

THE USE OF ASSETS IN THE PERSPECTIVE OF SHARIA ECONOMIC LAW (A Study on the Implementation of PBG in Pidie District)

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Abstract

This study examines the concept of property use (tasharruf) from the perspective of Islamic economic law through a study of the implementation of the Building Construction Agreement (PBG) in Pidie Regency. The change in the licensing system from Building Construction Permit (IMB) to PBG has significant implications for individual rights in managing building assets. From a sharia perspective, the right of tasharruf is integral to ownership. However, adopting this new regulation faces structural obstacles, namely the lack of ratification of the Qanun PBG at the local level, which creates legal uncertainty and bureaucratic barriers, especially for micro and small businesses. Using a normative-empirical approach that combines classical and contemporary fiqh analysis and field data from interviews, this study finds that using buildings without formal permits cannot be entirely blamed on the community. Instead, the inadequacy of local regulations, lack of socialization, and absence of administrative assistance are the main factors hindering the community. Therefore, this administrative responsibility cannot be entirely attributed to individuals. As a solution, this study recommends the establishment of a responsive PBG regulation, enhanced public awareness campaigns, and providing administrative assistance services to achieve harmony between positive law and Islamic legal principles, thereby ensuring that property rights are exercised fairly and for the common good.

Keywords: Property use, Maqasid al-syar'ah, PBG

Abstrak

Penelitian ini mengkaji konsep penggunaan harta (tasharruf) dari perspektif hukum ekonomi syariah melalui studi implementasi Persetujuan Bangunan Gedung (PBG) di Kabupaten Pidie. Pergantian sistem perizinan dari Izin Mendirikan Bangunan (IMB) menjadi PBG memiliki implikasi signifikan terhadap hak individu dalam mengelola aset bangunan. Secara syar'i, hak tasharruf merupakan bagian integral dari kepemilikan. Namun, adopsi regulasi baru ini menghadapi kendala struktural, yaitu belum disahkannya qanun PBG di tingkat lokal, yang menciptakan ketidakpastian hukum dan hambatan birokrasi, khususnya bagi pelaku usaha mikro dan kecil. Dengan menggunakan pendekatan normatif-empiris yang memadukan analisis fikih klasik dan kontemporer serta data lapangan dari wawancara, temuan penelitian ini menunjukkan bahwa penggunaan bangunan tanpa izin formal tidak sepenuhnya dapat disalahkan pada masyarakat. Sebaliknya, ketidaksiapan regulasi daerah, minimnya sosialisasi, dan tidak adanya pendampingan administratif menjadi faktor utama yang menghambat masyarakat. Oleh karena itu, tanggung jawab administratif ini tidak dapat dibebankan sepenuhnya kepada individu. Sebagai solusi, penelitian ini merekomendasikan pembentukan qanun PBG yang responsif, peningkatan sosialisasi, dan penyediaan layanan pendampingan administratif untuk mewujudkan harmoni antara hukum positif dan prinsip hukum Islam, sehingga hak penggunaan harta dapat dijalankan secara adil dan maslahat.

Kata Kunci: *penggunaan harta, maqasid al-syar'ah, PBG*

PENDAHULUAN

In Islam, the utilization of property is regarded not merely as an indisputable entitlement of individuals, but also as a fiduciary responsibility that necessitates management by the tenets of Sharia. This is because any action taken concerning property, whether in the form of direct utilization or through contracts, carries legal consequences governed by muamalah fiqh. In the context of fiqh literature, any action predicated on intention and subject to legal consequences under Sharia is designated as tasharruf.¹ Conceptually, tasharruf is divided into two forms: tasharruf fi'li (action) and tasharruf qauli (statement). The

¹ Muh. Fudhail Rahman, 'Prinsip Transaksi Islam: Tasarruf Dan Akad', *SALAM: Jurnal Sosial Dan Budaya Syar-I*, 9.5 (2022), pp. 1651–62, doi:10.15408/sjsbs.v9i5.27911.

latter includes buying, selling, renting, and leasing.² It is further explained that an individual may exercise tasharruf over their property or that of others based on sharia permission, without necessarily holding full ownership rights. The concept of tasharruf demonstrates that the use of property in Islam is subject to limitations and must adhere to principles of justice, public interest, and social responsibility.

In a modern state, property utilization is subject to administrative regulations, including the building permit system. These regulations aim to ensure that the utilization of buildings does not conflict with spatial planning, public safety, and the public interest. The transition from Building Construction Permit (IMB) to Building Approval (PBG), regulated in Law No. 11 of 2020 on Job Creation and Government Regulation No. 16 of 2021, signifies a paradigm shift from administrative permits to technical approvals grounded in established norms and standards. The PBG is also integrated into the digital Building Management Information System (SIMBG), enhancing transparency and efficiency. Consequently, building permit regulations serve as a pivotal instrument within the national legal system, facilitating the regulated and orderly utilization of property.

From an Islamic legal perspective, the state assumes the role of a guardian (nazir) over assets that have the potential to impact the broader community.³ The state is justified in intervening to safeguard the public interest, prevent public harm, and ensure the fair distribution of assets. The principles of hisbah (public interest) and maslahah (public welfare) in Islamic jurisprudence form the basis for the legitimacy of state intervention in individual property rights. The literature on Islamic economic law similarly underscores the state's prerogative to regulate property in the public's interest. Consequently, the state's regulation of property use through instruments such as PBG can be justified under Islamic law if it aims to achieve the common good.

Property utilization is defined as the exercise of freedom in the use of property by its owner to fulfill personal needs. In Islamic law, the principle of property ownership is subject to the caveat that the proprietor is at liberty to utilize their assets by their discretion, provided that they do not transgress the established tenets of sharia. The ulama, or Islamic scholars, have established

² M.S.I : Suaidi, S.H.I., *FIQH MUAMALAH (Dari Teori Ke Problematika Kontemporer)*., Duta Media Publishing, 2021 <[http://repository.iaimadura.ac.id/780/2/Buku%3B Fiqh Muamalah.pdf](http://repository.iaimadura.ac.id/780/2/Buku%3B%20Fiqh%20Muamalah.pdf)>.

³ Rizal Fahlefi, 'KEBIJAKAN EKONOMI UMAR BIN KHATTHAB Oleh: Rizal Fahlefi*', *Kebijakan Ekonomi Umar Bin Khattab*, 13 (2014), pp. 126–38.

limitations on the ownership and use of property, ensuring that its usage does not contravene sharia law. In this context, it is imperative to note that all property owners are bound by a fundamental ethical duty to refrain from causing harm to others, whether individuals or groups. However, it is equally crucial to acknowledge the limitations imposed on property usage, which the Sharia's provisions strictly govern.⁴

The Qur'an also contains guidelines on how to obtain wealth lawfully, how Muslims should consume or use it, and how to fulfill their needs. The purification of wealth further defines the management and acquisition of wealth in Islam. This is because, fundamentally, the wealth we possess includes the rights of others that must be fulfilled. Furthermore, the distribution of wealth among Muslims for the benefit of themselves and others can be achieved through charity, as the act of giving is considered more virtuous than receiving. Finally, insurance and savings are also important components of financial well-being, as they facilitate wealth accumulation through strategically allocating financial resources toward acquiring necessities for oneself and one's family. In this context, the accumulation of savings in the afterlife is more significant than savings in this world. Nonetheless, despite the primacy of the afterlife, this does not imply that all wealth must be allocated to the afterlife without leaving any remnants for this world. Pursuing balance between the material world and the afterlife is a fundamental aspect of human existence, as both domains are considered integral to the human experience. Achieving this balance is crucial for the maintenance of harmony.⁵

However, implementing PBG at the local level is not challenging, as evidenced by the case in Pidie District. The absence of local regulations that specifically govern PBG has resulted in legal uncertainty and limited public understanding of the licensing procedures. By mid-2025, the Pidie District Government had exclusively relied on the Regent's Regulation and referred to national provisions. Research conducted in other regions, such as Bukittinggi, has identified challenges in implementing PBG pertinent to human resources and institutional capacity. However, research from an Islamic legal perspective in Pidie remains limited. This situation underscores a discrepancy between Sharia legal norms and administrative realities, necessitating further examination.

Untuk memperoleh izin bangunan maka pemohon harus memenuhi persyaratan perizinan sebagai bagian dari izin usaha, yang merupakan syarat

⁴ Rahmat Syafe'I, *Fiqih Muamalah*, 2001.

⁵ Naerul Edwin Kiky Aprianto, 'Konsep Harta Dalam Tinjauan Maqashid Syariah', *Journal of Islamic Economics Lariba*, 3.2 (2017), p. 70.

formil yang berdampak langsung pada penerapan kepastian hukum tentang tata ruang di Indonesia. Oleh karena itu, beberapa persyaratan dan peraturan yang termasuk dalam Persetujuan Bangunan Gedung (PBG) harus diperhatikan dengan cermat dan dilaksanakan sebaik mungkin. Penggunaan Persetujuan Bangunan Gedung (PBG) sebagai bentuk perizinan adalah fokus utama instrumen kepastian hukum dalam hal ini. Kelayakan administratif dan teknis merupakan salah satu tujuan untuk mencapai kepastian hukum berupa perizinan. Kelengkapan substansi perizinan usaha dapat berupa bentuk administratif maupun teknis juga dianggap sebagai bentuk kelengkapan dan merupakan pertanggungjawaban dalam bentuk perizinan usaha. Selain itu, jika suatu perizinan usaha dioptimalkan, maka semua pihak terkait juga dapat memperoleh manfaatnya. Pemerintah maupun kelompok masyarakat yang berkaitan dengan perizinan baik dalam proses pengurusan maupun yang berfokus pada bisnis usaha dapat mempermudah pengurusan izin yang menjadi manfaat bagi pengguna jasa yang ingin memperoleh perizinan.⁶

The implementation of the Building Permit Agreement (PBG) in Pidie Regency is encountering significant challenges. According to data from the Investment and Integrated One-Stop Service Agency (DPMPTSP), out of 451 applications, only 183 have been completed. This figure stands in stark contrast to the 293 applications that are currently "in progress" and the four applications awaiting verification. These figures indicate significant administrative and technical obstacles hindering the completion of applications.

In addition to these challenges, data transparency is also an issue. Information regarding the status of applications is not publicly available on the website; instead, each applicant can only access it through their accounts. The absence of public access hinders the capacity to monitor and evaluate the PBG system's effectiveness comprehensively, reinforcing the notion that its implementation on the ground remains suboptimal.⁷

This research is significant because it examines the relationship between property rights in Islam and building permit policies in the region. It is imperative to comprehend how the principle of tasharruf is implemented within the framework of PBG regulations. This understanding is essential for evaluating the

⁶ Farrah. Firdauzi, Nabillah. Arwanto, Bambang Miftah, 'Kepastian Hukum Penerbitan Persetujuan Bangunan Gedung (PBG) Dalam Penerbitan Izin Usaha Di Kota Surabaya', *Jurnal Ilmiah Multidisiplin*, 2.7 (2022), pp. 2015–23.

⁷ 'Interview Results with Hafizah, Department of Licensing and Non-Licensing Services at the Office of Investment and Integrated One-Stop Services, June 23, 2025..Pdf'.

congruence between these policies and the tenets of Islamic economic law. The present study employs a normative-empirical approach, meticulously reviewing Fiqh literature, national regulations, and field data from Pidie Regency, including interviews with business actors and DPMPTSP officials. This research will likely contribute to developing Sharia economic law, which will be responsive to public policy dynamics and community needs.

RESEARCH METHOD

The present study employs a qualitative approach, utilizing a descriptive-analytical method. This approach was selected because the objective of the study is to comprehend the normative significance of the concept of property use (*tasharruf*) in Islamic economic law and to assess the implementation of the Building Construction Permit (PBG) policy in Pidie Regency within a contextual framework. The objective of this study is not to test hypotheses, but rather to cultivate a profound comprehension of the social and legal phenomena that occur within this domain.

The data utilized in this study encompasses two distinct categories: primary data and secondary data. Primary data was obtained through direct interviews with business actors and local government officials. Semi-structured interviews were conducted with three small and medium-sized business actors in Pidie Regency who own business buildings but do not yet have formal permits. One Pidie Regency Investment and Integrated Services Agency (DPMPTSP) official handles building permits. The objective of these interviews was twofold: firstly, to explore the perceptions, experiences, and obstacles faced by the community in accessing building permits; and secondly, to understand how the local government responds to regulatory conditions that are not yet fully prepared.

Concurrently, secondary data was obtained through a comprehensive literature review of pertinent sources. These sources include classical and contemporary fiqh books discussing the concept of *tasharruf*, such as *Fiqh Muamalahz̤ir* and the principles of *maq̤sid al-syar'ah*. Secondary data encompasses national legislation, including Law No. 11 of 2020 on Job Creation and Government Regulation No. 16 of 2021 on Building Construction, local policy documents, such as the Regent's Regulation of Pidie, and spatial planning documents.

The collected data underwent qualitative analysis, employing a descriptive and normative approach. The analysis was conducted in two stages. Initially, empirical data from the field were analyzed to identify patterns, constraints, and

community perceptions regarding implementing PBG. Secondly, the data was examined through a normative lens by comparing it with the principles of Islamic economic law, particularly the concept of tasharruf and the state's role in regulating the use of *ṣid al-syar'ah*. The objective of this study is to ascertain the extent to which the PBG policy in Pidie District is congruent with Islamic values. Additionally, it will examine how the inadequacy of local regulations may impede the public's right to lawfully use their property for the common good.

RESULTS AND DISCUSSION

1. The Concept of Property Use (Tasharruf) in Islamic Economic Law

The concept of property use in Islam, known as tasharruf, encompasses all legal actions regarding property, whether physical acts or contracts, that result in legal consequences such as rights and obligations. Tasharruf is classified into two primary forms: tasharruf fi'li (actions) and tasharruf qauli (statements). The execution of tasharruf can be undertaken by the property proprietor or another party who has been duly authorized per Sharia law. In the context of Islamic jurisprudence, particularly as elucidated in texts such as *Fiqh Muamalah*, it is articulated that the right to tasharruf does not invariably equate to complete ownership. Instead, this right encompasses the prerogative to administer and employ property by the tenets of sharia law.⁸

This understanding is critically important in assessing the legality of building use within the Islamic legal framework. The right of disposal is not absolute, but rather is subject to limitations imposed by principles of justice, considerations of public interest, and the prohibition of causing harm (*maḍarrah*) to others. Consequently, property utilization must be evaluated for its societal and environmental ramifications. In the context of *maqṣid al-syar'ah*, the state assumes the role of a legitimate supervisor (*nẓir*), with the authority to regulate the utilization of property for the collective good. Islamic law contradicts positive legal systems that prioritize administrative legality, restoring a harmonious equilibrium between individual liberties and collective obligations.⁹ Therefore, regulations such as PBG can be regarded as a legitimate form of modern *hisbah*

⁸ : Suaidi, S.H.I.

⁹ Abdul Jalil, 'Hukum Perjanjian Islam (Kajian Teori Dan Implementasinya Di Indonesia)', *CENDEKIA: Jurnal Studi Keislaman*, 6.2 (2020), pp. 214-33 <<https://media.neliti.com/media/publications/388995-none-666e4ee0.pdf%0Ahttps://www.neliti.com/publications/388995/hukum-perjanjian-islam-kajian-teori-dan-implimentasinya-di-indonesia#cite>>.

under Islamic law. It is incumbent upon the state to ensure that such regulations are legally valid and substantively beneficial.

2. Implementation of PBG in Pidie District: Between Regulation and Reality

Implementing the Building Permit Policy (PBG) in Pidie Regency until mid-2025 still faces various structural challenges. A review of the available literature, including interviews conducted with the DPMPTSP, revealed the absence of local regulations that specifically govern the implementation of the PBG. The local government's reliance on the Regent's Regulation, coupled with its reference to national provisions, results in an absence of a robust legal foundation for collecting fees or providing procedural certainty to the public.¹⁰ Conversely, interviews with business operators indicate that most have not yet obtained building permits due to perceived complex procedures, insufficient information, and the absence of administrative assistance.

This phenomenon underscores the notion that national policies do not inherently guarantee local-level effectiveness without institutional readiness and supporting regulations. This lack of readiness has consequences for the legality of buildings and public trust in the permitting system. From an Islamic legal perspective, this situation indicates the state's failure to fulfill its function of *hisbah*, which involves overseeing economic activities that deviate from the principles of justice and the common good. A comparison of the Pidie Regency with other regions in the West Aceh Regency, such as Bukittinggi, which has already implemented PBG regulations and a more mature support system, reveals that the Pidie Regency is lagging. Consequently, the local government is obligated to promptly initiate the drafting and enactment of the PBG regulation, in conjunction with establishing an information and support system that permeates the community down to the village level.¹¹

The building approval and permitting process can be intricate, involving various regulations and requirements that must be thoroughly understood by all parties involved. Errors or delays in the approval process can result in delays and increased construction costs. Therefore, possessing relevant skills, competencies, and a profound understanding of applicable regulations is pivotal to successfully navigating this process. Community involvement constitutes an essential

¹⁰ 'Interview Results with Hafizah, Department of Licensing and Non-Licensing Services at the Office of Investment and Integrated One-Stop Services, June 23, 2025..Pdf'.

¹¹ *Ibid.*, '.

component of the building construction process. Community participation is instrumental in identifying issues and potential impacts of the project on the surrounding environment. Given the mounting emphasis on sustainability, it is imperative that the human resources involved consider the project's environmental and social ramifications. Technological advancements and innovative practices have also enhanced the efficiency and precision of the permitting and building construction processes. The implementation of technologies such as Building Information Modeling (BIM) and augmented reality has been demonstrated to enhance the efficiency of project design and oversight. The success of the building permit and construction process is contingent upon effective collaboration and coordination among the various human resources involved, including experts, stakeholders, the community, and the application of advanced and innovative technologies.¹²

3. Sharia Analysis of the Use of Buildings Without Formal Permits

Preliminary findings from interviews conducted with business operators in Pidie Regency suggest a general awareness of the significance of adhering to legal norms. However, these operators face challenges in navigating the licensing procedures, indicating a need for improvements in the licensing system. The aforementioned parties regard the process as intricate, time-consuming, and deficient in suitable guidance. Several respondents indicated their willingness to obtain permits, contingent upon the simplification of the procedures and the provision of assistance by the government. Despite the absence of any definitive enforcement actions by the government against structures lacking proper permits, the community continues to express apprehension regarding the potential for such actions.¹³

From an Islamic legal perspective, using buildings without formal permits can be considered an unlawful form of *tasharruf* if it causes *maḍarrah* or violates spatial planning regulations. The concept of *ḥajr* in *fiqh* enables the state to impose limitations on *tasharruf* rights in the public's interest. Consequently, despite the private ownership of the land, its use is subject to compliance with state regulations. The government's reluctance to enforce regulations on unauthorized

¹² Mira Susanti and Roni Ekha Putera, 'Implementasi Persetujuan Bangunan Dan Gedung (PBG) Berbasis Web (SIMBG) Di Kecamatan Ampek Angkek', *Jurnal Mirai Management*, 8.2 (2023), pp. 326–33.

¹³ 'Interview Results with Shop Owners, Blang Asan Village, Sigli District, Pidie Regency, June 21, 2025..Pdf'.

buildings contradicts the principle of hisbah and weakens legal authority. In contrast to the repressive approach characteristic of positive law, Sharia law places significant emphasis on educational initiatives and preventative measures. Consequently, implementing these measures must be accompanied by guidance and assistance, ensuring that the community can exercise its right to tasharruf lawfully and beneficially.

4. Implications of Regulatory Inadequacy on the Right to Dispose of Property

The absence of regional regulations, notably the failure to implement the PBG regulation in Pidie District, directly impacts the execution of community tasharruf rights. Individuals seeking to utilize their buildings within the confines of the law encounter impediments such as ambiguous procedures, a dearth of information, and the absence of administrative guidance. Many small business operators opt to conduct their operations without obtaining the necessary permits, despite being cognizant of the legal ramifications associated with such actions. This engenders a legal gray area in which the community is not entirely at fault but not fully in a lawful position.¹⁴

From a legal perspective, this situation hinders the achievement of economic and social welfare. The state, which is expected to function as a facilitator, has not yet achieved optimal levels of fairness and inclusivity in its system. When the exercise of property rights is rendered unfeasible due to systemic impediments, the responsibility for addressing these issues does not exclusively fall upon individuals but also extends to the state. Pidie exhibits a notable deficit compared to regions with already established support systems and awareness campaigns. Therefore, a series of concrete steps must be taken. These include accelerated drafting of the PBG regulation, training village officials, and providing proactive administrative support services. These measures are necessary to ensure that the community can legally exercise its right to tasharruf, orderly, and for the common good.

CONCLUSION

This study's findings indicate that the utilization of property (tasharrufzir) for the regulation of property use, as exemplified by the Building Permit (PBG), is permissible under certain conditions. The permissibility of this practice is

¹⁴ 'Hasil Wawancara Dengan Pemilik Toko, Gampong Blang Asan, Kecamatan Kota Sigli, Kabupaten Pidie, 21 Juni 2025..Pdf'.

contingent upon the condition that the regulatory mechanisms in question are intended to safeguard the public interest and do not result in harm (maḍarrah). The author posits that the present implementation of the PBG in Pidie Regency has yet to reach optimal levels. As derived from field findings, the author's position is not fully aligned with the prevailing notion that the community is entirely culpable for its failure to obtain building permits. The primary factors impeding the community's legal exercise of its right to tasharruf are the lack of readiness of local regulations, insufficient socialization, and the absence of administrative assistance. Consequently, the responsibility for administrative noncompliance cannot be attributed exclusively to individuals.

Property ownership is a significant aspect of Islamic jurisprudence, as property serves as a means to ensure the continuity and sustainability of family life and all humanity. It is also regarded as a means of saving for the afterlife. This is due to the belief that property can serve as a conduit to Allah's paradise if utilized for beneficial purposes rather than malevolent ones.¹⁵ Islam also recognizes that individuals with and without significant wealth possess distinct merits, contingent upon their circumstances. Those who possess significant wealth can be susceptible to the temptation of using it for malevolent purposes; consequently, Islam consistently emphasizes the imperative of judicious management and utilization of wealth. Conversely, individuals grappling with financial constraints are not inherently deficient. It is conceivable that Allah may elevate their status in the afterlife, given their lack of material wealth.¹⁶

The author posits that the Pidie Regency Government should promptly initiate the drafting and enacting of a PBG regulation responsive to the community's needs. Moreover, training for village officials, providing administrative support services, and extensive and ongoing public awareness campaigns are imperative. In order to ensure the equitable, orderly, and collective utilization of assets, it is imperative to enhance the alignment between positive law and Islamic legal principles. It is anticipated that implementing PBG, if executed by these principles, will not only be legally valid but also aligned with the values of Sharia law, which uphold justice and the common good.

¹⁵ Muannif Ridwan, M. Hasbi Umar, and Abdul Ghafar, 'Sumber-Sumber Hukum Islam Dan Implementasinya', *Borneo: Journal of Islamic Studies*, 1.2 (2021), pp. 28–41, doi:10.37567/borneo.v1i2.404.

¹⁶ Muhammad Irwan, 'Kebutuhan Dan Pengelolaan Harta Dalam Maqashid Syariah', *Elastisitas - Jurnal Ekonomi Pembangunan*, 3.2 (2021), pp. 160–74, doi:10.29303/e-jep.v3i2.47.

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