

Problems and Development Strategies of Sharia Pawntown in Indonesia: Analysis of Systematic Literature Review¹

Akhmad Hulaify¹, Muhammad Sodiki², Iman Setya Budi³, Zakiyah⁴,
Rozzana Erziaty⁵

hulaify@gmail.com¹, muhammadsodiki@gmail.com²,
imansetyabudi@uniska-bjm.ac.id³, kikiayoenani@yahoo.com⁴,
erziaty.rozzana@gmail.com⁵

Universitas Islam Kalimantan MAB

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Abstract

The development of sharia pawnshop institutions is like mushrooms in the rainy season, in tune with the development of conventional pawnshops even though the quantity of network offices, customers, turnover and profits is still not large. However, at least the development is worth considering, especially with the existence of management policies in several areas, all of the conventional pawnshop network offices have been converted into Sharia Pegadaian network offices. This research is a systematic literature review study which aims to find out the extent of a thorough study regarding the Problems and Strategies for Development of Islamic Pawnshops in Indonesia by focusing on the preparation of journals, final assignments such as theses, theses, and dissertations. The method used consists of three stages, namely collection, assessment, and presentation. The results of this study indicate that in the last 18 years 55 studies have been written related to sharia pawnshops but related to the study of Problems and Strategies for Development of Sharia Pawnshops in Indonesia after sorting according to the appropriate researcher only 15 studies, both journals and final assignments related to Problems and Strategies Development of Islamic Pawnshops in Indonesia. In terms of theme, the issue related to "Sharia Pawnshop Development Strategy" is the most popular with a total of 7 studies. Then followed by issues related to "Development of Islamic Pawnshops" of 4 related to "Development of Islamic Pawnshops in Indonesia" of 2 units. Then "Sharia Pawning Problems", there are also the remaining 2 related to "Sharia Pawning Obstacles.

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I. Introduction

Apart from Islamic banks, there are other Islamic financial institutions that contribute to the development of the Islamic economy, namely Islamic pawnshops. Sharia pawnshops carry out pawn contract transactions based on sharia principles and government policies in carrying out economic practices and financial institutions that are in accordance with the values and principles of Islamic law. the amount of public demand for sharia pawnshops. making this Islamic financial institution experience very rapid development. This is because Islamic pawnshops are able to reach all levels of society, especially the lower middle class.²

The word pawn shop is not so foreign to the people of this country, to some members of society, especially to people who are not bankable or have difficulty accessing loans or financing from banks. Pegadaian is used as a foundation to obtain funds quickly. This is because the procedure for applying for funds at a pawnshop is quite simple and relatively fast and easy.³

Sharia pawnshop data in 2021 outlines, outstanding financing reached Rp. 8.64 T, and contributed 17.38% of the outstanding worth Rp. 49.7 T. Rahn products took over 81.73% or equivalent with Rp. 7.03 t, while non-rahn products took over by 18.65% or equivalent to Rp. 1.61 T⁴

Even though it has not been recorded for a full year, this performance is no better than the realization throughout 2020. Until then, the outstanding financing of Islamic Pawnshops had reached IDR 10.22 trillion with a contribution of 18.28% to Pegadaian financing. At the same time, rahn products contributed Rp. 7.57 trillion and non-rahn products were recorded at Rp. 2.65 trillion.

Yearly, the composition (rahn) has increased compared to previous years. So we are quite optimistic to look even better at 2022.⁵ On the other hand, Pegadaian Syariah will also encourage the gold savings business in 2022. Sharia-based gold savings recorded 460 thousand customers with a gold balance of 832 kg as of November 2021. This number is more than at the end of December 2019 with 424 thousand customers with a gold balance of 532 kg.

With this gold underlying, people will be able to make transactions easily for their daily needs, both in the bridging sector and the productive

²Maria Ulfa KN, *Analysis of Sharia Pawn Authority According to Financial Services Authority Regulation Number 31/ Pojk.05/2016 Concerning Pawn Business*. AZ ZARQA JOURNAL OF ISLAMIC BUSINESS LAW. Vol. 11, no. 2, December 2019. Pg 439

³Subagiyo, Rohmat. "SHARIA REVIEW OF SHARIA PAWNTOWN (RAHN)." *An-Nisbah: Journal of Islamic Economics* 1, no. 1 (October 10, 2014): 161-84. <https://doi.org/10.21274/an.2014.1.1.161-184> . Thing. 162

⁴Rambe, Dhea Nita Syafina, and Tri Inda Fadhila Rahma. "Analysis of the Quality of the Role of Pawn Products at PT Pegadaian CPS Rantau Prapat." *El-Mal: Journal of Islamic Economics & Business Studies* 3, no. 5 (July 17, 2022): 963-74. <https://doi.org/10.47467/elmal.v3i5.1185> . pg 964

⁵Said the Head of UUS Pawnshop Division (Sharia Pawnshop) Beni Martina Maulan at the Core Indonesia: Sharia Economic Outlook 2022 event, Wednesday (15/12).

sector. Likewise with digital-based applications, the hope is that this can facilitate services, because all products have been facilitated at Pegadaian Digital Syariah

Islamic pawnshops must have the option to compete with the monetary companies that are busy with their fields so that they are not left out, both individuals who are now clients and the entire population who are likely clients. The correct technique will greatly determine the carrying capacity of the Islamic pawnshop industry.⁶

Therefore, a discussion like this is very interesting to study the formulation of the problem which will be answered in conclusion, namely how the Problems and Strategies for Developing Islamic Pawnshops in Indonesia: Systematic Literature Review Analysis.

2. Research Method

This research is a type of *library research* by using the *systematic literature review* method, which is a research method that is carried out by collecting, evaluating, integrating, and presenting findings from various studies related to certain topics .⁷ Therefore, this research consists of three stages, namely collection, assessment, and presentation.

The collection stage is carried out using the *Publish or Perish search engine* with the Google Scholar database. The title words used are " Development Pawnshop Sharia in Indonesia", " Problems Pawnshop Sharia ", " Constraints Pawn Sharia ", and Strategy Development Pawnshop Sharia ", and " Development Pawnshop Sharia " with a time span of 2003-2022. 2003 was chosen as the starting year because it was that year Pegadaian Syariah was first established in January 2003 in Jakarta under the name of the Sharia Pawn Service Unit, Dewi Sartika Branch. Throughout 2003, many Pegadaian units began to appear Sharia in various cities such as in Surabaya, Makassar, Semarang, Surakarta, and Yogyakarta, even 4 conventional branch offices Pawnshops in Aceh are converted into Sharia Pawnshops .⁸ The search results are then selected to find the final assignment in the form of a Journal , Thesis,

⁶Suharyono "Marketing Strategy and Efforts to Attract Customer Interest in Gold Savings Products at PT. Padangsidimpunan Sadabuan Sharia Pegadaian Unit." *AGHNIYA: Journal of Islamic Economics* 3, no. 2 (December 2, 2021). <https://doi.org/10.30596/aghniya.v3i2.7237> . pg 42

⁷Pati, D., & Lorusso, LN (2018). How to write a systematic review of the literature. *HERD: Health Environments Research & Design Journal*, 11(1), 15-30. Triandini, et al. (2019). "Systematic Literature Review Method for Identification of Platforms and Methods of Information Systems Development in Indonesia". *Indonesian Journal of Information Systems (IJIS)* Vol. 1, No. 2. Hariyati, RR. Tutik Sri. (2010). "Knowing Systematic Review Theory and Case Studies". *Indonesian Nursing Journal*. Vol. 13, No. 2 .

⁸Bambang Lesmono, Andri Soemitra. Study of Islamic Pawn Literature in Indonesia, *Scientific Journal of Islamic Economics*, 8(01), 2022, DOI: <http://dx.doi.org/10.29040/jiei.v8i1.4368> , h. 599

Thesis, or Dissertation which discusses the Problems and Strategies for developing Sharia pawnshops in Indonesia.

The assessment stage is oriented towards questions and objectivity as follows:

Question	Objective
When will the study of the Problems and Strategies for the Development of Sharia Pawnshops in Indonesia be carried out?	Knowing the development of the number of studies on the Problems and Development Strategies of Sharia Pawnshops in Indonesia
problems exist in the development of Islamic Pawnshops in Indonesia?	Knowing the development of any problems that exist in the Development of Islamic Pawnshops in Indonesia is carried out .
Strategy what is contained in the study Solving Problems in the Development of Islamic Pawnshops in Indonesia is done?	Knowing Strategy the most suitable Resolving Problems in the Development of Sharia Pawnshops in Indonesia .
What method is used?	Knowing the research methods that are often used in the study of the Problems and Development Strategies of Islamic Pawnshops in Indonesia is carried out.
What themes are raised?	Knowing the themes that are most often raised in the study of Problems and Strategies for Development of Islamic Pawnshops in Indonesia is carried out.

The results of the assessment will then be integrated and concluded at the presentation stage in order to present a comprehensive picture of the problematic studies and strategies for developing sharia pawnshops in Indonesia.

3. Results and Discussion

A. Definition of Sharia Pawnshops

The meaning of pawning in Islam is called rahn, which is agreement to hold something as a liability. The word rahn as the language suggests means "staying", "happening" and "enduring". Even though the term contains the meaning of important objects that are of important value according to the syara' view as responsibility for obligations; at the risk of liability of all or part of the liability may be obtained.

Sharia pawnshops can be regarded as sharia administration units run by Pegadaian Community Organizations (Perum), in addition to customary assistance units.⁹

Pegadaian is a non-bank monetary organization whose capacity is to help account centers and the grassroots who need subsidies that are close in nature, for example for younger students' schools. fees, passing fees, and other ambient costs. The display framework used by Islamic pawnshops is to use leaflets,

⁹Jeffry Tarantang et al., "REGULATION AND IMPLEMENTATION PAWNTOWN SHARIA IN INDONESIA," TT, 13-14.

skills, and advertisements. The consequences of this framework of progress can be seen by looking at the number of clients that have grown from one year to another. As the later hadiths show, rahn (pawn) is a well-established/exemplary answer according to Islamic law and exemplified by the Prophet in overcoming the reserve requirement. Islam also shows the sharia economy which helps individuals by choosing the best way.¹⁰

B. Sharia Pawnshop Products and Services

Here are some products from Islamic pawnshops:¹¹

1. Lending on the Basis of Pawn Law. The community provides loans on the basis of delivery of collateral by the borrower, in the form of movable collateral. The consequence is that the value of the loan given to the borrower is strongly influenced by the value of the item being used as the loan.
2. Estimation of Goods Value Pawn shops provide services, how much is the real value of their valuables, for example gold, diamonds and other valuables.
3. Safekeeping of Pekayan goods to the public who will deposit their valuables such as diplomas, land certificates and other valuables.

In addition, there are several references that the authors found, sharia pawn products are currently experiencing innovations that are very updated or newest according to the times. among others are as follows:

1. Arrum Hajj
2. Arrum BPKB
3. Trust
4. Rahn (Pawn Sharia)
5. Multi Payment Online
6. Gold Savings
7. Noble Products

1. Study of Problems and Strategies for Development of Sharia Pawnshops in Indonesia: Analysis of Systematic Literature Review.

Based on data collection carried out with the Publish or Perish search engine with the Google Scholar database , with 5 Title Words used, namely "Development of Sharia Pawnshops in Indonesia", "Problematics of Sharia Pawnshops", "Constraints of Sharia Pawnshops", and Strategies for Development of Sharia Pawnshops " , and "Development of Sharia Pawnshops" in the 2003-2002 period there were 55 studies. After further review, not all articles are relevant, there are also similarities or repetition of

¹⁰Nelly Rahmatillah and Uswatun Hasanah, "MARKETING STRATEGY OF PAWN PRODUCTS SHARIA IN INCREASE TOTAL CUSTOMER REVIEWED FROM PERSPECTIVE ISLAM," *Journal Economy Sharia Darussalam* 1, no. 1 (3 October 2020): 17.

¹¹Maria Ulfa KN, *Analysis of Sharia Pawn Authority According to Financial Services Authority Regulation Number 31/ Pojk.05/2016 Concerning Pawn Business*. AZ ZARQA JOURNAL OF ISLAMIC BUSINESS LAW. Vol. 11, no. 2, December 2019. pp 444-447

search results and articles that cannot be accessed. Of the 55 existing articles, there are 15 articles that are included in the category list used in the review, of the 15 existing articles there are theses, theses, and also journals that are included discussing the topic of Problems and strategies for developing sharia pawnshops in Indonesia, which are divided into 5 *keywords* search is as follows:

Table of Systematic Literature Review on Study of Problems and Strategies for Development of Sharia Pawnshops in Indonesia

Keyword Titles/ Keyword	Writer/ Type/Year	Title/ Method	Keyword	Problematic	Strategy
"Development of Sharia Pawnshops in Indonesia"	RandiSaputra and Kasyful Mahalli/Journal/2021	Analysis of Development Potential and Constraints Sharia Pawnshops in Medan City/Qualitative, SWOT Analysis	Potency, Constraints, Analyze the SWOT and Strategy.	<ol style="list-style-type: none"> 1. Limited sharia pawnshop branches 2. double-duty employees 3. Not all HR really understand about yariah 4. lack of reliable professional staff 5. There must be collateral to obtain a loan 6. There are still many customers who feel embarrassed to come to sharia pawnshops 7. Does not have its own vision and mission 8. Lack of collateral storage space (marhun) 	<ol style="list-style-type: none"> 1. Optimizing existing services to embrace customers 2. Increasing outreach to the community and expanding marketing strategies 3. Maintain good relationship with old and new customers 4. Improving facilities and infrastructure as well as ease of procedures and requirements in transactions 5. Collaborating with other financial institutions to promote new products ± products 6. Placing a sharia pawnshop office in a location that is crowded with residents (strategic location).
	Ira Chandra Puspita/Essay/2016	Development of the Rahn Concept in Pawnshops Sharia at Pt Pegadaian (Persero) Indonesia/Juridical Qualitative	Pegadaian Sharia, Rahn, Development	<ol style="list-style-type: none"> 1. On the institutional aspect, the existing juridical problems are in the form of the existence of two economic systems that are enforced within the body of PT Pegadaian (Persero) and the position of sharia pawnshops which are the marketing units for PT. Pegadaian (Persero) which is based on Islamic law so it needs to be separated, besides that, there is no Sharia Supervisory Board (DPS) at Pegadaian Syariah which oversees the implementation of Islamic provisions in Sharia Pawnshop operations. 2. Problems in the legal umbrella aspect of Islamic Pawnshops consist of the absence of specific statutory regulations governing sharia pawnshops and pawnbrokers and the existence 	<ol style="list-style-type: none"> 1. Consistency in legal determination is important in realizing legal certainty, so if in the DSN MUI fatwa number 25 regarding Rahn it has been stated that hanafiah's opinion is the legal basis for determining rahn as a form of pawn guarantee, then it is not possible for the development of Islamic guarantee law by rely on Rahn's concept. 2. The material guarantee on the concept of rahn in the DSN MUI fatwa number 25 is followed by the emergence of the DSN MUI fatwa number 26 concerning rahn emas, which according to the author clearly refers to the concept of pawning. Even though in terms of concepts and terms, fiduciary can be stated as a derivative of pawning or as another form of pawning, it is clear that the

				of an asynchronous relationship between the DSN MUI fatwa Number 25/III/DSN MUI/2002 concerning Rahn which is the reference for the emergence of DSN MUI fatwa number 68/III/DSN MUI/2008 concerning Rahn Tasjily.	two have differences other than in terms or the use of designations between the two. In addition, this consistency is needed to provide legal certainty which can only be achieved with the existence of certain rules that are not easily changeable, let alone contain ambiguity.
"Problematics of Sharia Pawnshops",	Wakhyudin and Sasli Rais/ Journal/2009	Sharia Pawnshop Development in Indonesia With SWOT analysis/Qualitative, SWOT analysis	Sharia Pegadaian, SWOT Analysis	<ol style="list-style-type: none"> 1. There are no laws or other regulations governing the existence of private pawnshops or sharia pawnshops, so the development of sharia pawnshops has not been optimal so far. 2. There are people who open private pawnshops by providing facilities for all kinds of pawn goods so that their presence continues to grow even though they are still illegal. 	<ol style="list-style-type: none"> 1. Develop business network. 2. Separating from the parent company in order to carry out management innovations. 3. Diversify its main products related to middle to lower customers. 4. Create a vision and mission that are in accordance with sharia pawnshops. 5. Entering into partnership (MOU) with sharia insurance institutions as a form of securing pawn goods and assets of Islamic Pawnshops
	Feni Indriyani /Essay/2021	RAHN PROBLEMATICS WITH COLLATERAL OF LAND CERTIFICATE (Case Study at the Sharia Pawnshop Branch of Kepandean Serang)/ Qualitative, Field	Sharia Pawnshop Problems	<ol style="list-style-type: none"> 1. Problems with one of the products at the Kepandean Branch Sharia Pawnshop, namely Rahn's product with guaranteed land certificates, which are as follows: 2. When it is due, murtahin must warn rahin to immediately pay off his debt, if rahin still cannot pay off his debt, then marhun is executed through an auction in accordance with sharia. The remaining proceeds from the sale of the auction are returned to the customer, if the proceeds from the sale of the auction are not sufficient for the loan principal and capital lease, then the shortfall remains the responsibility of the customer. 3. Extension of time in the rahn contract, if the 	<ol style="list-style-type: none"> 1. Pegadaian Syariah Kepandean Serang Branch must be more selective in choosing customers so that there are no problems in dealing with pawnshops. 2. Sharia Pawnshops should be able to use the DSN-MUI Fatwa as a reference or guideline in carrying out their activities and resolving disputes through the channels that have been determined by the MUI DSN Fatwa, namely through the Sharia Arbitration Institution.

				maturity date has expired and rahin has not been able to pay off the debt, then rahin can extend the time provided that the maintenance costs are paid in advance before the extension is made, after that the time extension in the rahn contract can be done by collection of new maintenance fees again.	
"Sharia Pawn Obstacles",	Octha Nadia Budianty /Essay/2017	Obstacles and Their Solutions in the Implementation of the Auction of Guaranteed Goods at Pt Pegadaian (Persero) Cokronegaran Surakarta Branch/ Qualitative , field	pawn; auction; good intention.	The obstacles that occurred in the implementation of the pawn collateral auction at PT Pegadaian (Persero) Cokronegaran Surakarta Branch, namely: <ol style="list-style-type: none"> 1. the customer does not carefully read the agreement in the Letter of Credit (SBK); 2. changes to customer personal data; 3. the customer is dissatisfied with the estimated auction price; 4. the customer does not want to pay the shortfall of obligations after the auction; there is a lawsuit from a third party; 5. and the existence of unsold auction items 	The strategy or settlement adopted by PT Pegadaian (Persero) Cokronegaran Surakarta Branch, namely <ol style="list-style-type: none"> 1. all oversights and their consequences originating from the customer himself are not the responsibility of the Pegadaian; 2. Pegadaian sends SMS and letters to customers before the collateral is due; 3. conduct a survey of local market prices; 4. postpone all forms of processing related to a collateral item in the event of a third party lawsuit,
"Sharia Pawnshop Development"	Usep Deden Suherman /Journal/2019	ORIENTATION AND DEVELOPMENT OF EMPLOYEES IN EMPLOYEE PERFORMANCE IMPROVEMENT	Orientation, Development, Employee Performance	1. HR development can be viewed from two aspects, including quantity and quality. Quantity relates to the quantity of human resources. If the number of human resources is not matched by good quality human resources, it can become a burden on the organization.	<ol style="list-style-type: none"> 1. Pegadaian Syariah can further develop orientation activities for employees so that employees can carry out their duties properly and understand each of their duties. 2. Pegadaian Syariah continues to develop so that employees have more expertise. 3. sharia pawnshops continue to monitor the work of each agent at the sharia pawnshop, so that it has a good impact on sharia pawnshop companies.

		NT IN SHARIA PEGADAIAN S/ Qualitative, Library			
	Syifa Umra Syitah, Nasir/ Journal/2019	The Effect Of Training And Career Development On Employee Performance At Pt. Pawntown (Persero) Tbk Sharia Branch Keutapang/ Quantitative, Field	Training, Career Development, Employee Performance.	<ol style="list-style-type: none"> 1. Cost effectiveness is still not a priority for employees in doing a job. 2. To obtain large profits, the company will certainly apply cost efficiency to employees. 3. the provision of training to employees is not comprehensive, such as training data where not all employees have received it. 	<ol style="list-style-type: none"> 1. Training and career development jointly affect the performance of employees at PT. Pegadaian (Persero) Keutapang Sharia Branch. 2. Training has a positive effect on employee performance at PT. Pegadaian (Persero) Keutapang Sharia Branch. 3. Influential career development positive on employee performance at PT. Pegadaian (Persero) Keutapang Sharia Branch.
	M. IKHSAN ROMADHON/ Essay/2021	ANALYSIS OF HR DEVELOPMENT IN INCREASING THE NUMBER OF CUSTOMERS AT PT. AHMAD YANI BRANCH SHARIA PEGADAIAN PEKANBARU	HR Development, Customers, Sharia Pawnshops	<ol style="list-style-type: none"> 1. high-quality and high-quality human resources . 2. In addition to trying to provide public services such as providing funds on the basis of pawn law, the management of the Pegadaian Public Company (Perum) also tries to make this management as much as possible not to cause losses. Public Company (Perum) Pegadaian is expected to be able to make a profit or at least the revenue obtained is able to cover all of its own costs and expenses. 	<ol style="list-style-type: none"> 1. PT. Pegadaian Syariah provides basic leadership training and education to branch leaders (managerial) aimed at increasing potential and expertise as leaders and as a guide for their employees. 2. Managerial parties are tasked with providing teaching to all employees with training coaching methods and guiding employees personally or counseling with the aim of increasing knowledge, expertise, skills and increasing employee potential in realizing the company's vision and mission, one of which is increasing the number of customers at PT. Pegadaian Syariah Ahmad Yani Branch . 3. PT. Pegadaian Syariah forms a committee tasked

		/ Qualitative , field			<p>with solving and analyzing and considering a problem that exists within the company and the committee consists of prospective managers who will become line managers (top management).</p> <p>4. PT. Pegadaian Syariah carries out a position transfer / rotation method for each employee to increase employee knowledge and skills in carrying out work and will have an impact on increasing the potential of each individual employee in carrying out the company's vision and mission</p> <p>5. Managerial parties procure business games or business games for all employees to solve a problem under certain conditions to trigger the enthusiasm of every employee and that can be a method for finding potential employees as cadres who are prepared to replace their superiors.</p>
AHMAD RIDHO/ Essay/20 21	Efforts To Develop Promotion Techniques And Product Attraction Amanah Financing Pt. Sharia Pawntown New Kertak Sharia Service Unit Banjarmasin City/ Qualitative,	Developm ent of Promotio nal Technique s, Product Attractive ness	<p>1. Increasing business competition, often with the enactment of the free market system in the 21st century, has resulted in very competitive and tight competition. This will result in each company having to compete in order to maintain its business.</p> <p>2. To maintain its business, the new Kertak Unit Syariah Pegadaian requires the development of promotional techniques to attract potential customers to become customers at the New Kertak Unit Syariah Pegadaian, namely by using promotions and increasing the development of effective promotional techniques to win market share, which is increasingly becoming more and more business competitors.</p>	<p>1. The promotion technique and attractiveness of trust financing products run by the new Kertak sharia pawnshop in the city of Banjarmasin, namely by using funds or limited promotion budget costs but spreading it widely and thoroughly such as using internet media, namely by utilizing magazines, brochures, banners, Facebook and with other promotional strategies . Apart from that, public awareness of sharia - based pawnshops is increasing because they feel they are fairer, honest, transparent, have lower costs than conventional ones, and are also protected from usury.</p>	

		Field			
Sharia Pawnshop Development Strategy",	MITA EGI DIAH SAFITRI/ Essay/20 19	Employee Quality Development Strategy In Efforts (Case Study Of Pegadaian Banjarmasin Branch Sharia)/ Qualitative, field	Strategy, Developm ent, Performa nce	<ol style="list-style-type: none"> 1. An organization, agency, and department must develop through the development of society and the nation, according to the problems faced by the Banjarmasin Branch Sharia Pawnshop, supported by employee quality regarding employee quality development strategies in an effort to optimize performance, constraints, and solutions to overcome employee quality development. 2. Constraints in developing the quality of employees are the varied/ different educational backgrounds of employees, not enough time in terms of employee education and training, and lack of knowledge about information technology (IT). 	<ol style="list-style-type: none"> 1. The solution overcomes obstacles in developing employee quality by following up on employee educational backgrounds, preparing special time for education and training, and conducting performance evaluations. 2. Suggestions for strategies that must be carried out to the Banjarmasin Branch Sharia Pawnshop must further follow up on issues regarding differences in the educational background of each employee and also IT systems where most employees still do not master and understand.
	Azis Ariyanto/ Essay/20 11	Comparative Study Of Pawn Gold Applications And Development Strategies In Sharia Bank And Sharia Pegadaian Perum/ Empirical juridical	Sharia Gold Pawn, Gold Estimatio n, Collateral items.	<ol style="list-style-type: none"> 1. One of the sharia pawn financing products is the Sharia gold pawnshop, but the problem is that there is still very little understanding of the public and entrepreneurs regarding sharia pawnshop products issued by this non-bank financial institution. So that the minimum number of customers who apply for the financing. 2. The obstacles are that sharia pawnshops are relatively new as a financial system, people are not familiar with rahn products in sharia financial institutions, government policies regarding sharia pawnshops are not yet accommodating to the existence of sharia pawnshops, pawnshops are less popular 	<ol style="list-style-type: none"> 1. Lots of outreach to the community 2. The government needs to accommodate the existence of sharia pawnshops by making government regulations or sharia pawnshop laws
	SUAIBA HTUL	Rahn Product Development	Strategy, Developm	<ol style="list-style-type: none"> 1. Problems in the development of rahn tasjily products have been well implemented with 	<ol style="list-style-type: none"> 1. Product development strategy in increasing the number of customers at PT. Pegadaian (Persero)

	ASLAMI YAH NASUTION/ Essay/2021	Strategy Tasjily At Pt. Pegadaian (Persero) Sharia Service Unit Mandailing Christmas/ Qualitative	ent, Products Rahn Tasjily	<p>the evidence that there are several customers who have become rahn tasjily product customers, but the process of increasing the number of customers has not increased.</p> <p>2. PT constraints Pegadaian (Persero) Mandailing Natal Sharia Service Unit in marketing products to increase the number of customers there are several factors including lack of promotion, operational costs and the public's perception that pawnshops are only a place to pawn money. And another obstacle is due to the relatively small number of employees to carry out field direct marketing activities</p>	Mandailing Natal Sharia Service Unit, namely by marketing mix in many ways such as through social media, digital, from person to person. By offering products that are different from what customers have purchased, customers come to pawnshop outlets using pawn products always, marketing offers rahn tasjily products so that customers are interested in using these products, of course the turnover and number of customers will increase.
	Zaim Fida/ Thesis/2022	Product Development Strategy Analysis Ar-Rum Hajj With Approach Canvas Model Business At Pawntown (Demak Bintoro Market Sharia Service Unit)/ Qualitative, Field	SWOT Analysis, Ar-Rum Hajj, Business Model Canvas, Matrix Ifas & Ephas	<p>1. One of the products at Islamic pawnshops that is quite new and growing is the ar-rum haji product. Hajj ar-rum products are products intended for people who wish to perform the pilgrimage, but are constrained by a lack of initial funds for registration. This ar-rum haji product has the main objective of helping people who wish to perform the pilgrimage but are constrained in terms of funding.</p>	<p>1. The canvas business model at the pawnshop sharia service unit Pasar Bintoro Demak from nine elements is an expansion in customer relations, namely adding partners or agents at the sub-district level in general and in villages to make it easier and reach a wider range of customers. and the customer segment, namely consumers who use social media and other online media</p> <p>2. Of the several advantages of ar-rum haji products, it must be balanced with several strategies for developing a canvas business model with nine elements, namely: key partnerships, key activities, key activities, Revenue Streams, key, Customer, Channel, Value Proposition, Cost Structure.</p>
	Rizka Tri Nawangsih/	Sharia Gold Pawn Strategy In	IFAS analysis, EFAS	<p>1. The number of Islamic pawnshop outlets is less than conventional pawnshops.</p> <p>2. Pegadaian Syariah financing products that are</p>	<p>1. Strategic sharia pawnshop location</p> <p>2. The assumption that interest is haram</p> <p>3. Islamic pawnshops develop digital applications</p>

	Thesis/2019	Yogyakarta (Case Study Of Sharia Pawntown Mlati Branch, Yogyakarta)/ Qualitative, SWOT analysis	analysis, turnaround	<p>less well known to the public.</p> <p>3. Few Islamic Pawnshop HR understand Islamic finance.</p> <p>4. Promotions that have not reached all levels of society.</p> <p>5. Pegadaian Syariah has not been able to provide discounts for loyal customers.</p>	<p>(digital Islamic pawnshops) to facilitate public transactions</p> <p>4. Sharia pawnshop users are not only from Muslims</p> <p>5. Products that exist in sharia pawnshops are the needs of the community.</p>
	SILVIA DWI PUTRI/ Final Project DIII/2016	Pawn Implementation And Strategy Development Of Sharia Pawntown In Metro City/ field	Implementation, Development Strategy, Sharia Pegadaian	<p>1. Sharia pawnshops do not always run smoothly, they face many problems, one of which is competition with other pawnshop companies. Because the private pawn business has been allowed by the government. So, to deal with it, a development strategy is needed, especially in developing sharia pawnshop products in order to achieve goals and to increase customer interest and profits.</p>	<p>1. Expanding the marketing strategy for sharia pawn products, strategy in the product sector by adding pawn products, strategy in the field of pricing and strategy in the field of promotion, which is carried out by way of advertising in the form of banners, distributing brochures, and publication by sponsoring activities carried out by the community.</p> <p>2. The objectives and benefits of the product development strategy at sharia pawnshops are solely to increase and attract the interest of customers and prospective customers in order to achieve OSL (Out Standing Loan) at Metro sharia pawnshops.</p>

2. Analysis of the Study of Problems and Strategies for Development of Sharia Pawnshops in Indonesia

Based on the data above, it appears that in the last 18 years of the study study good that journal nor final project related to the Problems and Strategies for Development of Sharia Pawnshops in Indonesia just started in 2009 with 1 fruit, then there was 1 fruit in 2011, on year 2016 increased to 2 pieces, then decreased in 2017 by 1 , increased rapidly in 2021 to 5 , and in 2022 only 1 was published . Thus, in the last 18 years, 55 have been written study related pawnshop sharia however related in study Problems and Strategy Development Pawnshop Sharia in Indonesia after being sorted according to appropriate researcher _ only 15 pieces study both journals and final assignments related to the Problems and Strategies for Development of Sharia Pawnshops in Indonesia with details Journal 4 pieces , 8 Thesis, 2 Thesis , Assignments End of DIII 1 piece , and no dissertation was found which discussed the Problems and Strategies for Development of Sharia Pawnshops in Indonesia.

In terms of research methods, the majority of writing using qualitative methods with type study Field with a total of 9 pieces and 3 qualitative with SWOT analysis , 1 piece with analysis juridical qualitative , 1 piece study with juridical empirical , and the rest use quantitative methods as much as 2 pieces and qualitative with literature research.

In terms of themes, issues related to "Strategy Sharia Pawnshop Development" is the most popular with a total of 7 studies (MITA EGI DIAH SAFITRI, 2019 Thesis; Azis Ariyanto, 2011 Thesis; SUAIBAHTUL ASLAMIAH NASUTION, 2021 Thesis; Zaim Fida, 2022 Thesis; Rizka Tri Nawangsih, 2019 Thesis; SILVIA DWI PUTRI, Final Assignment DIII 2016). Then followed by issues related to "Sharia Pawnshop Development" of 4 pieces (Usep Deden Suherman, Journal 2019; Syifa Umra Syitah and Nasir, Journal 2019; M. IKHSAN ROMADHON, Thesis 2021; AHMAD RIDHO, Thesis 2021) , related to " Development Pawnshop Sharia in Indonesia" as many as 2 pieces (Randi Saputra and Kasyful Mahalli , Journal 2021; Ira Chandra Puspita , Thesis 2016). Then " Problematics Pawnshop Sharia ", there are also 2 pieces (Wakhyudin and Sasli Rais, Journal 2009; Feni Indriyani, Thesis 2021) , the rest are related to "Sharia Pawn Obstacles", (Octha Nadia Budianty , Thesis 2017).

3. Findings of the Study of Problems and Strategies for Development of Sharia Pawnshops in Indonesia

From 55 later studies strain writer so that get 15 appropriate studies _ with theme study Problematic and Strategy Development Pawnshop Sharia In Indonesia, can pulled conclusion that in development pawnshop sharia in Indonesia there is Problems (obstacles) and strategy used , which then writer summarize in the table below this :

PROBLEMATICS	STRATEGY
1. Market competition	<ol style="list-style-type: none"> 1. Optimizing existing services to embrace customers 2. Increasing outreach to the community and expanding marketing strategies 3. Maintain good relationship with old and new customers 4. Improving facilities and infrastructure as well as ease of procedures and requirements in transactions 5. Collaborating with other financial institutions to promote new products ± products 6. Placing a sharia pawnshop office in a location that is crowded with residents (strategic location). Strategic sharia pawnshop location
2. Juridical Issues	<ol style="list-style-type: none"> 1. Consistency in determining the law is important in realizing legal certainty, so if in the DSN MUI fatwa number 25 regarding Rahn it has been stated that hanafiah's opinion is the legal basis for determining rahn as a form of mortgage guarantee, then it is not possible for the development of Islamic guarantee law to rely on Rahn's concept. 2. The material guarantee on the concept of rahn in the DSN MUI fatwa number 25 is followed by the appearance of the DSN MUI fatwa number 26 concerning rahn emas, which according to the author clearly refers to the concept of pawning. Even though in terms of concepts and terms, fiduciary can be stated as a derivative of pawning or as another form of pawning, it is clear that the two have differences other than in terms or the use of designations between the two. In addition, this consistency is needed to provide legal certainty which can only be achieved with the existence of certain rules that are not easily changeable, let alone contain ambiguity.

	<ol style="list-style-type: none"> 3. Sharia Pawnshops should be able to use the DSN-MUI Fatwa as a reference or guideline in carrying out their activities and resolving disputes through the channels that have been determined by the MUI DSN Fatwa, namely through the Sharia Arbitration Institution. 4. The government needs to accommodate the existence of sharia pawnshops by making government regulations or sharia pawnshop laws 5. Develop business network. 6. Diversify its main products related to middle to lower customers. 7. Create a vision and mission that are in accordance with sharia pawnshops. 8. Entering into partnership (MOU) with sharia insurance institutions as a form of securing pawn goods and assets of Islamic Pawnshops.
<p>3. Product Development</p>	<ol style="list-style-type: none"> 1. Sharia pawnshops must be more selective in choosing customers so that problems do not occur in dealing with pawnshops. 2. All oversights and their consequences originating from the customer themselves are not the responsibility of the Pegadaian; 3. Pegadaian sends SMS and letters to customers before the collateral is due; 4. Conduct a survey of local market prices; 5. Postponing all forms of processes related to a collateral item in the event of a third party lawsuit, 6. Pegadaian already has partners who have collaborated to buy in bulk Collateral Items in the Auction Process (BJDPL) that are not sold at auction. 7. Lots of outreach to the community. 8. Product development strategy in increasing the number of customers at PT. Pegadaian (Persero) Mandailing Natal Sharia Service Unit, namely by marketing mix in many ways such as through social media, digital, from person to person. By offering products that are different from what customers have purchased, customers come to pawnshop outlets using pawn products always, marketing offers rāhn tasjily products so that customers are interested in using these products, of course the turnover and number of customers will increase. 9. Product development with the canvas business model at pawnshop sharia service units for expansion in customer relations, namely adding partners or agents at the sub-district level in general and in villages to make it easier and reach a wider range of customers. This is offset by several strategies for developing a canvas business model with nine elements, namely: key partnerships, key

	<p>activities, key activities, Revenue Streams, keys, Customers, Channels, Value Propositions, Cost Structures and customer segments.</p>
<p>4. HR Development</p>	<ol style="list-style-type: none"> 1. Pegadaian Syariah can further develop orientation activities for employees so that employees can carry out their duties properly and understand each of their duties. 2. Pegadaian Syariah must carry out development so that employees have more expertise. 3. sharia pawnshops must monitor the work of each agent at the sharia pawnshop, so that it has a good impact on sharia pawnshop companies. 4. Career training and development needs to be done jointly because it has a positive effect on employee performance at PT. Pawnshop (Persero). 5. PT. Pegadaian Syariah provides basic leadership training and education to branch leaders (managerial) aimed at increasing potential and expertise as leaders and as a guide for their employees. 6. Managerial parties are tasked with providing teaching to all employees using training coaching methods and guiding employees personally or counseling with the aim of increasing knowledge, expertise, skills and increasing employee potential in realizing the company's vision and mission, one of which is increasing the number of customers at PT. Pegadaian Syariah. 7. PT. Pegadaian Syariah must form a committee tasked with solving and analyzing and considering a problem that exists within the company and the committee consists of prospective managers who will become line managers (top management). 8. PT. Pegadaian Syariah must carry out a position transfer / rotation method for each employee to increase employee knowledge and skills in carrying out work and will have an impact on increasing the potential of each individual employee in carrying 9. out the company's vision and mission 10. Managerial parties must procure business games or business games for all employees to solve a problem under certain conditions to trigger the enthusiasm of every employee and that can be a method for finding potential employees as cadres who are prepared to replace their superiors. 11. The solution overcomes obstacles in developing employee quality by following up on employee educational backgrounds, preparing special time for education and training, and conducting performance evaluations.

	12. Suggestions for strategies that must be carried out to Pegadaian Syariah must further follow up on issues regarding differences in the educational background of each employee and also the IT system which most employees still do not master and understand.
5. Promotion/Marketing Techniques	<ol style="list-style-type: none"> 1. Promotional techniques and the attractiveness of financing products run by sharia pawnshops, namely by using funds or limited promotion budget costs but wide and thorough distribution can be done in an easy and inexpensive way, such as using internet media, namely by utilizing magazines, brochures, banners. 2. Carry out promotions by utilizing online social media as a means of marketing expansion such as social media Facebook, Instagram, Twitter, the Web and with other promotional strategies. 3. Apart from that, public awareness of sharia-based pawnshops is increasing because they feel they are fairer, honest, transparent, have lower costs than conventional ones, and are also protected from usury. 4. Expanding the marketing strategy for sharia pawn products, strategy in the product sector by adding pawn products, strategy in the field of pricing and strategy in the field of promotion, which is carried out by way of advertising in the form of banners, distributing brochures, and publication by sponsoring activities carried out by the community. 5. The product development strategy at sharia pawnshops is solely to increase and attract the interest of customers and prospective customers in order to achieve OSL (Out Standing Loan) at sharia pawnshops.

4. Conclusion

The Islamic pawnshop industry currently has various problems and constraints related to its development, such as in terms of Market Competition; Juridical Issues' Product Development; HR Development; and problems related to Promotion/Marketing Techniques, in dealing with these problems the pawnshop applies various good business strategies related to service, product variety and technological developments. Many innovations issued by Islamic pawnshops. At present, sharia pawnshops do not only run the pawn product business, many products are developed and can be accessed at sharia pawnshops, including gold savings, hajj savings, other micro-financing that are in accordance with sharia principles. Digital applications with various products in them are accessible and easily accessible. Legal legality, both from supervision from the OJK and having DPS in the company, can add to the sense of security and comfort for people who want to use sharia pawnshop services. Faridatun Sa'adah in his writing said that the marketing strategy carried out by Islamic pawnshops included product marketing strategies and publicity. By optimizing existing products in a more professional manner, increasing quality

human resources, maintaining a surplus of sharia pawnshops, marketing new profitable products, increasing the modernization and handling of needed facilities and infrastructure, and increasing the composition of pawn goods. Extensification of transactions used must be in accordance with the use of funds will help the development of sharia pawnshops.

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