
The Role of Arrum VOD (Vehicle Ownership Document) Financing Products in Increasing MSME Income

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Abstract

Purpose:This study aims to describe the role of Arrum BPKB financing products in increasing MSME income in Gorontalo City.

Design/methodology/approaches:This research is a field research qualitative descriptive category. The data sources used are primary and secondary data sources.

Findings:The results showed that the role of the Arrum BPKB financing product in Islamic pawnshops in the midst of the people of Gorontalo City received a positive response from the community.

Originality:This research is continued based on previous research,the existence of the Arrum BPKB financing product at sharia pawnshops as a microfinance institution that has the function and role of providing business capital for MSMEs and having an impact on MSME business development.

Research limitations/implications:Limitations in this study, namely the data collection process, the information provided by respondents through interviews sometimes does not show the actual opinions of the informants, this happens because sometimes different thoughts, assumptions and understandings are different for each respondent, as well as other factors such as the factor of honesty in answering the opinions of informants in interview.

Practical & Social Implications:Arrum BPKB financing products at sharia pawnshops make it easy for small entrepreneurs to get business capital with BPKB guarantees and vehicles that remain with the owner so that they can be used to support day-to-day businesses-day. Arrum BPKB financing products at sharia pawnshops make it easy for small entrepreneurs to get business capital with BPKB guarantees and vehicles that remain with the owner so that they can be used to support day-to-day businesses-day.

Keywords

MSME; Financing Products; VOD, Sharia Pawnshop; Arrum VOD

INTRODUCTION

Sharia pawnshops were first established in Jakarta under the name Syariat Pawn Service Unit (ULGAS) in January 2003. Then several sharia pawnshops were established in various regions, one of whose branches was on Jalan Andi Tadda Kota Gorontalo. Since the beginning of independence, sharia pawnshops have been managed by the government and have been changed its site, namely as a state company (PN) since January 1, 1961 No. 178 then based on PP. No. 10/1990 (which was renewed by PP No. 103/2000 changed to become a public company (PERUM) until now.(Surahman & Adam, 2018)

Along with the development of the times, the status of the pawnshop has changed several times. In 1905 the pawnshop took the form of an official agency, in 1961 the form of a legal entity changed to a State Enterprise (PN), in 1961 the form of a legal entity changed to a new agreement in 1990 with the issuance of PP 10/1990 dated 10 April 1990, until the issuance of PP 103 2000. Procurement has the status of a Public Company (Perum) which is one of the BUMNs within the Republic of Indonesia's finance department. Then on April 1 2012 the form of legal entity changed from a public company to a limited liability company (PT).(Tulasmi & Mukti, 2020)

The formation of sharia pawnshops at PT Pegadaian was a long process for approximately five years, and from 1998 to the end it was formed in early 2003. Initially in 1998 with fairly good developments in sharia and the emergence of other sharia-based economic institutions. Research and development division of PT. Pegadaian conducted research on sharia pawnshops and the possibility of opening sharia pawnshops by conducting a comparative study in Malaysia by exploring the pawnshop system that has developed in Malaysia, which is followed by plans to establish sharia pawnshops. However, the comparative study results obtained were only piled up and abandoned because they were hampered by the company's internal problems.(Indriasari, 2014)

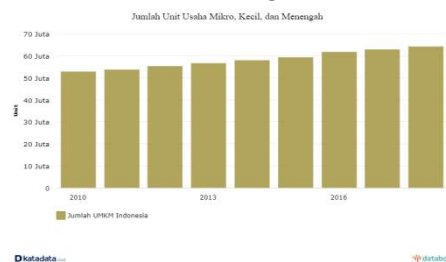
PT. Pegadaian initially cooperated with PT. Bank Muamalah Indonesia (BMI). The form of cooperation is that PT. Pegadaian acts as a contribution to the pawn system and BMI as a contributor to the content of the sharia system and its funds. This collaboration gave birth to the Sharia Pawn Service Unit (ULGS), which is now known as the Sharia Pawnshop Branch. Then on January 14, 2003 a sharia pawnshop was officially formed under the name Sharia Pawn Service Unit, for its operations the Board of Directors of PT. Pawnshop Sharia Pawn Service Unit (ULGS).(Nuroh Yuniwati et al., 2021)

PT Pegadaian Syariah Ahmad Yani Branch, established in 2009, which is located on Jl. Ahmad Yani No. 01 Pekanbaru, Riau. The Ahmad Yani Sharia Pegadaian Branch has several sharia pawnshop units, including dahlia units, rambai units, PSK units, Harapan Raya units, gobah units, and whale tip units. The establishment of the Ahmad Yani Sharia Pegadaian Branch is to prevent debt bondage, loan sharks and other unfair loans. In addition to improving the welfare of the poor and supporting government programs in the field of economy and national development. As well as to develop sharia business in the region Ahmad Yani.(Zulkifli, 2015)

The main objective of sharia pawnshops is to prevent people who are in need of money from falling into the hands of moneylenders or moneylenders or loan

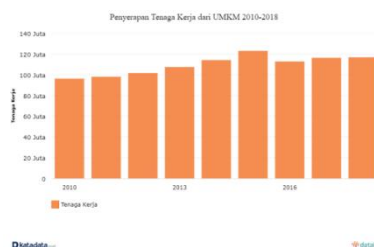
sharks whose interest rates are relatively high. Mortgage companies provide money loans against valuables as collateral. Micro, small and medium enterprises (MSMEs) have been recognized worldwide as playing a role not only in economic development, but also in improving social welfare. In relation to economic development, the role of MSMEs is more significant in developed countries compared to developing countries, let alone underdeveloped ones. Apart from that for exports, MSMEs also play an important role in contributing to state income which is often known as the Gross Domestic Product (GDP) for these developed countries.(Choirunnisak & Handayani, 2020)

The development of MSMEs in Indonesia is very rapid from year to year, significant development occurred both in the number of units, the provision of employment and the amount of output produced. The following is data on the



development of MSMEs in Indonesia.(Dawn & Larasati, 2021)

Based on these data the number of MSMEs in Indonesia has increased every year. MSMEs in Indonesia have a very important role, especially in terms of providing employment opportunities. When viewed from the very large number of business units found in all economic sectors and their large contribution to income employment opportunities, it cannot be denied how important MSMEs are for social economic development as well as their role as a very crucial movement motor for the local



community.(Wika Undari, Anggia Sari Lubis, 2021)

In 2018, the workforce absorbed from Micro, Small and Medium Enterprises was 117 million people. This figure increased slightly from the previous year which was 116.4 million people. In detail, 107.4 million are from micro businesses, 5.8 million small businesses, and 3.7 million medium businesses. Meanwhile, the total MSMEs in Indonesia in 2018 were 64.2 million, an increase from the previous year which was 62.9 million. MSMEs also contributed up to IDR 8,573.9 trillion to the Indonesian economy, higher than large businesses which amounted to IDR 5,464.7 trillion.(Suci et al., 2017)

The polemic of MSMEs in Indonesia is inseparable from the number of problems that are often encountered. Such as limited capital, these problems make it difficult for MSMEs to develop. MSMEs have a significant role in economic growth, especially in Gorontalo City. MSMEs are the majority of the livelihoods of the people of Gorontalo City. The development of MSMEs in the city of Gorontalo plays a role in absorbing new workers and can also add the number of new business units that support the household income of the people of the city of Gorontalo.(Novriansyah & Herianingrum, 2020)

The cornerstone for launching Ar-Rum as financing with sharia principles to increase micro, small and medium enterprises (MSMEs) according to the fatwa of the MUI national sharia council No.68/DSN-MUI/2008 concerning Rahn Tasjil-also known as Rahn Ta'mini, Rahn Rasmi or Rahn Hukmi-that "guarantee in the form of goods for debt, with an agreement that what is submitted to the collateral (murtahin) is only legal proof of ownership, while the physical collateral (marhun) remains under the supervision and utilization of the guarantor (rahin)".(Haryoso, 2017)

Based on the results of initial observations and interviews with several MSMEs in Gorontalo City, during the Covid-19 pandemic their income dropped drastically due to the Covid-19 pandemic. The decline in income was due to the weakening of people's purchasing power due

to Covid-19. So that to meet their business needs, MSME actors take financing to increase their capital and maintain their business. Taking financing through financial institutions is a way out to get cash in the shortest possible time with collateral for valuables in the form of motorized vehicles, securities, and others. Financing products found at KCP Gorontalo sharia pawnshops are BPKB pawnshops or Arrum BPKB financing.

The Ar-Rum financing product is a loan scheme with a sharia system for micro and small entrepreneurs for business development needs with an installment collection system, using a car or motorcycle BPKB guarantee. Thus, this type of Ar-Rum financing is shown as sharia financing to make it easier for MSME entrepreneurs to obtain business capital only with vehicle BPKB guarantees. Ar-Rum financing uses a fiduciary (trust) system, namely a system of transferring ownership rights to a trust with the provision that the object whose ownership rights are transferred remains under the supervision of the owner of the object (Law of the Republic of Indonesia Number 42 of 1999 concerning Fiduciary Guarantees Article 1 Paragraph 1) .(Aris & Ekawaty, 2021).

So that many MSMEs in Gorontalo City take financing at Luwu KCP Gorontalo sharia pawnshops. In 2020 the number of sharia pawnshop customers is more than 3,000 people, with an increase of 3.77% from the previous year.(Basarudin, 2019)

Based on this description, it encouraged the writer to conduct research regarding BPKB arrum financing and increasing MSMEs. So the author is interested in raising the title The Role of Islamic Pawnshops in Arrum BPKB Product Financing in Increasing MSMEs.

LITERATURE REVIEW

Financing

Funding in a broad sense means financing or learning, namely funding issued to support planned investments, either carried out alone or carried out by others. In a narrow sense, financing is used to define planning carried out by financing institutions such as Islamic banks to customers.

Stewardship theory is a theory coined by Donaldson and Davis. According to Donaldson and Davis in Raharjo, stewardship theory is a theory that describes a situation where managers are not motivated by individual goals but are more aimed at their main results for the benefit of the organization, so that this theory has a psychological and sociological basis that has been designed so that executives As a steward, he is motivated to act according to the wishes of the principal, besides that the steward's behavior will not leave the organization because the steward is trying to achieve his organizational goals.

In other words, stewardship theory views management as trustworthy to act in the best possible way for the public and stakeholder interests. Stewardship theory can be understood in pawnshop financing products. Pegadaian as a principal entrusts customers as stewards (servants) to manage funds which ideally are able to accommodate all shared interests between principals and stewards based on servants who have behavior where they can be formed so that they can always be invited to work together in organizations, have collective or group behavior with higher utility than the individual and always willing to serve.

Rahn

Rahn is holding propertythe borroweras a guaranteeaccepted. partythose withholding obtain guarantees to take allor part its receivables, with this contractpawnshophold movable property as collateral for customer debts.

RESEARCH METHODS

This type of research is qualitative or research that uses qualitative data and is described descriptively. This type of research is often used to analyze events, phenomena or situations socially.(Bungin, 2001)By using the descriptive method, it means that through this approach one can obtain descriptive data in the form of written or oral data from the observed informants. The purpose of this qualitative descriptive research is to provide an overview, describe, and reveal an overview by looking at the role of BPKB arrum financing products in increasing MSME capital in Gorontalo City.

RESULTS AND DISCUSSION

Results of Respondent Characteristics

Respondents in this study were ARRUM BPKB Pegadaian Gorontalo branch customers, totaling 4 respondents. The characteristics of the respondents included in this study are based on customer income. From the survey results obtained data on the characteristics of the respondents as follows:

Table 1
Income of ARRUM Financing Customers
BPKB Pegadaian Gorontalo Branch (Total
Net Income per month)

No	Informant	Before Getting Financing	After Getting Financing
1	Nurbaiti	Rp.	IDR
2	Amran	2,000,000	3,000,000
3	Astuti	IDR	IDR
4	Daughter	15,000,000	20,000,000
		Rp. 900,000	IDR
		IDR	5,000,000
		2,500,000	Rp.
			7,000,000

Credibility Test

To test the credibility of this study using extended observations and triangulation:

1. Observation Extension

Expansion of observations includes returning to the field, making observations, and conducting interviews with old and new data sources. With the continuation of this observation, the relationship between researchers and informants will become more rapport-based, more intimate (no distance), more open, and trust each other, so that no information is kept secret. If a report card has been produced, the research has progressed to the point where the researcher's presence no longer interferes with the behavior being studied.

a. Triangulation

In testing credibility, triangulation is described as examining data from multiple sources in different ways and at different times. As a result, there are source triangulation, data collection technique

triangulation, and temporal triangulation. This study uses three types of triangulation: the first involves triangulation of data sources, such as information from places, events, and documents, as well as archives containing records related to the data concerned; the second involves triangulation of data collection techniques or methods, such as interviews, observations, and documents; and the third involves triangulating the timing of data collection.

The explanation of the three triangulations is presented as follows:

- 1) Source triangulation is triangulation used to test the credibility of data by checking data that has been obtained through several sources.
- 2) Technical triangulation is a tool to test the credibility of data by checking the same data but with different tools.
- 3) Time triangulation is a triangulation that often affects data. Collecting data using interview techniques in the morning, afternoon and evening will provide more valid data so that it is more credible.

Transferability test

As previously stated, data transferability tests are external validation in qualitative research. The level of accuracy or relevance of the study results to the population from which the sample was obtained is determined by external validation. Transfer value for naturalistic researchers is determined by the user and the degree to which the study findings can be applied to various social contexts and circumstances.

Therefore, researchers must present complete, clear, systematic, and reliable explanations in their reports so that others can understand the results of qualitative research and apply the research findings. As a result, readers gain a comprehensive understanding of research findings, enabling them to determine whether or not to apply the findings elsewhere. When readers of research reports get a clear picture of the "types" of research results that can be implemented, the report passes the transferability test.

Dependability Test

The dependability test is carried out in qualitative research by completing an audit of the entire research process. Auditors, or impartial supervisors, use this approach to examine all the activities of researchers while conducting research.

Confirmability test

The confirmability test can be compared to the dependency test in qualitative research, so that the two tests can be performed simultaneously. Research has met the requirements for confirmability if the research results are a function of the research process used.

Discussion

The polemic of MSMEs in Indonesia is inseparable from the number of problems that are often encountered. Such as limited capital, these problems make it difficult for MSMEs to develop. MSMEs have a significant role in economic growth, especially in Gorontalo City. MSMEs are the majority of the livelihoods of the people of Gorontalo City. The development of MSMEs in the City of Gorontalo plays a role in absorbing new workers and can also add the number of new business units that support the household income of the people of the city of Gorontalo. (Patra & Sabani, 2017)

The foundation for the launch of Ar-Rum as financing with sharia principles to increase micro, small and medium enterprises (MSMEs) according to the fatwa of the MUI national sharia council No.68/DSN-MUI/2008 concerning Rahn Tasjil-also known as Rahn Ta'mini, Rahn Rasmi or Rahn Hukmi-that "guarantee in the form of goods for debt, with an agreement that what is submitted to the collateral (murtahin) is only legal proof of ownership, while the physical collateral (marhun) remains under the supervision and utilization of the guarantor (rahin)".

The Ar-Rum financing product is a loan scheme with a sharia system for micro and small entrepreneurs for business development needs with an installment collection system, using a car or motorcycle BPKB guarantee. Thus, this type of Ar-Rum financing is shown as sharia financing to make it easier for MSME entrepreneurs to obtain business capital only with the vehicle BPKB guarantee. Ar-Rum financing uses a

fiduciary system (trust), namely a system of transferring ownership rights to a trust with the provision that the object whose ownership rights are transferred remains under the supervision of the owner of the object (Law of the Republic of Indonesia Number 42 of 1999 concerning Fiduciary Guarantees Article 1 Paragraph 1) .(Ervina & Wahab, 2019)

From this theory it can be concluded that, Islamic pawnshops as a non-bank financial institution, continue to strive to provide functions and roles in supporting the economic needs of society. The role of sharia pawnshops is also felt by the middle to lower economic community such as traders and small entrepreneurs. Pegadaian also provides financing for a business in the MSME sector, through one of its products, namely Arrum BPKB financing, sharia financing for the development of micro, small and medium enterprises (MSMEs) with motorized vehicle BPKB guarantees. Arrum BPKB financing is financing made to support micro, small and medium enterprise (MSMEs) activities, in the form of collateral for proof of a motorized vehicle, car or BPKB. Arrum's financing for sharia pawnshops makes it easy for small entrepreneurs to get business capital with BPKB guarantees. The vehicle remains with the owner so that it can be used to support daily business.(Novriansyah & Herianingrum, 2020)

Informants taken by researchers in this study were 4 customers from, it is known that there were some of these customers who experienced an increase in income because customers used BPKB Ar-Rum financing funds for additional business capital not for customer consumptive needs. From the results of interviews presented by customers there were 4 customers who experienced an increase both in terms of income per day and per month which increased significantly, not only income, but there were customers who opened new businesses to increase the productivity of the customer's business, and from the employment factor factor from the results of research analysis it was said that there 2 Arrum BPKB customers who recruit employees and other customers directly run their own businesses.

Micro and Small Enterprises can help reduce the unemployment rate in Indonesia

by looking at the opportunities that exist. The results of the analysis of the increase in micro businesses that received Arrum BPKB financing increased significantly from starting to increase income, adding stock of goods for the businesses of Arrum BPKB customers, opening new businesses to make them more productive and recruiting several employees.(Ikbal et al., 2018)

Arrum BPKB financing is very helpful for people who have micro businesses that have been running for at least one year, to get additional business capital, which initially lacked capital so that their businesses experience more profits and can open new branches. Arrum BPKB financing from a non-bank sharia financial institution, namely the Sharia Pegadaian, has a very positive effect on the community of small micro-enterprises who have the goal of developing their business. Micro and small entrepreneurs can be helped by this financing because it is based on Sharia principles and keeps people away from moneylenders who damage the economy and harm society.(Ulya, 2021)

Amran, as a customer, is currently running his business by opening a broiler chicken business. Prior to financing Arrum BPKB, income from the sale of eggs and broiler chickens amounted to IDR 500,000-IDR 1,000,000 per birthday, in a month his income was IDR 15,000,000-IDR 30,000,000. after receiving Arrum BPKB financing, his income is still the same, but if someone buys chicken, their income can increase by IDR 300,000 per day, and every month it increases by IDR 9,000,000. And for employees, Mr. M is currently recruiting one employee to take care of his chickens.

Then Astuti is a customer of Arrum BPKB who owns a children's toy business, and there are also school supplies books. Mrs. Astuti provided financing to develop a children's toy business, such as adding toys to make them more varied as well as opening additional businesses, namely opening a business of basic food items such as oil, sugar, eggs, fried onions, milk, salt and so on. Arrum's financing has really helped Astuti in developing her business, where previously she only had one business, now Astuti's business has increased, namely trading basic food items. As for his income before financing Rp. 900,000 per month, but after

financing Hayah's income is Rp. 5,000,000 per month.

Then Ibu Putri opened a laundry business and customers from Arrum BPKB financing at Pawnshops Sharia Arrum BPKB financing of Rp. 20,000,000, very helpful for Ibu Putri to develop her business. The capital received by Putri was used to buy two washing machines and to open a branch of the laundry business and employ two employees in her laundry business. From this business capital, Putri's income increased from before getting a business capital of RP. 2,500,000, and after getting working capital the income increased to RP. 7,000,000 per month. Putri also uses several strategies to increase her laundry customers, one of which is by delivering the customer's laundry to her house.

So, business development is a form of business itself so that it can develop for the better to reach a point of success and profit, the development of a business will be seen from the process of running the business itself and the possibility of the business growing and developing. Capital is an important foundation in building and developing a business, not only large companies, micro, small and medium enterprises (MSMEs) also need capital to develop their business.

The results of this study are in line with the research conducted by Recha Harianti which shows that the development of Micro, Small and Medium Enterprises (MSMEs) after obtaining Arrum BPKB financing at the Arif Rahman Hakim Pawnshop Branch, namely, from the data of 15 ARRUM financing customers of the Arif Rahman Hakim Pawnshop Branch, there are 13 customers who experienced an increase in income because the income earned was used to develop their business and 2 customers who did not experience an increase in income, because the income earned was to add to their business equipment. (Hariyati, 1967)

This research was conducted by Muhammad Fuad, and Meilyda Trianna. The results of the descriptive analysis showed that the majority of respondents strongly agreed or agreed that Ar-Rum was useful for helping the development and sustainability of their businesses, while the statistical test results stated that Ar-Rum products had a

positive and significant effect on the development of SMEs. (Fuad & Trianna, 2019)

Then this research was conducted by Fina Ummuh. The results of this study showed that the BPKB arrum financing of sharia pawnshops at the Sidoarjo branch office was going well, but in determining the ijarah rates of sharia pawnshops it was not based on maintenance and storage costs, but based on the number of loans and arrum BPKB financing products that could increase micro businesses customers. (Novriansyah & Herianingrum, 2020)

Based on the results of this study, it can be seen that the financing of ARRUM BPKB sharia pawnshops in the City is suspected of having a very significant contribution in increasing the income of MSMEs in the city of Gorontalo. provide for managerial accountability and competitive advantage. Because of that, it is necessary to make efforts to maintain these contributions and benefits in order to be able to increase the development of MSMEs in the city of Gorontalo. So based on this description, the Gorontalo KCP sharia pawnshop needs to improve promotion and marketing, so that people know more about the products at sharia pawnshops and their benefits and functions, with the aim that people, especially MSMEs, are interested in using these products.

Based on the researcher's direct experience in the research process, there are limitations experienced by the researcher, namely in the data collection process, the information provided by respondents through interviews sometimes does not show the true opinion of the informants, this happens because sometimes different thoughts, assumptions and understandings differ from each other. respondents, as well as other factors such as the factor of honesty in answering the opinions of sources in interviews.

CONCLUSION

The role of the Arrum BPKB financing product in sharia pawnshops in the midst of the people of Gorontalo City, received a positive response from the community. The existence of the BPKB Ar-Rum Financing product at sharia pawnshops as a microfinance institution that has the

function and role of providing business capital for MSMEs and having an impact on MSME business development. This can be seen from the several customers interviewed by the interviewees who experienced business development and increased income, not only increased income. The development of a business occurs because the business capital obtained from Ar-Rum BPKB financing is used as well as possible to develop the business.-day.

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