

## **STUDY OF PERCEPTION PUBLIC AT SYSTEM PAWNSHOP SYARIAH BRANCH TANJUNG MARKET IN JEMBER**

**Yani Dahliani<sup>1</sup>**  
**Yuniorita Indah Handayani<sup>2</sup>**  
**Helmi Agus Salim<sup>3</sup>**

*Lecturer, Faculty of Economics and Business, Institute of Technology and Science Mandala,  
Sumatera Street 118-120 Jember, 681211<sup>1</sup>*

*Lecturer, Faculty of Economics and Business, Institute of Technology and Science Mandala,  
Sumatera Street 118-120 Jember, 681212<sup>2</sup>*

*Lecturer, Faculty of Economics and Business, Institute of Technology and Science Mandala,  
Sumatera Street 118-120 Jember, 681213<sup>3</sup>*

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Corresponding author:

Name: Yani Dahliani

E-mail: [yani@itsm.ac.id](mailto:yani@itsm.ac.id)

### **ABSTRACT**

The financial institution is divided into, namely bank financial institutions and non-bank financial institutions. One of the non-bank financial institutions is institution in the form of public company (perum). The background of this research is to know the views and perceptions of the society to the pawnshops of sharia branch tanjung marketin Jember as well as the factors that determine the community to choose pawnshops as one source to obtain funds. The problem in this research is how is the society perception of sharia pawn system in pasar tanjung and to know what are the factors that determine the people prefer and how sharia pawnshops in running the system and whether people understand about how the system implemented by pawnshop sharia. In this research descriptive in the form of field research Descriptive method is a method in examining the status of a group of people, an object, a condition, a system of thought or an event in the present. The purpose of this descriptive research of sharia pawn system. The results of research that has been done shows that the community is very supportive of sharia pawnshops, with sharia pawnshops can help the community down in obtaining funds quickly easily, greatly assist the community in its financial problems to meet their needs but the lack of socialization conducted by pawnshops sharia making people who pawned gold or other goods made ignorance and lack of understanding of the system and akad used by sharia pawnshops, this resulted in 100% of respondents experiencing a lack of understanding of the system, products and contracts implemented by the sharia pawnshops.

*Keywords: perception, Society, System Pawn shop Sharia*

## **INTRODUCTION**

The role of institutions finance has important meaning in at each activity economics and also is Wrong One factor pusher growth economy something country. Institution finance grouped into two, viz institution bank and institutional finance finance non - bank .One from institution finance non-bank the is institution pawnshop Which in form Company General ( Perum ).Company the owned by government (BUMN), is at in lower authority Ministry BUMN. Business Corporation Pawnshop This especially is give credit pledge to society with simple procedure and fast , added with activity other Which related with business pawn.

Existence pawnshop sharia Which on initially pushed by development And success institutions other sharia finance. In side that , is also based on need public Indonesia to the presence of a pawnshop Which apply principles Sharia.Share public Which utilise product And service pawn shop, its behavior influenced by consideration accessibility pawn shop , security and consideration service , as consideration in choose financial institutions in general. However there are also reasons main public For become a customer pawnshop sharia is religious reasons . Temporary mortgage Tanjung Market branch itself pawnshop Already founded in 1973 And develop Enough fast . Moment This pawnshop No only place public circles intermediate to lower However has interested by the public circles on , Because pawnshop serve need fund Which required in a way fast .

Tanjung Market Community religious Muslim will become opportunity big for development pawnshop become sharia. Because 100 % of the Tanjung Jember Market community is religious Islam Which known as public Which religious , Already should they more choose For use institution finance Which based on sharia.

## **RESEARCH METHODS**

### **A. Material**

Based on observation preparation Already Lots source References books , and other literature which loads about pawnshop Sharia. Although reference research that has been done about Sharia pawnshops have Lots However compiler opinion source the Not yet Can become guidelines in discussion perception public to pawnshop Sharia. That because perception public about pawnshop sharia seldom revealed in work scientific in the academic community.

But from searches carried out No found research that The same with study This . However so , some work important that has been done reviewers previously , among them is :

Lena Pratiwi in thesis title *Analysis Implementation Auction Goods Pawn in Pawnshop Sharia Tanjung Jember Market* .<sup>3</sup> Thesis This explain about auction goods pawn without explained What which certainly about opinion public to auction goods pawn the . Putri Ayu in thesis title *Execution of Pawn with Sharia System in Pegadaian Sharia Tanjung Jember Market*. Thesis This explain about implementation pawn . As We know that Sharia pawnshops implement system Sharia in every products offered However in thesis this is also just explain implementation pawn just No examine about opinion public to implementation pawn the .Sri Puspa Hotmaidah in thesis title *perception public to the auction process goods guarantee at PT. Sharia pawnshop, Setia Budi branch , Medan*. Research purposes This is For know how much big influence perception public to process auction goods guarantee and how implementation of the goods process guarantee at PT. Pawnshop sharia branch Loyal Budi, Medan. Method study Which used in studyis method descriptive qualitative , which becomes object study is PT. Pawnshop sharia Setia Budi branch ,

Medan. Data used is interviews , documents , and questionnaire with amount sample as many as 40 people. Research result This can concluded that the society that is becoming customers Sharia pawnshops agree with the auction process in sharia pawnshop . Auction goods guarantee done with system sale . Pawnshopgive time to *Rahin* For repayment Marhun . Until with due date, customer No pay off the loan and didn't do it either extension , then sharia pawnshopbranch Loyal Budi, Medan entitled do auction process.

Hanisisva in thesis title *Implementation Pawn Sharia On Corporation Pawnshop Sharia ( studies case : sharia pawnshop, Ujung Gurun branch , Padang)*. Research purposes is For know implementation Sharia mortgage on public housing sharia pawnshop . And what just Which faced para party in implementation pawn sharia on housing society pawnshop sharia. Study This use method juridical sociological , meanwhile characteristic his research is descriptive . Research result implementation Sharia pawning is very simple and doable done in relatively short time , with fulfil provisions that have been in place set by pawn shop.

## **B. METHOD**

### **1. Approach And Type Study**

Study This use approach qualitative with method descriptive . Descriptive method is something method in examine the status of a group human , a object , an condition , something system thinking or something events in the present. <sup>7</sup> Purpose of study descriptive This is For know perception public to system pawnshop sharia.

#### **a. Source Data**

Data primary that is data Which made by researcher For Meaning special finish problem which is being handled it . Data is collected by the researcher himself direct from source First or place object study done . So that becomes primary data in study This is public Tanjung Jember market.

Data secondary that is data Which has collected For Meaning besides finish moderate problem faced . This data can found with fast . In research This Which become source data secondary is literature , article , journal , Which There is connectionwith study .

#### **1. Technique Collection Data**

Technique collection data Which writer do in study This is :

##### **a. Observation**

Observation is researcher involved direct in activity everyday people who are observed or used as source of research data. Simba do observation , study follow as well as do what Which done by source data And follow feel it . Observation study This writer do in pawnshop Tanjung Jember Market sharia .

##### **b. Interview**

According to Lexy J Moleong explained that interview is a conversation with Meaning - Meaning certain . On method This researchers and respondents face to face directly ( *face to face* ) For get information in a way oral with objective get data Which can explain problem study. <sup>9</sup> Interviews structured ( *structured interview* )used as technique collection data when researcher has know with Certainabout information What will obtained . Therefore that , deep do interview interviewer has prepare instrument study form questions written alternative one the answer is already there prepared . With interview structured this , every respondents given question Which The same And collector data note it down . With interview structured This

too, researcher can use a number of interviewer as data collector . Of course , the data collector must given *training* to have the same capabilities.In study this will be it writer interview is customers pawnshop Tanjung market

### c. Documentation

Documentation originate from say document , Which means goods written.In carry out technique documentation , researcher investigate objects written like book - book , magazine , documents , regulations , minutes meeting , notes daily , And etc .

## RESULT AND DISCUSSION

### A. Understanding perception

Perception is one of aspect important psychology for humans in respond presence various surrounding aspects and symptoms. Perception contain understanding Which very wide , regarding internal and external . Various expert has give definition Which diverse aboutperception , although on in principle contain meaning Which The same .

Ben Walgito disclose that perception is something organizing process ,interpretation to stimulus accepted by organism or individual so thatbecome something meaningful , and is real activity in individual self .<sup>10</sup> Public in term Language English is *society* Which originate from say Latin *socius*Which means ( friend ). Term public originate from say Language Arabic *Sharaka* Which means( follow as well as And participate ). Public is bunch man Which each other get along ,in term scientific is each other interact.An unity man can haveinfrastructure through its citizens can each other interact .

System is something composed unit from component or connected elements together For makes it easier Genre information , material or energy For reach something goal. The system is also a unity interconnected parts existing relationship in a region as well have driving items , eg general for example like country.

Transaction law pawn in knowledge Islamic jurisprudence is interpreted as *Rahn* who is something type agreement For withhold something goods as dependents debt. *Rahn* in Language Arabic is *al- habsu* which mean fixed and eternal This *word* is characteristic meaning material.Because That , in a way Language say *ar-rahn* means make something goods Which nature material as debt bondage .

### B. Runway law pawn

Proposition which enable done pawn is specified in Al Quran letter AlBaqarah 283 :  
Meaning : " *If you in travel (and mu'amalah no regularly cash ) medium you no acquire a person writer , So should there is item the dependents held (by the debtor ) . will but if partly you believe partly the other, then it should be the trusted one that fulfill his mandate ( his debt ) and should it pious to God God ; and don't you (para witness ) hide testimony . and anyone which hide it , So Indeed it is a sinner his heart ; and Allah knows best what which you do it .*" (QS. Al-Baqarah: 283)

Mechanism Sharia pawnshops (Rahn) are sufficient easy understood . As for through contract rahn customers give goods guarantee And furthermore party pawnshop will keepgoods guarantee in place already provided . In terms of this , party pawnshop justified For wearing cost rent to

party customers with amount in accordance agreement together so that party pawnshop get profit from duty rent place and notflower from big Money Which loaned.

### **C. Type goods which is pawned**

Following This things that can pawned at pawnshop sharia is :

#### 1) Jewellery

The most important jewelry that can be pawned is gold. Gold is goods valuable ones its nature universal. Gold recognized as goods valuable in all countries in world. Without letter or document ownership , gold will become legitimate owned and traded by the carrier . Gold print or artificial anywhere , will Can in demand For traded in any country , because it is the most valuable from gold is the substance. As for jewellery the one that can pawned at the Sharia Pawnshop is gold bullion , gold coins , gold dinars, gold Gold jewelry color nor gold color white ) , as well as goods other valuable like diamond . That 's gold by weight No You can even reach 1 gram pawned. Gold weighs reach 1 kilogram even Of course Can pawned. Meanwhile type jewellery Which Can pawned is Necklaces , rings , bracelets , studs and other jewelry are common located in public .

#### 2) Goods Electronic

Electronic items that can pawned Sharia pawnshops are television (LCD), refrigerator , gadgets, laptops, And various tool electronic other Which valuable And Lots used by society. Increasingly Good condition goods electronic will be chance get more loans high. The pawning community must ensure that goods pawned electronics is Still in condition good , I like it Still new ( Not yet reach One year use ), Not yet Once damaged , There is invoice purchase , There is warranty , Still intact And is goods Which popular in circles public so that easy for sale return.

#### 3) Vehicle Motorized

Sharia pawnshops also provide solution practical on urgent funding needs , ie with pawn vehicle motorized. However , it must be noticed Terms and Conditions pawn vehicle motorized. No all type vehicle motorized Can pawned. Yes a number of criteria to be consideration determination type and specifications vehicle motorized ones Can pawned. For vehicle in the form of motorbikes, production period his motorbike maximum 5 years final . Motorbike brands that can pawned is all brand that has circulating in market , except motorbikes with manufacturer China . Whereas For vehicle car , that is Can You pawn it is car with period production maximum ten year last. When want to pawn vehicle , Good That form car or motorcycle to Sharia pawnshops , people who pawn Can enclose letters vehicle like invoice purchase , BPKB and STNK.

### **D. Fatwa DSN MUI About sharia pawnshop**

Based on the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN – MUI). state that loan with pawn goods as internal debt collateral form rahn allowed with various provision , among them as following :

Fatwa of the National Sharia Council (DSN) No. 25/DSN-MUI/III/2002 set on dated March 28 2002 by the chairman and secretary of DSN regarding *Rahn* , decisive that loan with pawn goods as goods guarantee debt in the form of *Rahn* allowed with provision as following :

- a. Receiver pawn ( *Murtahin* ) has rights for hold back item guarantee ( *Marhun bih* ) until all customer debt ( *Rahin* ) paid off .
- b. Goods guarantee ( *Marhun bih* ) And the benefits still become owned by customers ( *Rahin* ).

- c. Maintenance And storage goods pawn on basically become obligation customers , however can also done by the recipient pawn , meanwhile cost And maintenance storage still become obligation customers .
- d. Sale goods pawn
- If due , party pawnshop must warned its customers For quick pay off the debt
  - If customers still No pay off the debt , so goods pawn for sale force / execute through auction in accordance with sharia
  - Results sale goods pawn the used For pay off the debt customers , that is pay off cost maintenance and storage are not yet available paidas well as cost sale .
  - Excess results sale Barag pawn the become owned by customers And the shortage become obligation customer also.
- e. If happen dispute between second split party , so the solution can done through Body Arbitrage Indonesia, after achieved agreement deliberation. <sup>12</sup>

### E. Equality Pawnshop Conventional with Pawnshop Sharia

1.	Right pawn on loan fund
2.	There is collateral as guarantee debt
3.	Nope can take benefits the stuff that pawned
4.	Cost the stuff that pawned borne by Para giver pawn
5.	If limit time loan Money finished goods Which pawned can for sale or auctioned .

Source Data : *Pawnshop Sharia idi Rayeuk* <sup>13</sup>

### F. Difference Pawnshop Conventional with Sharia Pawnshop

No	Pawnshop Conventional	Pawnshop Sharia
1.	Pawn according to law civilbeside principled Help Helping is also interesting profit with method interesting flower or rent capital	Rahn deep Islamic law is followed regularly voluntary above base help help without seeking profit / looking for profit which accordingly
2.	In law civil rights pawnonly happen on thing which move	Rahn happen on the whole thinggood should which move as well as Which No move

3.	There is term flower ( picking up cost in form flower Which nature accumulative And doubled double )	In rahn No There is term flower ( cost custody , maintenance , guarding And assessment ). In short cost pawn sharia more small And only very worn
4.	In law civil pawn held through something institution Which There is in Indonesia called PT Pawnshop	Rahn according to law Islam can held without through something institution
5.	Interesting flower 10%-14% For period 4 months , plus insurance of 0.5% of amount loan . Period 4 months time That Can Keep going be extended , during customers capable pay flower	Only pick up cost ( including insurance goods ) as big as 4% For period 2 months time . If past 2 month customers not capable redeem the goods , period pawn Can be extended two period . No There is addition cost extension time .
6.	If the loan is not repaid , goods guarantee will for sale to public	When loan No paid off , goods guarantee auctioned to public

Source Data : *Pawnshop Sharia idi Rayeuk*

### G. Financial institutions pawnshop sharia

By general institution finance can interpreted as a moving body in world finance For provide service for customers or public in frame fulfil need in his life . Based on understanding institution finance the above , then function institution finance 5 that is :

- 1) Launch exchange products ( goods and services ) with using money and instrument credit . Function institution finance as institution which makes things smoother exchange product that's the term transmission role. The money medium works astool exchange or tool Which expedite exchange Which on stage economy this , exchange done with use tool payment in a waycredit ( instrument credit ) like card credit , check , And etc. <sup>14</sup>
- 2) Collect funds from sector House ladder ( society ) in form savings andchannel to sector company in form loan . In other words institution finance collect from parties who overspend and distribute funds to parties who need funds. Function institution such finances This often called with *intermediation role*, namely role institution finance as institution intermediary between sector House ladder ( society ) in form savings And channel to sector company in form loan .

- 3) For institutions finance , analysis and information economy useful For safety fund Which distributed to customers borrower so that will reduce possibility happen credit congested . For example , in give credit Foractivity investment , institution finance will do analysis And information economy micro and macro ( in analysis and information economy micro ) , institutions finance will research appropriateness customers in obtain fund loan so that customers can pay loans obtained from institution finance (self -liquiditing ) , while in analysis and information economy macro , institutions finance will do studies economy in a way national so that obtaineddata economy macro / micro Which beneficial .
- 4) Give guarantee , in meaning that institution finance capable give guarantee law and morals regarding security of entrusted public funds to institution finance the .
- 5) Create and give liquidity . This matter happen Because institution finance capable give confidence to customers that fund which is saved will returned on time needed or at time due date.

#### **H. History Pawnshop Sharia in Tanjung Jember Market**

Service units Sharia pawning is a branch unit from Corporation Pawnshop which in in lower built Division other business . Units This is a unit business independent which structural separated its management from business pawn in a way conventional . With exists separation this , then the consequences need formed office separate and independent branches from business pawn in a way conventional , However Still in built leader region pawnshop in accordance with place position office branch the. Which intended with characteristics respondents is descriptions personal about respondent.respondent in study This is customers sharia pawnshop branch idi rayeuk . Writer obtain profile respondents with method do observation direct to sharia pawnshop branch idi rayeuk , then writer give a number of question in form interview to customers Which made respondents .

Respondent in study This is public environment people south and Market cape jember as many as 10 person selected based on its population . There is three characteristics respondents Which entered in study this , that is type gender , age and occupation . Amount respondents based on type sex consists on respondents man as many as 3 respondents and 7 respondents woman with age 22 until with 50 year . Respondent Which interviewed is public idi rayeuk located live in the village of Bantayan Timu which became customers Tanjung market sharia pawnshop unit . The customer who pawned it gold they have on average do mortgage in this sharia pawnshop more from One time.

As for data from public Which interviewed is as following :



Name	Addresses	Age	Work
Tarmizi	Kauman Kidul Circle	32 year	Pns
Nurul a'la	Kauman Kidul Circle	35 year	Trader
Tengku Abdullah	Kauman Kidul Circle	50 year	Priest village
Nurhayati	Kauman Kidul Circle	38 year	Pns
Mardhatillah	Kauman Kidul Circle	30 year	Irt
Ismail	Tanjung Market Circle	40 year	Self-employed
Khatijah	Tanjung Market Circle	28 year	Irt
Diamond mutia	Tanjung Market Circle	27 year	Irt
Fahtiya	Tanjung Market Circle	26 year	Midwife
Indigo sari	Tanjung Market Circle	22 year	Student

### **Perception public to system Sharia pawnshop at Tanjung Jember Market**

After researcher collect data via observations and interviews in the field place research was carried out namely in the public housing sharia pawnshop branch Tanjung Market Jember . Next data- author 's data get the analyzed and then arranged become A results study about perception public to pawnshop sharia Tanjung Market branch

Tanjung market sharia pawn shop operate his activities based on ethics and principles Islam . Many customers has understand with the pawning process gold given by pawnshop sharia. Based on from data customers with process Which given by Sharia pawnshop in pawn it gold can seen that majority customers who understand to process Which given by pawnshop sharia Tanjung market in pawn gold , with amount respondents admitted understand as many as 10 people oras big as 100% of the total respondents .

With thereby can concluded that all over customers pawnshop sharia understand regarding the process provided by the parties pawnshop about the mortgage process gold . Like one narrative from customers who have researcher interview that is diamond mutia say that He understand system what and how contract used in pawnshop sharia the Because party pawnshop sharia has explain or explained moreover formerly contract What used in system pawnshop the . In pawn the gold in pawn shop , diamond mutia worn cost maintenancegoods pawned by the party Sharia pawnshops are not burdensome customers and added Again with circumstances necessary needs fulfilled so that diamond mutia as customers choose sharia pawnshop for pawn the gold to get it obtain fund with fast and easy .

## Factors Which influence public choose pawnshop Tanjung market sharia jember

Based on results study Which obtained about factors Which influenced decision customers use service Idi sharia pawnshop Rayeuk is public choose pawnshop sharia For pawn gold And goods Which they have Because location and location Strategic pawn shop , close by with place stay customers . Pawnshop office sharia idi Rayeuk Which located in middle city idi And is at in front road kingdom makes it easier public cape market For going to office pawnshop sharia And road Which used Good as well as location No too Far from villages around Tanjung Market . Results interview researcher with diamond Mutia And Nurhayati customers pawnshop their sharia confess that location strategic and easy pawnshop reachable become one of decider For obtain fund. Customer other like Khatijah which too consider that close and easy location to access become decider for him For obtain funds required statement the expressed by Khatijah in interview Which has researcher do .

Product which is offered by sharia pawnshops Tanjung market was very helpful public who want obtain funds with fast and easy , like narrative cherish one of them customers Idi sharia pawnshop Tanjung Market said that pawnshop services Good , fast and easy in obtain funds.

Party pawnshop sharia branch Tanjung Market No use system flower , statement This stated directly Abdullah is one customers Tanjung market sharia pawnshop in interview Which has researcher do midriff Abdullah explain “ *pawn shop sharia No use system flower , but cost administration Just . Party The pawnshop didn't ask either other costs besides costs already There is in procedure . I choose pawnshop sharia Because factor need consumption And needs For development business I .*”

## CONCLUSION

After writer explained discussion about perception public to system sharia pawnshop ( study analysis Sharia pawnshop in Tanjung market Jember ) then in chapter This writer interesting a number of conclusion as following :

1. Society has perception to system operational Sharia pawnshop at pawnshop Tanjung Market branch that pawnshop the already operate his task with good And in accordance with sharia provisions . This matter Because exists explanation started by party employee pawnshop about systems and contracts what to use when will pawn gold or goods other by customers . There is socialization And explanation from party pawnshop about the procedures and systems used in a way automatic give knowledge to customers and their understanding public to system Which enforced . From 10 person customers Which has researched with percentage of 100% of society idi Rayeuk admitted understand and understand as well as Sharia pawnshops already operate his task with sharia provisions of the results This show that all over public village bantayan Timu Which become respondents has understand And give results Which positive

to pawnshop idi sharia rayeuk and they are very interested For pawn the gold Because the process fast and easy .

2. Factors Which influence public choose product Which available in pawnshop sharia is products Which offered by pawnshop sharia very diverse like rahn , arum , trustworthy And glorious . Product Which offered by the Tanjung Market sharia pawn shop can made choice which can customized by need customers And very help public Which pawn the gold in pawnshop the . Besides That Which become factors influence public choose pawnshop is public Also can pawn goods besides from on gold like bicycle motorcycle, tool electronic and objects other so that makes it easier public who does not own gold For obtain fund in a way fast And easy . Product pawnshop sharia the most cape market used and sought after by the public is rahn , rahn chosen because of market society specifically in environment class and ignorance Jember south average own gold so that more fast and easy in obtain funds.

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