

## Banking Hegemony and Credit Culture among Civil Servants: A Gramscian and Islamic Economic Perspective

Muhammad Taufik Rahman<sup>1</sup>, Desi Erawati<sup>2</sup>, Siswandi<sup>3</sup>, Hendra<sup>4</sup>  
<sup>1,2,3,4</sup>Universitas Islam Negeri Palangka Raya

E-Mail: [mtr.2510150202@uin-palangkaraya.ac.id](mailto:mtr.2510150202@uin-palangkaraya.ac.id)  
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### Abstract.

*Credit schemes that use the Decree of Appointment (Surat Keputusan/SK) as the basis for lending have become widely accepted among State Civil Servants (Aparatur Sipil Negara/ASN) in Indonesia. This study explores how such credit practices shape ASN financial behavior and evaluates their implications from an Islamic economic perspective. Employing a qualitative literature-based method, the study reviews academic studies, regulatory materials, and institutional sources, using Gramsci's concept of consent and Islamic economic principles as analytical lenses. The study identifies three specific patterns. First, banks position ASN as a preferred borrower group because fixed salaries and stable employment reduce lending risk. Second, repayment through automatic salary deductions makes debt less visible in daily financial decision-making and normalizes long-term borrowing. Third, the SK is no longer used only as an employment document but also functions as a financial instrument that secures access to credit while tying future income to present consumption. These patterns create financial dependence and reduce ASN capacity to manage income independently. From the perspective of Islamic economics, SK-based credit becomes ethically problematic when it supports repeated consumptive borrowing, contains interest-based obligations, and weakens the protection of wealth (hifz al-mal). The findings point to the need for financing models that prioritize real needs, financial discipline, and fairer sharia-compliant alternatives. Strengthening ASN financial literacy, limiting debt for non-productive consumption, and developing cooperative or qardh hasan-based schemes are proposed as practical responses.*

### Keyword:

*Credit Culture; Financial Hegemony; Financial Dependency; Maqashid Shariah; Islamic Financial Ethics*

## INTRODUCTION

The use of the Decree of Appointment (Surat Keputusan/SK) as the basis for bank credit has become a common financial practice among State Civil Servants (Aparatur Sipil Negara/ASN) in Indonesia. Banks, particularly Regional Development Banks, often regard ASN as low-risk borrowers because they receive fixed monthly salaries and hold relatively secure employment status (Jusni et al., 2019). This condition makes credit easily accessible for ASN. However, the ease of access also creates

a risk of long-term financial dependence, especially when credit is used mainly for consumptive purposes rather than productive needs (Sari et al., 2020); (Wahyuningsih et al., 2024).

The phenomenon of the dependence of the State Civil Apparatus on banking credit with the guarantee of the appointment decree has reached an alarming stage in the socio-economic structure of Indonesia. Civil servants, who are theoretically the backbone of the country's bureaucracy, are now often caught up in a long-term debt cycle that begins at the beginning of their tenure (Wahyuningsih et al., 2024). Banks, especially Regional Development Banks, position ASN as the main target market because they have low risk (Low Risk) due to the certainty of monthly salary and permanent employment status (Jusni et al., 2019). In practice, the ASN Decree functions as an instant liquidity instrument that is often used not for productive needs, but to meet consumptive lifestyles and social pressures in the work environment (Sari et al., 2020).

In practice, SK-based credit does not operate only as a financial product. It has gradually become part of everyday financial culture within bureaucratic life. For many ASN, borrowing from banks by using the SK as a lending basis is seen as normal, practical, and even expected after formal appointment as a civil servant or government employee. This normalization is strengthened by simple procedures, fast disbursement, and repayment through automatic salary deductions. As a result, debt becomes less visible in daily financial decision-making, while future income is already tied to long-term repayment obligations.

This situation shows that the relationship between banks and ASN is not merely economic, but also involves power and consent. Banks do not force ASN to borrow. Instead, they build acceptance through the promise of financial convenience, lifestyle support, and easy access to liquidity. Antonio Gramsci's concept of hegemony is useful for explaining this process. In Gramscian terms, domination does not always occur through coercion; it may also work through consent, where individuals accept certain practices as natural and beneficial even when those practices limit their autonomy (Lestari & Rabbani, 2023); (Shidarta & Martinelli, 2023).

Through this lens, SK-based credit can be understood as a mechanism that reshapes how ASN perceive income, debt, and financial security. The SK, which originally functions as an administrative employment document, is transformed into an economic instrument that enables access to credit. At the same time, automatic salary deductions connect ASN future income to present consumption. This mechanism may reduce financial flexibility and encourage dependence on banking credit over time. Previous studies on ASN credit have mainly discussed banking risk management, regional bank intermediation, and the relationship between financial literacy and consumptive behavior (Santosa &

Yanuar, 2020); (Berly et al., 2022); (Sari et al., 2020). These studies provide important insights into the financial and behavioral aspects of ASN borrowing. However, they have not sufficiently examined how SK-based credit becomes socially accepted as a normal practice within bureaucratic culture, nor have they critically assessed this practice through Islamic economic ethics. This gap is important because the issue is not only about access to credit, but also about how debt is normalized, how financial dependence is formed, and how such practices relate to Islamic principles of justice, moderation, and protection of wealth.

Islamic economics offers a normative framework for evaluating this phenomenon. Debt is not prohibited in Islam, but it must be managed within ethical limits. Financing practices should avoid exploitative elements, excessive consumption, and arrangements that weaken financial independence. From the perspective of *maqashid syariah*, particularly *hifz al-mal* or the protection of wealth, financial products should help individuals preserve and manage their resources responsibly. When SK-based credit encourages repeated consumptive borrowing and long-term dependence, it raises ethical concerns from an Islamic economic perspective (Fadhilah & Ghozali, 2024); (Nurbaidah et al., 2025). Based on this background, this study examines how SK-based credit practices shape banking influence over ASN financial behavior. Specifically, it analyzes the role of consent in the acceptance of credit culture, explains how automatic salary deductions contribute to financial dependence, and evaluates the practice from the perspective of Islamic economic ethics. The study argues that SK-based credit should not be viewed only as a convenient financial service, but also as a social and ethical issue that requires stronger financial literacy, more responsible lending practices, and fairer sharia-compliant financing alternatives.

## METHOD

This study employs a qualitative literature-based approach to examine SK-based credit practices among State Civil Servants (*Aparatur Sipil Negara/ASN*) in Indonesia. This approach is used because the study focuses on interpreting credit practices not only as financial transactions, but also as social and ethical phenomena. The analysis is directed at understanding how bank credit using the Decree of Appointment (*Surat Keputusan/SK*) becomes accepted in ASN financial behavior and how this practice can be evaluated from an Islamic economic perspective.

The data used in this study consist of academic publications, regulatory documents, institutional reports, and theoretical literature published between 2019 and 2025. The academic sources include studies on ASN credit, banking practices, financial literacy, consumptive behavior,

and regional banking. Regulatory and institutional sources include documents related to banking supervision, consumer credit, and public-sector employee financing. The theoretical sources consist of literature on Gramsci's concept of hegemony and Islamic economic principles, particularly discussions on debt, *riba*, *israf*, *maqashid syariah*, and *hifz al-mal*.

Data were collected through document review. The selected literature was chosen based on three criteria: relevance to SK-based credit or ASN financing, credibility of the source, and contribution to the analysis of financial dependence, credit culture, or Islamic economic ethics. Sources that did not directly address the research focus were excluded from the analysis. The data were analyzed using thematic and critical analysis. First, the literature was reviewed to identify recurring themes related to credit access, automatic salary deductions, consumptive borrowing, and financial dependence among ASN. Second, these themes were interpreted using Gramsci's concept of hegemony, especially the role of consent in the normalization of credit practices. Third, the findings were evaluated through Islamic economic principles, particularly the prohibition of exploitative debt, the control of excessive consumption, and the protection of wealth within the framework of *maqashid syariah*. Through this procedure, the study develops a critical understanding of SK-based credit as both a financial practice and an ethical issue.

## FINDINGS

Based on the literature review, this study finds that SK-based credit among State Civil Servants (*Aparatur Sipil Negara/ASN*) operates through five interrelated findings: the transformation of the SK into a banking instrument, the normalization of debt through salary deduction, the formation of consent, the emergence of financial dependency, and the ethical tension with Islamic economic principles.

First, the Decree of Appointment (*Surat Keputusan/SK*) has shifted from an administrative employment document into an economic instrument used by banks to assess creditworthiness. In banking practice, the SK is not treated as physical collateral in the same way as land certificates, vehicles, or fiduciary objects. Rather, it functions as evidence of employment stability, fixed monthly income, and predictable repayment capacity. This condition makes ASN a preferred borrower group because their income is considered more secure than that of informal or private-sector workers (Akbar et al., 2024); (Jusni et al., 2019). However, this also shows that the economic value of the SK does not lie in its executory legal power, but in its ability to represent future salary security. Therefore, SK-

based credit depends more on salary certainty than on material collateral, even though the legal status of the SK as a credit guarantee remains debatable (Johan, 2023); (Raharyanti, 2025).

Second, automatic salary deduction becomes the main mechanism that reduces banking risk while also shaping ASN debt behavior. Through this mechanism, loan installments are deducted directly from the borrower's salary before the income is fully received and managed by the ASN. For banks, this system minimizes the possibility of default because repayment is secured through routine salary flows. For borrowers, however, automatic deduction can make debt less visible in everyday financial decision-making. Debt is no longer experienced as an active monthly obligation, but as a routine deduction from salary. This finding indicates that automatic salary deduction does not only function as a technical repayment system, but also as a mechanism that normalizes long-term debt in ASN financial life (Johan, 2023); (Raharyanti, 2025); (Wahyuningsih et al., 2024).

Third, the normalization of SK-based credit is supported by narratives of convenience, quick access, and lifestyle support. The literature shows that credit facilities for ASN are often presented as practical, safe, and reasonable because they are attached to stable employment status. This framing encourages ASN to perceive borrowing not as a sign of financial vulnerability, but as a normal benefit of being a permanent public employee. In Gramscian terms, this process reflects the formation of **consent**, where individuals voluntarily accept certain practices because they are presented as natural, useful, and beneficial. Banking influence, therefore, does not operate through coercion, but through the gradual formation of acceptance within everyday financial behavior (Amanda, 2021); (Iannone, 2024); (Lestari & Rabbani, 2023); (Shidarta & Martinelli, 2023).

Fourth, SK-based credit may create financial dependency when it is repeatedly used for consumptive purposes. The problem is not merely the availability of credit, but the repeated use of future income to finance present consumption. When salary is continuously tied to installment obligations, ASN may experience reduced financial flexibility, limited saving capacity, and weaker ability to allocate income for productive or emergency needs. This finding strengthens previous studies showing that credit access, when combined with consumptive behavior and weak financial literacy, can increase long-term financial vulnerability (Sari et al., 2020); (Leniwati & Wahyuni, 2023); (Wahyuningsih et al., 2024). In this context, the SK becomes a channel through which stable employment is converted into long-term borrowing capacity.

Fifth, from an Islamic economic perspective, SK-based credit raises ethical concerns when it encourages excessive consumption, strengthens debt dependence, and involves interest-based obligations. Islam does not prohibit debt, but debt should be used responsibly, particularly for urgent

or legitimate needs. When credit is repeatedly used to support lifestyle consumption beyond actual financial capacity, it may conflict with the principles of moderation, justice, and financial responsibility. Within the framework of *maqashid shariah*, especially *hifz al-mal* or the protection of wealth, financial practices should help individuals preserve and manage their resources responsibly, not place them in continuous dependence on debt (Aeni et al., 2022); (Fadhilah & Ghozali, 2024); (Noh, 2021); (Nurbaidah et al., 2025).

Overall, these findings indicate that SK-based credit should not be understood only as a low-risk banking product. It should also be examined as a social and ethical practice that shapes ASN financial culture. The findings show that the SK functions as an economic gateway to credit, automatic salary deduction normalizes repayment, banking narratives create consent, repeated consumptive borrowing produces financial dependency, and Islamic economic ethics provides a critical basis for evaluating the practice. Therefore, ASN financing should be directed toward stronger financial literacy, more responsible credit assessment, and sharia-compliant financing alternatives that prioritize real needs, fairness, and financial independence.

### Conceptual Flow of ASN Credit Dependency



## DISCUSSION

### SK-Based Credit, Consent, and Financial Dependency

The findings show that SK-based credit among State Civil Servants (*Aparatur Sipil Negara/ASN*) functions not only as a financing facility but also as a mechanism that shapes how debt is perceived, accepted, and normalized. Banks, particularly those serving public-sector employees, use the ASN Decree of Appointment (*Surat Keputusan/SK*) as an indicator of fixed income, employment security, and predictable repayment capacity. This makes ASN an attractive borrower group and supports the expansion of consumptive credit products (Jusni et al., 2019); (Akbar et al., 2024). Unlike conventional collateral, however, the SK does not provide strong executory power in the same way as material guarantees. Its economic value lies mainly in its symbolic and practical function as proof of future salary security (Johan, 2023); (Raharyanti, 2025).

This finding extends previous studies that mainly discuss ASN credit from the perspective of banking risk, creditworthiness, and repayment security. While earlier research emphasizes that ASN are considered low-risk borrowers due to stable salaries and employment status (Jusni et al., 2019), this study shows that the same stability can also become the basis for long-term financial dependency. In other words, the SK does not only reduce bank risk; it also converts future income into present borrowing capacity. This creates an unequal relationship in which banks control the structure of credit access, repayment schedules, and salary deductions, while ASN have limited bargaining power in determining the terms of financing (Danil et al., 2022).

The normalization of SK-based credit is strengthened by automatic salary deductions. This mechanism reduces default risk for banks, but it also changes the borrower's experience of debt. Because installments are deducted before income is fully received, repayment becomes less visible in everyday financial decision-making. Debt is then perceived as a routine administrative deduction rather than a long-term financial obligation. This finding supports Wahyuningsih et al. (2024), who highlight the tendency of ASN to become tied to long-term credit arrangements, but it goes further by explaining how salary deduction contributes to the normalization of debt within bureaucratic financial culture. (Wahyuningsih et al., 2024).

From a Gramscian perspective, this process can be understood through the concept of consent. Banks do not force ASN to borrow. Instead, acceptance is built through narratives of convenience, fast access, employment-based eligibility, and lifestyle support. These narratives encourage ASN to view credit as a reasonable and even expected part of their employment status. This reflects what Gramsci describes as the formation of everyday acceptance, where dominant values

are internalized as common sense (Iannone, 2024); (Jazuli et al., 2023); (Siregar & Daulay, 2023). However, to avoid overusing the term hegemony, this study frames the process more specifically as financial normalization, institutional influence, and salary-based dependency.

The formation of credit culture among ASN is also shaped by social interaction in the workplace. Borrowing through SK-based credit is often discussed as a normal solution for purchasing household goods, vehicles, housing needs, or other consumption-related purposes. In this setting, credit becomes more than an individual financial decision; it becomes part of shared bureaucratic norms. This finding is consistent with studies on consumptive behavior and financial literacy, which show that access to credit can encourage consumption when not balanced by adequate financial awareness (Sari et al., 2020); (Misbahuddin et al., 2021). However, this study adds that the issue is not only weak literacy at the individual level, but also the institutional and social environment that repeatedly presents debt as normal, safe, and desirable.

Compared with previous studies that tend to place responsibility on individual borrowers, this study emphasizes the structural dimension of ASN debt dependence. Sari et al. (2020), for example, link consumptive behavior to financial literacy, while other studies focus on bank intermediation or credit risk (Sari et al., 2020). These explanations are important, but they do not fully capture how banks, employment status, salary deduction systems, and workplace culture jointly shape borrowing behavior. Therefore, the present study argues that ASN credit dependence should be understood as the result of interaction between individual behavior, banking systems, and institutionalized credit culture.

### **Islamic Economic Critique of Consumptive Credit**

From an Islamic economic perspective, the main problem of SK-based credit is not merely the existence of debt, but the purpose, structure, and long-term consequences of borrowing. Islam permits debt as part of *muamalah*, especially for legitimate or urgent needs. However, debt should not become a regular instrument for financing lifestyle consumption beyond one's actual capacity. When SK-based credit is repeatedly used for non-productive consumption, it may encourage *israf* and weaken financial responsibility (Maulida, 2021); (Putri & Syakur, 2023).

This finding is in line with Furqani et al. (2023) and Quddus (2021), who argue that consumption in Islamic economics should be guided by *maslahah*, moderation, and the distinction between needs and desires (Furqani et al., 2023); (Quddus, 2021). In the context of ASN credit, future income is often tied to present consumption through long-term installments. This creates a tension

between financial convenience and the Islamic objective of protecting wealth. Within the framework of *maqashid shariah*, particularly *hifz al-mal*, financial practices should help individuals preserve, manage, and develop their resources responsibly, rather than trap them in continuous debt obligations (Fuad et al., 2024); (A'yun, 2025).

The Islamic critique also concerns the fairness of financial relations. In many SK-based credit schemes, banks occupy a relatively secure position because repayment is guaranteed through salary deductions, while borrowers bear the long-term burden of reduced disposable income. This arrangement may create an imbalance between institutional security and individual vulnerability. Therefore, the ethical assessment of SK-based credit should not be limited to contractual legality, but should also consider whether the practice supports justice, welfare, and financial independence. This strengthens previous Islamic economic studies that emphasize the need to evaluate financial products not only from formal compliance, but also from their social and moral consequences (Kania et al., 2025); (Setiawan, 2024).

### **Toward Fairer Financing Alternatives**

Based on these findings, alternative financing for ASN should be directed toward reducing consumptive debt dependence and strengthening financial resilience. One possible model is the development of *qardh hasan* schemes for urgent and short-term needs. This model can help ASN access funds without being trapped in long-term salary-based obligations. However, as Ibrahim and Alenezi (2024) note, the implementation of *qardh hasan* requires strong governance, proper risk management, and sustainable funding sources (Ibrahim & Alenezi, 2024).

Another alternative is strengthening ASN-based sharia cooperatives. Unlike commercial credit schemes, cooperatives can place ASN not only as borrowers but also as members and owners of the institution. This model may reduce asymmetrical power relations because financing decisions can be made more transparently and collectively. It also supports a more participatory financial structure, where credit is based on real needs, repayment capacity, and mutual responsibility. This aligns with Setiawan's (2024) argument that sharia-based financial institutions can provide fairer financing arrangements, especially for groups vulnerable to interest-based debt (Setiawan, 2024).

In practical terms, ASN financing should move from a credit-limit orientation to a needs-based financing approach. Banks and sharia financial institutions should assess whether financing is used for urgent needs, productive purposes, or merely lifestyle consumption. Tenor limits, affordability assessment, and financial literacy programs are also necessary to prevent repeated

consumptive borrowing. This recommendation complements earlier studies on financial literacy (Sari et al., 2020), but adds that literacy alone is insufficient unless accompanied by institutional reform in lending practices.

### **Academic Discussion**

This study contributes to the literature on ASN credit by shifting the discussion from a narrow banking-risk perspective to a broader socio-ethical analysis. Previous studies have generally explained ASN credit through creditworthiness, repayment security, banking intermediation, or financial literacy. Such studies are important because they show why ASN are considered a low-risk borrower group and how consumptive behavior may be influenced by limited financial literacy. However, these explanations do not fully address how SK-based credit becomes socially accepted as a normal practice within bureaucratic financial culture.

The findings of this study show that ASN debt dependence is not only caused by individual financial decisions, but also by institutional mechanisms that make borrowing appear practical, safe, and reasonable. The use of the Decree of Appointment (Surat Keputusan/SK) as a lending basis, automatic salary deductions, and narratives of financial convenience collectively shape ASN borrowing behavior. This means that the problem should not be reduced to low financial literacy alone. Rather, it should be understood as a structured relationship between banks, employment status, salary-based repayment systems, and workplace credit culture.

Compared with previous research that focuses on the technical and behavioral aspects of credit, this study adds a critical explanation of how financial dependency is produced. The SK does not merely function as proof of employment; it becomes an economic instrument that converts future income into present borrowing capacity. At the same time, automatic salary deductions reduce the visibility of repayment obligations and normalize long-term debt. This finding extends earlier discussions on ASN credit by showing that repayment security for banks may simultaneously create reduced financial flexibility for borrowers.

Theoretically, this study applies Gramsci's concept of consent to explain why ASN may accept credit arrangements that limit their financial autonomy. Banking influence does not operate through direct coercion, but through the formation of everyday acceptance. Credit is framed as a facility, an employment benefit, and a practical solution for consumption needs. This process shows that financial power can work through administrative systems and social norms, not only through formal regulation or market transactions.

From an Islamic economic perspective, this study also broadens the discussion by evaluating SK-based credit not only from the legality of contract, but also from its ethical consequences. Islamic economics emphasizes moderation, justice, responsibility, and the protection of wealth (hifzh al-mal). Therefore, credit practices that encourage repeated consumptive borrowing and long-term dependence need to be assessed in terms of their impact on welfare, financial independence, and moral responsibility.

The academic contribution of this study lies in connecting three dimensions that are often discussed separately: banking credit practices, ASN financial behavior, and Islamic economic ethics. By integrating these dimensions, the study shows that SK-based credit is not merely a financial product, but also a social practice that shapes borrowing culture and raises normative questions about fairness and financial responsibility. This perspective complements previous studies on credit risk and financial literacy while offering a more critical framework for understanding ASN debt dependence.

No	Main Finding	Explanation	Theoretical Perspective	Islamic Economic Implication
1	Transformation of SK into Banking Instrument	SK functions as proof of salary security and repayment capacity	Institutional financial control	Future income tied to debt obligations
2	Automatic Salary Deduction	Installments deducted directly from salary reduce visibility of debt	Financial normalization	Weakening financial autonomy
3	Formation of Consent	Credit perceived as normal and beneficial among ASN	Gramscian consent/hegemony	Debt culture becomes socially accepted
4	Financial Dependency	Repeated consumptive borrowing limits financial flexibility	Dependency relationship	Reduced savings and productive allocation
5	Ethical Tension with Islamic Economics	Interest-based and consumptive borrowing raises ethical concerns	Maqashid Shariah	Threat to hifzh al-mal

## CONCLUSION

This study concludes that SK-based credit among State Civil Servants (*Aparatur Sipil Negara/ASN*) is not merely a banking product, but a financial practice that shapes borrowing behavior through employment status, salary certainty, and automatic repayment mechanisms. The Decree of Appointment (*Surat Keputusan/SK*) functions as an economic instrument that enables access to credit, while automatic salary deductions make long-term debt appear routine and manageable. From an Islamic economic perspective, this practice becomes problematic when it supports repeated consumptive borrowing, weakens financial independence, and conflicts with the principles of moderation and the protection of wealth (*hifz al-mal*).

The main contribution of this study is its explanation of ASN credit dependence as a structured socio-financial process rather than simply an individual problem of weak financial literacy. By combining Gramsci's concept of consent with Islamic economic ethics, this study shows how SK-based credit becomes socially accepted within bureaucratic financial culture and why it requires normative evaluation. Therefore, ASN financing policies should strengthen responsible lending, needs-based credit assessment, financial literacy, and sharia-compliant alternatives such as cooperative-based financing and *qardh hasan*. Future research may extend this study by using field data or comparing conventional and sharia financing models to assess their impact on ASN financial well-being.

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