



PADANGSIDIMPUAN CITY TRADERS' ECONOMIC ASSISTANCE WITH JULO-JULO

Replita¹, Nursyirwan Effendi², Taufika Ophiyandri³, Alfani Miko⁴, Jumadi⁵, Sri Fatimah Hasibuan⁶,
Ali Hardana⁷

¹Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidempuan
^{2, 3, 4}Andalas University

^{5, 6, 7}Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidempuan

Email: replitalbs@gmail.com¹, nursyirwaneffendi@soc.unand.ac.id²,
taufikaophiyandri@ft.unand.ac.id³, alfanmiko@ft.unand.ac.id⁴, jumadi@gmail.com⁵,
srifatimahhsb@gmail.com⁶, alihardana@uinsyahada.ac.id⁷

Received 05-06-2026 | Revised form 25-06-2026 | Accepted 20-07-2026

Abstract

The purpose of this study is to find out the types of social exchanges in Julo-Julo activities and how social exchanges function in terms of economics. This research was conducted with a qualitative approach and phenomenological methods. Observations, interviews, and documentation are used to collect data. The theory of reciprocity is the theory used in this study. According to information collected from the Julo-Julo social exchange at the Sangkumpul Bonang Market, Padangsidempuan City, wedding and celebration materials used by Julo-Julo members for weddings and celebrations were collected by the chairman of the Julo-Julo board. The Julo-Julo method uses staples according to criteria, where the criteria are the most important members of Julo-Julo, which is to meet material needs. In society, there are two types of exchange: comparative reciprocity and general reciprocity. The function of the Julo-Julo exchange for the community in the Sangkumpul Market, Padangsidempuan City is to overcome problems related to holding weddings and celebrations, such as a lack of money capital, a lack of rewang labor, and a lack of facilities and infrastructure.

Keywords: Julo-Julo; Reciprocity; Social Exchange

This is an open access article under the [CC BY-NC-SA](https://creativecommons.org/licenses/by-nc-sa/4.0/) license.



1. Introduction

For the sake of the survival of life, humans are inseparable from needs, be it primary, secondary and tertiary needs. To meet the needs of life, all humans will not be able to do their own needs but need the help of others. (Mutiah et al., 2023). It is human nature created by Allah SWT. to need each other. So that they help each other, exchange each other's needs in all matters of life, both by buying and selling, renting, debts and receivables, farming and so on (Fahriani, 2023).

Julo-Julo is the name given to this pattern of people's lives. As the head of the Julo-Julo board, Halimatus Sakdiah claims that Julo-Julo is a group of people that consciously

congregate in a prearranged location with prior discussion or agreement and collect money on a regular basis during each period or at a specific time. One of the group members will be declared the winner once the money has been collected. Typically, a lottery is used to choose the winner; however, the Julo-Julo group uses a series of numbers to determine the winner by agreement or in advance. (Interview with the Public, November 20, 2023).

In Julo-Julo activities, exchanges take place between people, individuals and groups, and groups with groupings in order to satisfy basic human needs. In Economic Anthropology, Dalton (Sairin, Semedi, & Hudayana, 2002) asserts that exchange is viewed through the lens of the economy. In Julo-Julo, economic interchange serves as a means of addressing the requirements of the middle and lower classes in particular, particularly their financial demands. As a result, there are social obligations in Julo-Julo, such as the right to give, receive, and return in the same form in compliance with the agreement. (Intan, 2018).

A theory known as "social exchange" describes how people offer or trade valuable items with one another according to a certain social hierarchy. Social exchange is a theory that aims to explain social behavior through the exchange of gifts or incentives. The person planning the wedding celebration can anticipate financial and material contributions from family members and neighbors. (Hardana, A., 2023).

It can be found that there is reciprocity or reciprocity in it (Anisah, 2019). The city of Padangsidempuan itself has Julo-Julo weddings and celebrations. In the community or in a smaller scope, namely the family, there are economic understandings to deal with the wedding and celebration of one of his family members. Such as for the procurement of bridal room supplies, household equipment or furniture, weddings, catering and food staples and others. This deal can be in the form of cash but also in the form of goods and services. So in return, it is also in the form of what is given, both cash and goods or food staples in accordance with the agreement (Dewi F. L., 2019).

Julo-Julo weddings and celebrations do not use a lottery system. This is because events such as weddings are only rotating. In addition, the time cannot be determined every time a wedding and celebration will be held. In contrast to the lottery system, if the name that falls is the winner of the Julo-Julo activity (Initial Observation, November 20, 2023).

One of the Julo-Julo events takes place at the Sangkumpal Bonang Market in Padangsidempuan City. Most of the mothers there are housewives and farmers, and the women there observe Julo-Julo for weddings and celebrations. An activity in which a group of Julo-Julo members agreed to return staples, such as rice, cooking oil, and sugar, to one of its members for a set amount of time. At the outset of the arrangement, it was agreed that if one of the Julo-Julo members performed a wedding and celebration, rice, cooking oil, and sugar would be provided and collected by one of the board chairman. (Initial Observation, November 20, 2023).

For the people who take part in Julo-Julo, they say that with this JuloJulo, they admit that it is very helpful to carry out weddings and celebrations. The first motivation for people to participate in Julo-Julo activities is the economic difficulties in holding weddings and celebrations because the majority of people's livelihoods in Sangkumpal Bonang, Padangsidempuan City, are coffee farmers whose harvest period is only twice a year.

along with the drop in coffee prices during the global Covid-19 pandemic. Another way to show compassion or assist someone in need is through Julo-Julo. The Julo-Julo group was established at the Sangkumpal Bonang Market in Padangsidempuan City because the women's group is a venue for saving events where there is reciprocity. (Initial Observation, November 20, 2023).

Based on the above background, the explanation of Julo-Julo activities is in the form of staples such as rice, cooking oil and sugar whose purpose is to ease the burden on Julo-Julo members who will carry out weddings and celebrations. So the researcher was interested in studying Julo-Julo so the researcher drew the title about "Julo-Julo in the Context of Social Exchange" (Case study at Sangkumpal Bonang Market, Padangsidempuan City

The purpose of this study is to find out the social exchange in Julo-Julo activities and to find out the social exchange in the economy. There are two benefits that can be taken in this study, 1) Theoretical benefits, which are expected to be a source of reference or reference material for researchers who want to conduct similar research. The results of this research are also expected to provide benefits for the development of science. 2) Practical Benefits, it is expected to be able to train themselves in conducting research and

gain experience by expanding knowledge insights related to the implementation of Julo-Julo. This research is useful to provide an understanding of Julo-Julo staple ingredients for weddings and celebrations at Sangkumpal Bonang Market, Padangsidempuan City.

2. Literature Review

The reciprocity theory put forth by Broinslaw Malinowski serves as the foundation for this study. Reciprocity, according to Malinowski, is the obligations of interconnected statuses that make everyone dependent on one another in a similar reciprocal position. It is anticipated that the two parties will continue to have a long-term relationship. According to Malinowski's studies in Trobriand, the relationship has to do with the fundamentals of giving, receiving, and repaying. (Magfirah, 2020).

There is basically no free giveaway. All forms of giving are always accompanied by a giving back or reward. Malinowski shows that all forms of transactions are in a continuous line of relationship, where the poles of giving are purely without reward, and the other poles are of giving that must be returned (Pribadhi, 2011).

Malinowski conveys the idea that people treat exchanged goods and services not only as representations of symbolic objects but also as a network of reciprocal relationships that can be linked to social relations in the exchange of goods and services, where the exchange has a morality that has been a frame in people's lives since ancient times. (Lampong & Latna, 2018).

The foundation of the theory of reciprocity is the idea of basic economic transactions, which states that individuals give products or services and anticipate receiving the requested goods or services in return. The basic premise of reciprocity theorists is that social interactions and economic transactions are comparable, though not always in terms of size and monetary worth. This is due to the fact that both social and tangible goods are traded. (Pribadhi, 2011). Reciprocity in the study of exchange theory is a reciprocal exchange between individuals or groups (Sairin, Semedi, & Hudayana, 2002).

This theory of reciprocity is based on elementary economic transactions, namely people provide goods and services and in return expect to obtain the desired goods and services. Dalton in (Sairin, Semedi, & Hudayana, 2002) explained that reciprocity is a

pattern of socio-economic exchange, in which individuals give and receive the gift of goods or services out of social obligation.

There is an obligation for people to give, receive and return gifts in the same or different form. Polanyi (Sairin, Semedi, & Hudayana, 2002) reciprocity and redistribution are patterns of exchange in simple economic systems, while market exchanges are patterns in market economic systems. According to Peter M. Blau in (Salim, 2003), reciprocity rests on the basic assumption that people are willing to engage in social exchange because in their respective perceptions there will be a possibility of rewarding. Rewards can be in the form of money, social support, respect and willingness.

The process of reciprocity usually occurs in people's lives. This can be found in the phenomenon of discord of donating when there are celebrations, giving each other gifts, mutual cooperation, and others. Halperin and Dow in (Sairin, Semedi, & Hudayana, 2002) say that the existence of reciprocity is also supported by the same social structure, which is a society characterized by a low level of social stratification, while political power is relatively evenly distributed among its citizens. This egalitarian structure of society makes it easy for its citizens to place themselves in the same social category when making reciprocal contacts.

3. Research Methods

In this study, the researcher used a qualitative phenomenological approach. Phenomenology is an approach that focuses more on the concept of a certain phenomenon and the form of its study is to see and understand the meaning of an experience related to a certain phenomenon (Habib, 2015; Lincoln., 2009). The informants in this study amounted to 7 people. The data collection methods are observation, interviews and documentation. Data analysis is data reduction, data presentation and conclusion drawn.

4. Results and Discussion

This social exchange has occurred in the community in Merah Pupuk Village. Julo-Julo activities are staple materials carried out by the community in Merah Pupuk Village. This form of social exchange in the economy in Merah Pupuk Village is more reciprocal. If

members have given the obligation, namely collecting basic materials to the chairman of the Julo-Julo board and the chairman of the Julo-Julo board to provide basic materials to Julo-Julo members who will hold weddings and celebrations, then they have carried out social exchanges in the economy.

The form of reciprocity carried out by the residents of Merah Pupuk Village is comparable reciprocity and general reciprocity. Comparable reciprocity is an exchange that requires the goods or services to be exchanged to have a comparable value, accompanied by when the exchange takes place, when to give, when to receive, and when to return.

In this exchange, each party needs goods or services from their partner, but does not want to provide more value than they will receive. While general reciprocity is the exchange of goods or services to other individuals or groups without specifying the return deadline. There are no strict laws to control a person to give or return, only morality controls and encourages individuals to accept exchange as truth and should not be violated.

In Julo-Julo, the staple ingredients are reciprocal, namely the return of staples must be proportional to what is received, for example, 5 sacks of rice measuring 15 kg in the return must also be 5 sacks of rice measuring 15 kg for the brand according to the agreement.

This general reciprocity can be seen from the activity of *rewang* (helping person) for example the host invites the neighbor to *rewang* (the person who helps) and then the neighbor who is invited is not present, then it does not matter, because in this general reciprocity only the individual can control when he has to give, receive and return. Social exchanges can occur throughout their lives and are hereditary.

Julo-Julo activities brought by the village community turned out to have a very positive influence, especially for the people in Merah Pupuk Village. The existence of social exchanges that occur in the people of Merah Pupuk Village in the form of cooperation, help and mutual cooperation and a sense of solidarity between residents can be created well and the existence of Julo-Julo activities these staples can maintain the continuity of relationships between residents. Julo-Julo activities of staple ingredients in Merah Pupuk Village use staples in the form of rice, sugar and cooking oil. The size of the staples of rice,

sugar and cooking oil in Julo-Julo the staples are: 1) Rice 5 sacks of size 15 kg, 2) Sugar 5 kg, 3) Cooking oil 5 kg

Social exchange in the form of cooperation, help and mutual cooperation and a sense of solidarity can be seen when one of the residents will hold a wedding and celebration. Residents usually quickly collect Julo-Julo staples such as rice, sugar and cooking oil to the Julo-Julo management of the staples so that they are directly handed over to Julo-Julo members who will hold weddings and celebrations.

Holding weddings and celebrations in Merah Pupuk Village has become an obligation of parents to their children, whether it is held simply or luxuriously and costs quite a lot. Even though the marriage dowry is not as big as the event held, parents will find a way to still be able to organize weddings and celebrations. Moreover, the event has become a tradition that must be held in the community.

Celebration events such as circumcision, usually parents vow to make thanksgiving and even celebrate the circumcision event with festivity, until there are also those who combine weddings and celebrations such as circumcision in one celebration with the aim of saving costs incurred but still being able to hold both. In addition to Julo-Julo, there are also Julo-Julo such as entertainment and decoration as a complement to weddings and celebrations.

In general, in Merah Pupuk Village, if the person who holds the event is luxurious, the entertainment used is to rent a kibot (piano keyboard). Entertainment in Merah Pupuk Village is very important at an event. Weddings and celebrations such as circumcision events. In addition to Julo-Julo staples, the people in Merah Pupuk Village made Julo-Julo kibot (piano keyboard) activities for weddings and celebrations which were collected to the chairman of the Julo-Julo kibot (keyboard piano) management in the form of money with a value of Rp. 2,00,000 with a total of 10 members.

The choice of decoration is of course according to the taste of each individual. Moreover, services that provide decorations with the times always follow current trends and are easy to find on various social media. The decorations in the circumcision ceremony may not be as expensive as the decorations of the wedding event.

Nowadays, weddings use decoration services so much, starting from the decoration of the engagement event, then the event to the big event, namely the

reception. Decoration service providers are always petrified, designing and creating the best possible event decorations. Whether done indoors or outdoors.

The event decorators will first survey the location, then finalize the concept, until finally start designing all decoration needs according to the theme and concept of the event. Until the final result is created an attractive decoration so that the event can run perfectly. In addition to Julo-Julo staples, there are also Julo-Julo for decoration such as mats and terraces, a package with table decorations and wall decorations. The number of Julo-Julo decorations is calculated per person, which is Rp. 200,000 from 12 members.

The method used in Julo-Julo for the main ingredients for weddings and celebrations is to use the method according to the criteria. Where, the criteria for interesting Julo-Julo members are the members who need it the most, namely to meet the needs of the

material needs for weddings and celebrations. Because the main criteria for members who are entitled to get Julo-Julo are Julo-Julo members for weddings and celebrations that will actually be held. Then JuloJulo members who will pull Julo-Julo staples, must inform Julo-Julo's management first. Julo-Julo administrators can look at the schedule of weddings and celebrations to avoid clashes with other Julo-Julo members who also want to withdraw Julo-Julo staples. Usually, within a period of one year, there can be 3 to 5 Julo-Julo members who will attract Julo-Julo for these staples. Julo-Julo in this method does have a long period of time. Julo-Julo activities of staple ingredients can reach posterity from the long time Julo-Julo has been formed. And so far Julo-Julo members have attracted approximately 6 out of 15 Julo-Julo members staples. This means that there are still half of the JuloJulo members who attract the Julo-Julo. Therefore, the Julo-Julo management no longer accepts new members to join as members of Julo-Julo for basic materials.

Requirements to Become a Member of Julo-Julo Staple Ingredients 1. Domicile and Own House Domicile is a permanent and official residence or residence. Domicile means the original address in accordance with the original ID card. In Julo-Julo, the main ingredients of domicile are the main requirements to be included in Julo-Julo activities, the staples in the village of Merah Pupuk, but they must be accompanied by the status of their

own house because domicile alone does not necessarily make the Julo-Julo management accept them as members.

In addition, it will be faster to find out the information of Julo-Julo members on basic ingredients. An immigrant who does not live alone cannot participate in the Julo-Julo of basic materials. It is feared that unwanted things will happen, such as running away. 2. Able to Hold Wedding Events and Celebrations Able to be able to do something, which is the power (can, able) to do something. Julo-Julo of these staples was formed with the aim of helping the village community meet their material needs when holding weddings and celebrations. So that interesting Julo-Julo members will certainly hold weddings and celebrations.

Basically, social exchange has its own function for the people of Merah Pupuk Village, especially the host who holds the event has obstacles or obstacles at weddings and celebrations. The main problem for wedding and celebration owners is capital limitations. The second problem is manpower, facilities and infrastructure and so on, which can hinder the smooth running of weddings and celebrations.

The process of the people of Merah Pupuk Village makes an exchange in socio-economic life. The people of Merah Pupuk Village are classified as heterogeneous based on employment strata. The people of Merah Pupuk Village are part of the diversity that occurs in the village community. Their types of work are heterogeneous, such as farmers, traders, and civil servants (PNS) do not discourage people from carrying out social exchanges in economic terms.

In weddings and celebrations, people who are *rewang* (people who help) are very necessary in completing the work in weddings and celebrations. People *rewang* (people who help) are usually done by relatives and family. If the energy of relatives and family is still lacking, then this limitation can be overcome by inviting the closest neighbors who usually live in the same environment. When there are neighbors who have weddings and celebrations, they help without expecting anything in return. But there is also the energy that the owner of the wedding and celebration event asks to cook rice, make drinks, cook for guest dishes and be rewarded in the form of money called *rewang* (person who helps).

In carrying out weddings and celebrations, of course, event owners need a lot of event equipment, especially for the kitchen used for cooking. The limitation of cooking

utensils such as pots and pans with a large enough size can be overcome by the host by borrowing relatives and neighbors. In addition, there are also limitations for event owners on tableware and drinks, terraces, as well as tables and chairs that will be used for the event.

This limitation can be overcome by event owners by hiring a service that specializes in renting event equipment which is widely available in Atu Lintang District. Equipment that can be borrowed from neighbors is usually small kitchen utensils such as knives, scissors, spoons, shovels, trays, basins, and others because these utensils require a large amount of equipment, the event owner will ask for help from a *rewang* (helper) to bring the equipment.

4. Conclusions and Suggestions

Julo-Julo staples can be an alternative solution to meet in Merah Pupuk Village. The Julo-Julo method of using the main ingredients is in accordance with the criteria, namely the members of Julo-Julo the interesting staples are the members of Julo-Julo who are most in need for weddings and celebrations. However, it must be in accordance with the applicable terms and regulations.

The requirements for being a member of Julo-Julo are the basic ingredients are domicile and own home, being able to hold weddings and celebrations, and being responsible for serving food. The rules in Julo-Julo for basic materials are to collect basic materials on time, have a Julo-Julo book, and members are allowed to pull Julo-Julo a maximum of 3 times.

The form of reciprocity carried out by the residents of Merah Pupuk Village is comparable reciprocity and general reciprocity. Comparable reciprocity is an exchange that requires the goods or services to be exchanged to have a comparable value, accompanied by when the exchange takes place, when to give, when to receive, and when to return.

In Julo-Julo, the staples of reciprocity are comparable, namely the return of staples must be proportional to what is received, for example, 5 sacks of rice measuring 15 kg in the return must also be 5 sacks of rice measuring 15 kg for the brand in accordance with

the agreement. General reciprocity is the exchange of goods or services to other individuals or groups without specifying a return deadline.

This general reciprocity can be seen from the activity of *rewang* (helping person) for example the host invites the neighbor to *rewang* (the person who helps) and then the neighbor who is invited is not present, then it does not matter, because in this general reciprocity only the individual can control when he has to give, receive and return. The function of social exchange in the economy for the people of Merah Pupuk Village is to help the community when one of the residents is going to hold a wedding and celebration, then they experience obstacles. The obstacles they experienced were the limitations of money capital, the limitation of *rewang* (people who help) and the limitations of facilities and infrastructure.

5. Bibliography

- Abdullah, M. (2019). School Culture to Serve Performance of Madrasahs in Indonesia. *QIJIS (Qudus International Journal of Islamic Studies)* , 7 (1), 71.
<https://doi.org/10.21043/qijis.v7i1.4809>
- Agus Alimuddin, "Production Ethics in the View of Sharia Maqasid," *Nizham Journal Of Islamic Studies* 8, no. 1 (2020): 117.
- Agus Alimuddin, *Lending Target During the COVID-19 Pandemic in the Perspective of Islamic Business Ethics at BPRS Aman Syariah East Lampung*, (Yogyakarta: Universitas Islam Indonesia, 2021), p. 64.
- Asep Rosadi, "BRI KUR Credit Requirements," www.blogaseprosidi.html, (February 10, 2014).
- Ajijah Harahap, Budi Gautama Siregar, & Ali Hardana,. (2022). Determinants of Profit Growth in Agricultural Subsector Companies. *Journal of Ocean Accounting*, 3(1), 17-30. <https://doi.org/10.33059/jmas.v3i1.5083>
- Al Hasyim, Y., Hamid, A., & Hardana, A. (2023). Analysis of Labor Absorption in the Tofu Industry in Padangsidempuan City. *PROFJES: Profetik Journal of Sharia Economics*, 2(2), 731-742.

- Ali Hardana, Nurhalimah, N., & Sulaiman Efendi,. (2022). Macroeconomic Analysis and Its Effect on Poverty (Study on the South Tapanuli Regency Government). *Initiative: Journal of Economics, Accounting and Management*, 1(4), 21-30. <https://doi.org/10.30640/Inisiatif.V1i4.370>
- Coal, D., & Hardana, A. (2024). The Effectiveness of Tourism in Economic Growth in South Tapanuli. *El-Kahfi| Journal Of Islamic Economics*, 5(01), 52-60. <https://doi.org/10.58958/Elkahfi.V5i01.216>
- Damisa, A., Hardana, A., & Replita, R. (2024). Tunnelling Behavior: Exploring Corporate Governance and Ownership Structure. *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory*, 2(4), 1973-1994. <https://doi.org/10.62976/ijijel.v2i4.741>
- Fauzan, M., Hardana, A., Nasution, A. A., & Pasaribu, M. (2021). Comparative analysis of the CAMELS method and the RGEK method in assessing the health level of PT. Bank Panin Dubai Syariah, Tbk. *Journal of Masharif Al-Syariah: Journal of Sharia Economics and Banking*, 6(3), 815–832. <https://doi.org/10.30651/Jms.V6i3.9998>
- Harahap, A. H., Hasibuan, A. N., & Hardana, A. (2021). Profit Analysis on the Ability to Pay Zakat Bank Muamalat. *Journal Of Islamic Social Finance Management*, 2(2), 237-249. <https://doi.org/10.24952/Jisfim.V2i2.5017>
- Harahap, A. P., Rifawarman, A., Putri, Z., Putri, B. H., & Hardana, A. (2024). The Influence of Macroeconomics on Financial Performance in Manufacturing Companies on the Indonesia Stock Exchange. *Journal of Business Economics, Management and Accounting*, 3(2), 539-550. <https://doi.org/10.61930/jebmak.v3i2.701>
- Harahap, S. A., Siregar, B. G., Lubis, A., & Hardana, A. (2023). Analysis of the implementation of fixed asset accounting based on Psak No. 16 at Pt Cahaya Bintang Medan. *Journal of Ocean Accounting Students*, 4(4), 175-195. <https://doi.org/10.33059/Jmas.V4i4.8371>
- Hardana, A. (2018). Entrepreneurship Development Model in Higher Education. *Al-Masharif: Journal of Economics and Islam*, 6(2), 31. <https://doi.org/10.24952/Masharif.V6i2.1146>
- Hardana, A. (2022). Participation of zakat funds in poverty alleviation in Indonesia. *Bukhari: Islamic Economic and Financial Studies*, 2(1), 65-74. <https://doi.org/10.35912/Bukhori.V2i1.1895>

- Hardana, A. (2023). Green Economy Based On Sharia Maqashid Case Study In Sorkam Tengah Village, Sorkam District, Tapanuli Tengah District. *Paradigma*, 20(2), 320-332. <https://doi.org/10.33558/Paradigma.V20i2.7103>
- Hardana, A. (2023). The Influence of Ownership Structure on Company Value with Financial Performance and Debt Policy as Intervening Variables. *Journal of Accounting, Finance, and Management*, 4(4), 263-272. <https://doi.org/10.35912/Jakman.V4i4.2300>
- Hardana, A. (2023). The Influence of Ownership Structure on Company Value with Financial Performance and Debt Policy as Intervening Variables. *Journal of Accounting, Finance, and Management*, 4(4), 263-272. <https://doi.org/10.35912/Jakman.V4i4.2300>
- Hardana, A. (2024). Analysis of the relationship between economic growth and poverty and government capital expenditure, labor absorption, and human development index. *Economic and Public Policy Studies*, 2(2), 59-68. <https://doi.org/10.35912/Sekp.V2i2.2344>
- Hardana, A. (2024). Analysis of the relationship between economic growth and poverty and local government capital expenditure, labor absorption, and human development index. *Economic and Public Policy Studies*, 2(2), 59-68. <https://doi.org/10.35912/Sekp.V2i2.2344>
- Hardana, A. (2024). Pondok Pesantren's Transformational Leadership Analysis of the Financial Reporting Company's Accountability. *Accounting, Finance, and Management Studies*, 4(1), 1-11. <https://doi.org/10.35912/sakman.v4i1.2778>
- Hardana, A. H. A., Tarigan, A. A., & Nasution, M. S. A. (2024). Implications Of Fortune In A Household In Surah At-Talaq Verses 2, 3, 5 AND 7. *Wasilatuna: Journal of Islamic Communication and Broadcasting*, 7(01), 35-48. <https://doi.org/10.38073/wasilatuna.v7i01.1345>
- Hardana, A. H., Lismawati Hasibuan, & Sulaiman Efendi Hasibuan,. (2023). Tax Aggressiveness, Capital Structure, Corporate Governance Dan Firm Performance. *International Journal Of Economic Research And Financial Accounting (IJERFA)*, 1(2). <https://doi.org/10.55227/ljerfa.V1i2.28>

- Hardana, A., & Hasibuan, A. N. (2023). The Impact Of Probability, Transfer Pricing, And Capital Intensity On Tax Avoidance When Listed Companies In The Property And Real Estate Sub Sectors On The Indonesia Stock Exchange. *International Journal Of Islamic Economics*, 5(1), 67. <https://doi.org/10.32332/Ijie.V5i01.6991>
- Hardana, A., & Nasution, J. (2022). The Effect of Local Government Financial Ratios on the Human Development Index. *Global Financial Accounting Journal*, 6(1), 52. <https://doi.org/10.37253/Gfa.V6i1.6452>
- Hardana, A., & Windari, W. (2023). Analysis of the Efficacy of Poverty Alleviation. *Al-Bay' Journal Of Sharia Economic And Business*, 2(2), 99-111. <https://doi.org/10.24952/Bay.V2i2.9408>
- Hardana, A., Gautama, B., & Annam, R. (2022). The Effect of Fixed Asset Investment, Working Capital and Company Size on Profitability at Pt. Charoen Pokphand Indonesia Tbk. *Al-Bay*, 1(1). <https://doi.org/10.24952/Bay.V1i1.5769>
- Hardana, A., Hararap, N. K., Nasution, J., & Damisa, A. (2024). Business Resilience Amidst The Covid-19 Pandemic. *Journal of Islamic Economics and Banking*, 12(1). <https://doi.org/10.46899/Jeps.V12i1.629>
- Hardana, A., Hasibuan, A. N., Siregar, S. E., Tuss, H., Harahap, D., & Hasibuan, W. I. (2023, November). Include Islamic Banking's Role As Well As Service Satisfaction, Quality, Trust, And Loyalty In The Framework Of An Integrated Islamic Financial Model. In *International Collaboration Conference On Islamic Economics* (Vol. 1, No. 01).
- Hardana, A., Hasibuan, L., Nasution, J., Damisa, A., Zein, A. S., & Lestari, S. (2023). Factors Affecting Muzakki's Interest In Distributing Trade Zakat Through Baznas. *Indonesian Scientific Journal Of Islamic Finance*, 2(1), 1-10. <https://doi.org/10.21093/Inasjif.V2i1.7061>
- Hardana, A., Lubis, A., & Isa, M. (2024). The Influence of Advertising and Sales Promotion on Television on Bukalapak's Brand Awareness in Visitors to Padangsidempuan City. *Masharif Al-Shariah Journal: Journal of Sharia Economics and Banking*, 9(4). <https://doi.org/10.30651/jms.v9i4.23951>
- Hardana, A., Nasution, J., & Damisa, A. (2022). Business Management Training in Improving Culinary MSME Businesses. *Medani : Journal of Community Service*, 1(1), 16-22. <https://doi.org/10.59086/Jpm.V1i1.87>

- Hardana, A., Nasution, J., Damisa, A., & Nasution, Y. (2024). Business Management Training In Improving Culinary Msme Enterprises. *Journal of Community Service Bestari*, 3(1), 31-40. <https://doi.org/10.55927/Jpmb.V3i1.7465>
- Hardana, A., Nasution, J., Damisa, A., & Nasution, Y. (2024). Business Management Training In Improving Culinary Msme Enterprises. *Journal of Community Service Bestari*, 3(1), 31-40. <https://doi.org/10.55927/Jpmb.V3i1.7465>
- Hardana, A., Nasution, J., Damisa, A., & Nasution, Y. (2024). Business Management Training In Improving Culinary Msme Enterprises. *Journal of Community Service Bestari*, 3(1), 31-40. <https://doi.org/10.55927/Jpmb.V3i1.7465>
- Hardana, A., Nuddin, M., & Siregar, S. E. (2024). Efforts to improve the learning outcomes of Islamic religious education through the discussion method. *Tadzakkur Journal*, 6(1), 15-27. <https://doi.org/10.57113/taz.v6i1.389>
- Hardana, A., Razak, D. A., Windari, W., Tussadiah, H., & Nasution, E. (2024). Sharia Economic Law In The Islamic Capital Market: Factors Influencing Selection And Decision-Making. *Mu'amalah: Journal of Sharia Economic Law*, 3(1), 61-76. <https://doi.org/10.32332/muamalah.v3i1.8438>
- Hardana, A., Royani, I., Situmorang, I. S., & Ariyanda, B. (2022). Financial Performance Analysis At PT. Bank Syariah Mandiri With Method Economic Value Added (Eva). *Journal Of Islamic Financial Technology*, 1(1). <https://doi.org/10.24952/Jiftech.V1i1.5025>
- Hardana, A., Sahri, M. Z., & Ramadhan, A. (2022). Comparative Analysis Of The Profitability Of PT. Bank Panin Syariah Securities Before And After Going Public. *Journal Of Islamic Financial Technology*, 1(2). <https://doi.org/10.24952/Jiftech.V1i2.6683>
- Hardana, A., Sahri, M. Z., & Ramadhan, A. (2022). Comparative Analysis Of The Profitability Of PT. Bank Panin Syariah Securities Before And After Going Public. *Journal Of Islamic Financial Technology*, 1(2). <https://doi.org/10.24952/Jiftech.V1i2.6683>
- Hardana, A., Siregar, S. E., Hasibuan, L., & Utami, T. W. (2024). The Impact of Poverty on the Welfare of the Kotanopan Community in Islamic Economics. *Dalwa Islamic Economic Studies*, 3(1), 189-206. <https://doi.org/10.38073/dies.v3i1.1520>
- Hardana, A., Siregar, S. E., Utami, T. W., & Hasibuan, L. (2024). Establishment of Mosque-Based Baitut-Tamwil in Nagasaribu Village, North Padang Lawas Regency to

- Support Productive Economic Communities. Help: Journal of Community Service, 1(2), 69-77. <https://doi.org/10.62569/hjcs.v1i2.53>
- Hardana, A., Syahuri Zein, A., Johanna, A., & Avinash, B. (2023). Factors Influencing Non-Performing Financing (NPF) In Sharia Banking. *Journal Markcount Finance*, 1(2), 87-97. <https://doi.org/10.55849/Jmf.V1i2.87>
- Hardana, A., Utami, T. W., Hasibuan, L., & Windari,. (2023). Accounting Information In Improving Corporate Values And Responsibility To Stakeholders In Cement Manufacturing Companies In Indonesia. *Journal Of Management Science (JMAS)*, 6(2), 233-231. <https://doi.org/10.35335/Jmas.V6i2.233>
- Hardana, H. A., Rahmat Annam, S. E., & Siregar, B. G. (2022). *Corporate Budgeting*. Merdeka Kreasi Group.
- Hardana, A. (2026). Business Strategy For The Development Of Msmes In North Padang Lawas. *International, Journal of Sharia Business Management*, 5(1), 94-105. <https://e-journalbarokahpublisher.com/index.php/JMBS/article/view/263>
- Hardana, A., & Damisa, A. (2026). Strategi Bisnis Digital Untuk Pengembangan Umkm Di Padang Lawas Utara. *Jurnal Ekonomi Manajemen Bisnis Syariah dan Teknologi*, 5(1), 700-710. <https://embistek.org/jurnal/index.php/embistek/article/view/252>
- Hardana, A., & Harahap, T. N. (2026). The Impact of Digital Technology on the Performance of Micro, Small, and Medium Enterprises (MSMEs) in North Padang Lawas. *JIEBS: Journal of Islamic Economics and Business*, 1(1), 19-34. <https://e-journalbarokahpublisher.com/index.php/JIEBS/article/view/266>
- Hardana, A., & Nasution, Y. (2026). Program Pelatihan Bisnis Digital Untuk Pemberdayaan UMKM Paluta. *STARLA: Jurnal Pengabdian Masyarakat*, 2(1), 27-33. <https://e-journalbarokahpublisher.com/index.php/STARLA/article/view/264>
- Hardana, A. (2026). Strategi Fintech Untuk Meningkatkan Inklusi Keuangan Digital Di Palas. *WELFARE: Journal of Islamic Economics and Finance*, 5(1), 15-29. <http://dx.doi.org/10.30821/wifi.v5i1.28930>
- Hardana, A. 3perencanaan Bisnis. *Manajemen Bisnis*, 47.
- Hasibuan, A. N., & Hardana, A. (2024). Determinants Of Murabaha Margin Income Of Islamic Commercial Banks In Indonesia. *JPS (Journal of Sharia Banking)*, 5(1), 107-121. <https://doi.org/10.46367/Jps.V5i1.1773>

- Hasibuan, A. N., Azim, N. M., Hardana, A., & Nasution, A. A. (2024). Gender And Financial Rewards: Accounting Students' Interest In A Career As A Public Accountant. *Finance: Journal of Islamic Accounting and Banking*, 7, 57-66. <https://doi.org/10.32332/Finansia.V7i1.8044>
- Hasibuan, A. N., Hardana, A., Hasibuan, L., Utami, T. W., & Siregar, S. E. (2023). The Application of Public Accounting in the Performance Accountability of Government Agencies at the Small Business Cooperative Office of Mandailing Natal Regency. *Simki Economic Journal*, 6(2), 288-295. <https://doi.org/10.29407/Jse.V6i2.241>
- Indah, E., Hasibuan, A. N., Hardana, A., & Annam, R. (2021). Determinants Of Customer Loyalty. *Journal Of Sharia Banking*, 2(1). <https://doi.org/10.24952/Jsb.V2i1.4835>
- Jundrio, H., Hardana, A., Martoatmodjo, G. W., Santoso, A., Samukroni, M. A., Menarianti, I., ... & Wijayanti, A. (2023). Digital Business.
- Lismawati, L., Hardana, A., Utami, T. W., & Mutiah, N. (2023). The contribution of cost accounting data to the increase in company value and stakeholder responsibility in the Indonesian cement manufacturing company. *Etihad: Journal Of Islamic Banking And Finance*, 3(1), 1-10. <https://doi.org/10.21154/Etihad.V3i1.6037>
- Moeleong, Lexy J. *Qualitative Research Methods* Bandung: PT Remaja Rosdakarya, 2008
- Nasser, A. N., Hardana, A., & Erlina, E. (2022). Effect Of Operating Costs on Operating Income (Bopo) And Non-Performing Financing (Npf) On Return On Assets (Roa) In Pt. Bank Rakyat Indonesia Syariah, Tbk For The Period 2009-2017. *Journal Of Sharia Banking*, 3(2), 136-143. <https://doi.org/10.24952/Jsb.V1i2.6431>
- Nasution, Y., Amnah, R., Friska, M., Amanda, R., Alawiyah, E., & Hardana, A. (2026). Integrated polyacrylamide and compost from salak fronds application for erosion control and soil quality improvement in Sidimpuan salak plantations on sloping land. *Journal of Water and Land Development*, 255-264. <https://doi.org/10.24425/jwld.2026.157841>
- Nasution, J., Hardana, A., & Damisa, A. (2022). Implementation of the Murabahah Agreement for Business Capital Financing at Bank Syariah Indonesia Sipirok. *Journal of Community Service: Empowerment, Innovation and Change*, 2(4). <https://doi.org/10.59818/Jpm.V2i4.237>

Noeng Muhadjir, *Qualitative Research Methodology*, Yogyakarta Rakesarasin, 1996

Nurhudawi, N., Zein, A. S., & Hardana, A. (2023). Strategy For Increasing Financial Accountability In Wakaf Management In Islamic Religious Organizations In North Sumatera. *Al-Masharif: Jurnal Ilmu Ekonomi Dan Keislaman*, 11(2), 188-201. <https://doi.org/10.24952/Masharif.V11i2.10124>

Rahman, A. D., & Hardana, A. (2024). The Effect of the Application of Professional Ethics, Organizational Commitment and Emotional Intelligence on Improving the Professionalism of Public Accountants. *Journal of Sharia Banking*, 5(1), 23-32. <https://doi.org/10.24952/jsb.v5i1.9505>

Replita, R., Effendi, N., Ophiyandri, T., Miko, A., & Hardana, A. (2024). The Influence of Social Capital and Human Capital on the Performance of Small and Medium Enterprises in North Padang Lawas City. *Journal of Masharif Al-Syariah: Journal of Sharia Economics and Banking*, 9(5). <https://doi.org/10.30651/jms.v9i5.24605>

Replita, R., Effendi, N., Ophiyandri, T., Miko, A., & Hardana, A. (2024). The Role of Traditional Markets in Improving Community Economy According To Perspective Islamic Economics. *Atestasi: Jurnal Ilmiah Akuntansi*, 7(2), 1224-1232. <https://doi.org/10.57178/atestasi.v7i2.933>

Salam, Abdul. *Challenges of BMT Development in the Context of the Future Economy in a New Paradigm of People's Economy of the Sharia System*, Kalibata, Jakarta : PINBUK, 2002

Sinaga Sinangguli, *Personal Interview*, (16 February 2014)

Sudarso, Heri. *Sharia Banks and Financial Institutions* : Faculty of Economics UUI Campus, 2003

Sukamatjaya, Ahmad. *Baitul Maal WatTamwil*, Bogor: Al- Amin Dharma Mulia Foundation, 2008

Sukidjo. *The Role of Loan Sharks in the Development of Small Businesses in the Special Region of Yogyakarta*, Yogyakarta: Dikti, 2001

Steadfast, Muhammad. *Economic Research Methodology*, Jakarta: Rajawali Press, 1999

Yulianti Muthmainnah, Suhairi Yusuf, Saiful Anwar, And Agus Alimuddin, *Waqf Money for Women's Economic Empowerment The Backbone of the Family*, (Jakarta: Qaf Media Kreativa, 2020), p. 12.

Windari, W., Hardana, A., Hutagalung, M. W. R., Lestari, S., & Fitrah, F. (2023). Does Reading Increase the Younger Generation's Intention to Use Islamic Non-Bank Financial Products?. *Al-Kharaj: Journal of Islamic Economic and Business*, 5(4). <https://doi.org/10.24256/kharaj.v5i4.4383>.