

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

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Abstract: *This study discusses how actually the strategy carried out by sharia pawnshops in increasing people's financial literacy both directly and indirectly, sharia pawnshops are also one of the (IKNBS) that has an important role in socializing the importance of sharia economics in the midst of the Muslim community. So the purpose of this research is to find out how important financial literacy is in the community and the strategies carried out by Sharia Pawnshops in improving the financial literacy of the Mandailing Natal community This research method uses qualitative research, data sources used primary data and secondary data, the data collection technique is by conducting observations, interviews and documentation, data analysis techniques are carried out, namely by reducing data, data presentation and conclusions. The results of this study show that Islamic financial literacy at UPS Pegadaian Syariah Mandailing Natal has a good understanding of the principles of Islamic finance is very important for the community, especially Muslims. Then UPS Pegadaian Pegadaian Syariah Mandailing Natal has successfully implemented various strategies to increase Islamic financial literacy in the community since its establishment in 2015. With the support of the government and compliance with the regulations of the Financial Services Authority (OJK), the literacy program they run targets various community groups such as entrepreneurs, private employees, civil servants, and the general public*

Keywords: *: Financial Literacy, Strategy, Society.*

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Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

Abstrak: Penelitian ini membahas mengenai bagaimana sebenarnya strategi yang dilakukan oleh pegadaian syariah dalam meningkatkan literasi keuangan masyarakat baik secara langsung maupun tidak langsung, pegadaian syariah juga merupakan salah satu (IKNBS) yang memiliki peran penting dalam menyosialisasikan pentingnya ekonomi syariah di-tengah tengah masyarakat Muslim. Sehingga tujuan penelitian ini adalah untuk mengetahui bagaimana pentingnya literasi keuangan di tengah masyarakat serta strategi yang dilakukan Pegadaian Syariah dalam meningkatkan literasi keuangan masyarakat Mandailing Natal Metode penelitian ini menggunakan penelitian kualitatif, sumber data yang digunakan data primer dan data sekunder, teknik pengumpulan datanya adalah dengan melakukan observasi, wawancara serta dokumentasi, teknik analisis data yang dilakukan yaitu dengan melakukan reduksi data, penyajian data dan kesimpulan. Hasil penelitian ini menunjukkan bahwa literasi keuangan syariah di UPS Pegadaian Syariah Mandailing Natal memiliki pemahaman yang baik terhadap prinsip-prinsip keuangan syariah sangat penting bagi masyarakat, khususnya umat Muslim. Kemudian Pegadaian UPS Pegadaian Syariah Mandailing Natal telah berhasil mengimplementasikan berbagai strategi untuk meningkatkan literasi keuangan syariah di masyarakat sejak berdiri pada tahun 2015. Dengan dukungan pemerintah dan kepatuhan pada regulasi Otoritas Jasa Keuangan (OJK), program literasi yang mereka jalankan menyasar berbagai kelompok masyarakat seperti wirausaha, karyawan swasta, pegawai negeri, dan masyarakat umum.

Kata Kunci: Literasi Keuangan, Strategi, Masyarakat.

INTRODUCTION

In every modern economy, the existence of Islamic financial institutions plays a crucial role as Sharia-based economic institutions in the national development process. The establishment of Islamic financial institutions represents an implementation of Muslims' understanding of the

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

principles of Islamic economic law. Islamic financial institutions operate based on Islamic Sharia principles.¹

The concept used in Islamic financial institution transactions is based on the principle of profit-sharing partnerships, buying and selling or leasing for commercial purposes, and lending and borrowing as social transactions. Islamic financial institutions adhere to basic principles such as the prohibition of interest on all forms of transactions, conducting business and trade activities based on fairness and halal profits, paying zakat on every transaction result, prohibiting monopolies, and building communities through business and trade activities that are not prohibited by Islam.²

Islamic financial institutions consist of banks and non-banks. A bank is a financial institution tasked with collecting and distributing funds to the public and providing other financial services for profit and helping the community improve their standard of living equitably. Service quality is the expected level of excellence and the control over that level of excellence to meet customer desires.³ Non-banks are financial institutions that provide financial services and indirectly attract funds from the public, such as insurance, BMT, capital markets, pawnshops, and so on. The similarity between banks and non-banks is that they both manage funds sourced from the public and then channel them back to the community for productive

¹ Heri Sudarsono, "Analisis Pengaruh Kinerja Keuangan Terhadap Profitabilitas Bank Syariah Di Indonesia," *Economica: Jurnal Ekonomi Islam* 8, no. 2 (2017): 175–203, <https://doi.org/http://orcid.org/0000-0003-4603-4305>.

² Vani Hajari and Chuzaimah Batubara, "Implementasi Prinsip Pembiayaan Pada Lembaga Keuangan Syariah," *Jurnal Riset Ekonomi Dan Akuntansi* 1, no. 3 (2023): 113–23, <https://doi.org/https://doi.org/10.54066/jrea-itb.v1i3.625>.

³ Ika Purnama, Sarmiana Nofinawati, and Ferri Alfadri, "Determinants of Community Interest in Batang Toru District Using Cicil Gold Product at PT. Bank Sharia Mandiri KCP Batang Toru," *Journal Of Sharia Banking* 2, no. 2 (2021), <https://doi.org/https://doi.org/10.24952/jsb.v2i2.4946>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

activities presented in the form of various financial products or services offered by each.⁴

Pawnshops are a form of non-banking institution. Their function is directly related to poverty alleviation efforts. They are institutions that are not only business-oriented but also social. They also do not centralize wealth in the hands of a small number of capital owners (founders) while exploiting the majority, but rather distribute wealth equitably and fairly. They were created to help the majority group, namely small or micro-entrepreneurs.⁵

Pawnshops, as financial institutions, are born from the broader community, transcending economic, social, or even religious boundaries. All components of society can play an active role in building a fairer financial system that, more importantly, reaches even the smallest level of entrepreneurs. The role of pawnshops in fostering micro and small businesses within their communities is a significant contribution to national development. Therefore, pawnshops are expected to avoid being trapped in these two opposing poles of the economic system. Pawnshops are driven not solely by profit but also by social motives. Thus, pawnshops are legitimate organizations. As Islamic financial institutions, pawnshops must adhere firmly to Islamic principles. The development of Islamic financial institutions

⁴ Jamal Wiwoho, "Peran Lembaga Keuangan Bank Dan Lembaga Keuangan Bukan Bank Dalam Memberikan Distribusi Keadilan Bagi Masyarakat," *Masalah-Masalah Hukum* 43, no. 1 (2014): 87–97, <https://doi.org/https://doi.org/10.14710/mmh.43.1.2014.87-97>.

⁵ Milda Al Baqiyatus Sholihah and Achmad Yasin, "Application of Ujrah Discounts on Pawn Products at BSI Kc Bojonegoro According To Sharia Economic Law," *Al-Hiwalah: Journal Syariah Economic Law* 4, no. 1 (2025), <https://doi.org/https://doi.org/10.47766/alhiwalah.v2i2.1713>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

in the community has made it easier for people to use their services, especially in market areas.⁶

Islamic financial mechanisms must be free from interest, a fundamental foundation of conventional finance. While interest-based capital is widely known, the profit-sharing system may still be considered a novelty, leaving few people familiar with it. The profit-sharing system has its own unique characteristics, offering advantages over interest. This advantage is not in accordance with Islamic principles, but it also offers economic advantages. Profit-sharing is also known as profit sharing. Profit sharing is the distribution of a portion of a company's profits to employees. This distribution can take the form of year-end profit sharing, performance bonuses, and other forms. The profit-sharing ratio is determined based on the size of the business's profits, based on the capital allocated to the pawnshop partner. This financial concept is known as the ratio. The ratio is a mutually agreed-upon ratio between both parties to the transaction and is a crucial factor in determining profit sharing in pawnshops.

Facing competition requires reliable management capable of anticipating every aspect of competition and operating effectively and efficiently. Various efforts to attract customer interest are undertaken, including creating superior products and organizational activities. Socialization refers to the process by which members of a community learn to recognize and internalize the culture of their environment. Socialization can be achieved by adapting behavior to the prevailing culture.

⁶ Rafly Satrio et al., "Pengaruh Gaya Hidup Hedonisme Terhadap Perilaku Manajemen Keuangan Mahasiswa," *Jurnal Publikasi Ilmu Manajemen* 3, no. 4 (2024): 26–35, <https://doi.org/https://doi.org/10.55606/jupiman.v3i4.4468>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

A region is considered developed when viewed from the economic well-being or income of its people. However, the people of Mandailing Natal tend to work hard to earn money. Many people pursue financial goals enthusiastically at the beginning, but their enthusiasm declines in the middle.⁷ In Mandailing Natal, the community is still considered lagging behind in managing their personal finances, as evidenced by their greater consumption habits than their productive ones.

Some workers, after receiving their income, spend it excessively without managing their finances more efficiently and often have debts everywhere. Therefore, financial institutions have a very important task or role in providing financial access to the community. In fact, providing debt or loans is an act of kindness to help people who are in dire straits and do not have cash. ⁸As Muslims, we must have a management attitude, especially in the financial sector, as emphasized in the word of Allah SWT in Surah Al-Maidah verses 15-16.

Surah Al-Maidah verses 15-16 tell us to manage or organize life in this world as best as possible, and to use all the resources provided by Allah SWT responsibly. ⁹ Therefore, knowledge, insight, skills, and a professional attitude are needed in managing everything, including using money. Until now, the Islamic financial institution sector in Indonesia has continued to grow. This is

⁷ Arfina Dona, "Strategi Pemasaran Asuransi Siagakoe Dalam Perspektif Ekonomi Islam (Studi Kasus Di PT. Asuransi Umum Bumiputera Muda 1967 Unit Layanan Syariah Pekanbaru)" (Universitas Islam Negeri Sultan Syarif Kasim Riau, 2012), <https://repository.uin-suska.ac.id/9389/>.

⁸ Berlin Sundari et al., "The Effect Of Inflation Level And Gold Prices On The Distribution Of Rahn's Financing In Pt. Pegadaian (Persero) Sharia Branch Alaman Bolak Padangsimpuan," *Journal Of Sharia Banking* 2, no. 1 (2021), <https://doi.org/https://doi.org/10.24952/jsb.v2i1.4440>.

⁹ Amalia Desy Wahyuni and Moh Zahid, "Manajemen Lingkungan Madrasah Perspektif Al-Qur'an Dan Hadits," *Kartika: Jurnal Studi Keislaman* 5, no. 1 (2025): 184–200, <https://doi.org/https://doi.org/10.59240/kjsk.v5i1.149>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

evident from OJK data which shows that in 2019 the total number of Islamic financial assets in Indonesia was IDR 1,468.07 trillion, with a breakdown of the Islamic banking industry reaching IDR 538.32 trillion, Islamic non-bank financial institutions IDR 105.56 trillion, and the Islamic capital market IDR 824.19 trillion.¹⁰

Table 1
Development in the Number of UPS Customers. Pegadaian Syariah Mandailing Natal

No	Year	Number of customers
1	2019	720
2	2020	850
3	2021	600

Table 1 above shows that the number of developments at Ups. Islamic pawnshops in Panyabungan District fluctuated from 2019 to 2021. Therefore, it can be said that the public is increasingly trusting Islamic financial institutions. Therefore, financial literacy is a very important indicator in increasing public knowledge. With financial literacy in the community, it will be easier for them to understand Islamic financial products and services so they can make good and correct decisions in managing their finances to meet their needs. Therefore, to improve Islamic financial literacy, a strategy is

¹⁰ Dhea Khoirunisa et al., “Analisis Peran Otoritas Jasa Keuangan (OJK) Dalam Mengawasi Pelayanan Pada Perusahaan Financial Technology (Fintech) Di Indonesia,” *Inisiatif: Jurnal Ekonomi, Akuntansi Dan Manajemen* 2, no. 3 (2023): 127–32, <https://doi.org/https://doi.org/10.30640/inisiatif.v2i3.1108>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

needed from every financial services business actor to increase Islamic financial literacy and inclusion so that Islamic financial products and services are known and used by the public. Based on the background outlined above, the researcher is interested in conducting a study entitled "Islamic Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community."

METHODS

This research was conducted at PT Pegadaian (Persero) Panyabungan Sharia Service Unit, located on Jalan Sibaroar, Sipolu-polu, Panyabungan, in July 2023. The research used a qualitative approach with descriptive methods, aiming to deeply understand the phenomenon under natural conditions. The research subjects included managers, cashiers, and customers of Pegadaian Panyabungan Sharia Service Unit. The sample was determined using the snowball sampling technique. The data used consisted of primary and secondary data. Primary data were obtained through structured interviews with informants, while secondary data were obtained from relevant documents, books, and journals. Data collection techniques included direct observation, interviews, and documentation. Data analysis was conducted qualitatively and descriptively through the stages of data reduction, data presentation, and conclusion drawing. Data validity was maintained through continuous observation and the use of reference materials.

RESULTS AND DISCUSSION

Sharia financial literacy in Indonesia represents a crucial effort to improve financial understanding and skills within the context of Sharia. Sharia financial literacy plays a crucial role in enabling Muslims to select and use financial products that comply with Sharia principles, which are free from usury and comply with halal (permissible) requirements. This is not only

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

important religiously but also in a broader economic context, as it provides Muslims with access to transactions that align with their beliefs.

Sharia financial literacy helps develop the skills necessary to manage personal and business finances more effectively, reduce financial risks, and maximize the benefits of available financial resources. In this context, education and awareness of Sharia financial products and services are crucial, not only for selecting the right product but also for understanding the Sharia implications of every financial decision.

Institutionally, the Indonesian Financial Services Authority (OJK) has played an active role in strengthening financial literacy infrastructure, including through national programs encompassing education, campaigns, and product development. This aims to increase public awareness and knowledge of finance, including Sharia-based finance, and to promote healthy and inclusive financial behaviors across all levels of society.

Improving Islamic financial literacy not only strengthens public trust and participation in the Islamic financial system but also has the potential to significantly contribute to overall economic growth through more empowered and sustainable financial management for individuals and families. Public trust is the level of public confidence in the integrity and credibility of an institution.¹¹

Programs such as regular outreach and education conducted by Pegadaian, both through mass media and directly, are an integral part of their efforts to empower the community in managing finances according to Islamic principles. Pegadaian UPS Pegadaian Syariah Mandailing Natal emphasizes

¹¹ Desi Siti Habibah Arifin, Dede Kania, and Syahrul Anwar, "Implications of Dual Positions of Sharia Supervisory Board on the Effectiveness of Supervision in Islamic Financial Institutions," *Journal of Sharia Banking* 5, no. 2 (2024): 223–46, <https://doi.org/https://doi.org/10.24952/jsb.v5i2.13766>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

the principles of Islamic business ethics in every aspect of its operations. This includes openness, fairness, and honesty in transactions with customers, without discriminating between customers based on their economic status. With this approach, Pegadaian not only provides capital loans through pawn and KUR products, but also strives to provide tangible benefits to the community, especially for MSMEs that need financial support to grow.

Pegadaian's financial literacy strategy aims not only to increase public understanding of sharia financial products and services, but also to change their behavior in managing their finances better. This program is implemented in accordance with OJK regulations and has the full support of the government and related parties. The existence of UPS Pegadaian Syariah Mandailing Natal is not only a financial institution, but also an agent of social change committed to improving community welfare through an economic approach based on Islamic values. Through these efforts, it is hoped that the community will be more intelligent in utilizing available sharia financial services, reduce dependence on conventional financial practices, and overall advance the economy based on the principles of justice and blessings. Some financial literacy strategies that UPS Pegadaian Syariah Mandailing Natal can implement are as follows:¹²

1. Market Penetration Strategy

Market penetration, or market penetration, is a company's effort to increase the number of customers, both quantitatively and qualitatively, in the

¹² Koriah Sintia Dewi, Agus Sumarna, and Agus Koni, "Pemahaman Masyarakat Terhadap Sistem Pegadaian Syariah Di Subang," *Jurnal Ekonomi Syariah Indonesia (JESI)* 3, no. 1 (2024): 18–33, <https://doi.org/https://doi.org/10.57171/jesi.v3i1.19>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

current market through active promotion and distribution. This strategy is suitable for markets that are experiencing slow growth.¹³

2. Product Development Strategy

A product development strategy is an effort to increase the number of customers by developing or introducing new products. Innovation and creativity in product creation are key elements of this strategy. Companies constantly strive to innovate or introduce new products to consumers. Companies continuously explore market needs and strive to meet them.¹⁴

3. Market Development Strategy

A market development strategy is one that brings a product to new markets by opening or establishing new strategic branches or establishing partnerships with other parties to attract new customers. Management uses this strategy when the market is already crowded and the market share is increasing significantly or competitors are strong.

4. Integration Strategy

An integration strategy is a final resort strategy typically pursued by companies experiencing severe liquidity difficulties. Typically, this strategy involves a horizontal diversification strategy, which involves merging companies.

5. Diversification Strategy

Diversification strategies include both concentration and conglomerate diversification. Diversification refers to a company focusing on a specific

¹³ Abdul Majid and Erna Nur Faizah, "Analisis Strategi Pemasaran Dalam Meningkatkan Daya Saing UMKM," *Jurnal Media Komunikasi Ilmu Ekonomi* 40, no. 2 (2023): 52–63, <https://doi.org/https://doi.org/10.58906/melati.v40i2.130>.

¹⁴ Farhan Azhari and Hapzi Ali, "Peran Inovasi Produk, Strategi Pemasaran, Dan Kualitas Layanan Terhadap Peningkatan Kinerja Perusahaan," *Jurnal Manajemen Dan Pemasaran Digital* 2, no. 2 (2024): 72–81, <https://doi.org/https://doi.org/10.38035/jmpd.v2i2.146>.

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

market segment by offering various product variants. Conglomerate diversification, on the other hand, involves banks focusing on providing various product variants to conglomerate groups (corporations).

CONCLUSION

Sharia financial literacy at UPS Pegadaian Syariah Mandailing Natal. A good understanding of sharia financial principles is crucial for the community, especially Muslims. Sharia financial literacy not only helps manage finances efficiently but also enables individuals to choose sharia-compliant financial products and services that are considered halal and profitable. Through structured educational efforts and campaigns, the Financial Services Authority (OJK) and sharia financial institutions play a role in building financial awareness and skills that can improve public welfare and support sustainable economic growth in Indonesia.

Pegadaian UPS Pegadaian Syariah Mandailing Natal has successfully implemented various strategies to improve sharia financial literacy in the community since its establishment in 2015. With government support and compliance with Financial Services Authority (OJK) regulations, their literacy programs target various community groups such as entrepreneurs, private sector employees, civil servants, and the general public. Through direct outreach, mass and online media, and in-office consultations, Pegadaian has successfully fostered a better understanding of Islamic financial principles. In lionits operations, Pegadaian also implements Islamic business ethics principles such as honesty, fairness, and beneficence, which are reflected in its services and financing products. Despite facing several internal challenges, this program has provided significant benefits to the community, particularly MSMEs, in managing their finances and running their businesses in accordance

Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

with Islamic principles. In conclusion, the strategy implemented by Pegadaian UPS Pegadaian Syariah Mandailing Natal has successfully increased Islamic financial literacy in the community, although several aspects still require improvement.

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Sharia Pawnshop Strategy in Improving Financial Literacy in the Mandailing Natal Community

Rista Mardatilla, et. Al

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