

Research Article

Sharia Pawnshop : The Pawnshops Issue Sharia Based Products

Rijal Allamah Harahap¹, Kamaruddin², Andri Soemitra³, Iskandar Muda⁴

¹Sekolah Tinggi Agama Islam Barumun Raya

²Universitas Islam Kebangsaan Indonesia

³Universitas Islam Negeri Sumatera Utara

⁴Universitas Sumatera Utara

Abstract

Pawning is one type of debt-receivable agreement and pawnshop is a financial institution, which also encourages the survival of Shariah Economics. The legitimacy of this pawn practice has existed since the time of the Prophet Muhammad, where the Prophet Muhammad himself carried out this practice. This study was purposed to analyze Islamic law on the pawn system in shariah pawnshops; the pillars that must be fulfilled when partnering with shariah pawnshops; pawn system in sharia pawnshops; and the factors that influence the pawn interest in shariah pawnshops. This research type was a qualitative descriptive study with a literature study approach sourced from books, literature, theses, and library materials related to the purpose of this study. This literature research was conducted during the period of 2015-2020 used 38 published fulltext literature.

Keywords : Shariah Economics, Shariah Pawnshop, sharia pawn law, pillars of pawn, pawn system, pawn interest

1. Introduction

The word pawnshop is closely related to the people of this country, to some members of the community, especially to the people who have no difficulty in accessing loans or financing from banks. Pawnshops are used as a foundation to get funds quickly. This is because the procedure for applying for funds at a pawnshop is quite simple and relatively fast and easy. (Subagiyo, 2014)

Pawnshop is one of the institutions appointed by the government to assist the financial needs of the community by means of pawning. Pawn in Islam is often referred to as Rahn. In terms of fiqh known as Ar-Rahn. Ar-Rahn is a lending and borrowing transaction contract by submitting guarantee as a condition for applying for a loan. (Setyaningrum & Khotijah, 2020)

The pawnshops issue sharia-based products called sharia pawnshops. Basically, sharia-based products have characteristics such as not charging interest in various forms because of usury, setting money as a medium of exchange not as a traded commodity, and doing business to obtain compensation for services and or profit sharing. (Surepno, 2018) Sharia pawnshops are business expansions offered by pawnshops in accordance with Islamic law, the products offered are Rahn (pawning), Amanah (loans), Arrum (financing), and gold investment. (Saputri & Dewi, 2020) The presence of Islamic financial institutions as a practical solution to usurious and long-standing conventional economic and financial practices, including the Sharia Pawnshop. (Hidayat & Zulhelmy, 2020)

The shariah pawnshop is a financial institution managed by a public company of pawnshop. The beginning of the establishment of the sharia pawnshop was motivated by the desire of the Muslim community who expected a pawn service based on sharia principles. Therefore, the pawnshop made a new breakthrough and sought to cooperate with Bank Muamalat Indonesia to form a sharia pawnshop service unit. Then in 2002, there was a collaboration between pawnshop and Bank Muamalat Indonesia to form a sharia pawnshop service unit which was marked by the agreement number 446/SP300.233/2002 where the pawnshop sought 54.5% capital while Bank Muamalat Indonesia sought 45, 5%. (Tulasmı & Mukti, 2020)

The development of types of Islamic financial institutions in Indonesia makes people have many choices to choose financial institutions that suit the needs of the community. One of them is the sharia pawnshop, this financial institution has a major impact in meeting the financial needs of the community. Although many emerging Islamic financial institutions in Indonesia, but sharia pawnshops seem to have a special attraction for people to meet their needs. (Dwihapsari et al., 2019) Practically, sharia pawnshops are also a solution for people who experience financial constraints, who do not have access to banking. (Hidayat & Zulhelmy, 2020)

The development of the Islamic financial system is marked by the establishment of various Islamic financial institutions and the issuance of various sharia-based financial instruments. Islamic financial institutions are essentially different from conventional financial institutions, in terms of objectives, mechanisms, powers, scope, and responsibilities. Every institution in the Islamic financial institution becomes an integral part of the Islamic financial system. Islamic financial institutions aim to help achieve the socio-economic goals of Islamic societies. (Roficoh, 2018)

The sharia pawnshop itself has the characteristics of not charging interest, using money as a medium of exchange instead of a commodity, and obtaining business benefits from the care and storage of goods that are pawned. The establishment of sharia pawnshops in Indonesia is important to prevent Muslims from the prohibition of usury. The sharia pawnshop itself refers to a modern administrative system that has the principles of rationality, efficiency, and effectiveness aligned with Islamic values. (Rahmawati & Mutmainah, 2020)

Islamic financial institutions are indispensable in the Indonesian economy at this time, where Islamic financial institutions are mediators between groups of people who have excess funds and community groups who need funds. The existence of this Islamic financial institution can help the community in overcoming the problems of financial life, or in the long term can improve their standard of living. Islamic financial institutions in Indonesia consist of bank and non-bank financial institutions. (Wahab, 2017)

This is in accordance with the opinion of Surepno (2018) that Islamic law instructs its people to help each other in everything, one of which can be done by giving or borrowing. In the form of loans, Islamic law protects the interests of the creditor or the person providing the loan so that the consumer never be harmed. Therefore, the creditor is allowed to ask the debtor for goods as collateral for the loan that has been given to consumer.

Pawn in Arabic is called rahn and can also be called al-habsu, namely the detention of an item. Sharia pawnshops or known as rahn, in operation using the Fee Based Income (FBI) or Mudharobah (profit sharing) method. The government has facilitated the community with pawnshop which launched a pawn product based on sharia principles so that the community got some quick, practical and reassuring benefits. (Anggadini, 2017)

The facilities provided by the government still be counting. Pawnshop launches a pawn product based on sharia principles so that the community gets several benefits, they are speed, because the process only takes 15 minutes, then practical because the requirements are easy, flexible time and there are other conveniences, and reassuring because the source of funds comes from sources that are in accordance with sharia or Islamic principles. (Anggadini, 2017)

From this description, the problem in this study were 1) How is the analysis of Islamic law on the pawn system in sharia pawnshops? 2) What are the pillars that must be met if partnering with a sharia pawnshop?; 3) How is the pawn system in sharia pawnshops?; and 3) What factors influence pawn interest in sharia pawnshops?

The objectives to be achieved in this study were 1) To analyze Islamic law on the pawn system in sharia pawnshops; 2) To analyze the pillars that must be met if partnering with sharia pawnshops; 3) To analyze the pawn system in sharia pawnshops; and 4) To analyze the factors that influence interest in pawnshops in sharia pawnshops.

2. Literature Review

Pawn in Islam is often referred to as Rahn. In terms of fiqh known as Ar-Rahn. Ar-Rahn is a lending and borrowing transaction contract by submitting guarantee as a condition in applying for a loan. This type of research is a qualitative descriptive study with a literature study approach. By using secondary data during the 2015-2020 period and has been published as a scientific journal related to sharia pawnshops obtained or accessed online through Google or Google Scholar obtained 38 full text literature. The data was processed by describing the context in accordance with the objectives of this study related to sharia pawnshops. The results of the study were obtained based on characteristics related to the year of the majority literature in 2019 was 13 literatures (34.21); the majority of literature locations were conducted in Central Java was 8 literatures (21.05%); and the majority of literature methods use descriptive qualitative methods was 12 literatures (31.58%). The sharia pawn law adheres to the National Sharia Council fatwa of the Indonesian Council of Ulama (DSN-MUI) No.25/DSN-MUI/III/2002 concerning rahn, the DSN MUI Fatwa No.26/DSN-MUI/III/2002 concerning gold pawning; There are 5 (five) pillars that must be fulfilled if partnering with a sharia pawnshop, namely: Rahin (who pawns), Murtahin (who receives a pawn), Marhun (goods that are pawned), Marhun bih (Debt), and Ijab Qobul; The pawn system in sharia pawnshops is through a rahn contract, it means the customer submits the goods then the pawnshop stores and cares for it in the place provided, then costs arise which include the investment value of the storage area, maintenance costs and the whole process of its activities; and the factors that influence consumer interest in pawning Sharia are the socialization or explanation of the pawnshop to customers, service quality, promotion, price and location.

3. RESEARCH METHODOLOGY

This type of research was descriptive qualitative research with a literature study approach. Qualitative research is a research method based on the philosophy of postpositivism used to examine the condition of natural objects, (as opposed to experiment) where the researcher as the key instrument, the data collection technique was done by triangulation (combined), data analysis is inductive/qualitative, and qualitative research results emphasize meaning rather than generalization. (Sugiyono, 2013 and Bakar et al., 2021) While the literature study is a comprehensive summary of previous research by reviewing journals relevant to the research. In descriptive qualitative research, the data analyzed was not to accept or reject the hypothesis (if any). The results of the analysis may be a description of the observed phenomena and do not have to be in the form of numbers or coefficients between variables.

This study used secondary data during the 2015-2020 period that has been published as a scientific journal both nationally and internationally related to sharia pawnshops. These journals can be obtained or accessed online from journals that have been published through Google or Google Scholar. The obtained data was then processed by describing the context in this study, namely to analyze: Islamic law on the pawn system in sharia pawnshops, the pillars that must be fulfilled if partnering with sharia pawnshops, the pawn system in sharia pawnshops, and the factors that influence pawn interest in sharia pawnshops. Data collection in this study used a literature study, by using books, literature, and library materials that support and were related to the researcher's discussion, then it was recorded or quoted the opinions of experts contained in these sources to strengthen the theoretical basis and analysis. lysis that

the researchers did. This literature research was carried out during the 2015-2020 period which used 38 fulltext literatures that have been published.

4. RESULTS AND DISCUSSION

4.1. Results

1. Literature Characteristics

From the 38 literature used as the sample, several characteristics of the literature will be discussed, namely:

a. Literature year

Based on the literature year related to sharia pawnshops for the 2015-2020 period, the following results were obtained:

- 1) 2015 : 5 literatures (Muthmainah & Cholil, 2015), (Irfan, 2015), (Mahmudahningtyas, 2015), (Hadijah, 2015), (Panjaitan, 2015)
- 2) 2016 : 4 literatures (Wandira, 2016), (Suharja, 2016), (Putri, 2016), (Nasution, 2016)
- 3) 2017 : 6 literatures (Anggadini, 2017), (Marhani, 2017), (Wahab, 2017), (Budiman et al., 2017), (Habibah, 2017), (Rukmanasari, 2017)
- 4) 2018 : 2 literatures (Surepno, 2018), (Luluk Wahyu Roficoh, 2018)
- 5) 2019 : 13 literatures (A, 2019; Afdhila, 2019; Dwihapsari et al., 2019; Ellysa & Hidayah, 2019; Fedro et al., 2019; Harahap, 2019; Karnawijaya, 2019; Manahaar, 2019; Perwasih, 2019; Pramudya, 2019; Sari, 2019; Sinambela, 2019; Ulwiyah & Dwi Ayuningtyas, 2019)
- 6) 2020 : 8 literatures (Armiya et al., 2020; Hidayat & Zulhelmy, 2020; Kaddi et al., 2020; Muhsin & Masse, 2020; Rahmawati & Mutmainah, 2020; Saputri & Dewi, 2020; Setyaningrum & Khotijah, 2020; Tulasmi & Mukti, 2020)

This can be explained in the following table:

Table 1. Years of Literature Related to Sharia Pawnshops for the Period of 2015-2020

No	Year	Total		Researcher
		F	%	
1	2015	5	13,16	(Muthmainah & Cholil, 2015), (Irfan, 2015), (Mahmudahningtyas, 2015), (Hadijah, 2015), (Panjaitan, 2015)
2	2016	4	10,53	(Wandira, 2016), (Suharja, 2016), (Putri, 2016), (Nasution, 2016)
3	2017	6	15,79	(Anggadini, 2017), (Marhani, 2017), (Wahab, 2017), (Budiman et al., 2017), (Habibah, 2017), (Rukmanasari, 2017)
4	2018	2	5,26	(Surepno, 2018), (Luluk Wahyu Roficoh, 2018)
5	2019	13	34,21	(A, 2019; Afdhila, 2019; Dwihapsari et al., 2019; Ellysa & Hidayah, 2019; Fedro et al., 2019; Harahap, 2019; Karnawijaya, 2019; Manahaar, 2019; Perwasih, 2019; Pramudya, 2019; Sari, 2019; Sinambela, 2019; Ulwiyah & Dwi Ayuningtyas, 2019)
6	2020	8	21,05	(Armiya et al., 2020; Hidayat & Zulhelmy, 2020; Kaddi et al., 2020; Muhsin & Masse, 2020; Rahmawati & Mutmainah, 2020; Saputri & Dewi, 2020; Setyaningrum & Khotijah, 2020; Tulasmi & Mukti, 2020)

From the table, it can be described as follows:

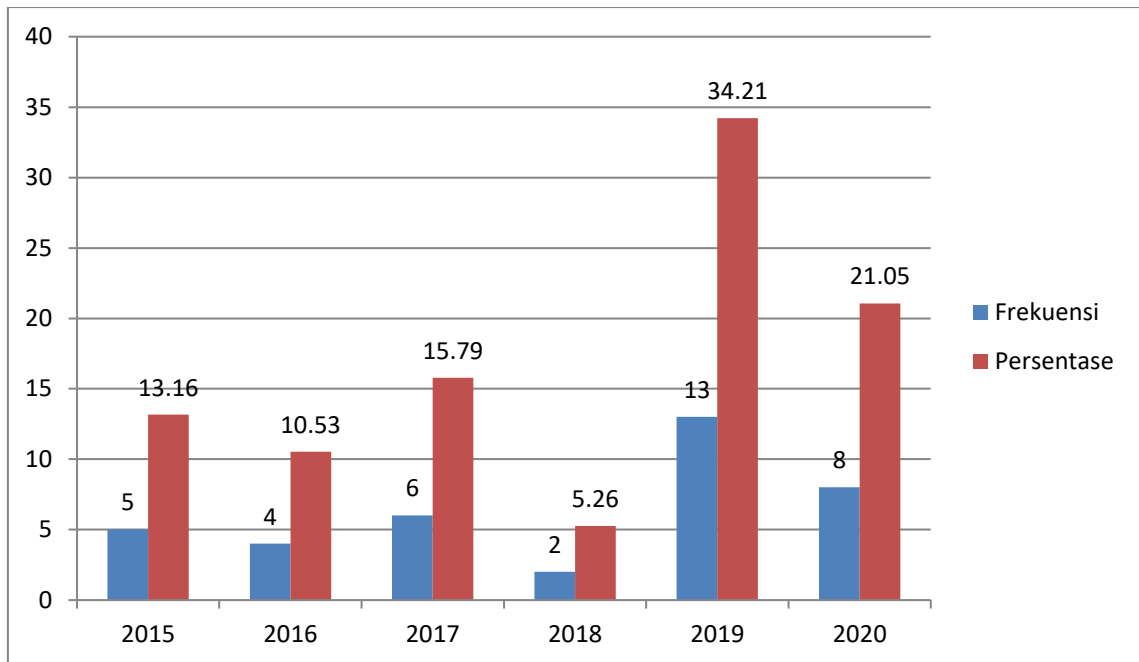


Figure 1. Year of Literature related to Sharia Pawnshops for the 2015-2020 Period

From the figure, it can be explained that the majority of the literature related to sharia pawnshops found in 2019 was 13 literatures (34.21) and the minority in 2018 was only 2 literatures (5.26%).

b. Research place

Based on the place of research related to the sharia pawnshop literature for the 2015-2020 period, the following results were obtained:

- 1) Medan : 2 literatures (Harahap, 2019), (Sinambela, 2019)
- 2) Jawa Timur : 5 literatures (Luluk Wahyu Roficoh, 2018), (Fedro et al., 2019), (Afdhila, 2019), (Sari, 2019), (Mahmudahningtyas, 2015)
- 3) Jawa Barat : 3 literatures (Habibah, 2017), (Dwihapsari et al., 2019), (Manahaar, 2019)
- 4) Jawa Tengah : 8 literatures (Setyaningrum & Khotijah, 2020), (Rahmawati & Mutmainah, 2020), (Muthmainah & Cholil, 2015), (Ulwiyah & Dwi Ayuningtyas, 2019), (Karnawijaya, 2019), (Rukmanasari, 2017), (Anggadini, 2017), (Surepno, 2018),
- 5) Kalimantan : 1 literatur (Nasution, 2016)
- 6) Sulawesi : 5 literatures (Marhani, 2017), (Wandira, 2016), (A, 2019), (Muhsin & Masse, 2020), (Kaddi et al., 2020),
- 7) Yogyakarta : 2 literatures (Ellysa & Hidayah, 2019), (Tulasmi & Mukti, 2020)
- 8) Lampung : 5 literatures (Suharja, 2016), (Perwasih, 2019), (Pramudya, 2019), (Saputri & Dewi, 2020), (Putri, 2016)
- 9) Riau : 3 literatures (Hidayat & Zulhelmy, 2020), (Wahab, 2017), (Irfan, 2015)
- 10) Bali : 1 literature (Hadijah, 2015)
- 11) Aceh : 2 literatures (Armiya et al., 2020), (Budiman et al., 2017),
- 12) Jakarta : 1 literature (Panjaitan, 2015)

Table 2. Place of Research related to Sharia Pawnshop Literature Period 2015-2020

No	Place	Total		Researcher
		F	%	
1	Medan	2	5,26	(Harahap, 2019), (Sinambela, 2019)
2	Jawa Timur	5	13,16	(Luluk Wahyu Roficoh, 2018), (Fedro et al., 2019), (Afdhila, 2019), (Sari, 2019), (Mahmudahningtyas, 2015)
3	Jawa Barat	3	7,89	(Habibah, 2017), (Dwihapsari et al., 2019), (Manahaar, 2019)
4	Jawa Tengah	8	21,05	(Setyaningrum & Khotijah, 2020), (Rahmawati & Mutmainah, 2020), (Muthmainah & Cholil, 2015), (Ulwiyah & Dwi Ayuningtyas, 2019), (Karnawijaya, 2019), (Rukmanasari, 2017), (Anggadini, 2017), (Surepno, 2018),
5	Kalimantan	1	2,63	(Nasution, 2016)
6	Sulawesi	5	13,16	(Marhani, 2017), (Wandira, 2016), (A, 2019), (Muhsin & Masse, 2020), (Kaddi et al., 2020),
7	Yogyakarta	2	5,26	(Ellysa & Hidayah, 2019), (Tulasmi & Mukti, 2020)
8	Lampung	5	13,16	(Suharja, 2016), (Perwasih, 2019), (Pramudya, 2019), (Saputri & Dewi, 2020), (Putri, 2016)
9	Riau	3	7,89	(Hidayat & Zulhelmy, 2020), (Wahab, 2017), (Irfan, 2015)
10	Bali	1	2,63	(Hadijah, 2015)
11	Aceh	2	5,26	(Armiya et al., 2020), (Budiman et al., 2017),
12	Jakarta	1	2,63	(Panjaitan, 2015)

From the table, it can be described as follows:

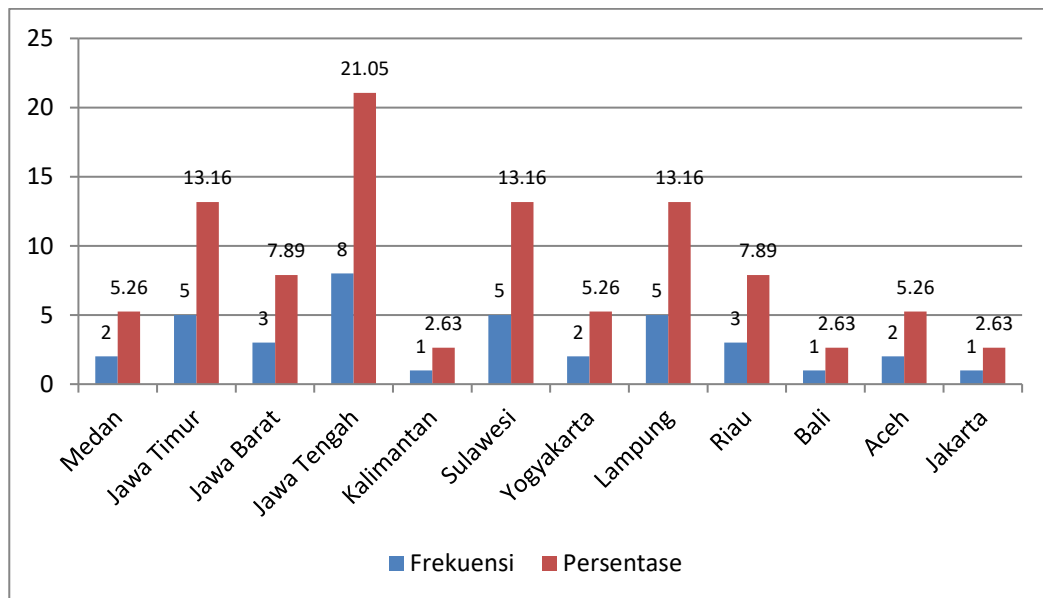


Figure 2. Place of Research related to Sharia Pawnshop Literature Period 2015-2020

From the picture, it can be explained that the majority of literature research related to sharia pawnshop was conducted in Central Java, they were 8 literatures (21.05%) and the minority was conducted in Kalimantan, Bali and Jakarta with 1 literature for each (2.63%).

Based on research methods related to sharia pawnshop literature for the period 2015-2020, the following results were obtained:

- 1) Qualitative : 6 literatures (Irfan, 2015), (Mahmudahningtyas, 2015), (Afdhila, 2019), (A, 2019), (Sari, 2019), (Perwasih, 2019)

- 2) Quantitative : 10 literatures (Hadijah, 2015), (Muthmainah & Cholil, 2015), (Wahab, 2017), (Habibah, 2017), (Rukmanasari, 2017), (Ellysa & Hidayah, 2019), (Dwihapsari et al., 2019), (Ulwiyah & Dwi Ayuningtyas, 2019), (Saputri & Dewi, 2020), (Rahmawati & Mutmainah, 2020).
- 3) Descriptive : 6 literatures (Nasution, 2016), (Putri, 2016), (Budiman et al., 2017), (Luluk Wahyu Roficoh, 2018), (Manahaar, 2019), (Tulasmi & Mukti, 2020)
- 4) Descriptive Qualitative : 12 literatures (Panjaitan, 2015), (Wandira, 2016), (Suharja, 2016), (Anggadini, 2017), (Marhani, 2017), (Surepno, 2018), (Harahap, 2019), (Sinambela, 2019), (Setyaningrum & Khotijah, 2020), (Hidayat & Zulhelmy, 2020), (Kaddi et al., 2020), (Muhsin & Masse, 2020)
- 5) Descriptive Quantitative: 1 literature (Pramudya, 2019)
- 6) Empiric : 3 literatures (Karnawijaya, 2019), (Fedro et al., 2019), (Armiya et al., 2020)

Tabel 3. Research Methodology related to Shariah Pawnshop Literature in the Year Period of 2015-2020

No	Research Methods	Total		Researcher
		F	%	
1	Qualitative	6	15,79	(Irfan, 2015), (Mahmudahnngtyas, 2015), (Afdhila, 2019), (A, 2019), (Sari, 2019), (Perwasih, 2019)
2	Quantitative	10	26,32	(Hadijah, 2015), (Muthmainah & Cholil, 2015), (Wahab, 2017), (Habibah, 2017), (Rukmanasari, 2017), (Ellysa & Hidayah, 2019), (Dwihapsari et al., 2019), (Ulwiyah & Dwi Ayuningtyas, 2019), (Saputri & Dewi, 2020), (Rahmawati & Mutmainah, 2020).
3	Descriptive	6	15,79	(Nasution, 2016), (Putri, 2016), (Budiman et al., 2017), (Luluk Wahyu Roficoh, 2018), (Manahaar, 2019), (Tulasmi & Mukti, 2020)
4	Descriptive Qualitative	12	31,58	(Panjaitan, 2015), (Wandira, 2016), (Suharja, 2016), (Anggadini, 2017), (Marhani, 2017), (Surepno, 2018), (Harahap, 2019), (Sinambela, 2019), (Setyaningrum & Khotijah, 2020), (Hidayat & Zulhelmy, 2020), (Kaddi et al., 2020), (Muhsin & Masse, 2020)
5	Descriptive Quantitative	1	2,63	(Pramudya, 2019)
6	Empiric	3	7,89	(Karnawijaya, 2019), (Fedro et al., 2019), (Armiya et al., 2020)

From the table it can be described as follows:

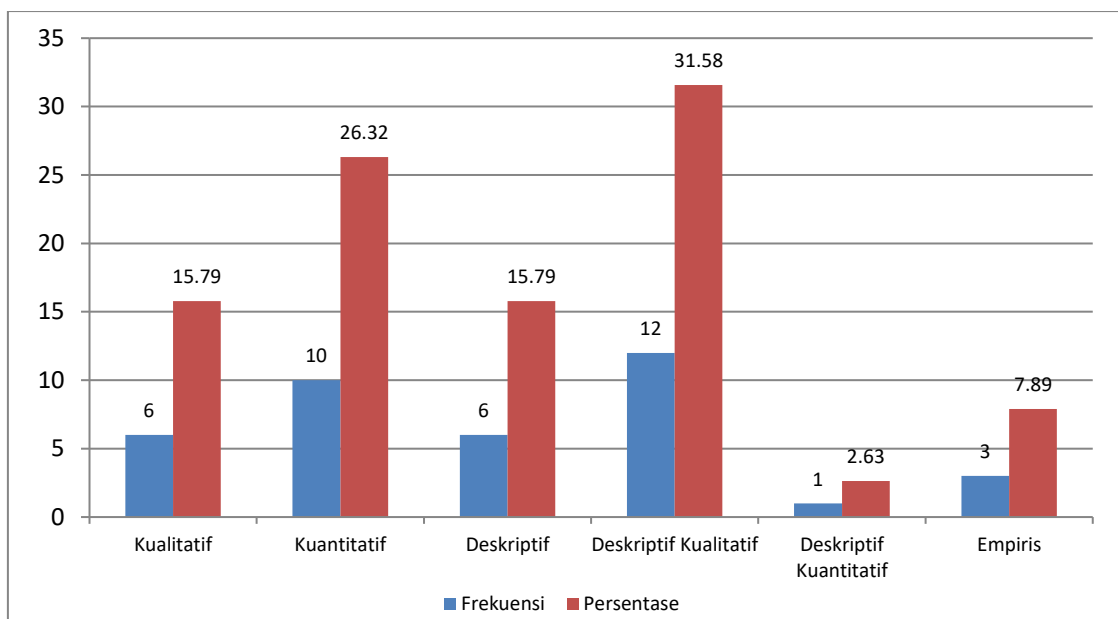


Figure 3. Research Methods related to Sharia Pawnshop Literature Period 2015-2020

From the picture, it can be explained that the research methodology of the literature related to shariah pawnshop, the majority used a qualitative descriptive method was 12 literatures (31.58%) and the minority of quantitative descriptive methods was 1 literature (2.63%).

4.2. Discussion

1. Analysis of Islamic Law on the Pawn System in Sharia Pawnshop

Pawn transactions in term of Fiqh are called al-Rahn. The word al-Rahn comes from the language Arabic "rahana-yarhanu-rahnan" which means to set something (Louis Maluf, 1986:284). Linguistically, the meaning of al-Rahn is al-Subutwaal-Dawam which means "permanent" and "eternal" (Abu Zakariyya Yahya bin Sharaf an-Nawawi, 1957:121). According to Taqiyyuddin Abu Bakr al-Husayni (w.829 H), al-Rahn is al-Subut "something that is fixed" and al-Ihtibas "holds something back" (Taqiyyuddin Abu Bakr al-Husayni, tt: 263). For Zakariyya al-Anshary (d. 936 H), al-Rahn is al-Subut which means "stay" (Zakariyya Ibn Muhammad Ibn Ahmad Ibn Zakariyya Al-Anshary, tt: 328). Thus, al-Rahn's linguistic understanding as revealed above is permanent, eternal and holds an item as a debt binder. (Mulazid, 2010)

Therefore, based on al-Rahn's understanding of the various opinions above, the author argues that rahn is an agreement for the delivery of goods as collateral so that the person concerned may take debts. Thus, it appears that the function of collateral is to provide confidence, peace and security over loaned debt. (Mulazid, 2010)

The legal basis for rahn as a muamalah activity can refer to the arguments based on the Qur'an, sunnah, ijma' and fatwa of DSN-MUI. The results of the author's tracking of Mu, jam al-Mufahras, there are at least three words that have the same root as the word rahn in the Qur'an: (1) rahin in Q.S al-Tur (52):21; (2) rahina in Q.S al-Muddatsîr (74):38; and (3) farihan in Q.S al-Baqarah (2): 283. Thus, the three terms rahn are used to emphasize that rahn is a consequence of something that has been promised or done (Muhammad Fu'ad Abd al-Baqi, 1981:400). (Mulazid, 2010)

The legal shelter for sharia pawning in terms of fulfilling psychological principles adheres to the National Sharia Council Fatwa (DSN) of the Indonesian Council of Ulama (MUI) No. 25/DSN-MUI/III/2002 concerning Rahn, Fatwa of DSN MUI No.26/DSN-MUI/ III/2002 on gold pawning. (Maheasyningtyas, 2015), (Luluk Wahyu Roficoh, 2018), (Hidayat & Zulhelmy, 2020), (Putri, 2016) and (Fedro et al., 2019) DSN MUI also issued DSN MUI Fatwa No. 68/DSN-MUI/III/2008 concerning

Rahn Tasjily. With the fatwa issued by the MUI DSN, it becomes a general reference and legality for Islamic financial institutions in Indonesia. In the institutional aspect, it is based on Government Regulation Number 103 of 2000. (Luluk Wahyu Roficoh, 2018)

Likewise, according to Afdhila (2019), the sharia pawn service by PT. Pegadaian is applied based on Fatwa No. 25/DSN-MUI/2002 concerning Rahn and Fatwa No. 25/DSN-MUI/2002 concerning Rahn of gold, Letter No. 31/US.1.00/2006 and other regulations. Financing transactions in Sharia Pawnshops use funds sourced from Bank Syariah Mandiri, Bank Permata Syariah, Bank DKI Syariah with Musyarakah contracts.

The substance in the rahn event is to avoid the harm caused by the betrayal of one or both parties when both of them carry out debt transactions. The function of the pawned goods (murtahin) in the paragraph above is to maintain the trust of each party, so that the recipient of the pawn (murtahin) believes that the pawnbroker (rahin) has good intentions to repay the loan (marhun bih) by mortgaging the goods or objects he has (marhun), and does not neglect the repayment period of the debt. (Maheasyningtyas, 2015)

In principle, Syariah pawnshop does not operate before obtaining legal legality from the DSN MUI. The existence of the DSN MUI, as an independent institution, oversees the compatibility between the implementation of contracts/transactions at Islamic Financial Institutions, including Shariah Pawnshops with the fatwa (instruction) that have been issued. The basic thing that must be ensured is the implementation must avoid the principles of MaGhRiB, namely Maisyir/speculation, Gharar, Riba/usury and Bathil. (Hidayat & Zulhelmy, 2020)

The results of the study (Marhani, 2017) showed that PT. Pegadaian (Persero) Sharia Service Unit of Jampue of Pinrang Regency is in accordance with the legal basis, namely DSN Fatwa Number 25/DSNMUI/III/2002 concerning Rahn. As in practice, it is mentioned in Q.S. al-Baqarah: 2/283, there is no additional cost of any kind above the principal of the borrower's profit-sharing loan except that which he himself uses for the validity of a debt agreement. Because pawning in Islamic law is a complement to the debt-receivable relationship, the operationalization of sharia pawning in sharia-based companies has been running and in accordance with Islamic law although it needs improvement. In addition, the pawnshop system at PT Pegadaian (Persero) Shariah Service Unit of Jampue, Pinrang Regency gains benefits through an ijarah agreement which imposes a fee maintenance of the pawned goods, the cost is calculated from the value of the goods not from the loan amount.

The branch of Pawnshop Syariah of Gunung Sari Balikpapan in carrying out its operational system is in accordance with Sharia provisions, or based on a study of fiqh mu'amalah regarding pawning. As for pawnshop which contributes the dominant product to Pegadaian's revenue, it comes from pawn products (rahn) which is around 80% of the total revenue of the branch of syariah pawnshop of Gunung Sari Balikpapan (Nasution, 2016)

Research (Maheasyningtyas, 2015) shows that in general the Sharia Pawnshop Landungsari Malang Branch has complied with the rules in rahn of gold transactions. However, there are things that are not in accordance with the sharia concept, namely the merging of rahn and ijarah contracts, the determination of ijarah and administrative costs based on the size of the loan, and the lack of attention to the status of gold ownership. This means that there is a discrepancy between the concept and the practice of rahn Emas at the Sharia Pawnshop Branch of Landungsari Malang.

Sharia pawnshop are one of the most effective funding alternatives because it does not require complicated requirements and processes. Therefore, the Islamic Pawn Financial Institution has a very large social function (besides having a business element) for the benefit of the people according to the concept of ta'awun in Islam. However, it is necessary to re-examine all transactions and practices of pawnshops that take place at sharia pawnshops, because in practice and operations, sharia pawnshops play more in the profit-oriented economy. And it is very little socially oriented. In terms of the basic

philosophy and the pawnshop (rahn) it was originally a tabarru' contract, not a tijarah contract. (Suryani, 2019)

2. The Pillars That Must Be Fulfilled When Partnering with a Sharia Pawnshop

There are four pillars of al-rahn, namely: (Surepno, 2018)

- a. The perpetrators consist of: the party who pawns (rahin) and the party who receives the pledge (murtahin).
- b. The object of the contract is in the form of pawned goods (marhun) and debts (marhun bih).
- c. Ijab Qabul/handover.

Sharia provisions, namely:

- a. The perpetrator, must know the law of baligh
- b. Pawned object (marhun)
 - 1) Pawn goods (marhun)
 - a) Can be sold and the value is balanced
 - b) Must be valuable and usable
 - c) Must be clear and can be determined specifically
 - d) Not related to other people (in terms of ownership)
 - 2) Debt (marhun bih), the value of the debt must be clear as well as the date of maturity.
- c. Ijab Kabul, is a statement and expression of mutual pleasure/willingness between the parties to the contract which is carried out verbally, in writing, through correspondence or using modern communication methods.

Rahn financing is the main product at the Sharia Pawnshop. Many customers choose to use the Rahn facility to fulfill their loans because the terms and procedures for disbursing funds are easy and fast. For customers who want to borrow a number of funds with sharia-based collateral, they only need to meet the following requirements: (Afdhila, 2019)

- a. Submit a photocopy of your KTP/other identification card.
- b. Marhun (guaranteed goods) are goods that meet the requirements.

The types of goods that can be accepted as guarantees for rahin are jewelry (such as gold and diamonds) and electronic goods, such as laptops and cellphones. For laptops and cellphones, in delivery as collateral, completeness of goods is required, namely manual books, boxes, purchase receipts, and driver CDs. This completeness is needed to ensure that the goods really belong to Rahin and make it easier for the Sharia Pawnshop if the goods are auctioned.

- c. Fill out the Loan Request Form + signature

Signing the Rahn and Ijarah contracts on Rahn's Proof. There are two contracts that are made when transacting Rahn. The first is the Rahn contract. This contract is enforced when Rahin borrows money from a Sharia Pawnshop and delivers goods as collateral for the debt; the second is the ijarah contract. This contract occurred because Rahin entrusted his goods to the Pegadaian to guarantee the repayment of the debt. In Sharia Pawnshops, this deposit or storage fee is commonly referred to as the ujroh fee. In Rahn's proof letter there is clear information regarding the estimated amount of goods, loans, ujrah fees every 10 days, administrative costs and due dates.

- d. Paying administration fee

Administrative costs are operational costs incurred by the company in processing marhun bih. When the Rahn transaction was first made, marhun bih was classified from group A to group H, but currently marhun bih is only classified into groups A, B (B1, B2, and B3), C (C1, C2, and C3), and group D. Administration fee is charged to rahin based on the classification of marhun bih. In addition to administrative costs, for goods that are guaranteed loans and are kept by the Sharia Pawnshop, it will be charged to a marhun management fee called ijarah. This marhun management service is collected as

rent for Rahin's marhun place as long as it is pawned. The amount of ijarah collected is calculated based on the estimated value of the marhun and the length of time the goods are stored or the length of the loan. However, for customers who do not take loans of the maximum amount, the Sharia Pawnshop provides compensation in the form of discounts. This discount is based on the consideration that the rahin who does not take the full loan will reduce the risk faced by the pawnshop so that the rahin does not have to pay the full ijarah. The amount of this ijarah cost is not agreed upon in the contract. According to (Panjaitan, 2015) there are 5 (five) pillars of sharia gold pawning which described as follows:

a. Rahin (who pawned)

One of the conditions for this gold pawn to occur is the presence of Rahin (who pawned it).

b. Murtahin (who received the pawning)

The party receiving this pledge/pawning is from the Bank DKI Syariah itself.

c. Marhun (Pawned goods)

The pawned goods are gold, with a financing value of 90% of the selling price

d. Marhun bih (Debt)

At Bank DKI Syariah, marhun bih is given by doing book transfer, but if the pawnbroker has an account but cash cannot be taken when the ijab qobul contract is transferred, it can be transferred via ATM.

e. Ijab Qobul

At the time the contract takes place at the Islamic Bank using a letter of agreement or an underhand agreement which is stamped accompanied by attachments to the provisions of the gold pawn contract.

3. Pawn System in Sharia Pawnshops

The operational mechanism of the Sharia Pawnshop can be described as follows: (Surepno, 2018)

a. Through the Rahn contract, the customer submits movable goods

b. Pawnshop stores and cares for it in the place provided by the pawnshop.

The consequences arising from the storage process are costs that include: (Surepno, 2018)

a. storage space investment value,

b. maintenance costs and the whole process of its activities.

On this basis, it is justified for pawnshop to charge rental fees to customers according to the amount agreed by both parties. Shariah pawnshop will benefit only from the rental fee collected, not additional from interest or capital rental which is calculated from borrowed money. So here it can be said that the process of lending and borrowing money is only a 'lipstick' that will attract consumers to store their goods at the pawnshop. (Surepno, 2018)

In the research of Iskandar Budiman, Fakhrizal, Munawwarah (2017), it shows that the community is very supportive of sharia pawnshops, with the sharia pawnshop it can help the middle and lower class people in obtaining funds quickly and easily and greatly assist the community in their financial problems to fulfill their needs but lack of the socialization carried out by the sharia pawnshop makes people who pawn gold or other goods create ignorance and lack of understanding of the system and contract used by the sharia pawnshop. This problem resulted in 100% of respondents experiencing understanding of the system, product and contract implemented by the sharia pawnshop.

The operational mechanism of sharia pawnshops according to (Wandira, 2016) runs on two transaction contracts, namely rahn and ijarah (contract). The pawn procedures used apply the standard sharia pawn operational guidelines (PGOS) that have been set by PT. Pegadaian. Gita Lestari, A., (2019) this research shows that the pawn system at the Sharia Pawnshop Branch of Sidrap is based on trust financing, which has an easy mechanism/procedure and simple requirements do not make it difficult for people who want to apply for trust financing, but pawnshops remain cautious in provide financing in order to avoid things that are not desirable. In addition, the Sharia Pawnshop Branch of Sidrap does not use an interest system but mu'nah (maintenance fees) for collateral imposed on customers which

has been regulated in the DSN-MUI fatwa No. 92/DSN-MUI/IV/2014 concerning financing accompanied by Rahn (al-Tamwil al-Mautsuq bi al-Rahn).

In Putri's research (2016) the implementation of sharia pawning is very simple and carried out in a relatively short time and it is based on the Fatwa of the National Sharia Council, No. 25/DSN-MUI/III/2002 dated June 26, 2002, which states that storage costs should not be determined the amount of the loan and will only benefit from the rental fee collected, and in its application there are two contracts, namely rahn and ijarah contracts. Meanwhile, the product development strategy carried out is to expand the marketing strategy of sharia pawn products, strategies in the field of promotion, strategies in the field of pricing and strategies by creating/adding pawn products from existing ones and maintaining a surplus. Sharia pawnshops and continue to work to improve it. With the implementation of this strategy, the profits obtained will also increase so that the outstanding loan (OSL) target is achieved and sharia pawnshops can remain standing in Metro City without having to be merged with other pawnshop units.

The auction system carried out by the Sharia Pawnshop Branch of Landungsari Malang was in accordance with the DSN-MUI Fatwa No: 25/DSN-MUI/III/2002 concerning Rahn. Excess money from the auction after deducting loans and fees will be returned to the customer, and if there is still a shortage, it remains the customer's obligation to pay off. This is the beauty of Islam where the settlement of loans or repayments is carried out fairly. (Maheasyningtyas, 2015)

The operational mechanism for the rahn contract at the Sharia Pawnshop according to Luluk Wahyu Roficoh (2018) is that the community submits movable goods and then the pawnshop stores and maintains the goods in the place provided by the pawnshop. From the storage process, costs arise which include the value of the storage area, maintenance and overall process activities. On this basis, according to sharia pawnshops, it is permissible for pawnshops to charge rental fees for customers according to the amount agreed by both parties. Shariah pawnshop will benefit only from the rent of the place taken, not additional in the form of interest or capital rental which is calculated from the loan money. The intended of rahn contract is Rahn financing product that is in the Sharia Pawnshop.

4. Factors Affecting Pawn Interest in Sharia Pawnshops

In the research of Iskandar Budiman, Fakhrizal, Munawwarah (2017), it shows that the people in Idi Rayeuk, Langsa strongly support sharia pawnshops, they have the perception that the pawnshop has carried out its duties properly and in accordance with sharia provisions. This is because there is an explanation at the beginning by the pawnshop employee about what system and contract is used when going to pawn gold or other goods by the customer. The existence of socialization and explanation from the pawnshop regarding the procedures and systems used automatically provide knowledge to customers and understanding of the community towards the system that is applied. Meanwhile, Rukmanasari's research (2017) shows that knowledge has an insignificant but insignificant effect on interest in pawnshops in using sharia pawnshops. If the customer's knowledge of the terms and pillars of the sharia pawnshop is increased, the customer's interest in using the sharia pawnshop also will be higher. Customers who have higher knowledge about sharia pawnshops will be more interested in using sharia pawnshops than customers who have less knowledge.

This is in accordance with the opinion of (Sitti Murni Kaddi, M. Kafrawi Al-Kafiah, Donal Adrian, Erdiyansyah (2020) with the ability of employees to explain the Arrum Haji product owned by Syariah Pawnshop of Palu Plaza using communication strategies, such as delivering messages by highly credible employees, delivering This message is related to an easy way to Baitullah to make an initial payment by providing a guarantee of 3.5 grams of precious metal, or 4 to 5 grams of ordinary gold and administrative costs as the initial process of arranging Arrum Haji; the ability of leaders, public relations, and marketing officers to compose persuasive sentences using language Indonesian and regional languages, both face-to-face and media; and using social media such as Facebook, Instagram,

Twitter and others in marketing their products so as to persuade customers to use the Palu Plaza Syariah Pawnshop product.

The sharia pawn product (rahn) is one of the sharia financial service products that continues to develop from time to time. However, this development still requires attention in order to achieve financial inclusion and increase the market share of sharia pawn products. One of the efforts to realize the determination is doing socialization strategy. The Successful of socialization is not only the responsibility of Islamic financial services institutions, but also the role and support of other stakeholders, especially the government. (Ning Karnawijaya, 2019).

However, this pawning decision must be based on legal philosophy as described by Alfarid Fedro, Setiawan bin Lahuri, Mohammad Ghozali (2020) in their research confirming that it is necessary to include the legal philosophy that underlies the reason for the pledge decision (rahn), debt (dain) caused by buying and selling/trading (bai') or for borrowing money, debt (qardh). This basis will explain the limitations of shariah in the implementation of rahn contracts at SFI, especially in sharia pawnshops which still make qardh as the basis for realizing the implementation of rahn.

In an effort to minimize the risk of a decline in gold prices that occurs in rahn gold products, Suharja (2016) in his research states that the Sharia Pawnshop Unit of Semangka in Bengkulu City always monitors the movement of gold prices, applies Know your customer, training and development of human resources and reserve a number of funds in case the risk of falling gold prices occurs. The risk of falling gold prices has the potential to reduce customer interest in pawning their gold so that it will reduce the number of customers, and make customers delay redeeming their collateral.

Hadijah (2015) in his research shows that there are five factors that influence customer decisions to use the services of Pawnshop Syariah of KCPS Denpasar, namely physical appearance factor of 67.138%, empathy of 20.960%, reliability of 6.889%, responsiveness of 2.919%, and guarantee of 2.094% . The physical appearance factor is the most dominant factor because it has the highest explained variance of 61.798%, it means that the physical appearance factor is able to explain the customer's decision to use the Shariah pawnshop of KCPS Denpasar service of 67.138%.

In addition, Wahab (2017) mentions that service quality is one of the factors that influence the pawn interest in sharia pawnshops. Service quality is measured based on reliability, responsiveness, assurance (guarantee), empathy, tangible (direct evidence). Service quality is built on a comparison of two main factors, namely customer perceptions of the real service they receive with the service that is actually expected or desired. If the reality is more than expected, then the service can be said to be good quality, whereas if the reality is less than expected, then the service is said to be poor quality. And if the reality is the same as expected, then the service is called satisfactory. The expectations of customers are basically the same as what kind of service the company should provide to the customers. These customer expectations are based on information conveyed by word of mouth, personal needs, past experiences, and external communications (advertising and various other forms of company promotion).

In addition, to achieve the demand for pawning, there are improvements in promotions that are carried out more optimally through online media and promotions must be more focused and well planned. The loan disbursement procedure process is made as easy as possible, so that customers do not find it difficult when making transactions. Keeping costs as low as possible so that customers do not object to the high fees, so that customers will be more interested in conducting transactions at sharia pawnshops. (Rahmawati & Mutmainah, 2020)

The results of the study (Dwihapsari et al., 2019) show that several factors that influence consumer interest in pawning at Shariah Pawnshop of Padasuka are price and location. Price and location factors have a positive and significant influence on consumer preferences, while the most dominant influence is price. The customer's view of the price at the Sharia Pawnshop of Padasuka is an affordable price product, according to the price with the product, price competitiveness, price suitability

with benefits. Satisfactory comfort and security. Meanwhile, shariah factors do not affect customer preferences because the reason customers make pawn transactions is to meet urgent needs, so sharia principles are not something that must be considered.

5. CONCLUSIONS AND SUGGESTIONS

From the results of research related to shariah pawnshops during the 2015-2020 period against several literatures, the researchers concluded that:

Based on the analysis of Islamic law on the pawn system in shariah pawnshops, the shelter of shariah pawning law in terms of fulfilling sharia principles adheres to the National Sharia Council Fatwa (DSN) of the Indonesian Council of Ulama (MUI) No. 25/DSN-MUI/III/2002 concerning rahn, DSN MUI Fatwa No.26/DSN-MUI/III/2002 concerning gold pawning. (Maheasyningtyas, 2015), (Luluk Wahyu Roficoh, 2018), (Hidayat & Zulhelmy, 2020), (Putri, 2016) and (Fedro et al. al., 2019) DSN MUI also issued DSN MUI Fatwa No. 68/DSN-MUI/III/2008 concerning Rahn Tasjily. With the fatwa issued by the MUI DSN, it becomes a general reference and legality for Islamic financial institutions in Indonesia. In the institutional aspect, it is based on Government Regulation Number 103 in the year of 2000. (Luluk Wahyu Roficoh, 2018)

There are 5 (five) pillars that must be met when partnering with a shariah pawnshop, namely: Rahin (who pawns), Murtahin (who accepts the pawn), Marhun (goods that are pawned), Marhun bih (Debt), and Ijab Qobul. (Panjaitan, 2015); (Surepno, 2018)&(Afdhila, 2019)

The pawn system in shariah pawnshops is through a rahn contract, where the customer submits movable goods then the pawnshop stores and maintains it in the place provided by the pawnshop. The consequences arising from the storage process are costs that include the investment value of the storage area, and maintenance costs and the whole process of its activities. (Surepno, 2018), (A, 2019), (Wandira, 2016).

Some of the factors that influence consumer interest in pawnshops are the existence of socialization and explanations from the pawnshops about the procedures and systems used, so that it can increase customer knowledge and public understanding of the system implemented by shariah pawnshops ((Budiman et al., 2017), (Kaddi et al. ., 2020), (Karnawijaya, 2019)). In addition, the quality of service is one of the factors that influence interest in pawning in shariah pawnshops. Service quality is measured based on reliability, responsiveness, assurance (guarantee), empathy, tangible (direct evidence). ((Hadijah, 2015), (Wahab, 2017)). It is necessary to do maximum promotion through online media and it must be more directed and well planned. (Rahmawati & Mutmainah, 2020). Price and location are also one of the factors that influence consumer interest on shariah pawnshop (Dwihapsari et al., 2019).

Suggestion

It is a noble thing if every Muslim always tries to refer to the Qur'an and Sunnah of every action. Principled economic management is something that is very urgent to be explored and formulated academically. This is important aspect to be concerned so that in the end we can build an economic management paradigm that really comes from Islamic teachings. (Maksum, 2014)

Pawnshop is advised to improve service quality and must pay attention to service quality factors, namely reliability, responsiveness, assurance (guarantee), empathy, tangible (direct evidence). If public trust lose, it will result in a decrease in consumer interest which results in a decrease in the company's income level. Especially for the assurance variable which has the highest level of influence so that if the company can take advantage and improve the performance of this variable, consumers will have a high level of loyalty but if the performance of the variable decreases, it is possible that consumers will run to find other alternatives.

BIBLIOGRAPHY

1. A, G. L. (2019). Mu'nah Payment System in Amanah Payments at the Sharia Pawnshop Sidrap Branch (Islamic Economic Analysis). In the Faculty of Islamic Economics and Business (Vol. 1, Issue 1).
2. Afdhila, G. K. (2019). Analysis of Ar-Rahn Financing Implementation (Sharia Pawn) at the Sharia Pawnshop Landungsari Branch Malang. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
3. Anggadini, S. D. (2017). Application of Theory and Application of Sharia Pawnshops at Perum Pawnshops in Indonesia. *UNIKOM Scientific Magazine*, 15(1), 3–12. <https://doi.org/10.34010/miu.v15i1.272>
4. Armiya, M. Z., Saidin, Yahya, A., & Yani, T. A. (2020). Type of Agreement and Default Case Settlement for Debtors of Sharia Pawnshop in Banda Aceh, Indonesia. 413(Icolgis 2019), 220–227. <https://doi.org/10.2991/assehr.k.200306.217>.
5. Bakar, E. A., Muda, I., Nedelea, A., & Wardhani, M. M. (2021). The Influence of Using SAP CRM On Increasing Customer Satisfaction Index at Pt. Bank X In Medan, Indonesia. *The USV Annals of Economics and Public Administration*, 21(1), 33-44. <http://annals.seap.usv.ro/index.php/annals/index>
6. Budiman, I., Fakhrizal, & Munawwarah. (2017). Public Perception of the Sharia Pawnshop System (Case Study in Idi Rayeuk's Sharia Pawnshop). *Student Scientific Journal*, 1(1), 1–13.
7. Dwihapsari, R., Suryana, & Juliana. (2019). Customer Preferences in Selecting the Pawn Transaction in Pawnshop Syariah Padasuka. *KnE Social Sciences*, 3(13), 231–241. <https://doi.org/10.18502/kss.v3i13.4207>
8. Ellysa, I., & Hidayah, K. (2019). Factors affecting non-Muslim customers' interest in choosing sharia pawnshops in the special region of yogyakarta(diy) ",.
9. Fedro, A., Lahuri, S. bin, & Ghozali, M. (2019). Legal Analysis on the Fatwa of Sharia National Council on Rahn: Between Legal Philosophy and Its Implementation in Indonesian Sharia Pawnshop. *Journal of Schools*, 18(1), 76–116. <https://doi.org/10.2139/ssrn.3590096>
10. Habibah, N. U. (2017). The Development of Gold Pawning Into Gold Investment In Sharia Pawnshops. *Amwaluna: Journal of Islamic Economics and Finance*, 1(1), 81–97. <https://doi.org/10.29313/amwaluna.v1i1.2095>
11. Hadijah, S. (2015). Factors Affecting Customer's Decision to Use Sharia Pawnshop Services Denpasar Sharia Pawnshop Branch Office (KCPS). *Journal of Economics and Business*, 5(1).
12. Harahap, F. F. (2019). Mechanism of Accountability Against Pawn Objects by Sharia Pawnshops (Case Study At PT. Pegadaian Syariah (Persero) Alaman Bolak Padangsidempuan Branch).
13. Heriadi, B. (2019). Juridical Review of the Implementation of the Rahn Land Contract at the Sharia Pawnshop (Study at the Sharia Pawnshop Setia Budi Branch Medan).
14. Hidayat, & Zulhelmy. (2020). Analysis of Sharia Pawnshops in Pekanbaru City. *Journal of Tabarru': Islamic Banking and Finance*, 3(1), 78–85. [https://doi.org/10.25299/jtb.2020.vol3\(1\).5402](https://doi.org/10.25299/jtb.2020.vol3(1).5402)
15. Irfan, A. (2015). An Overview of Islam: The Practice of “Boroh” (Pegadaian) (Solving Problems With Problems). *Journal of Accounting, University of Jember*, 10(2), 48. <https://doi.org/10.19184/jauj.v10i2.1251>
16. Kaddi, S. M., Al-Kafiah, M. K., Adrian, D., & Erdiyansyah. (2020). Communication Strategy of Sha ria Pawnshop of Palu Plaza in Introducing Program of Easy Ways to Baitullah. *Technium Social Sciences Journal*, 13, 102–110.
17. Karnawijaya, N. (2019). Optimization Of The Government's Role In Supporting The Socialization Strategy Of Sharia Pawn Products. *Iconomics*, 4(1), 1–12. <https://doi.org/10.24042/febi.v4i1.3162>
18. Luluk Wahyu Roficoh. (2018). Rahn contract application at the Sharia Pawnshop. *Masharif Al-Syariah Journal: Journal of Islamic Economics and Banking*, 3(2), 26–43.
19. Maheasyningtyas, A. (2015). Shariah Analysis of Rahn Emas Transactions (Study on Sharia Pawnshops Landungsari Malang Branch). *Journal of Economics and Business*, 1–12.
20. Maksum, M. A. (2014). Building Sharia Principled Economic Management. *Journal of Al-'Adalah*, 17(2), 255–272.
21. Manahaar, P. (2019). Implementation of Sharia Pawning (Rahn) to Support the Community Economy in Indonesia. *Dialogia Iuridica: Journal of Business and Investment Law*, 10(2), 97–104. <https://doi.org/10.28932/di.v10i2.1126>
22. Marhani. (2017). Analysis of Islamic Law on the Pawn System at PT Pegadaian (Persero) Sharia Service Unit (UPS) Jampue, Pinrang Regency. In Marhani.

23. Muhsin, S., & Masse, R. A. (2020). Implementation of Hybryd Contracts in MULIA Financing Transactions at Sharia Pawnshop. 1(1), 73–85.
24. Mulazid, A. S. (2010). The Position of the Sharia Pawnshop System in National Law in Indonesia. https://www.academia.edu/download/47879906/Kejangan_Sistem_Pegadaian_Syariah.pdf
25. Muthmainah, & Cholil, M. (2015). Analysis of Attitude, Experience, Subjective Norm and Behavioral Control on The Entrepreneurial Intention and Behavior: A Case Study toward The Pawners of Sharia Pawnshop of Surakarta Branch Office, Central Java, Indonesia. *International Journal of Information, Business and Management*, 7(2), 63–76. http://ijibm.site666.com/IJIBM_Vol7No4_Nov2015.pdf#page=206
26. Nasution, R. S. (2016). Sharia Pawnshop Operational System Based on Surah Al-Baqarah 283 at PT. Pegadaian (Persero) Sharia Branch of Gunung Sari Balikpapan. *Al-Tijary*, 1(2), 93–119. <https://doi.org/10.21093/at.v1i2.529>
27. Panjaitan, J. (2015). The mechanism for financing the Islamic gold pawn at the bank dki sharia fatmawati branch.
28. Perwasih, R. (2019). Comparative Analysis of Service Quality on the Use of Digital and Manual Sharia Pawnshop Applications (Study at PT. Pegadaian Syariah Bengkulu Branch).
29. Pramudya, F. N. (2019). The Effect of Product Quality and Service Quality on Customer Satisfaction in Ar-Rum Financing at Sharia Pawnshops (Study on Sharia Pawnshops Arif Rahman Hakim Bandar Lampung. In *Developmental Psychology* (Issue October 2013).
30. Putri, S. D. (2016). Implementation of Pawning and Development Strategies at Sharia Pawnshops in Metro City. In *State Islamic High School*.
31. Rahmawati, A. L., & Mutmainah, K. (2020). Analysis of Factors Affecting Demand (Case Study on Sharia Pawnshops in Kebondalem Magelang). *Journal of Economics, Business and Engineering (JEBE)*, 1(2), 209–220.
32. Rukmanasari, F. (2017). The effect of knowledge, promotion and service quality on customer interest in using the services of the Sharia Pawnshop (Case Study on the Majapahit Sharia Pawnshop Semarang). 124.
33. Saputri, D. A., & Dewi, R. K. (2020). *Journal of Business and Accounting Elements* Pegadaian is a BUMN. Revenue is an increase in company wealth due to the sale of products or services in the context of carrying out business activities, the Indonesian financial sector arises which is engaged in three business lines. 5(2), 94–110.
34. Sari, L. A. (2019). Analysis of the Application of Information Systems for Digital Sharia Pawnshop Applications to Facilitate Customer Transactions Islamic Business Ethics Perspective: A Case Study of Sharia Pawnshops CPS Kebomas Gresik. <http://digilib.uinsby.ac.id/31349/>
35. Setyaningrum, R., & Khotijah, S. A. (2020). Analysis of the Application of the Digital Sharia Pawnshop Application Information System to Facilitate Customer Transactions according to Islamic Sharia. *Gorontalo Accounting Journal*, 3(2), 105. <https://doi.org/10.32662/gaj.v3i2.1027>
36. Sinambela, A. P. S. (2019). Implementation of the Gold Pawn System at the Setia Budi Sharia Pawnshop Branch. In the *Faculty of Islamic Economics and Business*.
37. Subagiyo, R. (2014). Sharia Overview of Sharia Pawnshops (Rahn). *An-Nisbah: Journal of Islamic Economics*, 1(1). <https://doi.org/10.21274/an.2014.1.1.161-184>
38. Sugiyono. (2013). *Quantitative, Qualitative and R&D Research Methods* (19th). Bandung Alfabeta.
39. Suharja, M. (2016). Rahn Emas at the Sharia Pawnshop Watermelon Unit Bengkulu City (Study on Risk Analysis).
40. Surepno, S. (2018). A Study on the Implementation of Rahn Contracts (Sharia Pawn) in Islamic Financial Institutions. *TAWAZUN: Journal of Sharia Economic Law*, 1(2), 174–186. <https://doi.org/10.21043/tawazun.v1i2.5090>
41. Suryani, E. (2019). Sharia Pawnshops: (Theory and Practice in Indonesia). *Management*, 10, 2.
42. Tulasmi, & Mukti, T. (2020). The Role of Sharia Pawnshops in Islamic Financial Literacy. *Scientific Journal of Islamic Economics*, 6(02), 239–245.
43. Ulwiyah, K., & Dwi Ayuningtyas, R. (2019). The impact of service quality dimensions to customer decision in using pawn service in pawnshop based on sharia principle (case study in pawnshop based on sharia principle at Semarang branch). *Journal.Uii.Ac.Id*, 2(25), 49–55.
44. Wahab, W. (2017). The Effect of Service Quality on Sharia Pawnshop Customer Satisfaction in Pekanbaru City. *Journal of Islamic Economic Studies*, 02(01), 51–65.

45. Wandira, S. R. (2016). Performance System Analysis of PT. Pegadaian Syariah (Persero) Tbk Pangkajene Branch (November Issue).