



# Digitalization and Strategic Development in Enhancing Islamic Pawnshop Products for Financial Inclusion

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## Keywords:

Procedure,  
Process and  
Implementation  
of Islamic  
Pawnshop

## Abstract

The advancement of Islamic pawnshops in the digital era reflects a strategic move toward increasing competitiveness and enhancing financial inclusion. This study aims to examine the implementation and effectiveness of the Digital Islamic Pawnshop Information System, particularly in improving service accessibility, operational efficiency, and customer engagement. Using a qualitative approach with case analysis and literature synthesis, the study identifies key benefits such as remote transaction capabilities, streamlined application processes, and improved customer responsiveness. Findings indicate that digital transformation in Islamic pawnshops significantly contributes to financial inclusion by expanding access for underserved communities. However, the transition also faces challenges, including limited internet infrastructure, digital literacy gaps, and cybersecurity risks. To address these issues, Islamic pawnshops have adopted digital education initiatives and are gradually strengthening data protection protocols. This study highlights the need for continuous innovation and policy support to optimize digital service delivery in Islamic finance, reinforcing its role in achieving inclusive economic development.

## 1. Introduction

The development of Islamic financial institutions plays a crucial role in supporting national economic growth, particularly in countries with a significant Muslim population such as Indonesia. As intermediary institutions, Islamic financial entities bridge the gap between fund providers and fund seekers by adhering to Sharia principles, thereby offering ethical and interest-free financial solutions (Wahab, 2017). The growing awareness of Islamic finance among the public has further strengthened the role of these institutions in promoting inclusive economic development.

In Indonesia, Islamic financial institutions consist of both banking and non-banking entities, including Islamic pawnshops (rahn institutions). Compared to conventional financial institutions, Islamic financial institutions are perceived to offer more flexible, transparent, and Sharia-compliant business contracts, which appeal

not only to Muslim consumers but also to broader investor groups due to their ethical finance model and expanding market base (Ali, Aziz, & Ibnu, 2023).

Among non-bank financial institutions, Islamic pawnshops have shown promising development by offering fast, simple, and Sharia-compliant financing services through various programs such as Rahn, Arrum, Amanah, and Gold Financing. These services cater to a wide range of customer needs, from consumption to productive purposes. As a result, Islamic pawnshops have become an increasingly popular alternative financing option, not only among low-income communities but also among middle- and upper-income segments (Purnamasari, 2018).

Islamic pawnshops were first established in Indonesia in 2003 under the Dewi Sartika Islamic Pawn Service Unit (ULGS) in Jakarta, followed by rapid expansion in other cities such as Surabaya,



Makassar, Semarang, and Yogyakarta. The conversion of several conventional pawnshop branches in Aceh into Islamic pawnshops further reflects the growing demand and potential of this sector (Wahab, 2017).

Despite their growth, Islamic pawnshops—particularly those under the state-owned enterprise Perum Pegadaian—face increasing pressure to maintain high-quality service and performance. Poor service delivery may lead to customer dissatisfaction and damage the institution's reputation, prompting clients to switch to competitors. To retain market competitiveness, Islamic pawnshops must not only understand but also adapt to evolving consumer behavior and expectations. Consumer behavior plays a central role in shaping effective marketing strategies and service delivery, as it encompasses individuals' decision-making processes and usage patterns (Wahab, 2017).

Islamic pawnshops operate under the principle of rahn, which refers to collateral-based transactions where an asset is held as security for a debt. Unlike conventional pawnshops that charge interest, Islamic pawnshops use ijarah contracts, wherein the institution receives a fee for safekeeping services, in line with Islamic legal principles as outlined in the Qur'an and Hadith. This distinction reinforces the legitimacy of Islamic pawnshops and aligns them with the ethical values expected by Muslim consumers.

Therefore, this study aims to analyze the implementation, challenges, and contributions of Islamic pawnshops in Indonesia, particularly in the context of digital transformation, service performance, and customer satisfaction. It seeks to address the gap in literature concerning the operational effectiveness of Islamic pawnshops in adapting to consumer needs while maintaining Sharia compliance.

## 2. Literature Review

### 2.1 Definition, Pillars and Conditions of Islamic Pawnshops

Rahmawati & Mutmainnah (2020) explain that pawnshops are state-owned enterprises as stipulated in law number 9 of 1969, whose business enterprises are within the part of the minister of finance's authority, where the capital is owned by the state in the form of separated state assets and not divided into shares. Pawnshop or rahn is an agreement where a valuable asset is used as collateral for a debt. The asset or item being held has economic value. Thus the holding party obtains certainty that the borrower will repay the loan and if he cannot repay the loan, the pawn receiver can sell the collateral as payment for the customer's receivables. In simple terms, it can be explained that rahn is a kind of debt guarantee or pawn. Meanwhile, another definition says that pawn is a loan and borrowing contract by causing goods as collateral for debt or collateral for debt.

A pawn request is a request to pledge valuables to certain parties in order to obtain a sum of money and the pledged goods will be redeemed in accordance with the agreement between the customer and the pawn institution. The Islamic system is a regulation made by Allah that must be followed by Muslims, namely by doing what is commanded and leaving what is prohibited. Although in worship there is Islamic and there is no Islamic, if you carry out the order you will get a reward and leaving the prohibition is also rewarded (Rahmawati & Mutmainnah 2020).

Sari & Azzafira (2021) find that Islamic Pawnshop is an organization engaged in the service of lending money by pawning an item of value as collateral by applying Islamic principles. In simple terms, pawn is a kind of debt guarantee.

### 2.2 Islamic Pawnshops in Government Regulation No.51 of 2011



One of the fundamental issues related to Islamic Pawnshops in Indonesia is the absence of regulations that autonomously regulate the business. Therefore, the current government has enacted Government Regulation No.51 of 2011 concerning the Change of Legal Entity Form of Perum Pegadaian into a Company (Persero). PP No.51 of 2011 was enacted by President Susilo Bambang Yudoyono, in Jakarta on December 13, 2011. The content of this PP consists of six articles and six paragraphs. While the article that regulates Islamic Pawnshop is only found in Article 2 paragraph (1) which reads:

*"The purpose and objective of Pawnshop is to conduct business in the field of pawn and fiduciary, both conventionally and Islamic, and other services in the financial sector in accordance with the provisions of laws and regulations, especially for the community, and medium enterprises, as well as optimizing the utilization of the Company's resources by applying the principles of a Limited Liability Company (PT)."*

From the above provisions, it can be understood that a pawnshop in carrying out its business activities can not only be carried out conventionally, but also based on Islamic principles. Thus, based on the provisions of the PP, a pawnshop, in terms of carrying out its functions or carrying out its business activities, has two options, namely it can be carried out conventionally (interest system) and/or based on Islamic principles.

Recognizing the existence of pawnshops that operate based on Islamic principles, the national pawnshop system automatically contains two pawnshop systems at once. The position of the Islamic Pawnshop system is nothing but an integral part of the national pawnshop system that applies in Indonesia. The consequence of the position of the Islamic Pawnshop system in its operations must be subject to the above

PP, in addition to being subject to the provisions of fatwas in the field of Islamic pawn itself, it must also be subject to all general rules that become the legal basis for a pawn company (Mulazid, 2012).

Several changes in the legal form of this pawnshop indicate the dynamics in the development of the pawn business in Indonesia. The first milestone of the change began with the issuance of Government Regulation No.10 of 1990, Article 3 states that pawnshops are a single business entity authorized to distribute credit on the basis of pawn law. Although in the Government Regulation above it is stated that it is a single business entity, but judging from its practice in the community, pawning based on the Civil Code has now developed into a Islamic Pawnshop based on Government Regulation No.51 of 2011 and based on the DSN-MUI fatwa. Moreover, the gold pawn business has been conducted openly by other financial institutions such as Islamic Banking, BPRS, Islamic Cooperatives. Thus, competition in the Islamic pawn business began to open up, both in the form of supplementary collateral, namely the gold pawn business additional or single transactions (Final Report of the Academic Paper Team, 2011: 42).

In contrast to the description above, the existence of PP No.51 of 2011 as a regulation governing Islamic pawn business activities in Indonesia is slightly more advanced when compared to PP No.103 of 2000 concerning Perum Pegadaian which has not stated explicitly the position of Islamic Pawnshops. Even so, the development of law in the field of Islamic pawn is still far below Islamic banking, especially in terms of legal instruments. Therefore, there needs to be a proposal that leads to the legal strengthening of Islamic pawn in a law or PP that specifically regulates Islamic pawn based on Islamic principles (Mulazid, 2012).



### 3. Research Methodology

This study employs a qualitative descriptive approach using a narrative literature review design. The purpose of this method is to explore and synthesize existing research related to the development, implementation, and effectiveness of digital Islamic pawnshop systems.

Relevant literature was gathered from reputable academic databases such as Scopus, ScienceDirect, and Google Scholar, focusing on peer-reviewed journal articles, books, and conference proceedings published between 2013 and 2023. Keywords used in the search included “Islamic pawnshop”, “rahn”, “digital finance”, “Islamic financial institutions”, and “financial inclusion”. The selection process adhered to clear inclusion criteria: relevance to Islamic pawnshop practices, focus on digital transformation, and discussion of operational or financial outcomes.

A thematic analysis was conducted to identify patterns, challenges, and best practices in the digital transformation of Islamic pawnshops. The analysis focused on procedural elements, technological integration, service effectiveness, and contributions to financial inclusion. This literature-based method enables a comprehensive understanding of how Islamic pawnshops are adapting in the digital era and highlights strategic areas for innovation, customer empowerment, and policy alignment in the Islamic finance ecosystem.

### 4. Result and Discussion

Wahab (2017) finds that Islamic Pawnshop is a financial institution that uses Islamic principles known as Rahn, which means fixed or long. In other words, the holding of an item for a certain period of time. Some experts also state that rahn also means making items that have property value as collateral for debts.

Islamic Pawnshop was first established in Jakarta under the name Dewi Sartika Branch Islamic Pawn Service Unit (ULGS) in January 2003. This was followed by the establishment of ULGS in Surabaya, Makassar, Semarang, Surakarta and Yogyakarta. Even 4 Pawnshop Branch Offices in Aceh were converted into Islamic Pawnshops. Islamic Pawnshop (Purnamasari, 2018).

#### 4.1 Background of the Establishment of Islamic Pawnshop

Wahab (2017) notes that Islamic pawnshops are financial institutions operating based on Islamic principles, specifically the concept of rahn, which refers to the temporary holding of valuable goods as collateral for debt repayment. This concept aligns with Islamic jurisprudence, where the pledged item must have economic value and can be legally used as security. The establishment of Islamic pawnshops was initially driven by the needs of Muslim communities who sought financial services free from elements of riba (interest), gharar (uncertainty), and maysir (gambling), which are prohibited in Islamic law. In response, a collaboration between Perum Pegadaian and Bank Muamalat Indonesia was initiated in 2002.

This collaboration was formalized through a musyarakah agreement (No. 446/SP300.233/2002), with capital contributions of 54.5% from Pegadaian and 45.5% from Bank Muamalat. The first Islamic Pawnshop Service Unit (Unit Layanan Gadai Syariah or ULGS) was established in January 2003 at the Dewi Sartika Branch in Jakarta, followed by branches in Surabaya, Makassar, Semarang, Surakarta, and Yogyakarta. Additionally, four branch offices in Aceh were converted into Islamic pawnshops (Purnamasari, 2018). The institution operates under the supervision of a Sharia Supervisory Board to ensure compliance with Islamic principles



and adheres to regulatory provisions outlined in the Financial Services Authority Regulation No. 31/POJK.05/2016 concerning pawnshop businesses (Tulsmi & Mukti, 2020).

#### **4.2 Implementation of the Digital Islamic Pawnshop Application Information System**

Digital transformation has significantly influenced the financial sector, including pawnshops. Widyawati et al. (2024) highlight that advancements in economic conditions and technology have changed consumer behavior and expectations. Customers now demand higher service quality and more accessible, affordable products and services. Therefore, Islamic pawnshops must respond by enhancing service quality through technological innovation.

To meet these demands, Pegadaian Syariah introduced the Pegadaian Syariah Digital (PSD) mobile application in October 2018, aiming to facilitate transactions and improve customer convenience. According to Setyaningrum and Khotijah (2020), the application targets working-class customers who often lack time to visit outlets. Despite its innovative potential, the application faced early technical setbacks, such as registration issues and temporary unavailability on the Play Store in January 2019. Although the digital adoption rate remains modest, with approximately 250 users at Pegadaian Syariah UPS Mertoyudan, ongoing customer education and application development are crucial to increasing engagement and optimizing service delivery.

#### **4.3 Procedures and Implementation Process of Pegadaian Syariah Digital (PSD)**

Hestianah, Mafulla, and Fatmasari (2021) explain that PSD offers comprehensive features to simplify customer transactions, including gold

savings, financing, and bill payments. The digital process includes the following stages:

1. **Registration:** Customers input personal data via the application and complete Know Your Customer (KYC) procedures at branch offices. Upon completion, they receive a CIF (Customer Information File) number.
2. **Application Access:** The PSD application is available on Android and iOS platforms.
3. **CIF Linking:** Customers link their CIF numbers to the app, enabling real-time portfolio monitoring.
4. **Service Requirements:** Include a GSM-based mobile device, internet access, and a gold savings account.
5. **Main Features:** Cover a wide range of services, such as gold top-ups, gold transfers, financing (Arrum Haji, Amanah), Rahn, product information, and multi-payment options.
6. **Transaction Flow:** Each transaction follows a structured digital pathway, such as confirming data inputs, selecting payment modes, and receiving notifications upon completion.

These features indicate Pegadaian Syariah's commitment to enhancing accessibility and efficiency in its services, especially among younger, tech-savvy users.

#### **4.4 Pros and Cons of Islamic Pawnshops**

According to Habibah (2017), Islamic pawnshops offer various advantages compared to conventional financial institutions. These include:

- **Simple Procedures:** Customers can easily fulfill the requirements.
- **Quick Disbursement:** Loans are typically disbursed within the same day.
- **Flexible Collateral:** A wide range of items can be used as collateral.
- **Transparent Costs:** Fees consist only of administration and *ijarah* (rental) charges.



- No Usage Restrictions: Funds can be used for any purpose without scrutiny.
- Flexible Repayment: Customers can repay at any time or extend contracts by paying fees.
- Sharia Compliance: Operations are endorsed by the Indonesian Ulema Council (MUI) fatwas.

However, disadvantages include limited loan amounts, a lack of digital literacy among some customers, and the need for system upgrades to improve digital services. Addressing these issues is essential for broader adoption and service optimization.

#### **4.5 Differences between Conventional Pawnshops and Islamic Pawnshops**

In general, the difference is seen in terms of management and administrative aspects. First, it is interest-free and halal. In Islamic pawnshops it is not possible to apply the loan fees used by conventional pawnshops. Masruroh (2021) states that the determination of the profit of the Islamic pawnshop is on the amount of the value of the goods stored with the expenses that are actually incurred by the pawn recipient. Meanwhile, interest in pawning is the profit of conventional pawnshop that interest is the main source of income of conventional pawnshop. From this explanation, it can be seen that the financing value is relatively competitive between conventional pawnshops and Islamic pawnshops. Another difference is that Islamic pawnshops must do their business halal, it is not allowed to finance businesses that contain haraam things and are not in accordance with Islamic law.

Second, taking the excess collateral auction. The auction of goods in the Islamic pawnshop, the proceeds of the sale if there is an excess, then the rest will return to the customer. Vice versa, if the sale is less, then the customer must pay the shortfall from the sale. Whereas in conventional pawnshops, if there is a residual sale, it will not be returned to the customer. However, it is used for other business activities that belong to the pawn recipient.

Third, the diversity of types of collateral is accommodating. Deddy Kusdedi argues that in conventional pawnshops, only movable goods can be used as collateral. However, the collateral still has a selling value and does not violate legal provisions. As for Islamic pawnshops, collateral can be in the form of movable or immovable objects that are important to be traded.

Fourth, supervision by DPS and DSN-MUI. Supervising the operational system and overseeing its products to be in accordance with Islamic values is the duty of the Islamic Supervisory Board (DPS). In carrying out its functions as regulated in the Decree of the Board of Directors of Perum Pegadaian, DPS must comply with the DSN fatwa. To be able to foster public trust about Islamic pawnshops is a function of the existence of DPS. Meanwhile, there is no DPS in conventional pawnshops. Fifth, Basyarnas and Religious Courts are dispute resolution institutions. With the enactment of Law No. 03 of 2006 concerning Islamic Banking. In Islamic pawnshops, alternative dispute resolution is carried out through the Religious Courts or Basyarnas. Meanwhile, dispute resolution in conventional pawnshops is carried out through the General Court (Masruroh, 2021).



Table 1: Differences between Islamic pawnshops and conventional pawnshops

| No | Islamic Pawnshop                                                  | Conventional Pawnshop                                 |
|----|-------------------------------------------------------------------|-------------------------------------------------------|
| 1. | Does not recognize the interest system and the objects are halal. | Implementation using interest system.                 |
| 2. | Pros sales Guaranteed goods will be refunded to the customer.     | Advantages sales Collateral not returned on customers |
| 3. | Guarantee objects movable as well as immovable.                   | Movable collateral only.                              |
| 4. | Supervision under DPS and DSN-MUI.                                | Not under DPS supervision and DSN-MUI.                |
| 5. | Dispute resolution through judiciary religion or basyarnas.       | Settlement dispute resolution by the general court.   |

Source : (Masrurroh, 2021)

## 5. Closing

The digital transformation of Islamic pawnshops has significantly enhanced service efficiency, cost-effectiveness, and real-time access to financial products. This shift has positively impacted customer satisfaction and broadened the reach of sharia-compliant financial services, especially among younger and tech-oriented demographics.

Through the implementation of mobile applications and online platforms, Islamic pawnshops have adapted to the evolving digital landscape. These innovations have streamlined operational processes, reduced transaction times, and improved accessibility. In addition, efforts to enhance customers' digital literacy are being carried out to increase user adoption and confidence in using digital services.

Despite these advancements, several challenges persist. These include dependence on stable internet infrastructure, limited digital literacy among certain customer segments, data security risks, and intensified competition from other microfinance institutions. Addressing these issues is crucial to sustaining long-term growth and maintaining a competitive advantage in the Islamic financial sector.

To overcome these challenges, Islamic pawnshops must prioritize investment in digital infrastructure, strengthen cybersecurity measures, and continuously upgrade user education initiatives.

Moreover, service innovations should align with sharia principles while catering to the evolving needs of diverse customer groups.

In conclusion, the development of Islamic pawnshops in the digital era represents a critical step toward inclusive, efficient, and sharia-compliant financial services. Continued innovation, strategic adaptation, and customer-centric approaches will be essential to ensuring their sustainability and competitiveness in the modern financial ecosystem.

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