 words. The keywords should be 2 to 5 phrases. Introduction. This section explains the background of the study, and aims of the manuscripts. It should be written without numbers and/or pointers. Literature Review. This section explains the theoretical framework that used on this research, a review on the previous research in the area. Methods. This section describes the tools of analysis along with the data and their sources. Discussion. This section explains the results of the study. Conclusions. This section concludes and provides policy implications, if any, of the study. References. This section lists only the papers, books, or other types of publications referred in the manuscript.

The authors should provide an index of subject, namely the specific terms in the manuscript. The authors should also provide the index of authors, namely the key authors of papers referred in the manuscript. Please write the family name followed by the given name.

Estimation result from a software package is not allowed to be directly presented in the paper. They should be presented in equations with the appropriate estimation results.

Table format should contain only heading and contents. Please provide the top and bottom lines, along with the line(s) that separate the heading and the contents.

Acknowledgment, if any, should be written as the foot-note of the manuscript's title.

The manuscript is prepared in a A-4 paper, single-sided, and double-spaced. format. A new paragraph should start 5 characters from the left margin, using 12-size, Cambria font type.

The manuscript should be in no less than 25 pages long.

The top and bottom margins are 1 inch.

The title is written using capital letters of 14 font size, centre position.

Sub titles are written using capital letters, started from the left margin.

Sub of sub titles are written using capital letters only at the beginning of each word except for connecting words. They should be started from the left margin.

References should be those of the last ten years publication, unless they are key references.

**Citation in the text body should be written using the family name and years of publication. Example:**

Hill (2001) suggests that the objective of depreciation :

According to Kotter (1867), intra industry trade can be ... Wagner (in McCain, 1982) states that ... The definition of flypaper effect is ... (Wagner, 1976).

**Tables and figures should be presented as follows:**

The name of tables and figures should follow a numbering system (Arabic numbering system). The names of the tables and figures are on the top and bottom parts of the tables, respectively. The tables and figures should provide the source of information, if any, at the bottom part of both.

References should be written in alphabetical order, without any number.



**THEY SHOULD BE WRITTEN USING THE FOLLOWING CRITERIA:**

**For books, the format should follow the following example:**

Al Arif, M. N. R. (2010). *Dasar-dasar Pemasaran Bank Syariah*. Bandung: Alfabeta.

**For papers that are part of a book, the format should follow the following**

**example:** Bahl, R. (2000). How to Design a Fiscal Decentralization. in Sahid, Y. (eds.), *Local Dynamics in an Era of Globalization*, 25-26, London: Oxford University Press.

For journal/magazine papers, the format should follow the following example:

Al Arif, M. N. R. (2012). Efek Multiplier Wakaf Uang dan Pengaruhnya Terhadap Program Pengentasan Kemiskinan. *Jurnal Asy-Syir'ah Fakultas Syariah UIN Sunan Kalijaga Yogyakarta*, Vol. 46, No. 1, January 2012, pp. 10 – 12.

**For internet references, the format should follow the following example:**

Kharlie, Ahmad Tholabi. (2006). “Formalisasi Syariat Islam, Mengapa Tidak?”, <http://www.ahmadtholabi.wordpress.com>, accessed on 17 Maret 2014

**For magazine, the format should follow the following example:**

Asa, Syu'bah. (2004). “Pengantin Darah”, dalam *Tempo*, No. 30/XXX111/20, 20 September 2004 9.18. A brief CV that records full name, academic title, institution, telephone, fax and mobile number should accompany the manuscript. Submission Preparation Checklist As part of the submission process, authors are required to check off their submission's compliance with all of the following items, and submissions may be returned to authors that do not adhere to these guidelines.

The submission has not been previously published, nor is it before another journal for consideration (or an explanation has been provided in Comments to the Editor). The submission file is in Open Office, Microsoft Word, RTF, or Word Perfect document file format. Where available, URLs for the references have been provided.

The text is single-spaced; uses a 12-point font; employs italics, rather than underlining (except with URL addresses); and all illustrations, figures, and tables are placed within the text at the appropriate points, rather than at the end. The text adheres to the stylistic and bibliographic requirements outlined in the Author Guidelines, which is found in About the Journal. If submitting to a peer-reviewed section of the journal, the instructions in Ensuring a Blind Review have been followed.