



Research Paper

Review of Islamic Law on the “Gandeng” System at Arisan with Arisan Menurun Model Via Online

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ABSTRACT

Arisan menurun “gandeng” system is an arisan where members of the voters of the initial sequence number are required to cooperate with the lower or last sequence number. This study discusses the review of Islamic law on the application of the joint system in social gatherings with a declining model via online.

This type of research uses qualitative research that is descriptive in nature analysis; by using the field research method, the researcher is directly involved with the arisan admin and its participants. The research approach uses sociological juridical methods. The data sources used are primary and secondary data sources, while the data collection uses interview, documentation, and observation methods.

The results of this study conclude that the implementation of the joint system in arisan with a menurun model via online on the @arisan_sukses.squad Instagram account, based on Islamic law, the pillars of qard are valid but do not meet the requirements of qard because the implementation of qard in arisan decreases this joint system there is a taking of benefits, namely profits obtained from overpayment of arisan. This is not in accordance with Islamic Law, which is included in the element of ribā qard, while the cost of fines is ribā jāhiliyah. The addition can be said to be ribā, and ribā is forbidden in Islamic law. The results of this study illustrate the implication that the implementation of this online arisan is permissible if the principle is carried out in a helping manner (ta'awun) as stated by Allah SWT in Surah Al-Maidah (5) verse 2.

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Introduction

The greatness of Islam brought by the Prophet Nabi Muhammad from ancient times to the present is a treatise that has covered all aspects and aspects of people's lives, including economic issues (Muliadi, 2018). Islam strongly recommends social interaction in accordance with sharia (muamalah), especially if it is done with steps that are justified and commonplace, the goal is so that those who carry out muamalah activities do not harm themselves or harm others (Aprianto, 2017). The association of life between humans to meet the needs of their lives is called Muamalah. In Islamic law, certain rules have been regulated so that there are no inequalities that can cause conflicts between various interests (Mustofa, 2010). The rules or benchmarks that govern the relationship of rights and obligations in social life are called fiqh muamalah.

Muamalah is an activity that occurs because of the interaction between fellow humans. This is done by the circulation of property, either by exchanging goods or something that provides benefits in a specified way, such as buying and selling, renting rents, wages, and others (Islam, 2020). Muamalah activities are basically permissible, depending on the harmony and conditions that can later make the activity valid or void. In addition, in Islamic Sharia there are halal and haram provisions, namely what is allowed and what is prohibited (Syah, 2010).

Islam is a religion that pays great attention to all the needs of its people (Mustofa, 2016). As time goes by and the times develop, in terms of muamalah in the current era of globalization, it is very diverse with various ways to meet the needs of each according to the circumstances of the community carrying out these activities. In meeting these needs, among others, by participating in social gathering activities. Arisan is an activity carried out by several people with the handover of a number of assets in the form of debts and receivables which is carried out periodically. Debt and receivables (*qard*) is a party that gives property in the form of money or goods to the debtor, and the debtor receives something with an agreement that he will pay or return the property in the same amount (Hasan, 2018).

The foundations of the Qur'an related to debts and receivables are:

وَتَعَا وَتُوا عَلَى الْبِرِّ وَ النَّقْوَى وَ لَاتَعَا وَتُوا عَلَى الْإِثْمِ وَ لَعْدُونَ وَ تَقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ (المائدة : ٢)

"And help you in doing (virtue and piety), and do not help in committing sin and transgression. Fear Allah, indeed, Allah is very heavy with His torment." (QS. Al-Maidah [5]: 2) (Larasati Agustina & Hilmania, 2021).

The basis of the Hadith related to debts and receivables is:

عَنْ ابْنِ مَسْعُودٍ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ : مَا مِنْ مُسْلِمٍ يُعْرِضُ مُسْلِمًا قَرْضًا إِلَّا كَانَ كَصَدَقَةٍ مَرَّةً (رواه ابن ماجه وابن نجبا)

"From Ibn Mas'ud that the Prophet PBUH said, "There is no Muslim who gives a loan to another Muslim twice, but the loan (position) is like alms once." (HR. Ibn Majah) (Permana & Aksara, 2021)

The pillars of *qard* (debts), according to Hanafiyah are *ijāb* and *qabūl*. Meanwhile, according to the *jumhur* of *fuqaha*, the pillars of *qard* include (Muslich, 2017) (1) *Āqid* is *muqriḍ* (the one who owes) and *muqtariḍ* (the one who owes); (2)

Ma'qūd 'Alaih is money, or goods owed; (3) Shighat, i.e. ijāb and qabūl, agreement between the two parties (Adam, 2017).

This research study is interesting to discuss the current phenomenon, namely there are online arisan services that are liked and loved by young people and even mothers, where there are various forms both in the form of money and goods. However, the author here examines one of the practices of arisan carried out among young people through one of the Instagram accounts @arisan.sukses.squad, namely arisan has decreased with the implementation of an online joint system in the form of money by transferring it through a bank account. The menurun arisan is intended to be an arisan by choosing a number when the admin/owner of the @arisan.sukses.squad Instagram account online arisan sends the arisan group into a WhatsApp group containing its arisan members where each member is free to choose the desired arisan number.

As for the member who wants to get it first, the greater the contribution that must be paid, and vice versa, the lower or longer the number that will be taken at the time of withdrawal, the smaller the contribution paid. So it can be concluded that we will get a large amount of profit with the provision of taking the final sequence number at the time of disbursement later.

Basically, this arisan is formed in social media, namely through Instagram social media to promote the arisan group and provide testimonials for each group that has received arisan disbursement (*get*), so that the activity is admired by many enthusiasts which are online to facilitate payment transactions and establish relationships. What is interesting in this arisan is that when taking the first sequence number to get a larger arisan contribution than the last sequence number, while the last sequence number gets a small arisan contribution, but he gets the same amount of arisan in the first sequence number. In addition, it is also different from the menurun arisan system as usual, but here the admin of the "online arisan implements a "gandeng" system, especially for those who need the money.

Previous research related to arisan in the review of Islamic law was researched by (Sari, 2015) which examines the review of Islamic law on conditional arisan. (Siti Qamariah Tiflen, 2017) conducting a review of Islamic law on online arisan menurun systems. (Nur & Sastrawati, 2022) conducting a review of Islamic law on the practice of social gatherings of the system of decreasing the perspective of Islamic Law. (Lathifah & Maulidia, 2023) Researching about the arisan contribution fund from the perspective of Islamic law. (Astuti, 2019) Conducting an Islamic Economic Review of the Oil Palm Farmer Social Gathering System. Yumnariyah, (2023) researching about money arisan with a multi-layered system from the perspective of Islamic law, (Safaruddin, 2020) researching about building a house with an arisan system in a sharia review and Mualim et al., (2021) Conduct a review of Islamic law on rice arisan. Based on previous research, there has been no research related to arisan with a joint system. Therefore, this study aims to examine the review of Islamic law on the application of the joint system in social gatherings with a declining model via online.

Method

The method used is field research, which is research in real life. The data obtained is the result of observations and interviews on the research, the researcher usually writes what happens the researcher describes a description of people, places, objects, activities that occur in society. Thus, researchers can find information and data directly from the admin of the online arisan and its participants who are involved in the implementation of the online arisan model of decreasing with a collaborative system on the @arisan.sukses.squad account.

The nature of the research used is descriptive analytical, which is a research method that describes and answers the problems of a phenomenon in or events that occur. The researcher uses the nature of the research with an analytical descriptive method because the author describes and analyzes the results of the research obtained regarding the implementation of the online arisan model of decreasing with a collaborative system in the @arisan.sukses.squad account.

The research approach in this study uses an empirical normative approach method where this approach in addition to using existing data also takes data from the field, not purely from books or laws (Ariawaty & Evita, 2018). The object of this research is about the implementation of the declining model of online arisan with a collaborative system on the @arisan.sukses.squad account located at the @arisan.sukses.squad arisan admin house located at Jl. Platuk Donomulyo XII No. 3 Kel. Sidotopo Wetan Kec. Determination of research subjects based on research needs that can provide information in accordance with the researcher's objectives. The research subjects that the author researched are the parties involved in the online arisan on the @arisan.sukses.squad account, namely with the online arisan admin and the participants.

The primary data in this study is related to the mechanism of online social gatherings. The main source is taken from the admin and participants or members of the arisan. Secondary data in this study are sourced from books, journals, and documents related to the research such as the theory of fiqh mauamlah, economic hadith and some related to the object of this research.

Data collection techniques use interviews, documentation and observation. The data obtained is then analyzed and compiled systematically which will then be associated with existing theories. This research uses a qualitative method with a deductive approach, which is a way of thinking that starts from general knowledge to assess a more specific event. With the aim of describing how the implementation of the joint system in arisan with a descending model via online on the @arisan.sukses.squad account, which is then analyzed in accordance with the review of Islamic law.

Results

Online Arisan Profile on @arisan.sukses.squad Account

Arisan on the Instagram account @arisan.sukses.squad is an online arisan that is attended by all groups, both young and old, but most of the participants are young workers and students. This online arisan was created by Nadya Rahmawati as the owner of the @arisan.sukses.squad account or arisan admin. The beginning of the

formation of this arisan at the beginning of the pandemic, this online arisan was formed on June 4, 2020, in this account if anyone wants to participate in the arisan can be in direct contact with the arisan admin and for members who have registered, the admin will be included in one WhatsApp group. Arisan activities are carried out online, except for those who are domiciled near the domicile of the arisan admin and for those who cannot transfer money, they can meet with the admin by COD or directly to the admin's house. At the time of disbursement (get), the @arisan.sukses.squad Instagram account admin is always active to upload proof of transfer for each member who gets an arisan. From the results of the documentation carried out by this author, it is possible to find out the profile of the online arisan on the Instagram account @arisan.sukses.squad, where the admin started it through Instagram social media which will then be included in the WhatsApp group with the aim that this account will be used as a promotion system on other social media so that more and more people follow the arisan.

The requirements to become a member of an online arisan on the @arisan.sukses.squad Instagram account are as follows: 1) Join the online arisan group through the link link that has been listed in the bio of the @arisan.sukses.squad Instagram account. 2) Send a message to the admin. 3) Send a photo of your KK and ID card. 4) Choosing a social gathering group. 5) Trust pays. After registering with the admin, then arisan members are required to send data files to the admin's house.

The rules of the Large Group include, the participants ensure that the finances are sufficient, for members who have taken the number in the mandatory group. Consistent until the group is completed, it is not allowed to promote the group without permission from the admin, comply with all the rules that already exist in the arisan group. Small Group rules include that if there is a slot pass, you must find your own replacement, each member is required to submit a complete personal data file to the admin before receiving the disbursement of arisan money, payment through a BCA or DANA account with the name of the admin listed, each member of the group at the arisan maximum payment transfer at 15.00 WIB on the day the arisan starts, if late in making a payment will be fined, admin will transfer to members a maximum of 21.00 WIB on the day the arisan starts.

If a member has obtained an arisan group number but suddenly cancels, a fine of 200,000 / group and a down payment/group will be forfeited. If arisan members are late in making payments, those who have not received a ticket are subject to a fine of 35,000 while those who have received a get are subject to a fine of 75,000, the fines are imposed as follows: 1) Late 1X, fine. 2) 2X late, fine and down slots. 3) Late 3X, fine and out, the down payment will be forfeited, and for those who have received get (arisan money) must be repaid.

If members who have received get (arisan money) but suddenly there is no clarity and even do not pay arisan, the admin will first come to his house several times, if he still does not make payments, he will be taken to legal channels. Because this social gathering has a stamped statement and has been signed, if the admin or member commits a violation, it can be immediately taken to the legal channel/the authorities.

The Implementation of Model Online Arisan Decreases with the "Gandeng" System on the @arisan.sukses.squad Account

The implementation of online arisan on the @arisan.sukses.squad Instagram account implements menurun arisan. Arisan declined is an arisan by selecting a number when the admin/owner of the @arisan.sukses.squad online arisan Instagram account sends a list of arisan groups to a WhatsApp group containing the members of the arisan where each member is free to choose the desired arisan number. In arisan, the amount of money received is the same, but the contribution of each member is different, so that members who choose the initial number will get arisan money first but the number of contributions is larger than those who choose the final number. For members who choose the last/lower number, it will take longer to get the arisan money, but the number of contributions is less compared to choosing the initial number. This menurun arisan is subject to an admin fee for each number/slot taken. The admin or owner of the arisan in each blank number (0) or the top does not pay the same contribution as the members but gets the same number of arisan as all members. In addition, this menurun arisan also has an articulation system, the articulation system is an arisan system that requires that if arisan members choose some beginning/upper numbers, they must cooperate with several lower/last numbers.

To obtain information related to the implementation of this collaborative system menurun arisan, the researcher asked for data from the arisan admin, which was documented, namely in the form of a list of arisan clusters decreasing the articulation system with a blank number (0) that is always filled in by the admin. The following are the results of the documentation of the list of menurun arisan clusters: Get 1,000,000 per week for 5 months and 1 week with an admin fee of Rp. 15,000 per number and a total of 21 slots, the implementation of the joint system on numbers 1 to 3 must be cooperated below.

Table 1 List of Arisan Declining Joint System Get Rp. 1,000,000

No	Amount of Contribution	Payment Fee Amount until completion (21x)	Advantages or Disadvantages in Payment
0	Admin	Admin	-Rp. 1.000.000
1	Rp. 60.000 Gandeng no. 20	Rp. 1.260.000	+Rp. 260.000
2	Rp. 60.000 Gandeng no. 19	Rp. 1.260.000	+Rp. 260.000
3	Rp. 60.000 Gandeng no. 18	Rp. 1.260.000	+Rp. 260.000
4	Rp. 55.000	Rp. 1.155.000	+Rp. 155.000
5	Rp. 55.000	Rp. 1.155.000	+Rp. 155.000
6	Rp. 55.000	Rp. 1.155.000	+Rp. 155.000
7	Rp. 52.000	Rp. 1.092.000	+Rp. 92.000
8	Rp. 52.000	Rp. 1.092.000	+Rp. 92.000
9	Rp. 52.000	Rp. 1.092.000	+Rp. 92.000

10	Rp. 50.000	Rp. 1.050.000	+Rp.50.000
11	Rp. 50.000	Rp. 1.050.000	+Rp.50.000
12	Rp. 48.000	Rp. 1.008.000	+Rp. 8.000
13	Rp. 48.000	Rp. 1.008.000	+Rp. 8.000
14	Rp. 48.000	Rp. 1.008.000	+Rp. 8.000
15	Rp. 45.000	Rp. 945.000	-Rp. 55.000
16	Rp. 45.000	Rp. 945.000	-Rp. 55.000
17	Rp. 45.000	Rp. 945.000	-Rp. 55.000
18	Rp. 40.000 Gandeng no. 3	Rp. 840.000	-Rp. 160.000
19	Rp. 40.000 Gandeng no. 2	Rp. 840.000	-Rp. 160.000
20	Rp. 40.000 Gandeng no. 1	Rp. 840.000	-Rp. 160.000

From the table above, it can be explained that the blank number (0) is still filled in by the arisan admin, where the admin does not pay arisan dues but still gets the same arisan money as other members, namely Rp. 1,000,000. In this cluster, there is also an admin fee of Rp. 15,000 per slot/number. If on the day of payment for members who do not pay, a fine will be imposed. Furthermore, regarding menurun arisan that uses the coupling system, there are numbers 1, 2, and 3 which are required to cooperate with numbers 20, 19, and 18 with the aim of covering the huge overpayment and done to avoid fraud (escape after withdrawal).

From the results of observations in the field, the author explained that the implementation of the online arisan model of the @sukses.squad.success "Gandeng" system is used by admins and members as a debt and receivables system, this arisan admin also benefits greatly because the admin does not pay arisan but gets arisan money and admin money on each member who takes the arisan number.

Analysis of Islamic Law Regarding Online Arisan Models Declining with a Gandeng System in the @arisan.sukses.squad Account

Based on the explanation of the Qur'an and hadith, the qard is permissible and recommended for muqrid and muqtariq. However, in this case, the author has the goal of finding out whether the qard contract used in the online arisan model is decreasing with the joint system on the Instagram account @arisan.sukses.squad, whether it meets the principles and requirements of Islamic law. Arisan descends this joint system, admins and members apply as aqid and are in accordance with the requirements of an aqid, namely having the ability and propriety to make transactions because admins and members who participate in arisan have reached puberty and are sensible and have the right or authority over the object of the transaction (money) that is transacted. In addition, all members deposit money and receive a certain amount of money so that they have met the requirements of ma'qud 'alaih. The shighat carried out at this social gathering included admins and members through the link listed in the bio of the

Instagram account @arisan.sukses.squad after being directly directed to a large WhatsApp group that had been created by the admin. In this large group, anyone can fill in the list, if the list is full, the admin will create a small group where the admin does *ijāb* and *qabūl* in the form of discussing when the arisan will start, the rules of the arisan, the sanctions of the arisan, and even attaching a statement letter stamped and signed according to the agreement. Based on the pillars of *qarḍ* in the implementation of online arisan, the @arisan.sukses.squad "Gandeng" system can be said to be appropriate but does not meet the requirements of *qarḍ* according to Islamic law, because *qarḍ* has several general provisions that must be met, namely regarding the benefits in *qarḍ*.

From the implementation of the @arisan.sukses.squad online arisan, there is also a problem with the different arisan fees from each member. Apart from the unequal contributions, the admin did not pay until the end of the period, and only received the first contribution/blank number (0). Then the arisan members are also required to pay the administrative fee for each number/slot selected on the arisan group list which is adjusted to the number of arisan getters they participate in. In the *menurun* arisan, the joint system on the @arisan.sukses.squad account is also not explained exactly that the administrative costs and excess arisan get are intended as arisan admin wages. This is clearly prohibited in Islamic law because there is a foundation in the Qur'an that prohibits *muamalah* activities that contain elements of *ribā*, as stated by Allah SWT in Surah Al-Baqarah (2) verse 275.

Thus, in the implementation of the online arisan decreasing, the @arisan.sukses.squad "gandeng" system can be said to have an element of *ribā qarḍ* occurring because there is an excess of the amount of contributions in the arisan that has been hinted at since the beginning. *Ribā qarḍ* is a certain benefit or level of excess that is required for the debtor. Because in principle, *qarḍ* that can be applied is that there should be no utilization or benefit from the implementation of *qarḍ* that occurs. So that the implementation of this online arisan is allowed if the principle carried out is to help (*ta'awun*), as stated by Allah SWT in Surah Al-Maidah (5) verse 2:

If a member of the @arisan.sukses.squad arisan has received an arisan group number but suddenly cancels and is late in making a payment, a fine will be imposed according to the agreement with the admin. This is done to discipline the members, but it is still not in accordance with Islamic law and tends to the practice of the ignorant people in the time of the Prophet Muhammad. Therefore, it is often referred to as the practice of *ribā jāhiliyah*. *Ribā jāhiliyah* is a debt paid more than the principal because the borrower is unable to pay at the specified time. And this practice is of course forbidden, as stated by Allah SWT in Surah Ali-Imran (3) verse 130.

Based on the above explanation, in the implementation of online arisan decreasing, the @arisan.sukses.squad joint system has legally fulfilled the harmony but does not meet the requirements of *qarḍ* according to Islamic law because the implementation of *qarḍ* in the joint arisan system decreases, there is a taking of benefits, namely profits obtained from overpayment of arisan. Regarding the view of the *ulama*, in principle, *qarḍ* that can be applied is that there should be no use or benefit from the implementation of *qarḍ* that occurs. So that arisan decreases the

system of coupling the upper and lower arisan is included in the element of ribā qarḍ, while the cost of fines has an element of ribā jāhiliyah. The implementation of this online arisan is allowed if the principle is carried out in a helping manner (ta'awun), as stated by Allah SWT in Surah Al-Maidah (5) verse 2.

Conclusion

Based on the discussion that the author has done about, it can be concluded that the implementation of online arisan on the @arisan.sukses.squad Instagram account implements menurun arisan. In this menurun arisan, for members who choose the initial number, the contribution is larger, while the lower number has less contribution. Arisan decreases is also subject to an admin fee for each number/slot taken. In addition, arisan is decreasing, there is a joint system which requires arisan members to choose several initial numbers, must cooperate with the lower number with the purpose of not only covering overpayment and to avoid fraud. However, in the articulation system, each blank number (0) is still filled in by the arisan admin, where the admin does not pay arisan dues but still gets the same arisan money as other members.

The implementation of online arisan decreases the @arisan.sukses.squad joint system has legally fulfilled the harmony but does not meet the requirements of qarḍ according to Islamic law because the implementation of qarḍ in the joint arisan decreases the joint system, there is a taking of benefits, namely profits obtained from overpayment of arisan. Arisan decreases the joint system is included in the element of ribā qarḍ, while the cost of fines has an element of ribā jāhiliyah. The addition can be said to be ribā, and it is forbidden in Islamic law. The implementation of this online arisan is allowed if the principle is carried out in a helping manner (ta'awun), as stated by Allah SWT in Surah Al-Maidah (5) verse 2.

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