



Form of Delegation of Authority to a Representative in Land Sale and Purchase Deeds in Silaut District, Pesisir Selatan Regency

Megi Saputra¹

Universitas Islam Negeri Mahmud Yunus Batusangkar, Indoensia¹

Correspondence Email: megisaputraa69@gmail.com

Received: 25 Mie 2026

Revised: 20 June 2026

Accepted: 30 June 2026

Abstract

This study examines whether the form of delegation of authority to a representative in a land sale and purchase agreement complies with Islamic economic law. Data were collected through interviews. They were analyzed using the Miles and Huberman analysis technique, which consists of data reduction, data presentation, and data conclusion drawing. The study found two findings. First, the representative was given full trust by the landowner to offer land to buyers at a reasonable price. The key was to be honest and forthright with the landowner. Second, the land sale and purchase transaction and the handover of the land certificate were carried out by the representative of the landowner. After discussion, granting full authority to the representative of the landowner was permissible and in accordance with Islamic economic law. As in the al-wakalah al-wakalah contract, mutlaqah which is permissible in sharia economic law. Then, it is supported by the legal basis of surah Al-Kahfi verse 19.

Keywords

Wakalah; Buying and selling; land

Introduction

Wakalah is one of the economic activities used to earn a living on earth. Not all economic activities can be handled alone. Busyness and illness make wakalah necessary in economic activities. Wakalah occurs in every economic activity, including land buying and selling. Land buying and selling is a negotiation process between buyers and sellers to reach a fair agreement regarding the transfer of land ownership in a land sale transaction. Land is a factor of production and a place for building houses, businesses, and other public facilities. Land prices continue to rise over time. This is because the demand for land continues to increase, along with the search for fertile land, population growth, and good road infrastructure. Conversely, land prices stagnate due to poor road infrastructure and less fertile soil.

When it comes to land sales, some land sells easily and quickly. Conversely, some land is difficult and difficult to sell. Therefore, landowners invite others to act as their representatives to sell the land, hoping to secure a sale. This is done by offering the representative economic benefits if the land is sold. Naturally, the representative willingly accepts the landowner's offer. In this era, where else can you find easy and substantial income as an economic representative (wakalah)? Economic representatives (wakalah) certainly employ various methods to sell the land. Research on wakalah is interesting, as wakalah is a common economic activity, one of which is buying and selling. Many people also derive economic benefits from wakalah as

economic representatives.

Research on wakalah has been extensively conducted. Thirty journal articles have been published on wakalah to date. Research on wakalah is divided into various perspectives. First, from an economic perspective (Abdul Hakim, 2021), (Mahfudz et al., 2023), (Hakim et al., 2020), (Mawadah & Pibriani, 2022), (Wati & Patimah, 2022), (Nurjaman et al., 2022), (Paizin & Aziz, 2021), (Fitriani et al., 2024), (Maulana, Sapa, et al., 2024), (Osmera et al., 2021), (Rizal, 2022), (Nelly, 2021). Second, from the perspective of Islamic law (I Magi, 2022), (Putri, Anggraini, & Kamila, 2023), (Munawir et al., 2021), (Ardiana, 2022), (Fauziah et al., 2021), (Yunita & Sahera, 2022), (Putra et al., 2024), (Atabik et al., 2022), (Zahra et al., 2025), (Ramadanti & Yazid, 2023), (Sanyoto et al., 2025), (Haq & Mus'if, 2024), (Putri, Anggraini, Kamila, et al., 2023). Third, the hadith perspective (Fadillah, 2020), (Maulana, Alwi, et al., 2024). Fourth, the strategic management perspective (Sodik & Sopian, 2022). To date, there has been no research on the form of delegation of authority by representatives in land sales and purchase agreements in Silaut District.

This study examines whether the form of delegation of authority to representatives in land sale and purchase agreements complies with Islamic economic law. The study was conducted in Silaut District, Pesisir Selatan Regency, West Sumatra. The research question asked how the form of delegation of authority to representatives in land sale and purchase agreements in Silaut District, Pesisir Selatan Regency.

This research is crucial to determine whether Sharia law allows the delegation of authority to representatives in land sales and purchase agreements. It is also crucial to examine the land sale and purchase process using economic representatives (wakalah). Therefore, the author is interested in examining the form of delegation of authority to representatives in land sales and purchase agreements in Silaut District, Pesisir Selatan Regency.

Method

This research is a field study with a qualitative approach. Data were collected through interviews. Interviews were conducted with Alam, the landowner, and representatives of the landowners, Edi, Arto, Jeki, Ega, and Leni. Data were analyzed using the Miles and Huberman analysis technique, which includes data reduction, data presentation, and data conclusion drawing. Data reduction refers to the delegation of authority to representatives in land sales and purchases in Silaut District. Then, only the most important data are presented and discussed using the theory of wakalah and the Qur'an. Finally, data conclusions are drawn. The data conclusions contain the research results and discussion.

Result and Discussion

Form of Delegation of Authority in Land Sale and Purchase Delegation in Silaut District, Pesisir Selatan Regency

Data on the form of delegation of authority in land sale and purchase agreements was obtained through interviews with Mr. Alam. The following are the results of the interview.

I am a landowner on a palm oil plantation. I want to sell my one hectare of land for Rp 250 million. I'm selling this land to relocate to a cheaper location and get 3 hectares. I'm offering the land myself through social media to sell it quickly. I'm also asking a neighbor and a relative to act as a proxy to help me sell the land. I promise to pay Rp 2 million as the proxy. However, if the neighbor and relative are able to sell the land for more than Rp 250 million, I will pay an additional Rp 2 million. So, my proxy will receive a total of Rp 4 million. I have given my proxy full authority to offer the land to buyers. The important thing is to be honest and transparent with me. The decision on the selling price remains with me as the land owner. The sale and purchase transaction is still carried out by my proxy, along with the handover of the land certificate. I only signed and witnessed the transaction and the handover of the land certificate to the buyer. With the help of my proxy, Leni, my palm oil plantation land was successfully sold.(Landowner interview, Alam, April 12, 2025).

Based on the interview results above, it is explained that Alam is the owner of a palm oil plantation. He wants to sell one hectare of land for Rp 250 million. He is selling the land to buy back land elsewhere at a cheaper price and get 3 hectares. Alam, as the landowner, is offering the land directly through social media to ensure a quick sale. In addition, Alam has asked neighbors and relatives to act as representatives to help sell the land. He promised to pay Rp 2 million as the representative selling the land. Conversely, if the land is able to sell for more than Rp 250 million, the landowner will add Rp 2 million to the payment, resulting in a total of Rp 4 million for the representative of the landowner. Alam also explained the delegation of authority to the representative of the landowner. The delegation of authority is given full trust to offer the land to buyers. The important thing is that the representative of the landowner is honest and frank with the landowner. Alam stated that the decision on the selling price remains in his hands as the landowner.. Meanwhile, the sale and purchase of the oil palm plantation land and the handover of the land certificate were still carried out by the landowner's representative. Alam also stated his position as the signatory of the land sale and purchase document and witnessed the transaction and the handover of the land certificate to the buyer. Alam stated that his oil palm plantation land was successfully sold with the assistance of the landowner's representative, Leni. A follow-up interview was then conducted with Edi, the landowner's representative, to strengthen the research data. The following is the result of the interview.

I'm a representative of a landowner selling a one-hectare oil palm plantation. The landowner is demanding a minimum price of Rp 250 million for the plantation. I've been promised a payment of Rp 2 million if I successfully sell the land and find someone to buy it. On the other hand, if I successfully sell land for more than Rp 250 million, the landowner will pay me an additional Rp 2 million. So, I will receive a total of Rp 4 million if I successfully sell oil palm plantation land for more than Rp 250 million. The landowner has given me full authority to offer the land to buyers. The important thing is to be honest and transparent with the landowner. The decision

on the selling price remains with the landowner. However, I still carry out the land sale and purchase transaction and the handover of the land certificate. The landowner only signs and witnesses the transaction and the handover of the land certificate to the buyer. However, as the landowner's representative, I was unable to sell the land. The representative of another landowner, Leni, succeeded in selling the land.(Interview with landowner representative, Edi, April 12, 2025).

Based on the results of the interview above, it is explained that Edi is the representative of the land owner who sold a 1 hectare oil palm plantation.. The landowner asked Edi to help sell the oil palm plantation for a minimum price of Rp 250 million. Edi stated that he was promised a payment of Rp 2 million if he successfully sold the land and found someone to buy it. Conversely, if Edi successfully sold the land for more than Rp 250 million, the landowner would provide an additional payment of Rp 2 million. So, a total of Rp 4 million that Edi would receive if he successfully sold the oil palm plantation land for more than Rp 250 million. Edi also stated that he was given the authority and full trust by the landowner to offer the land to buyers. The important thing is that Edi is honest and frank with the landowner. The decision on the selling price remains in the hands of the landowner. Meanwhile, the land sale and purchase transaction and the handover of the land certificate remain the authority of the landowner's representative. Edi also stated that the landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. Edi, as the landowner's representative, was unable to sell the land. Edi stated that another landowner's representative, Leni, successfully sold the oil palm plantation land. Then, a re-interview was conducted with Arto as the landowner's representative to strengthen the research data. The following are the results of the interview.

I am a representative of a landowner selling a 1-hectare oil palm plantation. The landowner requested that the oil palm plantation be sold for a minimum of Rp 250 million. I was promised a payment of Rp 2 million if I successfully sold the land and found someone to buy it. Conversely, if I successfully sold the land for more than Rp 250 million, the landowner would pay an additional Rp 2 million. So, a total of Rp 4 million would be earned if I successfully sold the oil palm plantation for more than Rp 250 million. The landowner has given me full authority to offer the land to buyers. The important thing is to be honest and upfront with the landowner. The decision on the selling price remains with the landowner. However, I still carried out the land sale and purchase transaction and the handover of the land certificate. The landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. However, as the landowner's representative, I was unable to sell the land. The person who successfully sold the land was another landowner's representative, Leni.(Interview with landowner representative, Arto, April 12, 2025).

Based on the results of the interview above, it is explained that Arto is the representative of the land owner who sold a 1 hectare oil palm plantation.. The landowner asked Arto to help sell the oil palm plantation for a minimum price of Rp 250 million. Arto said he was promised a payment of Rp 2 million if he successfully

sold the land and found someone to buy it. Conversely, if Arto successfully sold the land for more than Rp 250 million, he would be given an additional payment of Rp 2 million by the landowner. So, a total of Rp 4 million that Arto would receive if he successfully sold the oil palm plantation land for more than Rp 250 million. Arto also said he was given the authority and full trust by the landowner to offer the land to buyers. The important thing is that Arto is honest and frank with the landowner. The decision on the selling price remains in the hands of the landowner. Meanwhile, the land sale and purchase transaction and the handover of the land certificate remain the authority of the landowner's representative. Arto also said the landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. Arto, as the landowner's representative, was unable to sell the land. Arto said another landowner's representative, Leni, successfully sold the oil palm plantation land. Then, another interview was conducted with Jeki as the landowner's representative to strengthen the research data. The following are the results of the interview.

I am a representative of a landowner selling a 1-hectare oil palm plantation. The landowner requested that the oil palm plantation be sold for a minimum of Rp 250 million. I was promised a payment of Rp 2 million if I successfully sold the land and found someone to buy it. Conversely, if I successfully sold the land for more than Rp 250 million, the landowner would pay an additional Rp 2 million. So, a total of Rp 4 million would be earned if I successfully sold the oil palm plantation for more than Rp 250 million. The landowner has given me full authority to offer the land to buyers. The important thing is to be honest and upfront with the landowner. The decision on the selling price remains with the landowner. However, I still carried out the land sale and purchase transaction and the handover of the land certificate. The landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. However, as the landowner's representative, I was unable to sell the land. The person who successfully sold the land was another landowner's representative, Leni.(Interview with landowner representative, Jeki, April 12, 2025).

Based on the results of the interview above, it is explained that Jeki is the representative of the land owner who sold a 1 hectare oil palm plantation. The landowner asked Jeki to help sell the oil palm plantation for a minimum price of Rp 250 million. Jeki stated that he was promised a payment of Rp 2 million if he successfully sold the land and found someone to buy it. Conversely, if Jeki successfully sold the land for more than Rp 250 million, the landowner would provide an additional payment of Rp 2 million. This would bring Jeki's total earnings to Rp 4 million if he successfully sold the oil palm plantation for more than Rp 250 million. Jeki also stated that he was given the authority and full trust by the landowner to offer the land to buyers. The important thing was that Jeki was honest and straightforward with the landowner. The decision on the selling price remained in the hands of the landowner. Meanwhile, the land sale and purchase transaction and the handover of the land certificate remained the responsibility of the landowner's representative. Jeki also stated that the landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. Jeki, as the

landowner's representative, was unsuccessful in selling the land. Jeki mentioned that another landowner's representative, Leni, had successfully sold the oil palm plantation. A follow-up interview was then conducted with Ega, the landowner's representative, to strengthen the research data. The following is the interview result.

I am a representative of a landowner selling a 1-hectare oil palm plantation. The landowner requested that the oil palm plantation be sold for a minimum of Rp 250 million. I was promised a payment of Rp 2 million if I successfully sold the land and found someone to buy it. Conversely, if I successfully sold the land for more than Rp 250 million, the landowner would pay an additional Rp 2 million. So, a total of Rp 4 million would be earned if I successfully sold the oil palm plantation for more than Rp 250 million. The landowner has given me full authority to offer the land to buyers. The important thing is to be honest and upfront with the landowner. The decision on the selling price remains with the landowner. However, I still carried out the land sale and purchase transaction and the handover of the land certificate. The landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. However, as the landowner's representative, I was unable to sell the land. The person who successfully sold the land was another landowner's representative, Leni. (Interview with landowner representative, Ega, April 12, 2025).

Based on the results of the interview above, it is explained that Ega is the representative of the land owner who sold a 1 hectare oil palm plantation.

The landowner asked Ega to help sell the oil palm plantation for a minimum price of Rp 250 million. Ega said he was promised a payment of Rp 2 million if he successfully sold the land and found someone to buy it. Conversely, if Ega successfully sold the land for more than Rp 250 million, he would be given an additional payment of Rp 2 million by the landowner. So, a total of Rp 4 million that Ega would receive if he successfully sold the oil palm plantation land for more than Rp 250 million. Ega also said he was given the authority and full trust by the landowner to offer the land to buyers. The important thing is that Ega is honest and frank with the landowner. The decision on the selling price remains in the hands of the landowner. Meanwhile, the land sale and purchase transaction and the handover of the land certificate remain the authority of the landowner's representative. Ega also said the landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. Ega, as the landowner's representative, was unable to sell the land. Ega said another landowner's representative, Leni, successfully sold the oil palm plantation land. Then, a re-interview was conducted with Leni as the landowner's representative to strengthen the research data. The following are the results of the interview.

I am a representative of a landowner selling a one-hectare oil palm plantation. The landowner has requested that the oil palm plantation be sold for a minimum of Rp 250 million. I was promised a payment of Rp 2 million if I successfully sell and find someone to buy the land. Conversely, if I successfully sell the land for more than Rp

250 million, the landowner will provide me with an additional payment of Rp 2 million. So, a total of Rp 4 million will be earned if I successfully sell the oil palm plantation for more than Rp 250 million. I was given this authority. The landowner's full trust allowed him to offer the land to the buyer. The important thing was to be honest and transparent with the landowner. The selling price decision remained with the landowner. However, I still handled the land sale and purchase transaction and the handover of the land certificate. The landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. As the landowner's representative, I successfully sold the land.(Interview with landowner representative, Leni, April 12, 2025).

Based on the results of the interview above, it is explained that Leni is the representative of the land owner who sold a 1 hectare oil palm plantation.. The landowner asked Leni to help sell the oil palm plantation for a minimum price of Rp 250 million. Leni said she was promised a payment of Rp 2 million if she successfully sold the land and found someone to buy it. Conversely, if Leni successfully sold the land for more than Rp 250 million, the landowner would give her an additional payment of Rp 2 million. So, a total of Rp 4 million that Leni would receive if she successfully sold the oil palm plantation for more than Rp 250 million. Leni also said she was given the authority and full trust by the landowner to offer the land to buyers. The important thing is that Leni is honest and frank with the landowner. The decision on the selling price remains in the hands of the landowner. Meanwhile, the land sale transaction and the handover of the land certificate remain the authority of the landowner's representative. Leni also said the landowner only signed and witnessed the transaction and the handover of the land certificate to the buyer. Leni, as the landowner's representative, successfully sold the land.

There are two research results. First, the representative is given full trust by the landowner to offer land to buyers at a reasonable price. The important thing is to be honest and straightforward with the landowner. Second, land purchase transactions and the submission of land certificates are carried out by the landowner's representative. Wakalah is representing another person in carrying out an activity assigned by the stakeholder, one of which is economic activity. Wakalah is a sign that a stakeholder needs the help of another person to carry out economic activities, and cannot do it alone. The stakeholder gives authority to his assigned representative. The authority given by the stakeholder is based on the agreement of both parties. If one party disagrees with the authority given, then there is no wakalah in economic activities. On the contrary, if both parties agree with the authority given, then there is wakalah in economic activities. Wakalah can be carried out in any field and is not only limited to economics.

Regarding the delegation of authority to a representative in a land sale and purchase agreement. Sharia economic law permits the delegation of authority to a representative in a land sale and purchase agreement. This is based on an agreement between the landowner and the representative. The landowner may delegate full authority to the representative in a land sale and purchase agreement. This is

supported by the theory of the al-wakalah al-muthlaqah contract. Al-wakalah al-muthlaqah is a wakalah contract that grants full authority to the representative. For example, in a land sale and purchase, the representative of the landowner is given full trust by the landowner, provided the land is sold properly. Which is good (Naja, 2023). Then, it is supported by the Quran, Surah Al-Baqarah, verse Al-Kahfi, verse 19, which means as follows.

So send one of you to the city with your silver money. And let him see which food is better and bring it to you.

Looking at the meaning of Surah Al-Kahfi verse 19 above, the only difference is the context of selling and buying. Both contexts are essentially the same. In this verse, a representative is permitted to buy food and is given full authority to determine what food to buy. This also applies to the seller's representative, who is given full authority by the seller to determine the price offered to the buyer and sell it at a fair price. Therefore, it is stated that delegating full authority to the landowner's representative is permissible and in accordance with Islamic economic law. The legal basis is Surah Al-Kahfi verse 19.

Conclusion

The research findings are twofold. First, the landowner's representative is given full trust to offer the land to buyers at a fair price. The key is to be honest and forthright with the landowner. Second, the land sale and purchase transaction and the transfer of the land certificate are carried out by the landowner's representative. After discussion, granting full authority to the landowner's representative is permissible and in accordance with Islamic economic law. This is consistent with the al-wakalah al-muthlaqah contract, which is permissible under Islamic economic law. Furthermore, this is supported by its legal basis in Surah Al-Kahfi, verse 19.

References

- Abdul Hakim, A. (2021). mewakilkan perwakilan dalam jual beli tanah (studi kasus desa semangko). *Ats-Tsarwah*, 1(2).
- Ardiana, Z. S. (2022). Akad Wakalah Bil Ujrah Dan Akad Qard Dalam Akad Wakalah Bil Ujrah Dan Akad Qard Dalam Penerapan Akad Pembelian Barang Penerapan Akad Pembelian Barang. *Jurnal Dharmasiswa*, 2(2), 735–748.
- Atabik, S., Ghozali, M., & Kusuma, A. R. (2022). Analisis Penerapan Akad Wakalah Bil-Ujrah pada layanan Go-Mart (Studi Analisis). *Jurnal Ilmiah Ekonomi Islam*, 8(3).
- Fadillah, R. (2020). Hadits-Hadits Tentang Jasa (Free-Based Served): Wakalah, Kafalah, Hawalah. *Journal of Sharia Economics (IJSE)*, 2(2), 125–146.
- Fauziah, F. N., Kosim, A. M., & Lisnawati, S. (2021). Analisis Implementasi Akad Hybrid Contract Murabahah bil Wakalah di Bank BJB Syariah Kc Bogor Jabar. *Jurnal El-Mal*, 4(2), 149–160.
- Fitriani, A. N., Norsafitri, Jihan, S. N., & Qamariah, Z. (2024). Understanding Wakalah And Kafalah: Key Concepts And Practical Applications In Islamic Finance. *Jurnal Jekma*, 3(2), 59–67.
- Hakim, A., Sobarna, N., & Solihatin, A. (2020). Praktek Wakalah Dan Hiwalah Dalam Ekonomi Islam: Perspektif Indonesia. *Eco-Iqtishodi : Jurnal Ilmiah Ekonomi Dan Keuangan Syariah*, 1(2), 68–84.

- Haq, D., & Mus'if, A. (2024). Relevansi Konsep Akad Wakalah Dalam Program Tapera Analisis Tinjauan Fiqh Muamalah. *Jurnal Mediasas*, 7(2), 604–620.
- Harahap, M. A., & Sudiarti, S. (2022). Kontrak Jasa pada Perbankan Syariah: Wakalah, Kafalah dan Hawalah: Tinjauan Fiqh Muamalah Maliyah. *Jurnal Reslaj*, 4(1), 42–53.
- I Magi, B. (2022). Praktek Jual Beli Bahan Bangunan Dengan Sistem Wakalah. *Muttaqien; Indonesian Journal of Multidiciplinary Islamic Studies*, 3(1), 43–53. <https://doi.org/10.52593/mtq.03.1.03>
- Mahfudz, A. A., Dena, P. S., & Ahmad, R. A. (2023). Optimizing Hajj Finance In Indonesia: The Role Of Wakalah Contract. *SHARE Jurnal Ekonomi Dan Keuangan Islam*, 12(2), 526–543.
- Maulana, Alwi, Z., Sakka, A. R., & Ghalib, M. (2024). Dropshipping Dalam Perspektif Hadis: Antara Gharar, Khiyar dan Wakalah. *Jurnal Aplikasi Manajemen, Ekonomi Dan Bisnis*, 8(2), 61–72.
- Maulana, Sapa, N. Bin, Masse, R. A., & Galib, M. (2024). Potensi dan Tantangan Implementasi Akad Wakalah bil Ujrah pada Transaksi Bisnis Syariah Modern. *Jurnal Al-Buhuts*, 20(1), 1–12.
- Mawadah, S., & Pibriani, T. (2022). Implementasi Wakalah Pada Surat Kredit Berdokumen Dalam Negeri Di Perbankan Syariah. *Ulumuddin: Jurnal Ilmu-Ilmu Keislaman*, 12(2), 285–304.
- Munawir, Mahbub, & Anggara, J. (2021). Implementasi Akad Wakalah Bi Al-Ujroh Pada Produk Rencana Sejahterah Syariah Plus Asuransi Jiwa PT Axa Mandiri Dalam Perspektif Hukum Islam. *Jurnal Istiqro: Jurnal Hukum Islam, Ekonomi Dan Bisnis*, 7(2), 220–235.
- Naja, H. . D. (2023). *Seluk Beluk Wakalah Dalam Teori dan Praktek*. Uwais Inspirasi Indonesia.
- Nelly, R. (2021). Wakalah, Kafalah Dan Hawalah. *Jurnal Juripol*, 4(2), 228–233.
- Nurjaman, M. I., Setiawan, I., & Herdiana, N. (2022). Penerapan Akad Wakalah Bi Al-Ujrah Dan Hiwalah Bi Al-Ujrah Dalam Pengembangan Produk Di Perbankan Syariah. *AL-INFAQ: Jurnal Ekonomi Islam*, 13(1), 165–182.
- Osmera, S. H., Wahid, H., & Noor, M. A. M. (2021). Sustainable Zakat Distribution through Wakalah Contract. *International Journal of Zakat*, 6(1), 49–70.
- Paizin, M. N., & Aziz, A. R. A. (2021). The Concepts And Views Of Individuals On Wakalah Zakat Implementation. *Jurnal Ijiefer*, 4(2), 25–38.
- Putra, T. W., Masse, R. A., & Sapa, N. bin. (2024). Solusi Akad Murabahah Bil Wakalah Pada Perbankan Syariah Di Indonesia. *Madinah : Jurnal Studi Islam*, 11(1), 156–169.
- Putri, C. K. A., Anggraini, J., & Kamila, H. R. (2023). Analisis Akad Wakalah Pada Transaksi Financial Technology Syariah. *Al-Bank: Journal Islamic Banking and Finance*, 3(1), 51–61.
- Putri, C. K. A., Anggraini, J., Kamila, H. R., Fadli, F. Al, & Wiryanto, F. S. (2023). Analisis Akad Wakalah Pada Transaksi Financial Technology Syariah. *Al-Bank: Journal Islamic Banking and Finance*, 3(1), 51–61.

- Ramadanti, Z. A., & Yazid, M. (2023). Penerapan Akad Wakalah pada Sistem Letter of Credit Syariah. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(2), 518–533.
- Rizal, A. (2022). Akad Wakalah dalam Jual Beli. *Jurnal Al-Hiwalah*, 1(1).
- Sahla, H., Inayah, H., Sudiarti, S., & Marliyah. (2023). Implementasi Akad Wakalah di Lembaga Keuangan Syariah. *Jurnal Ekonomi Syariah Pelita Bangsa*, 8(2), 232–238.
- Sanyoto, M. N., Rahmah, V. A., & Umar, N. (2025). Jasa (Al-Wakalah). *Jurnal Penelitian Ekonomi Manajemen Dan Bisnis*, 4(4), 335–341.
- Sodik, M., & Sopian, A. A. (2022). Strategi Penyelesaian Pembiayaan Bermasalah pada Akad Murabahah bil Wakalah di BMT Purwakarta Amanah Sejahtera. *Jurnal Ammiah*, 2(2), 148–161.
- Wati, A., & Patimah, S. (2022). Transaksi Transfermasi Di Brilink Dalam Perspektif Akad Wakalah Bil Ujrah (Mewakilkkan Dengan Imbalan). *Jurnal Jhesy*, 1(1).
- Yunita, M., & Sahera, I. (2022). Wakalah Wali Nikah (Studi Kantor Urusan Agama Ranah Pesisir). *Journal Al-Ahkam*, 23(191–106).
- Zahra, K. A., Rahayu, M. N., & Rahmalia, N. (2025). Al-Wakalah Dalam Praktik: Memahami Jenis-Jenis Dan Penerapannya Di Era Modern. *Jurnal Musytari*, 24(11).