

**ANALYSIS OF GOLD PAWN PRODUCT TRENDS AT BPRS SARANA
PRIMA MANDIRI BANGKALAN IN 2021-2024**

PUBLIKASI JURNAL



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JURUSAN ILMU KEISLAMAN
FAKULTAS KEISLAMAN
UNIVERSITAS TRUNODJOYO MADURA
2026**

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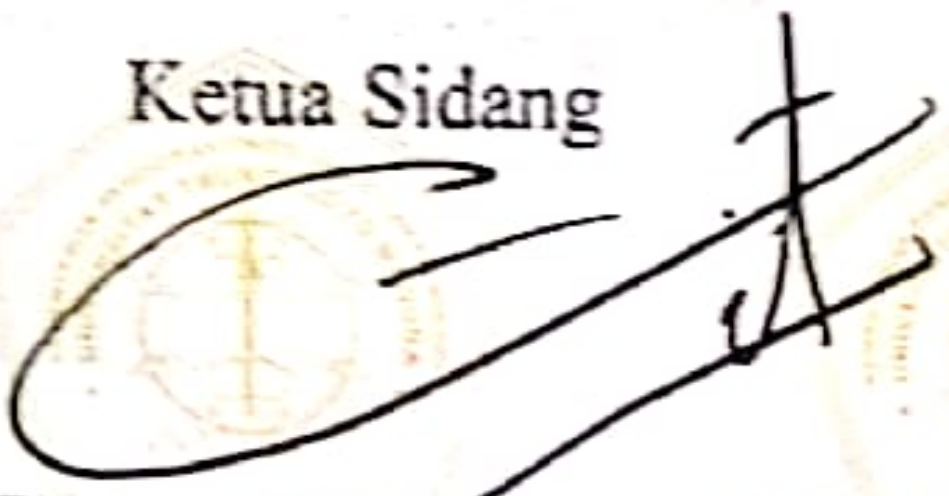
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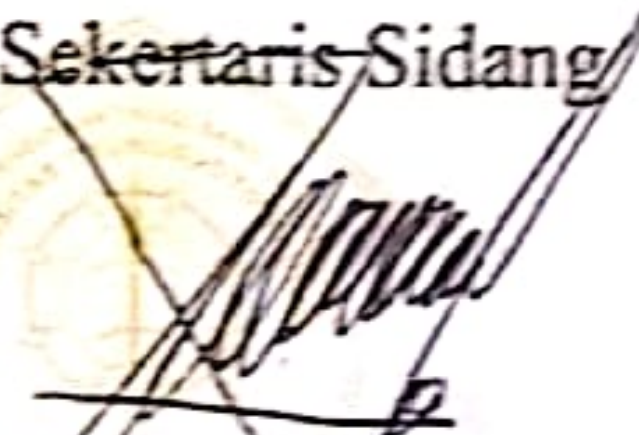
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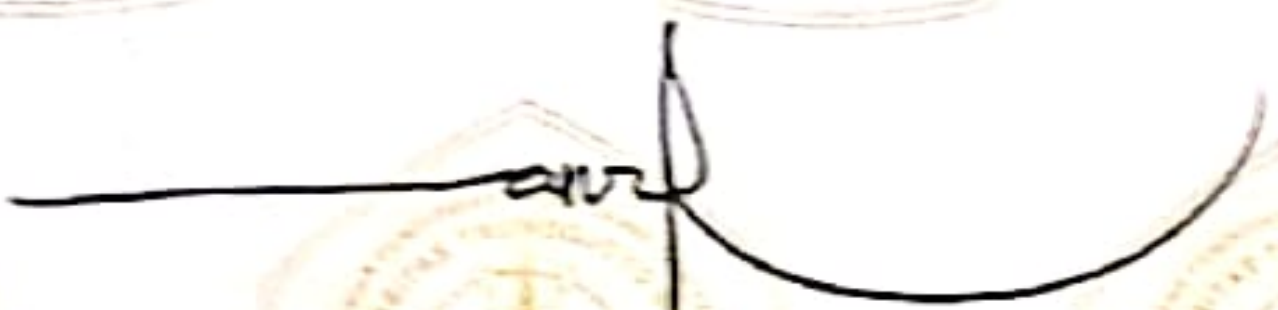
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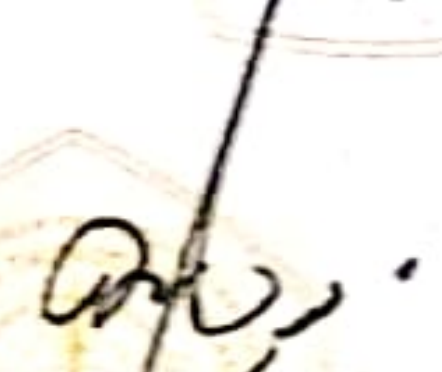
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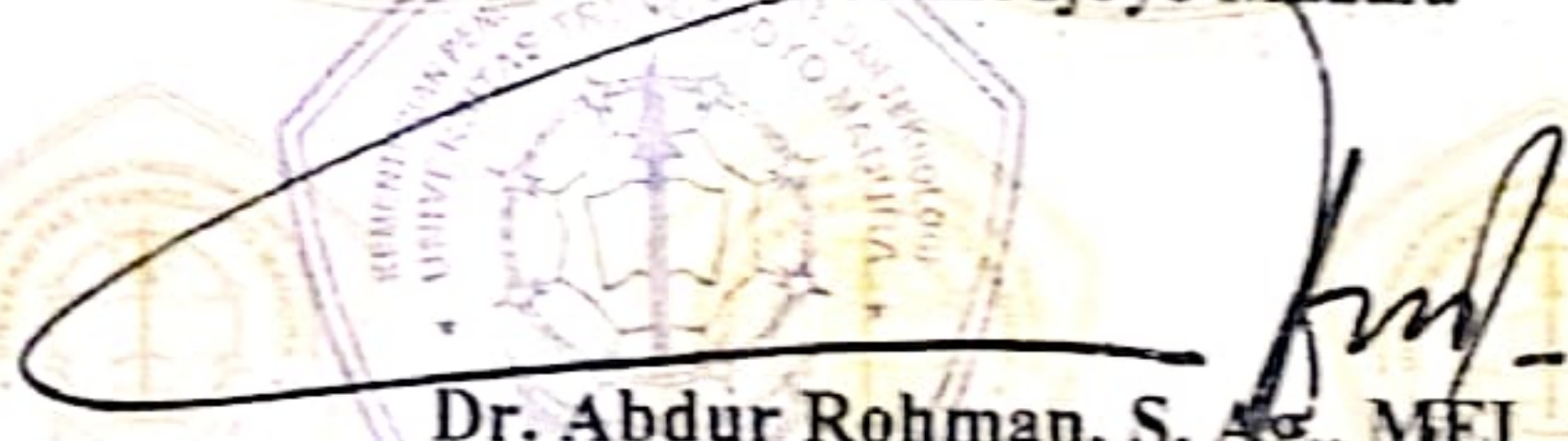
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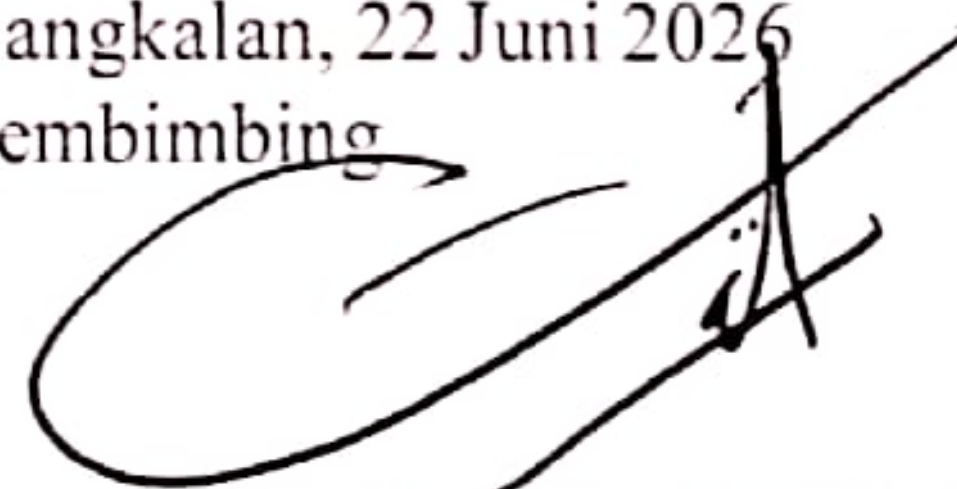
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IIJSE

Indonesian Interdisciplinary Journal of Sharia Economics

Vol.9 No.1 (2026)



IIJSE

Indonesian Interdisciplinary Journal
of Sharia Economics

ISSN: 2621- 606X

**ANALYSIS OF GOLD PAWN PRODUCT TRENDS AT BPRS SARANA PRIMA
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Abstract

This study aims to analyze the trend of gold pawn customers at BPRS Sarana Prima Mandiri Bangkalan during the 2021–2024 period and to describe the operational conditions associated with fluctuations in customer numbers. This study employed a descriptive qualitative method using secondary data obtained from the annual reports of BPRS Sarana Prima Mandiri Bangkalan for the 2021–2024 period and primary data collected through observations and interviews conducted on Tuesday, September 23, 2025, at BPRS Sarana Prima Mandiri Bangkalan with Mr. Hariyanto as pawn administration staff and Mr. Ali Rohman as teller. Data were analyzed through data reduction, data display, and conclusion drawing.

The findings reveal that the number of gold pawn customers decreased from 1,165 customers in 2021 to 1,093 customers in 2022, then declined sharply to 199 customers in 2023, before increasing to 314 customers in 2024. Although customer numbers improved in 2024, they remained lower than those recorded at the beginning of the observation period. Interview and observation findings indicate that several operational conditions were associated with the decline in customer numbers in 2023, including increased customer repayments after the COVID-19 period, reduced marketing activities due to a decrease in marketing personnel, operational limitations affecting financing disbursement, and the continued use of manual gold appraisal methods. These findings indicate that improvements in marketing activities, operational performance, and service processes may support the sustainability and competitiveness of gold pawn products in Islamic banking institutions.

Keywords: Gold Pawn, Customer Trend, BPRS, Islamic Banking

INTRODUCTION

Islamic banking in Indonesia has experienced significant growth in recent years through the development of various financing products that comply with Sharia principles. One of the financing products widely offered by Islamic financial institutions is gold pawning (*rahn emas*). This product allows customers to obtain financing by pledging gold as collateral while ensuring compliance with Islamic principles. Gold pawning is considered attractive because it provides quick access to financing, relatively simple procedures, and clear collateral requirements (Rauf & Barri, 2019).

The implementation of *rahn* in Islamic financial institutions is regulated through DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 concerning *Rahn*. The fatwa states that collateral remains the property of the customer, while Islamic financial institutions are permitted to charge fees only for storage and maintenance. This legal framework has strengthened public confidence in gold pawn products and supported their development within Islamic banking institutions.

Previous studies have discussed gold pawn products from various perspectives. Syahputra et al. (2024) explained that innovation in *rahn* products can improve customer interest and strengthen the competitiveness of Islamic financial institutions. Fawza (2022) emphasized that compliance with Sharia principles plays an important role in building customer trust in gold pawn services. However, most previous studies focused on product innovation, legal aspects, customer preferences, or service quality. Studies that specifically examine fluctuations in the number of gold pawn customers using actual institutional data and operational information remain limited, particularly in Islamic Rural Banks (BPRS). Therefore, research that utilizes institutional data and operational findings is needed to provide a more comprehensive understanding of customer trends in gold pawn services.

Empirical data obtained from BPRS Sarana Prima Mandiri Bangkalan indicate considerable fluctuations in the number of gold pawn customers during the 2021–2024 period. The number of customers was recorded at 1,165 in 2021 and slightly decreased to 1,093 in 2022. A significant decline occurred in 2023 when the number of customers dropped sharply to 199. In 2024, the number increased to 314, indicating a recovery trend. Nevertheless, the number of customers remained lower than that recorded at the beginning of the observation period.

Based on observations conducted during the internship period and interviews with employees directly involved in gold pawn services, several operational conditions were identified that were associated with fluctuations in customer numbers. These conditions included increased customer repayments after the COVID-19 period, a decrease in marketing activities due to a reduction in marketing personnel, operational limitations affecting financing disbursement, and the continued use of manual gold appraisal methods. These operational conditions indicate that changes in customer numbers may not only reflect customer demand but may also be related to service implementation within the institution.

The sharp decline in customer numbers in 2023, which reached 81.79%, represents a significant phenomenon that requires further examination. Understanding the trend of customer development and the operational conditions associated with these fluctuations is important for Islamic banking institutions in improving service quality and maintaining the sustainability of gold pawn products.

Therefore, this study aims to analyze the trend of gold pawn customers at BPRS Sarana Prima Mandiri Bangkalan during the 2021–2024 period and to describe the operational conditions associated with fluctuations in customer numbers based on annual report data, observations, and interview findings. The results of this study are expected to provide practical insights for improving operational performance and service quality in gold pawn products.

LITERATURE REVIEW

Rahn Islamic Pawn

Definition of Rahn

Rahn is a contract in which a debtor pledges an asset as collateral for a debt or financing obligation. The pledged asset serves as security for the creditor while ensuring compliance with Sharia principles that prohibit *riba* and emphasize fairness in financial transactions. In Islamic financial institutions, rahn is widely used as a financing instrument because it provides security for lenders while maintaining the principles of justice and mutual assistance (*ta'awun*) (Usmani, 2002; Iqbal & Mirakhor, 2011).

A. Legal Basis of Rahn

The permissibility of rahn is established in the Qur'an, particularly in Surah Al-Baqarah (2:283):

وَأِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنَ مَقْبُوضَةً فَإِنْ مِنْكُمْ بَعْضُكُمْ عَلَى بَعْضٍ فَلَئِنَّ الَّذِي أَوْثَقَ أَمَانَةً وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْفُرُوا الشَّهَادَةَ وَمَنْ يَكْفُرْهَا فَمَا أَنَّهُ قَلْبُهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ

"And if you are on a journey and cannot find a scribe, then a pledge taken into possession may serve as security. But if one of you entrusts another, then let the one who is entrusted discharge his trust faithfully and let him fear Allah, his Lord." (Qur'an 2:283)

This verse indicates the permissibility of using collateral as security for a debt in financial transactions. Furthermore, the practice of rahn is supported by a hadith reporting that the Prophet Muhammad (peace be upon him) pawned his armor to a Jewish merchant in exchange for food. In Indonesia, the implementation of rahn is regulated through the DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 concerning Rahn, which serves as the primary guideline for Islamic pawn transactions (DSN-MUI, 2002; Soemitra, 2017).

B. Pillars of Rahn

According to Islamic jurisprudence, the pillars (*rukun*) of rahn consist of: (1) *Rahin* (the pledgor), namely the party who provides the collateral; (2) *Murtahin* (the pledgee), namely the party receiving the collateral; (3) *Marhun*, the pledged asset; (4) *Marhun Bih*, the debt secured by the collateral; and (5) *Sighat*, the offer and acceptance

that indicate mutual agreement between the parties (Muslich, 2017; Mardani, 2015).

C. Conditions of Rahn

The pledged asset must possess economic value, be legally owned by the *rahn*, be transferable, and be capable of being delivered to the *murtahin*. In addition, the amount of debt must be clearly specified, and the contract must be conducted voluntarily without coercion. These conditions are intended to ensure legal certainty, transparency, and fairness in rahn transactions (Mardani, 2015; El-Gamal, 2006).

Gold Pawn Products in Sharia Banking

Gold pawning (gold rahn) is a short-term financing product widely used in the Islamic banking industry. This product is popular because its mechanism is simple, the collateral is clear, and the entire process is designed to align with Sharia principles. The implementation of gold rahn refers to DSN-MUI Fatwa No. 25/DSN-MUI/III/2002, which permits Islamic financial institutions to accept valuable assets as collateral for financing, provided that the implementation complies with Islamic legal provisions. Sharia compliance is an important factor in maintaining public trust in gold pawn products. In addition, the sustainability of gold pawn products is also influenced by operational effectiveness, service quality, and the institution's ability to provide efficient and reliable services to customers.

Service Innovation and Operational Efficiency in Gold Pawn Services

A number of studies have highlighted that the competitiveness of gold pawn products is influenced not only by the contract mechanism but also by service innovation and operational efficiency (Amri & Iqbal, 2025). Improvements in service systems, technological utilization, and operational effectiveness contribute to customer convenience and satisfaction. Syahputra et al. (2024) explained that direct marketing activities and active customer outreach can support the development of gold pawn products and increase customer participation.

Operational efficiency is also closely related to the technology used in the gold appraisal process. The implementation of modern appraisal equipment can improve service speed, accuracy, and convenience. Conversely, manual appraisal methods may require longer processing times and reduce service efficiency. Therefore, technological innovation and operational effectiveness are important factors in supporting the sustainability and competitiveness of gold pawn products.

Impact of the COVID-19 Period on Gold Pawn Services

Several studies have shown that crisis situations, including the COVID-19 pandemic, can influence customer behavior in utilizing financial services, including gold pawn products. During and after the pandemic period, changes in household financial priorities affected financing decisions and repayment patterns. Previous studies reported that many customers prioritized settling their financing obligations and reduced new financing transactions during periods of economic uncertainty (Nurhayati, 2025). These findings indicate that crisis situations may affect customer participation in gold pawn services and contribute to fluctuations in customer numbers. Therefore, the impact of the COVID-19 period is relevant to understanding customer trends in gold pawn products.

RESEARCH METHOD

This study employed a descriptive qualitative method to analyze the trend of gold pawn customers at BPRS Sarana Prima Mandiri Bangkalan during the 2021–2024 period. This method was used to provide a comprehensive description of customer development and the operational factors associated with changes in customer numbers over time.

The study was conducted at BPRS Sarana Prima Mandiri Bangkalan. The data used in this study consisted of primary and secondary data. Primary data were obtained through observations conducted during the internship period and interviews conducted on Tuesday, September 23, 2025, at BPRS Sarana Prima Mandiri Bangkalan with two informants directly involved in the gold pawn service, namely Mr. Hariyanto as pawn administration staff and Mr. Ali Rohman as the teller. Thus, the informants in this study consisted of two employees who were directly involved in the operational activities of gold pawn services. Secondary data were obtained from the annual reports of BPRS Sarana Prima Mandiri Bangkalan, particularly data on the number of gold pawn customers from 2021 to 2024.

Data collection techniques included documentation, observation, and interviews. Documentation was used to obtain customer data from annual reports, while observations and interviews were conducted to gather information regarding the operational process of gold pawn services and factors associated with fluctuations in customer numbers.

The collected data were analyzed using the qualitative data analysis technique proposed by Miles and Huberman (2014), consisting of data reduction, data display, and conclusion drawing/verification. Data reduction was carried out by selecting information relevant to customer trends and operational conditions. The data were then presented in tables and descriptive narratives to facilitate interpretation. Finally, conclusions were drawn based on the findings obtained from interviews, observations, and documentation.

The findings were presented descriptively to provide a clearer understanding of the trend of gold pawn customers and the operational factors associated with fluctuations in customer numbers during the 2021–2024 period.

RESULTS AND DISCUSSION

Based on the annual reports of BPRS Sarana Prima Mandiri Bangkalan, the number of gold pawn customers fluctuated during the 2021–2024 period. The number of customers and growth rate are presented in table.

Table 1.
Number of Gold Pawn Customers and Growth Rate 2021–2024

Year	Number of customers	Growth Rate	Description
2021	1.165		Base year
2022	1.093	–6.18%	Decrease
2023	199	–81.79%	Sharp decline
2024	314	57.79%	Increase

Based on Table 1, the number of gold pawn customers at BPRS Sarana Prima Mandiri Bangkalan experienced significant fluctuations during the observation period. In 2021, the number of customers was recorded at 1,165 and served as the baseline for measuring changes in subsequent years. In 2022, the number of customers decreased to 1,093, representing a decline of 6.18% compared to the previous year. Although the decrease was relatively small, it indicated a reduction in customer participation in gold pawn services.

A more substantial decline occurred in 2023 when the number of customers dropped sharply to only 199. This decrease represented a growth rate of -81.79%, making it the most significant decline during the study period. The sharp reduction in customer numbers indicates that a significant change occurred in the development of gold pawn customers during 2023. Therefore, further analysis based on interview findings was required to understand the operational conditions associated with this decline.

In 2024, the number of customers increased to 314, representing a growth rate of 57.79% compared to the previous year. This increase indicates a recovery in customer participation after the substantial decline experienced in 2023. However, despite the positive growth recorded in 2024, the number of customers remained considerably lower than the level recorded in 2021 and 2022. This condition suggests that the recovery had not yet fully restored customer numbers to their previous levels.

Overall, the data indicate that the development of gold pawn customers at BPRS Sarana Prima Mandiri Bangkalan during the 2021–2024 period was characterized by fluctuations rather than stable growth. The sharp decline in 2023 followed by a partial recovery in 2024 indicates the need to examine the operational conditions associated with changes in customer numbers. Therefore, interview findings were used to provide a deeper understanding of these conditions.

To obtain a deeper understanding of the operational conditions associated with customer fluctuations, interviews were conducted on Tuesday, September 23, 2025, at BPRS Sarana Prima Mandiri Bangkalan with two informants directly involved in gold pawn services, namely Mr. Hariyanto as Pawn Administration Staff and Mr. Ali Rohman as Teller.

According to the informants, no major policy changes, product changes, or system changes occurred during the study period. Therefore, the decline in customer numbers was primarily associated with operational conditions experienced by the institution.

Based on the interviews, one of the conditions associated with the decline in customer numbers was the increase in customer repayments after the COVID-19 period. According to the informants, many customers chose to settle their pawn financing, resulting in a reduction in the number of active gold pawn customers.

In addition, the number of employees responsible for marketing gold pawn products decreased compared to previous years. Prior to the pandemic period, marketing personnel actively promoted gold pawn products and conducted direct outreach to prospective customers. However, these marketing activities became more limited after the reduction in marketing personnel, thereby reducing opportunities to attract new customers.

The interviews also revealed the existence of operational limitations affecting financing disbursement. According to the informants, these limitations reduced the institution's ability to serve customers optimally during that period. Consequently, customer participation in gold pawn services decreased.

Another operational condition identified through interviews was the gold appraisal process, which was still conducted manually using conventional testing methods. Compared with institutions that utilize modern appraisal technology, manual appraisal generally requires more time in the appraisal process. As a result, service efficiency may be lower, particularly in an increasingly competitive financial service environment where customers tend to prefer faster and more practical services.

The increase in customer numbers from 199 customers in 2023 to 314 customers in 2024 indicates the beginning of a recovery process after the significant decline experienced in the previous year. Nevertheless, the number of customers remained below the levels recorded in 2021 and 2022, indicating that the recovery had not yet fully restored customer participation.

Based on the interview findings and observations conducted during the internship period, fluctuations in the number of gold pawn customers during the 2021–2024 period were associated with several operational conditions within BPRS Sarana Prima Mandiri Bangkalan. These conditions included increased customer repayments after the COVID-19 period, reduced marketing activities due to a decrease in marketing personnel, operational limitations affecting financing disbursement, and the continued use of manual gold appraisal methods. Therefore, efforts to strengthen marketing activities, improve operational performance, and modernize service processes are important to support the sustainability of gold pawn products in the future.

CONCLUSION

This study found that the number of gold pawn customers at BPRS Sarana Prima Mandiri Bangkalan experienced significant fluctuations during the 2021–2024 period. The number of customers decreased from 1,165 in 2021 to 1,093 in 2022 and declined sharply to 199 in 2023. Although the number of customers increased to 314 in 2024, the figure remained lower than that recorded at the beginning of the observation period. These findings indicate that the development of gold pawn customers during the study period was characterized by fluctuations rather than stable growth.

Based on observations and interviews conducted with Mr. Hariyanto as pawn administration staff and Mr. Ali Rohman as the teller, the sharp decline in customer numbers in 2023 was associated with several operational conditions. These included an increase in customer repayments after the COVID-19 period, a reduction in marketing activities due to a decrease in marketing personnel, operational limitations affecting financing disbursement, and the continued use of manual gold appraisal methods. These conditions were identified by informants and were associated with the decline in customer participation in gold pawn services during the study period. Therefore, BPRS Sarana Prima Mandiri Bangkalan is expected to strengthen marketing activities, improve operational performance, and modernize service processes, particularly in the gold appraisal process. These efforts are important to improve customer convenience, increase customer participation, and support the sustainability of gold pawn products in the future.

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E-ISSN: 2621-606X

Dec 18th, 2025

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Analysis of Gold Pawn Product Trends at BPRS Sarana Prima Mandiri Bangkalan in 2021–2024

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Keywords: Gold Pawn, Trend, BPRS, Islamic Banking





The Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)

Is Sharia Economics Journal published by Sharia Economics Department Universitas KH. Abdul Chalim, Mojokerto. The Journal focuses on the issues of Sharia Economics, the History of Islamic Economic Thought, Islamic Law, Local Wisdom in Sharia Economic Perspective, management, and others related to Sharia economics. The journal is published periodically triannually.

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