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



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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