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Factors Influencing Interest in Muslim Entrepreneurs as Financing Partners for Sharia P2P Lending

Riska Anin Chrisananda¹, Dewi Aisyah Syarani Sjam², Sulistya Rusgianto³

1,2,3 faculty of Economics and Business, Universitas Airlangga, Indonesia

riska.anin.chrisananda-2022@feb.unair.ac.id¹, dewi.aisyah.syarani-2022@feb.unair.ac.id², sulistya@feb.unair.ac.id³

Abstract

This study aims to determine the factors that influence the interest of Muslim entrepreneurs in Sharia P2P lending. The determinant factor used is perceived ease of use, the subjective norm in Muslim circles, perceived usefulness, knowledge about riba, and review from the experience of financing partners. This study used a quantitative method tested by structural equation model (SEM) analysis techniques. Data were processed using SmartPLS 3.0 software. Data was obtained through an online questionnaire. Respondents who were used by UMKM, UKM, or startup business actor, Muslim, and had attended online classes and seminars on Sharia fintech. The number of respondents used was 90. The results show there were three predictors, perceived ease of use, the subjective norm in Muslim circles, and perceived usefulness that did not have a significant effect on behavioral intention, but two predictors of knowledge about riba and review from the experience of financing partners have a significant influence on behavioral intention.

Keywords: Sharia fintech, Sharia P2P lending, Behavioral intention, Knowledge about riba

Abstrak

Penelitian ini bertujuan untuk mengetahui faktor yang mempengaruhi minat wirausaha muslim sebagai mitra pembiayaan P2P lending syariah. Determinan faktor yang digunakan antara lain perceive ease of use, subjective norm in muslim circles, perceive usefulness, knowledge about riba, dan review from past experience mitra pembiayaan. Penelitian ini menggunakan metode kuantitatif yang diuji oleh teknik analisis structural equation model (SEM). Data diolah mengunakan software SmartPLS 3.0. Data diperoleh melalui kuesioner online. Responden yang digunakan seorang pelaku usaha UMKM, UKM, atau rintisan, beragama islam, dan pernah mengikuti kelas online atau seminar tentang fintek syariah. Jumlah total responden yang digunakan adalah 90. Hasil penelitian menunjukan bahwa terdapat tiga prediktor yaitu perceive ease of use, subjective norm in muslim circles, perceive usefulness berpengaruh tidak signifikan terhadap behavioral intention, namun dua prediktor yaitu knowledge about riba dan review from past experience mitra pembiayaan memiliki pengaruh signifikan terhadap behavioral intention.

Kata-kunci:: Fintek Syariah, P2p Lending Syariah, Behavioral Intention, Knowledge About Riba

INTRODUCTION

Information Technology in the financial world is increasingly sophisticated and has become an influential thing in life, many Fintech industries, especially in Indonesia, apply Information Technology in their operational activities, because it makes it very easy for people to access the world of fintech. The Fintech technology Industry has developed rapidly in recent years. According to Kang, Jungho, (2018) the possibility of simple, secure, and high-quality online banking services.

Bank Indonesia and the Financial Services Authority (OJK) with fintech developments based on human demands for modern and practical life. Because it makes it easier for customers to access and transact, online transaction systems are preferred over manual transaction methods. Payments, Loans, Aggregators, and others are the most popular FinTech features in Indonesia. According to OJK statistics, this shows that the development of Fintech Lending has experienced a surge from 2017 to the present (ojk.go.id, 2023).

According to Demirguc-Kunt et al., (2018) revealed that Fintech makes the entire financial industry use technological assistance for the financial system and delivery of financial services, thus the financial sector will become more efficient. This happens because of innovation and renewal every year. According to OJK statistics, this shows that the development of Fintech Lending has experienced a surge from 2017 to the present. P2P can currently be used as a very strategic capital sector in running its entrepreneurship. Then with P2P those who need funds in opening and improving businesses and services can use start-up services in the field of P2P peer-to-peer lending (Lova, 2021)

For Islamic P2P lending, the model is different from conventional P2P. Sharia P2P products must be based on trade financing both physical and services, the transaction does not allow it to be completed before the funding time ends and there is a power of attorney based on Sharia trade rules (Piskin & Kus, 2019). Fintech Peer-To-Peer sharia lending itself is based on the principles set out by the DSN-MUI Fatwa, namely Fatwa No. 116/DSN-MUI/IX/2017 concerning "Sharia Electronic Money" and Fatwa No. 117/DSN-MUI/II/2018 regarding and "Information Technology-Based Financing Services following Islamic Sharia.

In previous studies, the variables perceived ease of use, perceived usefulness, and subjective norms on intention to use have been widely used. One of them is research from Amalia, (2018) The independent variables used in this study are Subjective Norm, Attitude, Perceived Usefulness, Perceived Ease Of Use, and control behavior and the dependent variable used in this study is interest in using Islamic fintech mobile payments. In previous research from Aji et al., (2020) and Daragmeh et al., (2021), that from the results of the study stated that PEOU did not have a significant effect on behavior intention (INT) but it was different from the research Amalia, (2018) which results from PEOU's research have a significant effect on INT. Based on research conducted by Aji et al., (2020) is different from the two studies

above, because there are Islamic variables that become a moderating effect in his research. The dependent variable used is the behavioral intention and the independent variables are subjective norms, perceived ease of use, perceived usefulness, and knowledge about usury.

So that from the results of previous research, researchers are interested in reviewing and analyzing further related to "Factors Influencing Muslim Entrepreneurial Interests as Financing Partners for Sharia P2P Lending" There are differences with previous research which lie in the variables used and the object studied. There are still many previous studies that do not use Islamic variables. It is hoped that this research will be able to find out the results of the analysis of Islamic variables and whether they have an influence on interest in using Sharia Peer to Peer Lending (Sari et al., 2023). The purpose of this study is to find out what factors influence Muslim Entrepreneurs to choose Sharia Peer to Peer Lending significantly. Variables Subjective norms in Muslim circles, Perceive ease of use, perceive useful, knowledge about usury, Reviews from the experience of financing partners influence intention to use Sharia Peer to Peer Lending

The benefits of this research are expected to increase knowledge, especially in the field of Islamic Economics and financial technology. As for start-ups or sharia P2P lending companies, this research serves as input for basic managerial decision-making in development to attract potential users, and to be maximally competitive with conventional P2P.

As well as for the government will be able to provide an understanding and make solutions for Muslim entrepreneurs for the development and development of the country's economy.

The results of research on Factors Affecting Interest in Muslim Entrepreneurs as Financing Partners for Sharia P2P Lending make a form of novelty in the object of this research. This novelty became the basis for researchers to examine more deeply the intention of using Islamic P2P lending for Muslim entrepreneurs as financing partners. The theory of planned behavior is an expansion and refinement of the theory of reasoned action (TRA) model. (Darmansyah et al., 2020). According to Ajzen and Fishbein, (1991) is an explanation of the intention to assess the individual's subjective probability dimension in behaving.

According to Ajzen, (2001) is an action for human behavior and consists of three main predictors, namely: Attitude towards behavior, subjective norms, perceived behavioral control, and is predicted to produce an intention for a behavior. TAM has become a popular model for identifying the acceptance behavior of information-based technologies and systems (Darmansyah et al., 2020). According to Davis (1989), perceived usefulness is the extent to which a person believes in a particular system will improve his work system.

TAM is an approach to the acceptance of information systems and information technology, which in the future will be a prediction of the intention to use information technology and systems by each individual (Mohd Thas Thaker et al., 2018). According to

Fishbein and Ajzen (1975), the TAM model uses reasoned theory (TRA) as its theoretical basis. The definition of behavioral intention is a person's subjective assessment that allows his willingness to use services in the future (Ajzen, 2002) According to Agarwal and Karahanna (2000) behavioral intention (behavioral intention) is a person's desire to perform a certain behavior. Someone will perform a behavior if they have the desire or interest (behavioral intention) to do so.

RESEARCH METHOD

This type of research is included in research with a quantitative approach method that emphasizes the results presented in the form of a description and also uses statistical figures. Quantitative research is used to uncover and solve problems by testing or validating theories (Ulfatin, 2022). This study used a sampling method carried out by purposive sampling technique (Sarawatari et al., 2021) namely based on criteria determined by researchers, namely business actors who already have businesses that are just starting, small and medium enterprises (SMEs), or even micro, small and medium enterprises (UMKM).

Have attended online classes and seminars on Sharia Fintech. Islamic religion. Respondents' answers in the study were measured by a Likert scale of five. The terms of the Likert scale used are strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). Sugiyono, (2005), stated that an appropriate sample size in research was 30 to 500 respondents. Based on the above approach

and technical considerations in the field, the sample used in this study was 90 respondents. To test the hypothesis that has been made in research. Quantitative research uses the Structural Equation Model (SEM) analysis technique with the SEM approach based on Partial Least Square (PLS) which can accommodate a small number of sample respondents and abnormal data, and the type of construction used is formative (Anshori & Anwari, 2022).

Research Hypothesis Development

According to Davis, (1989) Perceived ease of use is defined as the extent to which a person believes that using a technology will be free of effort. Perceived ease of use is based on the extent to which prospective users expect the new system to be used free of difficulties. Perceived convenience exists in the TAM model that has been proposed by Davis (1989). According to Wiharjo, B., & Hendratmi, (2019) predictor perceived ease of use juga dapat facilitating online zakat users, in his study explaining the factors that influence the use of zakat online through e-banking is convenience.

H1. Perceived Ease Of Use has a direct positive effect on Behavior Intention

According to Fishbein & Ajzen, (1975), it has been described that Subjective Norm will be a person's perception of the encouragement of people who have played an important role in him to be able to do or refuse an action. However, moral principles from an Islamic perspective must be in line with the Qur'an and the traditions of the Prophet SAW (Soumaila &

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Fauzi, 2019). The more closely the groups are defined and the stronger the group relationships, the greater the influence (Johan et al., 2020). According to Abdul Khalek et al., (2017), if Muslims who do not practice the values contained in the Koran will undoubtedly get darkness, the Koran and hadith become the basis for the Islamic financial sector to become superior by inviting good and preventing evil.

H2. Subjective Norm In Muslim Circles has a direct positive effect on Behavior Intention

According to Davis, (1989) usefulness is the level of one's belief that the use of a particular system will improve job performance. This illustrates that a system can be accepted and trusted because it has benefits for potential users. Therefore according Davis, (1989), ia mengelompokan persepsi manfaat ke dalam bagian dari Technology Acceptance Model (TAM). Hasil dari penelitian yang dilakukan (Thaker et al., 2018), using TAM found that the variables PU and PEOU have a significant influence on behavioral intention as well as being the main indicator of crowdfunder's behavioral intention to use CWM.

H3. Perceive Usefulness has a direct positive effect on Behavior Intention

Developed behavioral theory Ajzen, (2002), shows that opportunities associated with knowledge are a form of the prospect's intention to know and will end up accepting it. According to Yuniarti, (2015), states that knowledge is a form of information that consumers have about the product, as well as other knowledge related to consumer knowledge related to the characteristics and functions of an individual.

The problem that occurs is how to interpret usury in Sharia banking transactions and contracts (S et al., 2018). This was confirmed by the issuance of Decree Number 1 of 2004 concerning the Prohibition of Bank Interest. Bank interest is usury, and it is forbidden as stated in the Al-Qur'an Surah Al-Baqarah verse 275.

H4. Knowledge about usury has a direct positive effect on Behavior Intention

From a historical perspective, user experience has great relevance to industry and academia, as it relates to the lack of buying behavior, which is based on the activity processes that consumers carry out. (Holbrook & Hirschman, 1982). In the context of peer-to-peer lending, the speed of loan approval will be the main form of consideration for financing partners. The process of applying for loans through peer-to-peer lending sharia fintech does not require collateral documents and is carried out online so that the loan process through peer-to-peer lending fintech sharia will be much faster than applying for a loan through a conventional bank (Bertsch et al., 2016)

H5. A review of the Past Experience of Financing Partners has a direct positive influence on Behavior Intention

RESULTS AND DISCUSSION

It consisted of 90 respondents who had filled out the questionnaires distributed by the researchers and had passed the selection screening questions according to the criteria the researcher wanted. The characteristics of the

respondents in this study were grouped based on gender, age, type of business being run, and average monthly income. The following are the characteristics of the respondents which are described in the form of a descriptive analysis table.

Table 1. Descriptive Profile of Respondents by Gender

Gender	Amount	Percentage
Man	27	30%
Woman	63	70%
Total	90	100%

Source: Processed data, 2023

Based on Table 1 above, it can be concluded that the number of respondents in this study included women who had a greater number than male respondents, amounting to 27 people or 30%, while for female respondents themselves, there were 63 people or 70%.

Table 2. Descriptive Profile of Respondents by Age

Age Range	Frequency	Percentage
< 25 year	62	69%
25 - 35 year	9	10%
36 - 45 year	6	7%
46 - 55 year	8	9%
> 55 year	5	6%
Total	90	100%

Source: Processed data, 2023

Based on Table 3.2 above, it can be seen that it is related to the age of the respondents, respondents in the < 25-year category totaled 62 or as much as 69%, then >25 years with a total of 28 respondents.

Table 3. Descriptive Profile of Respondents Based on the Type of Business Conducted

Type of business	Frequency	Percentage
Culinary	37	41%
Fashion	29	32%
Automotive	1	1%
Cosmetics (cosmetology)	4	4%
Souvenir	2	2%
Agribusiness	0	0%
Retail	1	1%
Other	16	18%
Total	90	100%

Source: Processed data, 2023

Based on Table 3.3 above, it can be concluded that it consists of several types of businesses being run, which can be seen from the majority of respondents who are business actors engaged in the culinary field. As many as 37 people or 41%, the remaining respondents choose other types of business.

Table 4. Descriptive Profile of Respondents Based on Average Monthly Income

Average Operating Income	Frequency	Percentage
< 1.000.000	17	19%
> 1.000.000	19	21%
> 2.000.000	20	22%
> 3.000.000	13	14%
> 4.000.000	12	13%
> 5.000.000	9	10%
Total	90	100%

Source: Processed data, 2023

Based on Table 3.4 above, it can be seen that the average income of business actors is for a month. It can be seen from the average income

of the majority of business actors > 2,000,000 as many as 20 people with a percentage of 22%, then respondents have an average income below or above that
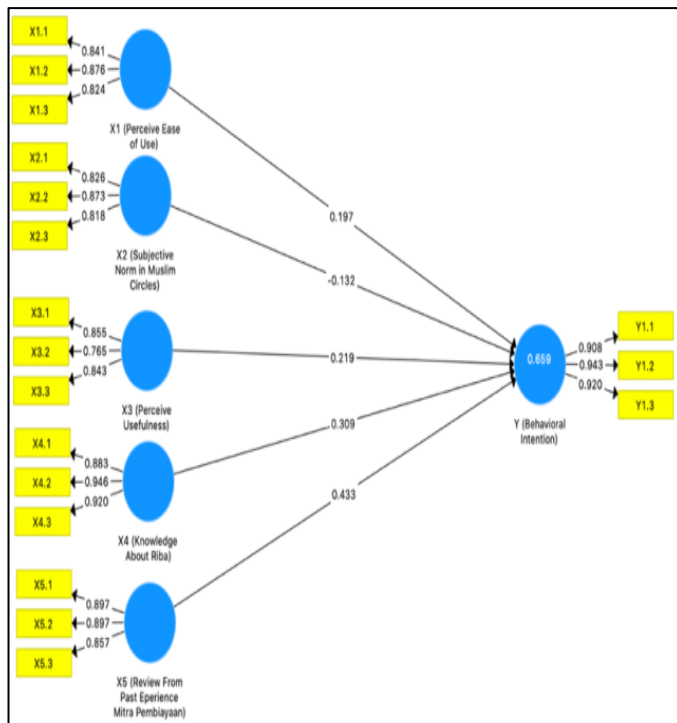
Gambar 1. Validitas Konvergen
Source: Processed data, 2023

Table 5. Convergent Validity

Variabel	Average Variance Extracted (AVE)
Perceive Ease Of Use (X1)	0,718
Subjective Norm in Muslim Circles (X2)	0,704
Perceive Usefulness (X3)	0,676
Knowledge About Riba (X4)	0,841
Review from Past Experience Mitra pembiayaan (X5)	0,781
Behavioral Intention (Y1)	0,854

Source: Processed data, 2023

Based on the processed data, it is shown in Figure 3. According to Chin, (2006) there is research in the early stages for the development of a measuring scale with a Loading value of 0.5 to 0.6 which can be declared valid. Based on the indicators for measuring the construct, the loading factor above has exceeded 0.5 and can be declared valid, so the measuring instrument used is capable of measuring each variable. This study uses the Loading Factor limit > 0.5. So the indicators used in the measurement of this study have fulfilled the process of convergent validity.

Table 6. Construct Validity

Variable		Outer Loading	Ket.
Perceive Ease Of Use (X1)	PEOU1	0,841	Valid
	PEOU2	0,876	Valid
	PEOU3	0,824	Valid
Subjective Norm In Muslim Circles (X2)	SN1	0,826	Valid
	SN2	0,873	Valid
	SN3	0,818	Valid
Perceive Usefulness (X3)	PU1	0,855	Valid
	PU2	0,765	Valid
	PU3	0,843	Valid
Knowledge About Riba (X4)	KNO1	0,863	Valid
	KNO2	0,946	Valid
	KNO3	0,920	Valid
Review From Past Experience (X5)	PE1	0,897	Valid
	PE2	0,897	Valid
	PE3	0,857	Valid
Behavioral Intention (Y1)	BI1	0,908	Valid
	BI2	0,943	Valid
	BI3	0,920	Valid

Source: Processed data, 2023

Based on the output results from SmartPLS, it shows that the AVE (Average Variance Extracted) value for each construct is > 0.5. Based on the acquisition of the AVE value in each construct, it can be explained that the results of the test above 0.5 indicate that all indicators are valid (Ghozali & Latan, 2015).

Tabel 7. Nilai Cronbach's Alpha dan Composite Reliability

ariabel	Cronbach's Alpha	Composite Reliability
Perceive Ease Of Use (X1)	0,803	0,884
Subjective Norm in Muslim Circles (X2)	0,791	0,877
Perceive Usefulnes (X3)	0,760	0,862
Knowledge About Riba (X4)	0,905	0,941
Review from Past Experience Mitra pembiayaan (X5)	0,860	0,915
Behavioral Intention (Y1)	0,914	0,946

Source: Processed data, 2023

A construct can be said to be reliable if Cronbach's Alpha has a value > 0.7, while for composite reliability, the rule of thumb value that must be obtained which is stated reliably is 0.7 although 0.6 is still acceptable (Hair et al., 2006). So that all items on the questionnaire questions, do not need to make changes.

Table 8. Path Coefficient Value

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
X1(*Perceive Ease Of Use*) -> Y(*Behavioral Intention*)	0,197	1,909	0,057
X2(*Subjective Norm in Muslim Circles*) -> Y(*Behavioral Intention*)	-0,132	1,096	0,274
X3(*Perceive Usefulness*) -> Y(*Behavioral Intention*)	0,219	1,674	0,095
X4(*Knowledge About Riba*) -> Y(*Behavioral Intention*)	0,309	2,906	0,004
X5(*Review from Past Experience* Mitra pembiayaan) -> Y(*Behavioral Intention*)	0,433	2,738	0,006

Source: Processed data, 2023

According to Chin et. al. (2006), for the R-Square value, a score of >0.67 is in a strong category, >0.33 is in the moderate category, and >0.19 is in the weak category. The R-Square value of behavioral intention is 0.659. shows that the variables perceived ease of use, subjective norms in Muslim circles, perceived usefulness, knowledge about usury, and reviews from experience financing partners can explain the behavioral intention variable by 65% while the other 35% is explained by variables outside the model.

DISCUSSION

Perceived ease of use is the level of individual confidence in using a technology that is free from effort. This concept provides an

understanding that if the information system is easy to use, then the user will tend to use the information system. Perceived ease of use is also defined as the degree to which a person believes that using a particular system would be free of effort. In other words, it is the level of one's confidence that the use of an information system is easy and does not require much effort from the user. This convenience reduces the effort, thought, and time spent learning to use information systems. People who work with information systems, work easier than people who work manually without information systems.

Perceive ease of use with behavioral intention has an original sample (0.197) which shows a positive influence with a t-statistic of 1.909 <1.96 and a p-value of 0.057 >0.05. Based on these values, it can be said that the relationship between the two variables is not significant, or it can be said that the H1 hypothesis is rejected. The results of the study explain that the influencing factors to facilitate the interest of Muslim entrepreneurs in Sharia P2P Lending have no significant effect. Unlike the research conducted by Setyawati, (2020) that there is a significant relationship, which means that there is ease in Islamic fintech towards user intentions.

This is also supported empirically in the field of TAM which explains that perceived ease of use is an antecedent variable (perceived usefulness, attitude, and behavior intention to use as research conducted by Venkatesh and Morris, (2021) with a research focus on the use of new technology in a workplace, it was found

that perceived ease of use significantly influences the variables perceived usefulness and behavior intention to use. Other research used 786 business school students as research objects using a Computing Resources Center (CRC).

Respondents in this study were divided into two large groups, namely students who had experience in the CRC field and those who did not have experience in the CRC field. The result is that perceived ease of use has a strong influence on perceived usefulness, both for groups with and without experience in CRC. Research in other TAM fields on the use of voice e-mail found that perceived ease of use has a strong influence on perceived usefulness variables. Another research was conducted on the introduction of a new technology in five different organizations which stated that both for short-term and long-term impacts, it was found that perceived ease of use has a strong relationship to perceived usefulness and behavioral intention to use.

Subjective norms in Muslim circles with behavioral intentions have an original sample (-0.132) which shows a negative influence with a t-statistic of 1.096 <1.96 and a p-value of 0.274 >0.05. Based on these values, it can be said that the relationship between the two variables is not significant, or it can be said that the H2 hypothesis is rejected. However, research done by Achsan (2017) shows that there is a significant relationship between subjective norms and purchase intention which are interrelated if there is an increase. This can be caused because subjective norms have an

important role as a strong reference point for each individual.

Perceive Usefulness with behavioral intention has an original sample (0.219) which shows a positive influence and with a t-statistic of 1.674 <1.96 and a p-value of 0.095 >0.05. Based on these values, it can be said that the relationship between the two variables is not significant, or it can be said that the H3 hypothesis is rejected. In research, Nursiah (2017) changes in perceived ease of use and perceived usefulness indicate that there is a positive and significant influence on the behavior intention to use, either simultaneously or partially.

Knowledge about usury with behavioral intention has an original sample (0.309) which shows a positive effect with a t-statistic of 2.906 > 1.96 and a p-value of 0.004 <0.05. Based on these values, it can be said that the relationship between the two variables is significant, or it can be said that the H4 hypothesis is accepted. This Knowledge about Riba (KAR) variable also has a significant influence on one's interest as the results of research by Saputra & Riza (2023).

Diffusion of innovation theory was first popularized by the central figure in the theory of innovation diffusion, Everett M. Rogers in 1961 through a book entitled Diffusion of Innovation. The development of the theory of innovation diffusion towards final adoption Rogers, (2003) offers characteristics that can help reduce uncertainty about innovation so that it affects the level of individual adoption of new products. The characteristic that is one of the best predictors of the adoption of an innovation

is a relative advantage (Hsieh, 2011). Relative advantage is a measure of an innovation that is perceived as better than previous innovations. Aspects that can measure relative advantage are the economic aspect, social achievement, convenience, and satisfaction.

Review from Past Experience Financing partners with behavioral intentions has an original sample (0.433) which shows a positive influence and with a t-statistic of 2.738 > 1.96 and a p-value of 0.006 <0.05. Based on these values, it can be said that the relationship between the two variables is significant, or it can be said that the H5 hypothesis is accepted. The same result was also found in the research by Syaebani et al. (2020), that there is a tendency when having experienced it will also be followed by behavioral intention because there is an impact from the previous background. A person's intention to accept and adopt E-Money as a means of payment is measured by their level of knowledge about usury (Aji et al., 2020). In the context of knowledge, it greatly influences user decisions according to Jing et al., (2019). Someone who lacks knowledge about something will tend to believe and immediately make decisions without considering other factors, such as facts about the product.

The results of the study underline the importance of the RC (Religious Commitment) factor when talking about the intention of a Muslim to switch to M-Payment. The features contained in M-Payment such as enjoyment, efficiency, security, and convenience have contributed to attracting a Muslim to switch from cash to M-Payment. Thanked et al., (2022)

research entitled Cashless Society, E-Wallets and Continous Adoption with performance expectations, social influence, hedonic motivation, trust, facilitating conditions, habits, and security as independent variables, and E-Wallet adoption as variables bound. The results of this study suggest that performance expectations, social influence, hedonic motivation, trust, facilitating conditions, and habitual construction influence behavioral intentions to continue adopting e-wallet electronic payment systems. On the other hand, the perceived security construct is described as not having a significant effect indicating that users seem to be well-inclined in the policies implemented by financial institutions in regulating state information security.

CONCLUSION

The results showed that perceived ease of use (PEOU), subjective norms in Muslim circles (SN), and perceived usefulness (PU) had no significant effect on behavioral intention. Meanwhile, the variable knowledge about usury (KNO), and reviews from the experience of financing partners (PE) have a significant influence on behavioral intention. That is, increasing perceived ease of use, subjective norms in Muslim circles, and perceived usefulness can directly increase behavioral intention. Vice versa, increasing knowledge about usury and reviews from the experience of financing partners does not have an increasing effect on behavioral intention.

For future researchers, to be able to develop and use other variables not covered in this study. For future researchers, it is hoped that they can develop this research with a modified TAM model. So that it can prove that Islamic fintech P2P lending will provide benefits for Muslim entrepreneurs. Suggestions for companies that are developing in the world of Islamic Fintech are expected to be able to educate Muslim entrepreneurs because, with predictors of perceived ease of use and perceived usefulness that have insignificant results, Islamic Fintech companies can pay attention to other predictors that are outside this research model to attract intentions using sharia fintech P2PL. State institutions that oversee finances such as the Financial Services Authority and the Sharia Supervisory Board can help to expand the type of P2PL to the public to help Muslim entrepreneur capital.

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