



Pegadaian Sharia In The Successful Development Of Msmes Through Arrum BPKB (Case Study Of Pegadaian Sharia CPS Ar Hakim Medan)

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ABSTRACT

This study aims to determine the Sharia Pegadaian in the Success of BPKB ARRUM Development. Study of Islamic Pawnshops CPS AR Hakim Medan. This research is a mixed research method with a concurrent embedded design by combining two types of research, qualitative as the primary method and quantitative as a secondary or complementary method. Data collection through interviews and questionnaires. The informants in this study totaled 15 people consisting of 3 employees of the CPS AR Hakim Sharia Pawnshop, 10 customers or business actors, and 2 Heads of Environment around micro business actors including customers who use ARRUM BPKB products at the CPS AR Hakim Sharia Pawnshop in 2020 with determination sample using purposive sampling. The results of the study show that sharia pawnshops can succeed in the development of MSMEs through ARRUM BPKB financing with educated customers and relief for restructuring customers. You can see an increase in business turnover, business assets, net income, production levels, and consumer levels between before and after using ARRUM BPKB CPS AR financing Medan Judge.

INTRODUCTION

Healthy indicator condition economy a country can see from growth economy good national. To increase the growth economy national could conduct with method increase the growth sector real or increase national income. Distribution of credit by institution finance generally in the form of credit consumer and credit productive. The distribution of credit productive done by the institution finance micro, small, and medium addressed to the business perpetrators that require funds, while credit consumptive used to fulfill the needs of personal

debtor. Credit is one method for helping the public in give financing in the form of funds. Related to funding needs for the public for various interest economics (Wihara DS, 2018).

One of the non-bank financial institutions in Indonesia is PT Pegadaian (Persero). Where is the agency is an institution of formal finance in Indonesia, which aims to channel financing with the method give loan money to the community in need based on law pawn. Pawnshop keeps going committed give finance services based on pawn and fiduciary needed society. Business through new market development, with open Sharia Pawnshop.

Moment this, Sharia pawnshop continues to develop products service finance with the required sharia pattern society. Some product services are Sharia pawnshops, among others, Ar- Rahn which is a loan or financing for fulfilling funding needs for the public with system pawn according to Islamic sharia with goods loans like jewelry, gold, diamonds, tools electronics, and vehicles motorized. Customers are obliged or burdened with cost administration, fee-saving, and maintenance goods guarantee (*ijarah*). There are also ARRUM products, namely financing for Fulfill necessity development business with system return by installment with motorcycle BPKB guarantee or car.

Developing countries like Indonesia need to pay attention to MSMEs seriously. Because MSMEs have performed better in labor productivity, have productivity tall, and are capable of living on the sidelines big. MSMEs can support big businesses, like provide ingredient raw, tribes with spare parts, and materials to support other. MSMEs can also become perpetrators of important business for big businesses in distributing and selling products from businesses big to consumers.

Are a lot of MSMEs in need of funding to advance their business to fulfill needs production, repair the place as well as add branches from their MSMEs which later will increase income or turnover that will be obtained by the perpetrator business. one financing through sharia pawnshop with use product ARRUM BPKB (Proof of Ownership Vehicle motorized). ARRUM BPKB is financing with sharia principles for the development of Micro, Small, and Medium Enterprises (MSMEs) according to the fatwa of DSN MUI No. 68/DSN-MUI/III/2008 with provision terms (Pegadaian Syariah, 2021).

Instability growth in the economy that occurred in the city of Medan made the government a repair process support life people on a government Required capable increase again growth economy in the city of Medan with look for factors that can influence growth economy in districts/cities that can form the City of Medan, then from that government should capable optimizing development of MSMEs because MSME entrepreneurs provide a great contribution to the development Unitary State economy Republic of Indonesia. With the existence enhancement of some MSMEs in the city of Medan every year, this is very vulnerable to business perpetrators for use of ARRUM BPKB products

that are capable of giving capital financing for perpetrator businesses that need funds quickly and safely.

Sharia pawnshops become role alternatives for Businessman Micro, Small and Medium to do loan venture capital financing use goods vehicle BPKB guarantee by principle Islamic law through ARRUM BPKB product with the goal for entrepreneurs Micro, Small and Medium in need business could to do development business them. However, in the process of ARRUM BPKB financing, it is still many troubled customers in pay installments, and also require loan addition as well as to do loan repeat. The problem is they allow it because of the existence of obstacles in business as well as no existence of development or progress in business from customers'

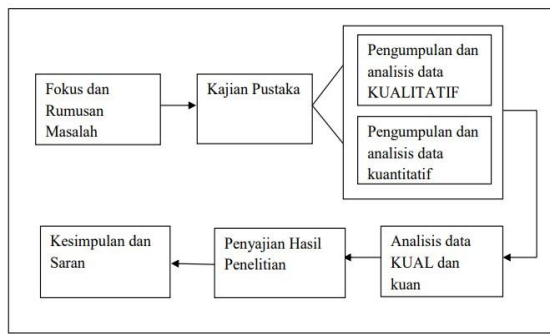
Product ARRUM BPKB financing launched, expected could help the development of SMEs in aspect capital. However, there is a phenomenon in observed research on the object study that is Sharia Pawnshop CPS AR Hakim Medan has not yet there is an evaluation process related to how far can BPKB ARRUM products play a role in the development of SMEs in the city of Medan.

METHOD

Study this use type mixed method research or method combination with concurrent embedded design (mixed not balanced). Concurrent embedded is with combines two types of study that is qualitative and quantitative with mix second method that by not balanced (Sugiyono, 2020). Study this uses method qualitative as primary (dominant) and quantitative methods as method secondary as a supporter in the procedure study used to determine the correlation and value of every influencing variable.

Steps study qualitative as primary and quantitative approaches as approach secondary shown by the picture below this.

Figure 1 . Research Steps Concurrent Embedded



Source: (Sugiyono, 2020: 696)

The research this conducted at PT Pegadaian Syariah CPS AR Hakim having its address at Jalan AR Hakim No. 82 Kel. Tegal Sari III, Kec. Medan Area, Medan City, North Sumatra. A study was conducted over for 4 months from month December 2021 to March 2022. The subject of the study is some employees of Sharia Pawnshops and also SMEs in the city of Medan who has become a customer of Sharia Pawnshop CPS AR Hakim Medan and uses BPKB ARRUM products and Objects study this is Sharia Pawnshop CPS AR

Hakim Medan, North Sumatra.

There are criteria of informants expert on research this, that is as follows :

Table 1 . Criteria Expert Informants

No	Group Informant	Criteria	Amount
1	Employee Sharia Pawnshop CPS AR Hakim Medan	Know about customer MSME activities ARRUM BPKB products	3
2	Customer Sharia Pawnshops that have Micro Business	Use ARRUM BPKB products and have turnover max. IDR 300,000,000	7
3	Customer Pegadaian Syariah (restructuring)	Use product ARRUM BPKB and do	3
4	Head Environment	Knowing knowledge of development owner business micro	2
Total			15

Source: Research Result

Data collection techniques used in the study are :

1. Method Interview that interviews direct application *Tiple Heltx*.
2. Observation or observavation with doing interviews several employee Sharia Pawnshops regarding ARRUM BPKB Financing general.

3. Study documentation originated from data collection through employee Pegadaian Syariah CPS AR. Hakim in Medan city area, representative Head Surrounding environment business micro, as well as articles, journals, internet, and books which later data will be used as a reference for getting data in the field.
4. The question naire used in the study is quantitative to obtain data and measure variable value and know correlation, as well as comparison among before and after using what the ARRUM BPKB product launched by Pegadain Syariah, will influence MSME development or not.

RESULTS AND DISCUSSION

In research qualitative, the informant is the object main collection of information that is the Head Business Micro, Branch Manager, Relation Officer, seven Micro doer businesses (customers active and smooth ARRUM BPKB), three customer restructuring at the Sharia Pawnshop CPS AR Hakim Medan and two Head The environment that surrounds a capable micro-enterprise observe development business.

Table 2

Informant to-	Name	Agency / Type of Business	Information
Informant 1	Ansarullah Please	Pawnshop CPS AR Hakim	Head Business Micro
Informant 2	Reekha Narulia	Pawnshop CPS AR Hakim	Branch Manager
Informant 3	Viviyani Budiyanti	Pawnshop CPS AR Hakim	Relation Officer
Informant 4	Ridwan Chery	Processed Coconut	Customer Fluent
Informant 5	Pusrini	Shop Grocery	Customer Fluent
Informant 6	Irwansyah	Wood Panglong	Customer Fluent
Informant 7	Karmina	Production Sheet and Bedcover	Customer Fluent
Informant 8	Saifullah	Clothing Store	Customer Fluent
Informant 9	Elmanda Dwimantari	Breakfast Rice Stall	Customer Fluent
Informant 10	Nanti Teddyawati	Ice Candle	Customer Fluent
Informant 11	Riki Yati	Production Clothes In	Customer Restructuring Special
Informant 12	Nini Durhani	Workshop	Customer Restructuring Special
Informant 13	Muhammad Ramadhan	Rice Shop	Customer Release Restructuring
Informant 14	Ridwan Siregar	Government Kel. Medan Tenggara	Head Environment
Informant	Muhammad	Government	Head Environment

Reporting Research Result**A. Sharia Pawnshops in Successful MSME development through ARRUM BPKB financing**

The following results Interview with informant Sharia Pawnshop is attached under this :

“Pegadaian Syariah CPS AR Hakim Medan is making great business to in development business in many products offered for perpetrator business, depends on needs and wants customer that alone. The Sharia Pawnshop offers product real financing devoted to perpetrator one of the businesses BPKB ARRUM financing. At the Sharia Pawnshop CPS AR Hakim, always there is enhancement every year and society the more know about thing this BPKB ARRUM financing as well as many needy people financing for increase business, which means products this could help development business customers because there are also many customers who do financing repeat after they pay paid off installment stay.” (Sharia Pawnshop Branch Manager AR Hakim Medan).

“The Sharia Pawnshop CPS AR Hakim Medan supports MSME development through some product financing because costs little *mu'nah* compared with pawn special for the business perpetrators micro, small, but more take precedence for business micro. Then team micro Pegadaian Syariah CPS AR Hakim Medan did counseling accompany the perpetrator's business, such as giving understanding to the customer about managing better business again. In addition, facilitated loans and the Sharia Pawnshop CPS AR Hakim Medan are also trying to help the perpetrators said businesses not yet fulfill conditions get credit until become bankable. The business perpetrators also have a companion for better operating the business again, with a minimum of 4 times visits to the customer or the business perpetrators as coaching so that doer business truly has development in operating the business after using financing from Sharia Pawnshops as well as avoid from problem arrears financing.” (Head Business Micro Sharia Pawnshop (CPS AR Hakim Medan).

“Pegadaian Syariah CPS AR Hakim Medan in resolving problems or obstacles that occur in the BPKB ARRUM, namely arrears by customers. If

the loan is already due, usually party Sharia Pawnshop will contact the customer to pay the obligation to them. Sharia pawnshops are also required by the government through OJK to give restructuration credit with additional time loan in period time is getting long. And have a choice for restructuring financing this like leeway in pay installments, and receipts again with his only pay the *mu'nah*, and if the perpetrator business permanent no capable customer pay his obligations with selling the unit alone. In 2021, for active customers nor restructuring has given relief with only pay the loan just without paying *mu'nah* his around 25-75%.” (Relation Officer of Sharia Pawnshop CPS AR Hakim).

B. The development of SMEs after the use of ARRUM BPKB products

Following results of qualitative data collection with method interview on several customer active and smooth ARRUM BPKB Sharia Pawnshop CPS AR Hakim Medan :

1. Ridwan Chery
Business Type : Coconut Pressed
Long established business : 10 Years
Tenor/Lenght of loan : 3 Years

The customer 42 years old has a name business namely Chery Coconut. According to Mr. Chery, ARRUM BPKB financing can give additional working capital for additional goods or production and stuff other usually used for care machines and additional machine coconut, a thing that makes it easy to manage a business and produce more many coconuts processed before using BPKB ARRUM financing. Financing is also used as financing consumptive for Fulfill needs consumption not completely for activity business. After adding production and doing good marketing make increase turnover, as well as net profit coming from 20% turnover, earned business. Amount consumers are also increasingly increasing because testimonials to candidate consumers become customer fixed. The turnover business will also increase when many booking moment existing event activities such as weddings, celebrations, etc.

2. Pusrini
Business Type : Grocery
Long established business : 6 Years
Tenor/Lenght of loan : 2 Years

Mrs. Pusrini gets ARRUM BPKB financing of 15 million rupiahs with installments for 2 years.

Funds earned from ARRUM BPKB financing as additional capital working. After getting Mrs. Pusrini 's financing to develop her business with add stock goods production in shop the grocery and also opening fast food served with various types of going menu innovation interested many public local caused turnover businesses great increases. Although a profitable business that doesn't too big for her it still increase after using ARRUM BPKB financing because there are so many public locals who became a customer.

There are results of qualitative data collection with the method customer interview restructuring :

1. Riki Yati

Type of Business	: Industry
Long established business	: 23 Years
Tenor/Lenght of loan	: 3 Years

Mrs. Riki is one customer of ARRUM BPKB restructuring at Pegadaian Syariah who performs a loan; one contract with two cars and 1 contract motorcycle. According to Mrs. Riki, the loan she does could Become additional working capital. However, there is a problem when happening the COVID-19 pandemic which resulted in a significant decrease in her business's good side production, turnover, net profit, energy work, and amount consumers. Because distributors, agents, and resellers don't do bookings during the implementation of PPKM in the market so the happening inhibition of activities production makes turnover business and net profit on Mrs. Riki Yati's Business experience decline. Likewise with the amount of labor that doesn't capable pay wages labor so that must reduce its employees. The obstacles experienced also occur in pay installments and do restructuring with ask leeway time in pay installments. According to her if COVID-19 doesn't happen, Mrs. Riki is capable develop her business with additional capital from BPKB ARRUM financing.

2. Muhammad Ramadhan

Type of Business	: Stall Culinary
Long established business	: 19 Years
Tenor/Lenght of loan	: 3 Years

Mr. Ramadhan included customer smooth restructuring in pay installments. Although restructuring the loan, the business had time to experience a drop in turnover will but with recovery from COVID-19 business experience enhancement

in side turnover and net profit because of a lot of booking such as events, parties, and celebrations around the place his business. So that production has also increased because activity business is done in the morning and evening day as well. The amount of employee who was only family now has one labor. Amount of consumers increases because the existence of food menu innovation always follows the appetite public local as well as his business cooperating with seller cake wet around that can leave goods merchandise and share results business that have been agreed by together.

Based on the results Interview the Head Environment for knowing how the opinion of external the study so that could find results of true research say if there is development in business micro or not, here results of the interview with some of the Head Surrounding environment customers who use ARRUM Financing BPKB Sharia Pawnshop CPS AR Hakim Medan:

- A. Name : Ridwan Siregar

Area of Duty	: Environment VIII Kel. Southeast Medan Kec. Denai Field
Length of Service	: 6 Years

According to Mr. Ridwan, the development of business micro in the environment usually only limited consumers who live nearby housing, other with case consumers in online sales that are not invisible eye by him. But, if seen from growth assets and amount of production possibility there is increase, it is also possible to occur some the increased production because many charitable citizens for mosques with giving food produced by several sellers in the neighborhood.

- B. Name : Muhammad Zulkifli Cross

Area of Duty	: Environment VIII Ke. Mesjid Kec. Medan Kota
Length of Service	: 20 Years

According to corner Mr. Zul's view, Micro Enterprises in the region the place he authorized many business perpetrators that are experiencing difficulty During especially the COVID-19 pandemic there are PPKM policies that make many businesses perpetrators experience obstacles so that a lot decreased even many have experienced roll mat because difficulty pays its employees. Then to increase, his business additional working capital is also required. Development business occurs enhancement when decline COVID-19 cases. From

what he sees, happen increase in business micro in side assets and amount of consumer goods at business culinary, trade industry, service, etc.

C. Difference in the development of SMEs at the time to do the loan with Sharia Pawnshop between before and after the use of ARRUM BPKB financing

1. Business Turnover

Table 3. Hypothesis Test Results Business Turnover

Test Statistics*	
	Turnover_after - Turnover_before
Z	-2,191 ^b
Asymp. Sig. (2-tailed)	.028
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source : Research Results

Based on the analysis used in the Wilcoxon difference test, there are value Sig. of 0.028 ($0.028 < 0.05$) means that the value Sig. smaller compared with degrees of error. Then, the hypothesis is accepted, and can be concluded that there are differences in turnover sales to SMEs before and after the use of ARRUM BPKB financing significant.

2. Business Asset

Table 4

Test Statistics*	
	asset_after - asset_before
Z	-2,456 ^b
Asymp. Sig. (2-tailed)	.014
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source : Research Results

Based on the analysis used in the Wilcoxon difference test, there are values Sig. of 0.014 ($0.014 < 0.05$) means that more sig value is smaller compared with degrees of error. Then, the hypothesis is accepted and can be concluded that there is a difference amounts of assets in MSMEs before and after the use of ARRUM BPKB financing significant.

3. Net Profit

Table 5. Hypothesis Test Results Net profit

Test Statistics*	
	profit_after - net- profit_before
Z	-2,497 ^b
Asymp. Sig. (2-tailed)	.013
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source : Research Results

Based on the analysis used in the Wilcoxon difference test, there are scores Asymp. Sig. of 0.013 ($0.013 < 0.05$) means that more sig value is smaller compared with degrees of error. Then, the hypothesis is accepted and can be concluded that there is a difference in net profit on MSMEs before and after the use of ARRUM BPKB financing significant.

4. Labor

Table 6. Hypothesis Test Results Net Profit

Test Statistics*	
	labor_after - labor_before
Z	-1,292 ^b
Asymp. Sig. (2-tailed)	.196
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source : Research Results

Based on the analysis used in the Wilcoxon difference test, there are scores Asymp. Sig. of 0.196 ($0.196 > 0.05$) which means that more sig value big compared with degrees error. Then, the hypothesis was rejected and can be concluded that no there is a difference in labor for MSMEs before and after the use of ARRUM BPKB financing significant.

5. Production Quantity

Table 7. Hypothesis Test Results Production Quantity

Test Statistics*	
	production_after - production_before
Z	-1,988 ^b
Asymp. Sig. (2-tailed)	.047
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source : Research Results

Based on the analysis used in the Wilcoxon difference test, there are scores Asymp. Sig. of 0.047 ($0.047 < 0.05$) means that more sig value is smaller compared with degrees of error. Then, the hypothesis is accepted and can be concluded that there is a different amount of production business in MSMEs before and after use ARRUM BPKB financing significant.

6. Consumer Quantity

Table 8. Hypothesis Test Results Amount Consumer

Test Statistics*	
	after_consumer - before _Consumer
Z	-2,497 ^b
Asymp. Sig. (2-tailed)	.013
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source : Research Results

Based on the analysis used in the Wilcoxon difference test, there are scores Asymp. Sig. of 0.013 ($0.013 < 0.05$) means that more sig value is smaller compared with degrees of error. Then, the hypothesis is accepted and can be concluded that there are different amounts of consumers in MSMEs before and after the use of ARRUM BPKB financing significantly.

Discussion

A. Sharia Pawnshops in Successful MSME development through ARRUM BPKB financing

In This BPKB ARRUM financing, Sharia Pawnshop supports and has business to succeed development business in the form of loan or financing with cost relative *mu'nah* small compared with pawn ordinary. Pegadaian Syariah CPS AR Hakim through ARRUM BPKB can help with loan financing to perpetrator businesses that can be said not worthy get the loan because not Fulfill requirements or *unbankable* will but Pegadaian Syariah CPS AR Hakim Permanent help perpetrator business until become *bankable* or worthy get the loan because business debtor Fulfill condition in submission credit. Then business other that is Employee Pegadaian Syariah CPS AR Hakim Medan counseled or accompanied the business perpetrator to manage his business better again by giving understanding to the business perpetrator how method good entrepreneurship and management finance or accounting, resources power people, and marketing to improve or development business customer.

Problems with financing Sharia pawnshops can also give relief as well as solutions by party Sharia Pawnshop CPS AR Hakim Medan, namely with give restructuration credit with leeway pay installments or additional period time loan. If the customer is permanent, not able, then given relief that is only with pay loan the main thing is just without pay *mu'nah* by rule company as well as the terms and conditions that apply.

Based on the description above is given policy Sharia Pawnshop CPS AR Hakim Medan in successful Micro Business Development Medan city through ARRUM BPKB which can be seen from increased ARRUM BPKB CPS AR Hakim Medan customer every year. Research results this is also in line with research conducted by Fuad and Trianna (2018) that ARRUM financing provided to

customer play a role in MSME development and help a customer in MSME development.

B. The development of SMEs after the use of ARRUM BPKB products

Based on data from 10 informants ARRUM BPKB Sharia Pawnshop CPS AR Hakim Medan who has interviewed as much as 80% experienced an increase in turnover, profit, production rate, and consumers rate in the business that is run and 20% do not experience an increased turnover, profit, production rate, and rate consumers. There is a 70% asset increase in business customers and 30% did not experience changes to assets. On quantity labor occurs enhancement of as much as 60%, there are 20% customers no experience changes in the amount of labor and 20% experienced drop amount labor.

Internal barriers experienced by customers ARRUM BPKB CPS AR Hakim financing is less knowledgeable customers about aspect finance because many fewer customers capable of arranging finance they like not yet have bookkeeping so they're having a hard time too in separate Among asset business with asset personal, as well as case profit nor the loss they natural. Obstacle external events that occur to customers ARRUM BPKB CPS AR Hakim Medan financing is a problem COVID-19 pandemic, where pandemic could influence business customers because existence policy government like Enforcement Restrictions Community Activities (PPKM) so that many consumers no consume like normal activities before COVID-19 pandemic.

Results of interviews with Micro Business actors supported by the opinion of some of the Head Environment that have been interviewed, according to they there are several perpetrator business experiences developing businesses some year final after use the financing already calculated based on time perpetrator business Becomes customer Sharia pawnshops that use ARRUM BPKB financing even though currently face the COVID-19 pandemic and PPKM policy several perpetrator businesses capable get over it with online sales so they capable endure with reading opportunities that occur in the area local.

Research results in this are in line with research (Astuti & Budiman, 2020), which states that ARRUM financing contributes to the

development of business micro with increased business capital, amount customers, and revenue operational.

C. Difference in the development of SMEs at the time to do the loan with Sharia Pawnshop between before and after the use of ARRUM BPKB financing

1. Business Turnover

Based on the resulting research found by researchers, ARRUM BPKB financing is between: before and after obtained by the business perpetrator could increase turnover sale customer because customer use financing with goods that allocate the given funds as additional capital for activities production business as well as they are capable manage to return the funds already obtained for developing the business they live, compared with before use BPKB ARRUM financing. Although still some customers still use the given funds as activity consumptive personal, like for repair houses, education funds, etc.

2. Quantity of Asset

According to the results of research that has been done, happened enhancement assets after the use of ARRUM BPKB financing compared before getting financing. Assets that increase in business customer generally is equipment and tools for business. Like to do addition machine goods greatly increased trade, enlarged container merchandise, etc.

3. Net Profit

Based on the results of research that have been conducted on as many as 10 customers Pawnshop Syariah CPS AR Hakim is an available difference in net profit before and after using BPKB ARRUM. From upgrade business turnover impact on business net profit where net profit experience enhancement after use BPKB ARRUM financing.

4. Labor

Based on the results of research conducted on some of the laborers, no there is no difference Between before and after the use of BPKB ARRUM financing. Enhancement labor on activities business no occurs by comprehensive, because still many customers who add power it works. Customers who improve labor are not comparable with drop labor for customers restructuring that has

dropped drastically on energy work in his business. That thing occurs when COVID-19 when booking goods reduce many because of policy government for PPKM so that many activities conducted by limited to place businesses and happening decrease in number production that has an impact on energy work where owner business no capable pay wages with should like a before happening pandemic.

5. Production Quantity

Based on the results of research that has been done, there is a difference in production quantity before and after the use of ARRUM BPKB financing. That thing also has an impact with an increase in turnover sales and profit net what happened enhancement significant after using BPKB ARRUM. Based on calculation statistics on different tests on hypotheses amount production said that financing from ARRUM BPKB is effective in increasing the amount of production for customers who use BPKB ARRUM products.

6. Consumer Quantity

Based on the results of research that has been done, there is a difference in consumer quantity before and after the use of BPKB ARRUM financing. The same thing is with turnover, net profit, and the amount of increased production so is the amount of increasing consumer quantity after using BPKB ARRUM.

CONCLUSION

1. Pegadaian Syariah can succeed in the development of MSMEs through ARRUM BPKB by providing relatively small *mun'ah*, helping customers regardless of credit application criteria, conducting counseling by assisting customers so that their business develops well, and also providing restructuring to customers by applicable terms and conditions.

2. Based on data from 10 informants ARRUM BPKB Sharia Pawnshop CPS AR Hakim Medan as much as 80% experienced an increased turnover, net profit, production rate and rate consumers in the business that is run and 20% do not experience increased turnover, net profit, production rate, and rate consumers. There is a 70% increase in assets in business customers and 30% did not experience changes to assets. On quantity labor occurs

enhancement of as much as 60%, there are 20% customers no experience changes in amount labor and 20% experienced drop amount labor.

3. Happens increase in turnover business, asset business, net profit, production rate, and level consumer Among before and after use financing ARRUM BPKB CPS AR Hakim Medan. However, no occur increase in energy work Among before and after use financing ARRUM BPKB CPS AR Hakim Medan.

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