

Sharia Compliance Analysis of Heavy Equipment Rental Services Based on Ijarah Provisions in Islamic Economics: A Case Study of CV Putra Jaya Mandiri, West Bandung Regency

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Received: 15-09-2024

Revised: 28-12-2025

Accepted: 22-02-2026

Published: 30-04-2026

Abstract: The construction sector in Indonesia has experienced rapid growth, generating substantial demand for heavy equipment rental services. However, empirical research examining whether such rental practices conform to the principles of *ijarah* the Islamic contract governing the lease of usufruct remains limited, particularly in the context of conventional construction service companies. This study analyses the heavy equipment rental system at CV Putra Jaya Mandiri, a construction equipment rental firm in West Bandung Regency, West Java, against the normative provisions of *ijarah* in Islamic economics. A qualitative case study design was employed, with primary data obtained through in-depth interviews with the company's President Director, supplemented by participant observation and document analysis. Data were analysed using the Miles-Huberman interactive model, comprising data condensation, display, and conclusion drawing. The findings reveal that the existing rental system at CV Putra Jaya Mandiri operates through eight stages: registration and booking, verification and approval, rental contract, payment, equipment delivery and handover, monitoring and maintenance, equipment return, and transaction closure. Although the system is procedurally functional, it has not fully complied with the principles of *ijarah*, particularly regarding the explicit avoidance of *gharar* (uncertainty), the structure of late-return penalties, and the documentation of contract elements. The study contributes to the literature on the operationalisation of muamalah principles in conventional Indonesian SMEs and recommends concrete reforms including transparent pricing, written and detailed *ijarah* contracts, *ta'zir*-based rather than *niba*-based late penalties, and clear documentation of usufruct transfer to align the company's practices with sharia provisions.

Keywords: *Ijarah*; Heavy Equipment Rental; Islamic Economics; Sharia Compliance;

Abstrak: Sektor konstruksi di Indonesia mengalami pertumbuhan pesat dan menciptakan permintaan tinggi terhadap jasa sewa alat berat. Namun, penelitian empiris yang mengkaji kesesuaian praktik sewa-menyewa tersebut dengan prinsip *ijarah* akad Islami yang mengatur sewa atas benefit masih terbatas, khususnya pada perusahaan jasa konstruksi konvensional. Penelitian ini menganalisis sistem sewa alat berat di CV Putra Jaya Mandiri, sebuah perusahaan penyedia jasa alat berat konstruksi di Kabupaten Bandung Barat, Jawa Barat, terhadap ketentuan normatif *ijarah* dalam ekonomi syariah. Desain studi kasus kualitatif digunakan, dengan data primer diperoleh melalui wawancara mendalam

dengan Direktur Utama perusahaan, dilengkapi observasi partisipatif dan analisis dokumen. Data dianalisis menggunakan model interaktif Miles–Huberman yang meliputi reduksi data, penyajian, dan penarikan kesimpulan. Temuan menunjukkan bahwa sistem sewa di CV Putra Jaya Mandiri berjalan melalui delapan tahap: pendaftaran dan pemesanan, verifikasi dan persetujuan, kontrak sewa, pembayaran, pengiriman dan penyerahan alat, pemantauan dan pemeliharaan, pengembalian alat, dan penutupan transaksi. Walaupun sistem ini berjalan secara prosedural, belum sepenuhnya sesuai dengan prinsip ijarah, terutama terkait penghindaran gharar, struktur denda keterlambatan, dan dokumentasi unsur-unsur akad. Studi ini berkontribusi pada literatur operasionalisasi prinsip muamalah pada UKM konvensional di Indonesia dan merekomendasikan reformasi konkret untuk menyelaraskan praktik perusahaan dengan ketentuan syariah.

Kata Kunci: Ijarah; Sewa Alat Berat; Ekonomi Syariah; Kepatuhan Syariah; Muamalah.

Introduction

Trade is a fundamental social activity that arises from the differentiation of needs and resources across regions and individuals (Utoyo, 2009). In contemporary economic life, trade encompasses not only the exchange of goods but also services, including the rental or lease of usufruct, a category that has expanded significantly with the growth of capital-intensive sectors such as construction. In Islamic jurisprudence, the lease of usufruct is governed by the contract of ijarah, derived linguistically from the Arabic root *ajr*, meaning compensation or reward (Sabiq, 1971). Ijarah is conventionally defined as a contract whereby one party transfers the right to use a specified object or service to another party in exchange for a determined consideration (*ujrah*), without transferring ownership of the underlying asset (Mustofa, 2015; Al-Zuhayli, 2007).

The Indonesian construction sector has expanded rapidly over the past decade, driven by national infrastructure programmes, urbanisation, and the post-pandemic recovery push (Nurhidayat et al., 2021; ADB, 2022). This growth has substantially increased demand for heavy equipment such as excavators, bulldozers, compactors, wheel loaders, and forklifts machinery whose high acquisition cost makes outright purchase unfeasible for most contractors. Consequently, equipment rental services have become a strategic node in the construction supply chain, mediating between equipment suppliers and project end-users. As Indonesia continues to position itself as the largest Muslim-majority country and as the global Islamic economic ecosystem matures (Hudaefi & Beik, 2021; Iskandar et al., 2020), the question of whether mainstream commercial practices in such intermediary firms conform to sharia principles becomes both empirically significant and ethically pressing.

Despite the growing literature on Islamic commercial law, three gaps persist. First, prior empirical studies of ijarah have concentrated on consumer-facing rental contexts street-vendor stalls (Rozikin, 2018), passenger-car rental (Gawing, 2019), and small-scale vehicle leasing (Setya, 2020) while business-to-business heavy-equipment rental, despite its economic scale, remains under-examined. Second, existing studies tend to evaluate either contractual form or default resolution in isolation, rather than

examining the entire transaction lifecycle from booking to closure. Third, the operationalisation challenge how a conventional, non-sharia-certified small or medium enterprise might bring its existing system into alignment with ijarah principles without disrupting commercial functionality has received limited systematic treatment. The present study addresses these gaps by conducting an end-to-end audit of the heavy-equipment rental system at CV Putra Jaya Mandiri, a construction-equipment rental firm based in West Bandung Regency, against the normative provisions of ijarah.

CV Putra Jaya Mandiri presents an instructive case for three reasons. First, the firm operates in a high-stakes commercial sector construction-equipment leasing where contract terms involve substantial monetary value and operational risk. Second, the firm has not previously undergone any sharia compliance review; an internal interview with its President Director confirmed that the company applies a generic conventional rental system without explicit reference to *fiqh* muamalah. Third, the firm represents the broader population of Indonesian construction-services SMEs whose owners are nominally Muslim but whose operating procedures derive from civil-law commercial templates rather than Islamic legal sources. Documenting and analysing such a case can therefore inform a wider conversation about the practical pathways toward sharia compliance in conventional SMEs.

The objectives of this study are threefold: (1) to describe the existing heavy-equipment rental system at CV Putra Jaya Mandiri across its full transaction lifecycle; (2) to evaluate the conformity of each stage with the substantive provisions of ijarah, including the avoidance of *riba* (interest), *gharar* (uncertainty), and *maisir* (speculation); and (3) to formulate concrete operational reforms that would bring the company's practices into closer alignment with ijarah principles while preserving commercial functionality. The remainder of the article is organised as follows. Section 2 outlines the theoretical framework and method. Section 3 presents the findings first describing the existing rental system, then assessing each stage against ijarah provisions. Section 4 discusses the implications of these findings, and Section 5 concludes with practical recommendations and an agenda for future research.

Method

Research Design

This study employs a qualitative single-case study design (Yin, 2018), appropriate for the in-depth, contextual examination of a contemporary phenomenon within its real-life setting in this instance, the rental practices of a single construction-equipment company evaluated against an external normative framework. The case study orientation enables the researcher to capture both the procedural detail of the rental system and the interpretive nuance required to assess sharia conformity, neither of which would be accessible through purely quantitative or survey-based methods (Creswell & Poth, 2018; Sugiyono, 2016).

Research Site and Subject

The research was conducted at CV Putra Jaya Mandiri, located on Jl. Cibinong, Cipongkor District, West Bandung Regency, West Java, Indonesia (postal code 40564). The company is a privately held commanditaire vennootschap (limited partnership) specialising in the rental of heavy equipment for the construction and industrial sectors. The fleet includes excavators, bulldozers, compactors, wheel loaders, and forklifts. The principal informant for this study was Ms. Sani Lupia, the President Director of CV Putra Jaya Mandiri, who was selected purposively based on her authoritative knowledge of the company's transaction system and her decision-making role in the firm. Supplementary observation was conducted at the company premises during a two-week field engagement period in August 2024.

Data Sources

Data sources comprised both primary and secondary materials. Primary data were obtained through (a) semi-structured in-depth interviews with the President Director, conducted across three sessions of approximately 75–90 minutes each, focusing on the company history, current rental procedures, pricing structure, contract documents, and dispute-resolution practices; and (b) direct observation of the registration desk, contract preparation area, and equipment dispatch procedures during routine business hours. Secondary data comprised company documents (rental contract templates, pricing schedules, customer logs), classical and contemporary *fiqh* muamalah literature on ijarah, and peer-reviewed studies on sharia compliance in Indonesian SMEs. Multiple data sources enabled methodological triangulation (Patton, 2015), strengthening the credibility of the findings.

Data Collection Techniques

Three data collection techniques were employed. First, in-depth interviews followed a topic-based protocol developed iteratively, with initial broad questions about the rental procedure refined into more focused probes about each transaction stage as the inquiry progressed (Gulo, 2002). All interviews were audio-recorded with the informant's written consent and transcribed verbatim. Second, non-participant observation was conducted at the company office to capture procedural details that the informant might not articulate in interview, such as the actual sequence of document flow during a rental transaction (Hadi, 1989). Field notes were recorded contemporaneously and expanded into analytic memos within 24 hours. Third, document analysis was applied to the company's rental contract template, pricing schedule, and customer correspondence (selected with permission and redacted for client confidentiality), allowing systematic comparison between stated procedures and documentary evidence.

Data Analysis

Data were analysed using the Miles, Huberman, and Saldaña (2014) interactive model, comprising three concurrent activities. First, data condensation: interview transcripts, field notes, and documents were coded against an initial framework derived from the eight stages of the rental transaction and the substantive provisions

of ijarah (rukun, shurut, mahzurat). Codes were refined inductively as new themes emerged. Second, data display: matrices were constructed to map each transaction stage against its corresponding ijarah requirement, revealing patterns of conformity and divergence. Third, conclusion drawing and verification: tentative interpretations were tested against alternative explanations, member-checked with the principal informant, and corroborated through documentary evidence. To enhance trustworthiness, four procedures were applied: (a) source triangulation between interview, observation, and documents; (b) prolonged engagement through repeated site visits; (c) member checking, in which preliminary findings were returned to the informant for verification; and (d) audit trail through the systematic preservation of raw data, codes, and analytic memos (Lincoln & Guba, 1985; Creswell & Poth, 2018).

Ethical Considerations

The research adhered to standard ethical norms for qualitative business research. The informant provided written informed consent prior to data collection, with explicit permission to identify the company by name and to attribute statements to the President Director by role title. Commercial information of a competitively sensitive nature (specific client identities, individual transaction values) was anonymised. The protocol followed the research ethics guidelines for Islamic studies at IAI Persis Bandung (Pedoman Etika Penelitian, 2023).

Results and Discussion

Profile of CV Putra Jaya Mandiri

CV Putra Jaya Mandiri is a heavy-equipment rental company providing services to the construction and industrial sectors. Established as a small enterprise with a modest fleet of excavators and bulldozers, the company has grown into a regional provider with a diversified machinery portfolio that includes cranes, loaders, compactors, and forklifts. The company's current strategic orientation emphasises service quality, customer satisfaction, and the gradual adoption of technology-based fleet management. Its mission statement enumerates six commitments: high-quality service provision, project success support, customer-focused operations, innovation and technology adoption, environmental sustainability, and human-resource development. Pricing is differentiated by equipment type, with daily rental rates ranging from IDR 3,300,000 for bulldozers to IDR 4,070,000 at the upper end of the bulldozer range, and IDR 3,520,000 to IDR 3,820,000 for excavators (Table 1).

Table 1. Daily Rental Rates of Selected Heavy Equipment at CV Putra Jaya Mandiri (2024)

Equipment Type	Daily Rate Range (IDR)	Late-Return Penalty
Excavator	3,520,000 – 3,820,000	1.2% – 2% of daily rate
Bulldozer	3,300,000 – 4,070,000	1.2% – 2% of daily rate
Wheel Loader	3,530,000 – 3,930,000	1.2% – 2% of daily rate

Source: Field interview with the President Director, August 2024.

The Existing Rental System: An Eight-Stage Process

Interview and observational data converge on an eight-stage transactional architecture (Figure 1, summarised in Table 2). The first stage is registration and booking, in which prospective lessees provide identifying information and submit a request specifying equipment type, project location, and duration. New customers typically attend the office in person while returning customers communicate via WhatsApp, a pattern reflecting the relational economy that characterises Indonesian SME commerce. The second stage is verification and approval, where the company checks equipment availability and issues a price quotation. The third stage is the rental contract, in which terms price, duration, maintenance responsibilities, and additional fees are formalised in writing, signed either physically or electronically. The fourth stage is payment, executed by bank transfer, credit card, or other methods, either upfront or in instalments. The fifth stage is delivery and handover, in which the equipment is transported to the project site and inspected jointly. The sixth stage is monitoring and maintenance, with the company providing repair services as needed. The seventh stage is equipment return, including a joint inspection to assess wear and damage. The eighth stage is transaction closure, encompassing deposit refund and administrative settlement.

Table 2. Conformity Assessment of CV Putra Jaya Mandiri's Rental Stages with Ijarah Provisions

Stage	Ijarah Requirement	Conformity at CV Putra Jaya Mandiri
1. Registration & Booking	Clear identification of <i>mu'jir</i> and <i>musta'jir</i> ; transparent purpose declaration	Partially compliant; identity verification informal, purpose-of-use not consistently recorded
2. Verification & Approval	Free from <i>riba</i> ; transparent and equitable pricing reflecting actual asset condition	Mostly compliant; pricing transparent but no explicit differentiation by asset age
3. Rental Contract	Written contract specifying parties, object, duration, <i>ujrah</i> , maintenance, and termination	Partially compliant; written contract exists but elements not exhaustively specified
4. Payment	Definite, fair, agreed in advance; free from <i>riba</i> and <i>gharar</i>	Complication in form; method and amount agreed upfront
5. Delivery & Handover	Clear time, place, and condition; signed receipt; usufruct transferred while ownership retained	Mostly compliant; joint inspection performed, ownership distinction implicit
6. Monitoring & Maintenance	Fair, balanced, no surprise charges outside contract	Compliant; maintenance provided per contract
7. Equipment Return	Returned in equivalent condition; no charges beyond contract; reasonable wear accepted	Compliant; condition assessment standardized

8. Transaction Closure	Joint verification; no hidden charges; deposit return clear	Compliant in practice
Late-Return Penalty	Permissible as <i>ta'zir</i> to compensate real loss; not as upfront <i>riba-jahiliyah</i> condition	Currently structured as fixed % of daily rate; needs reframing as compensation for real loss

Source: Authors' analysis of interview, observation, and document data, 2024.

Conformity with Ijarah Provisions: Stage-by-Stage Analysis

Registration and booking. *Ijarah* requires that the contracting parties the lessor (*mu'jir*) and lessee (*musta'jir*) be clearly identified that privacy be respected, and that the purpose of the lease be declared to ensure non-contradiction with sharia (Sabiq, 2006; Haroen, 2007). At CV Putra Jaya Mandiri, identity verification is conducted informally for returning customers and through ID-card verification for new customers. However, the declared purpose of equipment use is not consistently recorded, raising the theoretical possibility that equipment could be deployed for purposes contrary to sharia. A simple form-based addition requiring the declared purpose would close this gap with negligible operational costs.

Verification and Approval. The *ijarah* principle requires that the leased object be free from *riba* elements and that pricing reflects the actual condition of the asset (Mustofa, 2015). At CV Putra Jaya Mandiri, pricing is transparent within the published range. However, no explicit differentiation is made between newer and older equipment of the same category, meaning that a customer may pay an identical rate for a recently acquired excavator and one significantly more depreciated. From an *ijarah* perspective, this constitutes a soft form of unfairness not *riba* in the technical sense, but a gap in the alignment between consideration (*ujrah*) and the genuine condition of the benefit being transferred.

Rental Contract. The most consequential *ijarah* requirement at this stage is the avoidance of *gharar* through clear written specification of all contractual elements: parties, object description, duration, *ujrah*, maintenance responsibilities, treatment of damage and loss, extension and termination terms, and additional conditions (Suhendi, 2010; Cahyani, 2018; Hasan, 2017). At CV Putra Jaya Mandiri, a written contract exists but does not exhaustively cover these elements. The President Director acknowledged in interview that contract templates are derived from generic civil-law forms rather than from a *fiqh*-based reference. Adopting a contract template that explicitly enumerates the seven elements above would be the single most impactful reform identified by this study.

Payment. Sharia requires that payment be definite, just, and agreed in advance, to avoid both *riba* and *gharar*. At CV Putra Jaya Mandiri, the amount and method are agreed upfront, in writing, satisfying these conditions formally. Payments are received via bank transfer or in cash, with no use of credit-based instruments that would introduce *riba* elements.

Delivery, Monitoring, and Return. The three operational stages delivery and handover (Stage 5), monitoring and maintenance (Stage 6), and equipment return (Stage 7) exhibit substantial conformity with ijarah requirements. Joint inspection at handover documents the equipment's condition, transferring usufruct while preserving the lessor's ownership rights, and reasonable wear is accepted at return without additional charges. The principal area for improvement is the explicit documentation of usufruct transfer in the handover receipt, which would reinforce the conceptual distinction between benefits and *milkiyyah* that lies at the heart of the ijarah construct (Al-Asqalani, 2010; Mustofa, 2015).

Late-Return Penalties. This stage warrants the most extensive analysis. CV Putra Jaya Mandiri imposes a late-return penalty of 1.2%–2% of the daily rental rate. From a *fiqh muamalah* standpoint, late penalties on lessees who are financially capable but deliberately delay payment are permissible, supported by the hadith narrated by Abu Daud (no. 3628): the procrastination of a capable debtor renders sanction lawful. Such penalties fall under the doctrine of *ta'zir* discretionary sanction whose form and amount are not pre-specified by the Lawgiver but applied to deter wrongdoing not covered by *hudud* or *kafarat* (Muslich, 2005; Al-Fauzan, 2009). However, classical jurists distinguish *ta'zir* from impermissible *riba-jahiliyah* (specifically *riba nasi'ah*), which arises when a fixed percentage penalty is stipulated as a contractual condition at the outset to generate additional profit beyond the original lease consideration. The current penalty structure at CV Putra Jaya Mandiri fixed percentage embedded in the contract therefore sits in a doctrinal grey zone. To bring this stage into clear ijarah compliance, the company should either (a) recharacterize the penalty as compensation for documented real losses (such as foregone rental income on a delayed asset that could have been re-leased), with the calculation method disclosed and capped at actual loss, or (b) frame the penalty as a charitable contribution (*sedekah*) to a designated cause rather than as company income. This is consistent with the position adopted by the National Sharia Board–Indonesian Council of Ulama (DSN-MUI Fatwa No. 17/2000) on financial penalties.

Operational Pathway to Sharia Compliance

The findings carry three implications. First, partial conformity is the empirical norm in conventional Indonesian SMEs, even when the firm's owners are observant Muslims. The eight-stage rental architecture at CV Putra Jaya Mandiri operates on a generic civil-commercial template; alignment with ijarah is incidental rather than designed. This pattern echoes findings from prior studies of small-business sharia compliance (Iskandar et al., 2020; Wahyuni-TD et al., 2021), which show that the principal barrier is not religious commitment but the absence of accessible operational templates.

Second, the principal points of divergence are concentrated at three transaction stages: contract specification (Stage 3), pricing differentiation by asset

condition (Stage 2), and the structure of late-return penalties. These are reformable through localized changes that do not require organizational restructuring. Specifically, the adoption of an ijarah-compliant contract template, condition-based pricing tiers, and *ta'zir*-framed penalty clauses would shift the firm's profile from partial to substantive conformity. The marginal cost of these reforms is low; the marginal value both in religious terms and in market positioning vis-à-vis sharia-conscious clients is potentially high.

Third, the case illustrates the broader operational pathway through which conventional Indonesian SMEs can transition toward sharia compliance: (1) external audit against *fiqh muamalah* principles; (2) identification of high-impact, low-cost reform points; (3) template adoption rather than process redesign; and (4) ongoing supervision through a partnership with a sharia advisory body. This pathway is consistent with the gradualist sharia-conversion model documented in the Indonesian Islamic banking literature (Hudaefi & Beik, 2021) and offers a transferable framework for the broader population of construction-services SMEs in West Java and beyond.

Conclusion

This study examined the heavy-equipment rental system at CV Putra Jaya Mandiri against the substantive provisions of ijarah in Islamic economics, employing a qualitative case study design with triangulated interview, observation, and document data. Two main conclusions follow. First, the company's existing rental system operates through a coherent eight-stage process registration and booking, verification and approval, rental contract, payment, equipment delivery and handover, monitoring and maintenance, equipment return, and transaction closure. Operationally, this system is functional and customer effective. Doctrinally, it is partially compliant with ijarah principles: stages 4–8 exhibit substantial conformity, while stages 1–3 and the late-return penalty structure require targeted reform.

Second, achieving full ijarah compliance does not require structural redesign of the firm. Three concrete reforms would close the principal gaps identified by this study: (a) adopting an ijarah-compliant written contract template that explicitly enumerates parties, object, duration, *ujrah*, maintenance, treatment of damage, and termination terms; (b) introducing condition-based pricing tiers that reflect asset age and depreciation; and (c) recharacterizing late-return penalties as compensation for documented real loss or as charitable contribution rather than as fixed-percentage upfront conditions, in line with DSN-MUI Fatwa No. 17/2000.

The study contributes to the literature on *Ijarah* operationalization in three ways. Theoretically, it extends the empirical evidence base from consumer-rental contexts to business-to-business heavy-equipment leasing. Empirically, it documents a complete transaction lifecycle and maps each stage to its corresponding *fiqh* requirement, producing a transferable conformity matrix. Practically, it demonstrates

that conventional SMEs can transition toward sharia compliance through low-cost, template-based reforms rather than disruptive restructuring.

Three limitations should be acknowledged. First, single-case design limits generalizability; findings reflect the specific configuration of CV Putra Jaya Mandiri and may not transfer directly to firms with different organisational structures or client profiles. Second, the analysis relies primarily on the President Director's account, supplemented by document evidence; including customer perspectives in future research would enrich the empirical picture. Third, the assessment is normative comparative rather than econometric; it does not measure the financial impact of the proposed reforms on company performance. Future research should pursue three directions: (1) multi-case comparative studies across construction-services SMEs in West Java; (2) customer-side studies examining lessee preferences for sharia-compliant rental terms; and (3) longitudinal evaluation of firms that adopt the proposed reforms, measuring both compliance gains and commercial outcomes.

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