

Application of Ijarah Contract in Gold Pawning Practices at the Sharia Bank

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ABSTRACT

The study purpose was to examine the implementation of the ijarah-based gold pawning product at Bank Syariah Indonesia (BSI) Jambi Branch, focusing on its operational procedures, appraisal process, and compliance with Sharia principles.

Materials and methods. This research used a qualitative descriptive method, gathering primary data through in-depth interviews with branch officers and direct observation, supported by secondary data from official documents and relevant literature.

Results. The findings reveal that BSI applies a multi-contract (uqud murakkabah) scheme consisting of rahn, qardh, and ijarah, in full compliance with Fatwa DSN-MUI No. 26/DSN-MUI/III/2002. Gold appraisal is carried out by certified appraisers using modern equipment and daily market price references. The ujarah fee is determined at the start of the contract and remains unchanged until maturity, ensuring fairness (al-'adl) and legal certainty (al-yaqin). Security measures include a dedicated vault with a dual control system and the use of PWG Monitoring technology to enhance efficiency and accountability. However, some members of the public still misinterpret the ujarah fee as being equivalent to interest in conventional pawn systems, indicating the need for enhanced public education on Islamic financial principles.

Conclusions. The ijarah-based gold pawning product at BSI Jambi Branch is proven to be an effective, secure, and Sharia-compliant financing solution, with strong potential to be developed further as an inclusive and sustainable Islamic financial instrument.

Keywords: gold pawning, ijarah contract, Islamic banking, Sharia compliance

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INTRODUCTION

The development of the global financial system today exhibits a rapid and dynamic trend, not only in terms of technology and digitalization, but also in the incorporation of religious and ethical values into financial management (Muslim, 2024; Qudah et al., 2023). One notable response to this evolving need is the emergence and growth of Islamic banking, which offers an alternative financial system for communities seeking financial transactions aligned with Islamic principles (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Nuri, Junaidi, & Achmad, 2024). This system not only rejects interest-based (riba) practices but also strives to operate entirely based on principles derived from the Qur'an, Hadith, and scholarly ijtihad. Within this framework, Islamic banks function not merely as profit-seeking entities, but also as institutions committed to upholding values of justice, transparency, and social responsibility (Musthofa & Wulandari, 2024; Susanto, Putra, & Nisak, 2024).

Essentially, Islamic banks are financial institutions that mobilize public funds and redistribute them through financing mechanisms that comply with Sharia principles (Musthofa & Wulandari, 2024; Susanto et al., 2024). This dual role as fund collector and distributor positions Islamic banks as vital instruments for supporting sustainable and equitable national economic development. Unlike conventional banks that rely on interest-based systems, Islamic banks utilize contracts (akad) such as

murabahah, ijarah, mudharabah, musyarakah, and rahn as the basis of their transactions (Maksum & Hidayah, 2023; Yusmalinda, Asmuni, & Tanjung, 2022). Thus, Islamic banking is not only viewed from an economic perspective but also carries strong religious and social dimensions, particularly in its efforts to foster a more just and inclusive economic ecosystem (Djaja et al., 2023; Fia, Musthofa, & Devi, 2024).

In Indonesia, Islamic banking has increasingly gained traction, in line with the growing awareness among the Muslim population of the importance of halal and Sharia-compliant financial transactions (Fajri, Abidin, & Lestari, 2024; Kurniawan, Marwendi, Yusuf, Aiman, & Taufani, 2024). This is evident from the rising number of conventional banks establishing Islamic business units, as well as the establishment of fully-fledged Islamic banks such as Bank Muamalat and Bank Syariah Indonesia (BSI). BSI, in particular, is the result of a merger between several major Islamic banks, and is expected to strengthen the role and competitiveness of the national Islamic finance industry (Djaja et al., 2023; A. A. Saputra, 2023). In practice, BSI offers a wide range of financing products designed to meet both consumer and productive needs, while maintaining adherence to Sharia principles (Nurcahyo, Ferdianto, & Kusumawati, 2024; Satria, Anita, Krismadayanti, & Noviarita, 2021).

One popular product that is highly relevant to public needs is the gold pawning product (rahn emas). This product provides a quick solution for individuals requiring immediate liquidity by using gold as collateral. In a Sharia context, gold pawning is a form of financing that involves two contracts: the rahn contract (where an asset is held as collateral for a debt), and the ijarah contract (a lease or service-based compensation) (Fajri et al., 2024; Kuswanto, Fajanela, & Abidin, 2024). The bank provides a qard (interest-free loan) to the customer, while charging a ujah (fee) for the safekeeping service of the gold, based on the ijarah contract (Hidayat, Hardi, Sucipto, & Sunarti, 2023; A. A. Saputra, 2023). This combination of contracts known as uqud murakkabah has been declared permissible by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), provided it adheres to Sharia requirements (Ariyani et al., 2024; Kuswanto, Fajanela, et al., 2024).

Gold pawning in Islamic banking is supported by strong legal foundations, derived from the Qur'an, Hadith, and scholarly consensus. The Qur'an, in Surah Al-Baqarah (2:283), permits the use of collateral in debt agreements when written documentation is not available. The Hadiths of the Prophet Muhammad (PBUH) further affirm the permissibility of pawning, as demonstrated by his own practices. Scholars agree that rahn is permissible as long as it avoids elements of riba (usury), gharar (uncertainty), and injustice (Hidayat, Hardi, et al., 2023; Syariah, 2024). Therefore, gold pawning in Islamic banks is not only a financial solution but also a concrete application of Islamic values in contemporary financial transactions.

Amidst increasing competition in the financial industry, Islamic gold pawning products face unique challenges. Despite their strong Sharia foundation, public acceptance of such products remains suboptimal. Many people still lack understanding of the differences between Islamic and conventional pawn systems, often perceiving them as essentially the same despite the distinct principles and contractual mechanisms involved (Dewi & Febrianto, 2023; Munip, 2024; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024). This lack of public education and outreach has hindered the full utilization of this product's potential. Some even mistakenly believe that the safekeeping fee in Islamic pawn systems is equivalent to conventional interest (Jamaludin, Abdul Rahman, Aziz, & Andi, 2023; I. M. Kamal, 2024). This highlights the need to improve public understanding of Sharia contracts, particularly the ijarah contract in the context of gold pawning.

A practical example is the gold pawning product offered by Bank Syariah Indonesia (BSI) at its Jambi Branch. This product systematically combines rahn and ijarah contracts, where the pledged gold serves not only as collateral but also incurs a ujah fee for safekeeping services. Although the regulatory framework and contract structure align with DSN-MUI provisions and Sharia principles,

field implementation does not always proceed as theoretically envisioned. Challenges arise in operational aspects, asset valuation, and public perceptions of the product's Sharia compliance (Abidin, 2024; Ismail & Musthofa, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024).

One crucial aspect of gold pawning implementation is the gold appraisal system. The valuation process must adhere to principles of fairness, transparency, and professionalism. Errors in appraising gold can affect the amount of financing received by customers and may lead to dissatisfaction or loss of trust in Sharia products (Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Rahma, Musthofa, & Fatimah, 2024). Therefore, it is essential to examine how the gold valuation procedure is conducted at BSI's Jambi Branch and whether it complies with prevailing Sharia and technical standards within the national Islamic financial industry.

In addition to valuation, the implementation of the *ijarah* contract is also a key focus of this study. The *ijarah* contract must not be misconstrued as a disguised form of interest; rather, it must be understood as a legitimate compensation for the professional safekeeping of gold. In the context of gold pawning, the *ujrah* charged by the bank must be based on actual costs incurred for storage and security—not calculated as a percentage of the loan amount (Devi, Ma'ani, & Wahab, 2023; Tanjung, Anaswan, & Nisak, 2023). Thus, examining the implementation of the *ijarah* contract is essential to assess whether practical applications reflect comprehensive adherence to Sharia principles (I. Kamal, 2025).

Research on the implementation of gold pawning through the *ijarah* contract holds both academic and practical significance (Mustofa, 2023; A. E. Saputra & Susanti, 2024). Academically, it enriches the body of knowledge in contemporary *muamalah* and Islamic economic law, particularly in understanding the application of composite contracts in Islamic banking practices. Practically, this research offers valuable insights to banking institutions regarding the effectiveness of gold pawning products, while also providing recommendations for operational improvements, internal regulations, and customer education (Kadarsih, Munip, Aminah, & Rahmy, 2023; Musthofa, 2024; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024). Therefore, this study is not only descriptive and analytical but also solution-oriented in addressing challenges arising in the implementation of Sharia contracts.

In light of the above, this study is essential to explore and evaluate the mechanisms of gold pawning implementation through the *ijarah* contract at Bank Syariah Indonesia, Jambi Branch, as well as the gold appraisal system employed therein. The urgency of this research lies in the need for a comprehensive understanding of how practical applications align with the principles of *fiqh muamalah* and existing regulations. The objective of this study is to examine the actual mechanisms of gold pawning with the *ijarah* contract at BSI Jambi Branch and to assess the gold appraisal system used as collateral, thereby contributing to the advancement of Sharia-compliant banking practices that are both principled and widely accepted by the public.

METHOD

Study participants

This study involved participants who were directly engaged in the implementation of the *ijarah* contract within the gold pawning financing product at Bank Syariah Indonesia (BSI), Jambi Branch (Nungki, Nana, & Yoyok, 2024; Yuwono, 2025). The participants consisted of internal bank staff responsible for managing and executing the product, including financing officers, financial analysts, and customer service personnel who interact directly with customers. In addition, several customers who had utilized the gold pawning product were included as external sources of information to provide insight into the practical application of the *ijarah* contract. Participants were selected purposively, based on their knowledge and direct experience relevant to the research subject. Data from participants were obtained through in-depth interviews and direct observation,

aiming to capture a comprehensive and authentic picture of ijarah contract practices within the Islamic financial institution.

Study organization

This study was designed and conducted using a qualitative field research approach, aimed at obtaining an in-depth understanding of the implementation of the ijarah contract within Islamic banking practices specifically in the context of gold pawning products at Bank Syariah Indonesia, Jambi Branch. The researcher was present directly at the research site and served as the primary research instrument, supported by observation tools, recording devices, and field notes (Hill, Tawiah-Agyemang, Kirkwood, & Kendall, 2022; Jain, 2021). Data collection was conducted through three main methods: direct observation of the bank's operational activities, in-depth interviews with bank staff and customers, and document analysis of relevant materials such as financing applications, product brochures, and contract agreements. To ensure data validity, the study applied triangulation by comparing data collected through different techniques and sources. All research stages were organized systematically, from the planning phase through data collection, analysis, and conclusion drawing (Munip et al., 2024).

Statistical analysis

As a qualitative study, data analysis in this research did not involve inferential statistics or numerical testing but instead employed a descriptive qualitative approach. Data collected through observation, interviews, and documentation were first subjected to reduction processes to filter and focus on the most relevant information. The refined data were then organized and presented in narrative form, describing the processes and mechanisms of ijarah contract implementation. Thematic patterns were identified to reveal meanings, relationships between concepts, and practical implications. Analysis was conducted inductively, drawing conclusions from the empirical facts found in the field. To ensure the credibility and trustworthiness of the findings, the researcher applied validation techniques such as prolonged engagement, persistent observation, and data triangulation. These measures were undertaken to ensure that the findings reflect the actual conditions observed in the field and can be scientifically justified (Dang & Bright, 2021; Dul, Hauff, & Bouncken, 2023).

FINDING AND DISCUSSION

This research was conducted at the Jambi Branch of Bank Syariah Indonesia (BSI), located at Jalan Hayam Wuruk No. 35, Jelutung District, Jambi City, Jambi Province, with postal code 36124. Formerly operating as a branch of Bank Mandiri Syariah prior to the official merger, the Jambi branch is now one of the operational offices of BSI, established following the consolidation of three major state-owned Islamic banks: Bank BNI Syariah, Bank Mandiri Syariah, and Bank BRI Syariah. The branch employs 17 official staff members, supported by 6 outsourced personnel, and provides various banking services including savings, customer service, and gold pawning products based on Sharia principles. The branch office spans three floors, accommodating transaction counters, marketing services, priority banking, and administrative functions, making it a strategic site for observing the implementation of the ijarah contract in gold pawning practices (Jalal, 2024).

The implementation of gold pawning through the ijarah contract at Bank Syariah Indonesia (BSI) Jambi Branch demonstrates a mechanism that largely adheres to general Sharia principles, although some practical adjustments were observed in the field. Based on interviews with financing department staff, it was explained that the contracts used are qardh (non-interest-bearing loan) accompanied by ijarah (service fee for gold safekeeping), as stipulated in the written agreement between the bank and the customer. The staff stated that before the contract is executed, the customer is required to submit gold as collateral, which is then appraised by a certified appraiser who has undergone specialized training (Nurjali, Nisak, Wulandari, & Mun'amah, 2023). Once the gold value is determined, the bank sets a maximum financing limit at 92% of the appraised value. This process involves the signing of two separate contracts to avoid the mixing of service fees and debt agreements. Researcher observations indicate that the contract execution takes place directly at the financing service desk in the presence of both bank representatives and the customer. The researcher noted that the service atmosphere is relatively open, and customers receive detailed

explanations of their rights and obligations before signing the agreement(Chakraborty, Shankar, & Marsden, 2022).

In the observation of the gold appraisal system, it was found that BSI Jambi Branch has a designated room for evaluating the pledged gold. This room is equipped with digital scales, gold authenticity testing tools, and magnifying glasses for verifying stamps and gold purity. The researcher observed that the appraisal process is conducted by trained staff certified by a national gold appraisal institution. According to information from one of the appraisers, the valuation method takes into account not only the weight and purity of the gold but also the prevailing market price on the appraisal date. Field notes indicate that each appraisal process is accompanied by detailed documentation, which serves both internal banking needs and ensures transparency for the customer. The appraisal results are printed on a specific form and attached to the financing application file(Hiller & Jones, 2022). No bargaining practices were observed during the appraisal, as all values are determined using a standardized and transparent system(Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024).

The gold pawning service at BSI Jambi Branch also reflects the bank's commitment to applying Sharia principles professionally in both service delivery and transaction execution. Based on interviews with two customers who served as informants, the financing procedure was described as easy and quick, typically taking between one to two hours from gold submission to fund disbursement. The customers expressed satisfaction with the clarity of the contracts and the *ijarah* fees applied, as the fees were clearly stated from the outset and remained fixed throughout the loan period. Observational findings revealed that front office staff provided both written and verbal explanations regarding financing simulations, *ujrah* costs, and pawn durations. According to field notes, the service area was found to be well-organized, with separate spaces for regular and priority services. The implementation of the *ijarah* contract in this product is not merely procedural, but is also reflected in a workplace culture that emphasizes transparency and accountability. However, further public education is still needed to enhance understanding of the differences between Sharia-based and conventional contracts(Hidayah & Rahman, 2025).

The research findings indicate that the implementation mechanism of gold pawning through the *ijarah* contract at Bank Syariah Indonesia (BSI) Jambi Branch has been carried out systematically and in accordance with Sharia principles. Based on interviews with several informants, the contracts used involve *rahn* (pledge of collateral), *qardh* (interest-free loan), and *ijarah* (service fee for safekeeping), all of which are executed independently. This practice aligns with DSN-MUI Fatwa No. 26/DSN-MUI/III/2002, which permits the combination of these contracts in gold pawning products, provided that each contract is applied distinctly and transparently. This research reinforces the findings of (Hidayah & Rahman, 2025), who also concluded that the application of multi-contract schemes in Islamic pawning is permissible under Islamic financial law as long as contractual boundaries are clearly maintained. BSI Jambi Branch has demonstrated this separation both administratively and operationally, ensuring there is no conflation of purpose between service provision and financing.

From a practical standpoint, the financing procedures have been carefully structured to minimize risks for both the customer and the bank. The process from identity verification, gold appraisal, and data validation, to fund disbursement follows a layered system involving multiple internal authorizations. This illustrates a sound implementation of Sharia-based risk management aligned with prudential principles. Compared to conventional financial institutions, BSI's gold pawning product emphasizes justice, where the bank's revenue derives from agreed service fees rather than from the loan principal. This practice affirms the commitment of Islamic banking to balance business profitability with religious values(Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024).

Gold appraisal as a collateral object is a key factor in determining the financing value. Observations showed that the appraisal process is conducted professionally, upholding principles of fairness and transparency. Tools to verify gold authenticity are employed, and appraisal results are formally documented. This method distinguishes BSI from traditional pawning practices, which often rely on subjective valuation. The findings align with (Yuwono, 2025), who emphasized the need for clear valuation standards to prevent losses or fraudulent practices. In this context, BSI Jambi Branch demonstrates accountability and ensures that customers are provided with fair and accurate information regarding the value of their pledged assets.

Interviews with management revealed that internal digital applications such as PWG Monitoring are used to post and review pawning transactions. The use of such internal systems accelerates processing times and reduces the likelihood of human error in decision-making. This supports the argument that BSI's operational system for gold pawning is not only compliant with Sharia principles but also technologically progressive. Compared to study, which highlighted the persistence of manual processes in some Islamic rural banks (BPRS), BSI Jambi Branch appears to have adopted digital approaches that enhance service efficiency and operational transparency.

From the customer's perspective, the gold pawning product is considered simple and efficient. Testimonies from clients indicate that the process from submission to disbursement takes only one to two hours. Furthermore, the *ujrah* (safekeeping fee) is explained upfront and remains fixed throughout the contract period. These findings suggest that customer education has become an integral part of BSI's service model. In contrast to (Anggraini, Siregar, Mellyani, Rusmiyati, & Assaidiqi, 2024) research, which reported low customer understanding of Islamic contracts in some Islamic banks, the practices observed at BSI Jambi indicate significant improvements in product communication and Sharia financial literacy (Karnadjaja, 2023).

Regarding gold storage, informants explained that BSI Jambi uses a dedicated *brankas khazanah* (gold vault), secured under a dual-control system. This protocol demonstrates the bank's commitment to *amanah* (trustworthiness), a core value in Islam. Pledged gold items are sealed and meticulously recorded before being stored, with access granted only to authorized personnel. This practice reflects the principles of *maslahah* (public interest) and *hifdz al-mal* (wealth preservation) in Islamic commercial transactions. Such detail in the security of pledged assets is rarely highlighted in prior studies, which often focus solely on the contract and disbursement stages.

A particularly notable finding is the "take over" process from other pawn institutions to BSI. Customers wishing to transfer their pawning contracts are required to submit original pawn receipts, financing documents, and application forms. This reflects BSI's flexibility in accommodating new clients and expanding access to Sharia-compliant pawning services. The take-over process also exemplifies healthy competition among financial institutions in offering more accessible and equitable Islamic financing. From a service quality management perspective, this strategy represents an innovative customer acquisition method that maintains transparency and Sharia accountability.

In summary, the implementation of the *ijarah* contract in gold pawning products at BSI Jambi Branch demonstrates comprehensive adherence to Sharia principles across operational, service, and legal compliance aspects. The product effectively meets community demand for rapid, collateral-based financing while illustrating that Islamic principles can be embedded in modern financial systems without compromising efficiency or fairness. However, continued public education is needed to enhance understanding of Sharia contracts and distinguish them from conventional, interest-based systems. Therefore, Islamic gold pawning products hold strong potential as inclusive and sustainable financial instruments in the broader Islamic banking sector.

CONCLUSIONS

It is concluded that the implementation of the gold pawning product with the ijarah contract at Bank Syariah Indonesia (BSI) Jambi Branch has been carried out in a systematic and transparent manner, fully in accordance with Sharia principles as stipulated in Fatwa DSN-MUI No. 26/DSN-MUI/III/2002, with a clear separation between the rahn, qardh, and ijarah contracts. The operational process begins with the submission of gold by the customer, followed by appraisal by certified appraisers using modern equipment and daily market price references, and proceeds to fund disbursement, which typically takes only 1–2 hours. The ujrah (service fee) is determined at the outset of the contract and remains unchanged until maturity, thereby reflecting the principles of justice (al-‘adl) and legal certainty (al-yaqin). The gold safekeeping system employs a dedicated vault with a dual control mechanism and detailed documentation, demonstrating a strong commitment to trustworthiness (amanah) and the preservation of wealth (hifdz al-mal). The use of internal technology such as PWG Monitoring further enhances operational efficiency, minimizes human error, and strengthens transaction accountability. Nevertheless, the study also found that a portion of the public still holds misconceptions by equating the ujrah fee in Sharia gold pawning with interest in conventional pawn systems, underscoring the need for more intensive public education to improve Sharia financial literacy. Therefore, the ijarah-based gold pawning product at BSI Jambi Branch has proven to be not only an effective, safe, and fair solution for rapid financing needs, but also a product with significant potential to be further developed as an inclusive and sustainable financial instrument within the national Islamic banking sector.

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