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Article

Analysis of the Role of BSI Gold Pawn and Gold Installment Products in Increasing Sharia Financial Inclusion: An SDGs Perspective

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Abstract: This study was conducted to examine the role of Bank Syariah Indonesia's (BSI) Gold Pawn and Gold Installment products in increasing Islamic financial inclusion and helping achieve SDGs Goal 8 on Decent Work and Economic Growth. The study was conducted using a qualitative approach through a case study at BSI KCP Sidoarjo Cemengkalang, with data sources consisting of interviews with pawn officers, marketing, and Branch Managers, as well as secondary data such as BSI's annual report, OJK publications, SNLIK, and national media coverage. The Gold Pawn product aims to meet the short-term liquidity needs of the community, especially MSMEs, while the Gold Installment product tends to be positioned as a real asset-based investment instrument. The continuous growth of BSI's gold business reflects the strengthening credibility of Islamic financial products. Overall, both products play a role in encouraging inclusive economic growth, empowering MSMEs, and improving community welfare in a sustainable manner.

Keywords: Gold Pawn; Gold Installment; Syaria Financial Inclusion; Bank Syariah Indonesia; SDGs.

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1. Introduction

In recent years, the sharia financial sector in Indonesia has demonstrated highly positive development. According to data from the Financial Services Authority (OJK) at the end of 2024, the total assets of national sharia banking were recorded to have surpassed Rp837 trillion. This figure reflects a growth of approximately 13.5% from the previous year [1]. This increase in assets proves that sharia banking is increasingly capable of providing various financing and investment options that comply with Islamic principles. Unfortunately, this surge in assets has not been accompanied by an even distribution of access among the public. To date, the level of sharia financial inclusion still lags behind that of the conventional sector. This means that positive performance in terms of financial metrics does not yet fully align with how many people are actually utilizing these services.

Currently, the benchmark for the progress of the sharia economy is not merely measured by the number of financial institutions established. The main focus has shifted to the ease of access and the extent to which people from various walks of life can enjoy these services. Sharia financial inclusion has become an important indicator to see whether the principles of ethics, transparency, and the value of blessings (barakah) are truly being applied by the public in their financial transactions [2]. If this inclusion continues to be strengthened, it is hoped that the distribution of welfare can be more equitably distributed. Concurrently, this can also help bolster national economic resilience in the long run.

The disparity between the availability and the usage of these services is also confirmed by the results of the National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the OJK. The data reveals a rather sharp gap between the understanding and the utilization of sharia products in Indonesia. On one hand, the sharia financial literacy index experienced a considerably high increase. Ironically, however, the inclusion figure appears to have stagnated at around 12% [3]. This fact indicates a clear gap. The public is indeed becoming more knowledgeable about the intricacies of sharia finance, but this understanding has apparently not yet driven them to actually switch to using these products and services in their daily financial activities.

Figure 1. Sharia Financial Literacy and Inclusion Index. *(Source: SNLIK OJK, processed by the authors)*

The mismatch between public understanding and the utilization rate of products remains a primary obstacle in developing the sharia economy in Indonesia. According to Muflihah, one reason for the stagnation of the sharia financial inclusion figure is the lack of variety in product innovation. Furthermore, people, particularly in rural or suburban areas, still do not fully grasp the tangible benefits they can derive from these products [4]. Therefore, the sharia financial industry needs to create various new breakthrough products. These breakthroughs must combine sharia compliance principles with ease of access and practical utility, whose benefits can be directly felt by customers.

Based on several previous studies, gold-based financial products have proven to be one of the key factors in increasing the utilization of services in sharia banking. For instance, research conducted by Rismadayanti and Krisnaningsih (2019) proved that gold pawn services at Bank Syariah Indonesia (BSI) help drive sharia financial inclusion. This is possible because the procedures offered are highly efficient, supported by good service quality at the branch level [5]. These findings reinforce that gold pawn facilities are not merely tools to obtain fast cash. More than that, these services often serve as an entry point for the general public to begin identifying and entering into the broader sharia banking ecosystem. This fact underscores the importance of further research regarding the role of gold products as a strategy to boost sharia financial inclusion in the country.

Theoretically, sharia financial inclusion can be understood as an effort to equalize access to financial services that align with Islamic law (sharia). The main focus is often directed toward unbanked communities or those who have historically been untouched by formal financial institutions. The scope of this inclusion is quite broad, ranging from increasing the number of account openings, expanding access to financing, to utilizing flagship products such as *wadiah* savings, *murabahah* financing, and certainly gold pawning (*rahn*) to address urgent funding needs [6]. Once an inclusive sharia financial ecosystem is properly established, the public will be better equipped to manage their personal finances. Ultimately, good governance will contribute to long-term economic welfare improvement.

Among the various existing products, gold pawn (*rahn*) and gold installment (*CI-LEM*) services hold immense potential to expand the reach of financial inclusion across all societal layers. Through gold pawning, customers can easily obtain fresh funds by collateralizing their gold without needing to sell it or lose ownership rights over the asset. Meanwhile, the gold installment program provides an opportunity for the public to own precious metals through gradual installments using the *murabahah* contract. In line with the views of Ardiani (2015), sharia gold pawn products are often highly helpful capital solutions for Micro, Small, and Medium Enterprises (MSMEs). The primary advantages lie in the uncomplicated administrative requirements, rapid fund disbursement processes, and most importantly, execution that is free from *riba* (usury) [7]. These unique characteristics make gold-based products highly accessible and appealing to various segments of society.

As the largest sharia banking institution in the country, BSI plays a strategic role in expanding the reach of financial services through its innovative products. One concrete step taken is digital transformation through the BYOND Mobile application. The presence of this platform makes it easier for customers to access financial services, specifically the gold pawn and gold installment features, online [8]. Through this digitalization, constraints of distance and geographical location are expected to no longer pose a barrier, allowing people living far from branch offices to still enjoy the convenience of sharia transactions.

The performance records of gold-based financial instruments at BSI throughout 2024 to early 2025 also demonstrate a highly positive trend. According to official reports released by the bank, the gold pawn and gold installment business lines continue to experience stable growth, even surging quite sharply in early 2025 [9].

Figure 2. Business Performance of BSI Gold Pawn and Gold Installment Products for the Period 2024–2025. *(Source: PT BSI Tbk Annual Report and BSI official publications, processed by the authors)*

This increase reflects that the public is placing greater trust in sharia financial solutions backed by physical assets, as they are considered safer and guaranteed in terms of halality. In line with Mahdania's view, gold pawn services have proven capable of improving understanding while encouraging the public to be more active in using financial institution products [10]. This consistent growth trend further confirms that gold-based products can serve as highly effective means to expand sharia financial inclusion into remote areas that have historically been difficult to reach.

When reviewed from the perspective of sustainable development, the gold services offered by BSI align with the global mission of SDGs Goal 8 regarding inclusive and productive economic growth. Through the sharia system applied, this product makes a real contribution to creating fair and equitable financial access for all societal layers [11]. This fact proves that gold investment at BSI does not merely yield financial returns, but also carries double benefits—namely as a driver of economic activity and a means to help improve the standard of living for the broader community.

Departing from this background, this study focuses on dissecting various obstacles in expanding sharia financial inclusion, while simultaneously examining the strategic role of BSI's gold products as a driving solution. The primary objective of this study is to identify how Gold Pawn and Gold Installment services can expand the reach of sharia financial access for the community in the Sidoarjo region, which ultimately supports the achievement of the sustainable development agenda (SDGs) Goal 8.

2. Methodology

This research was conducted using a qualitative approach through the case study method. The choice of this method was based on the research objective, which seeks to deeply explore the mechanisms and reasons behind the role of BSI's Gold Pawn and Gold Installment products in expanding sharia financial inclusion. The location selected as the case study object was BSI KCP Sidoarjo Cemengkalang. This branch office was chosen because it is considered highly active in promoting gold-based financing products to local residents and possesses a highly diverse customer profile, making it relevant to the focus of the financial inclusion study.

To obtain a comprehensive picture, this research combines two types of data: primary data and secondary data. Primary data collection was carried out through face-to-face interviews with internal parties at BSI KCP Sidoarjo Cemengkalang, specifically the Branch Manager and Pawning Marketing, which took place on December 5, 2025. The interview process focused on exploring product mechanisms, the level of public interest, and the tangible contributions of these two gold services in the field. On the other hand, secondary data were gathered from the official annual reports of PT BSI Tbk, OJK publication documents, as well as various supporting literatures such as books and scientific journals related to the topic of discussion.

All collected data were then dissected using qualitative descriptive analysis techniques. This step was taken to process and interpret the information from the interviews and secondary data to produce a comprehensive conclusion regarding the role of the Gold Pawn and Gold Installment products. The analysis process itself flowed through three main stages, including data reduction, data display, and final conclusion drawing. Through the application of this method, this research is expected to systematically present how BSI's gold products contribute to expanding access to sharia financial services, along with its relation to the grand agenda of inclusive economic development.

3. Results and Discussion

Research Results

Data obtained from interviews with Pawning Marketing at BSI KCP Sidoarjo Cemengkalang indicates that the Gold Pawn application process runs very quickly and efficiently. The administrative requirements are classified as easy, as customers only need to bring their identity card (KTP), have an active BSI account (either under a *wadiah* or *mudharabah* contract), and submit collateral in the form of gold with a minimum purity of 16 karats. Interestingly, cash can be disbursed on the very same day without needing to undergo a field survey process or credit history checks through SLIK OJK (BI Checking). This convenience is what makes the Gold Pawn a highly user-friendly financial solution for all circles, especially for MSME actors and individuals who require emergency funds in a short time.

On the other hand, the Gold Installment (*CI-LEM*) product also shows highly encouraging development. According to information from Abdul Hamid Rahmatdillah as the Branch Manager of BSI KCP Sidoarjo Cemengkalang, the number of enthusiasts for gold installment products in the Sidoarjo region has experienced a significant increase [12]. This pattern occurs due to a shift in public mindset, where people are now starting to realize the importance of investing for the medium and long term in a halal manner. The CI-LEM facility satisfies this need, allowing the public to pay for precious metals through light monthly installment schemes that can be adjusted to their financial capabilities.

The utilization of these two gold-based products serves as concrete proof of how the sharia financial system can be enjoyed inclusively by the public. This is evident from the continuously increasing number of customers using Gold Pawns and Gold Installments at BSI KCP Sidoarjo Cemengkalang. The high public interest is inseparable from simplified bureaucratic procedures, easy-to-fulfill requirements, and clear transparency from the initial contract process to fund disbursement. Through these various advantages, BSI has not only succeeded in embracing previously unbanked communities but has also made gold products a major entry point for residents to begin utilizing other sharia banking products more broadly [13].

In addition to focusing on ease of access, BSI consistently applies the prudential principle through mature risk management in its gold products. Based on an explanation from Oyong Wijaya as Pawning Marketing, operational risk prevention is carried out through a very strict gold appraisal process. This process includes checking gold purity using banking-standard equipment, testing the physical authenticity of the precious metals, and determining the appraisal value cautiously and conservatively [14]. Meanwhile, for Gold Installment services, risk management is performed by ensuring that the gold supply originates solely from official partners. This step is also reinforced by strict oversight from the Sharia Supervisory Board (DPS) and the execution of regular internal audits [15]. This combination of security systems is intentionally designed to maintain the health of the bank's financing portfolio without complicating customers' access to services.

These field findings reinforce the high public interest in gold-based investments. On one hand, the Gold Pawn product is more frequently utilized by communities needing quick funds, especially micro-entrepreneurs requiring short-term working capital. On the other hand, the Gold Installment service is more popular as a means to save and accumulate long-term investments. This branch-level trend aligns with various national media reports stating a major boom in BSI's gold business, triggered by increasing public interest in sharia investment [16]. This condition proves that gold is still viewed as a safe and resilient hedging instrument amid uncertain economic situations.

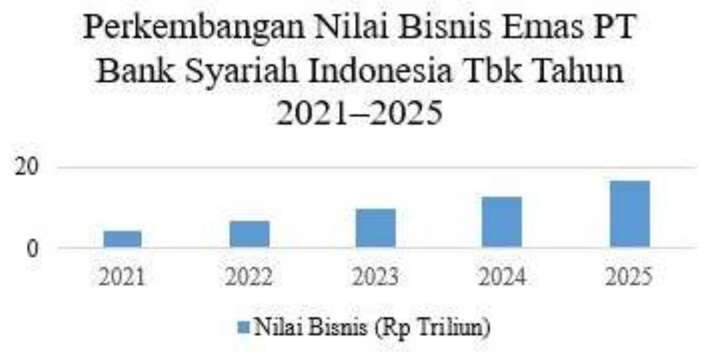

Figure 3. Business Value Development of BSI Gold Products for the Period 2021–2025. *(Source: PT BSI Tbk, Annual Reports 2021–2024; Kompas.com, 2025)*

The consistent growth in BSI's gold business portfolio is also clearly visible in Figure 3, particularly for the period from 2021 to 2025. This development is marked by a very high increase in transaction volume, especially spanning the years 2024 to 2025. The continuously rising graph serves as clear evidence that the public is increasingly interested in sharia financial instruments backed by physical assets. Within this trend, the Gold Installment product appears to be increasingly dominant and has become the primary choice for people seeking safe and reliable real asset investments [9].

Explanations from the pawning side and the branch manager reinforce that the Gold Installment product is currently chosen more frequently by customers compared to the Gold Pawn. The main appeal of this product lies in its nature as a low-risk, safe investment backed by physical assets, coupled with a light installment payment system. This phenomenon indicates a shift in how the Sidoarjo community manages finance. They are no longer merely seeking quick cash when pressed, but have begun planning more mature, long-term financial strategies.

Official reports from PT BSI Tbk along with several national media also reinforce these findings by recording extraordinary growth in the gold business portfolio throughout the 2024 to 2025 period. At the end of 2024, the value of BSI's gold business was recorded at Rp12.82 trillion. This figure then surged sharply to reach Rp16.43 trillion in May 2025. This massive growth was primarily driven by high interest in Gold Installment products, although Gold Pawn services also continued to show a stable increase [16]. This proves that both products complement each other in strengthening BSI's overall gold business performance.

This growth trend occurring at the national level turns out to be aligned with the real conditions in the field. At the local level, these gold-based products have proven to be one of the main pillars contributing greatly to the financing portfolio at BSI KCP Sidoarjo Cemengkalang. Thus, it can be concluded that Gold Pawn and Gold Installment services play a highly important role in driving sharia financial activities at the operational branch office level.

Discussion

Fundamentally, sharia financial inclusion focuses on expanding access to and the utilization of financial products that comply with sharia principles for all segments of society. Based on data from the Financial Services Authority (OJK), the increase in sharia inclusion figures in Indonesia is heavily influenced by the presence of diverse product innovations and the strengthening of public understanding or literacy [2]. This reality becomes an important foundation in this research to examine the extent to which Gold Pawn and Gold Installment products can act as drivers in expanding the reach of financial services, particularly for unbanked community groups.

Reflecting on the field findings presented previously, the Gold Pawn and Gold Installment products at BSI KCP Sidoarjo Cemengkalang exhibit highly inclusive service characteristics. This inclusive nature is visible from the straightforward application process, easy-to-fulfill conditions, and absolute transparency of contracts that fully follow Islamic legal rules. These conveniences greatly assist various groups, from MSME actors to individual investors, in utilizing sharia financial services, both to meet business capital needs and to accumulate assets. These findings reinforce the position of gold-based products as a primary entry point for the general public to begin understanding and entering the comprehensive sharia banking ecosystem.

Furthermore, the results of this study also align with the theory of Ardiani (2015), which states that sharia gold pawning plays a strategic role in expanding the reach of community financing. This is possible because the system is free from elements of *riba*, the requirements are simple, and the fund disbursement process is very rapid. In addition, the Gold Installment product provides a physical investment option that is friendly to all groups, as customers can collect precious metals by paying in gradual installments according to their financial capacities. Overall, these two products do not merely function as ordinary financial transaction tools, but also serve as effective, practical educational media in boosting sharia financial literacy and inclusion among the public.

The increase in the business value of BSI's gold products, as shown in Figure 4 concerning the Business Value Development of PT BSI Tbk Gold Products for the 2021–2025 period, provides strong evidence supporting the field findings. The data graph displays a stable growth trend, with a fairly large surge in transaction volume spanning the years 2024 to 2025. This movement reflects the growing public interest in sharia financial solutions backed by precious metals. Specifically for the Gold Installment feature, this product is deemed a safe hedging instrument to face economic uncertainties [9]. More than that, this positive trend also signals a change in the public's financial mindset, moving from initially focusing only on meeting short-term cash needs to shifting toward long-term savings and investment strategies.

The reality that Gold Installment products are more sought after than Gold Pawns shows how the public adapts in searching for investment instruments that are safe and easy to access. The results of this analysis are consistent with a study by Rismadayanti (2019), which emphasizes that simple financing systems, clarity of contracts, and future profits are key factors attracting public interest toward the sharia financial sector. Therefore, Gold Installments hold a very strategic role in shifting the public's financial habits toward more mature, visionary, and sustainable wealth management.

Figure 4. Contribution of Gold Pawn and Gold Installment Products to the Financing Portfolio of BSI KCP Sidoarjo Cemengkalang. *(Source: Interview results with Pawning Marketing and Branch Manager of BSI KCP Sidoarjo Cemengkalang, 2025)*

In addition to looking at gold business performance at the national level, the contribution of these precious metal products on a local scale is also clearly visible in Figure 4 regarding the Composition of Gold Pawn and Gold Installment Products in the Financing Portfolio of BSI KCP Sidoarjo Cemengkalang. The local data confirms that Gold Installments provide a larger contribution compared to Gold Pawns within the overall financing structure at the branch office. This condition indicates that customers in the Sidoarjo region have a strong tendency to utilize Gold Installments as a medium- and long-term investment vehicle. Meanwhile, they tend to employ Gold Pawn services specifically only when needing cash in urgent situations.

The dominance of Gold Installment products in the financing portfolio at BSI KCP Sidoarjo Cemengkalang reinforces the evidence that investment instruments based on precious metals are currently a growing trend in society. Even so, Gold Pawn services still hold a no less important role. This pawn product has proven to be a fast and highly helpful capital solution for MSME actors. Therefore, these two products actually work in a complementary manner to drive the expansion of sharia financial inclusion at the operational branch office level.

From the aspect of sharia law, the implementation of gold services at BSI has fulfilled Islamic transaction (*muamalah*) rules through the use of appropriate contracts. The use of *rahn* (pawning) and *ijarah* (leasing) schemes in pawn products, as well as the *murabahah* (cost-plus sale) contract in installment products, ensures absolute clarity regarding asset status and transaction value agreements. The legal basis concerning this collateral practice is explicitly emphasized in the Qur'an in Surah Al-Baqarah verse 283. The verse mentions the importance of having a possessed collateral (*maqbūḍah*) when someone engages in a non-cash transaction [17]. This principle proves that the practice of *rahn* is not just an ordinary business transaction to seek profit, but a tangible manifestation of implementing accountability and justice values in the Islamic financial system.

In addition to anchoring to the Qur'an, the exemplary model of Prophet Muhammad SAW also reinforces the basis of this practice, as recorded in authentic hadith narrations: "The Messenger of Allah SAW once mortgaged his iron armor to a Jew as collateral for food supplies he bought" (Narrated by Bukhari and Muslim) [18]. This narration provides a very strong legal foundation for the mechanism of pawning in Islam, as long as the contract process is completely clean from elements of *riba*, *gharar* (uncertainty), or exploitative practices that harm either party. Thus, it can be concluded that the Gold Pawn and Gold Installment services at BSI are not only oriented toward economic gain, but also stand firmly upon a valid and authentic sharia foundation.

Theoretically, the success of sharia financial inclusion depends heavily on ease of access, product utility, and compliance with Islamic principles. Masrurin (2020) stresses that increases in inclusion figures must be supported by a variety of product innovations capable of answering public needs. That way, the understanding or literacy possessed by the public can manifest into the active use of banking services. In this context, the presence of Gold Pawn and Gold Installment products at BSI becomes an innovative step that effectively bridges the gap between the public's theoretical understanding and the actual usage of sharia financial products in the field.

In addition to product innovation factors, service quality and appropriate educational approaches also hold a highly vital role in driving sharia financial inclusion. In line with the views of Rismadayanti (2019), the role of sharia banks extends beyond merely providing financial products. Sharia banks are also responsible for building public trust and understanding through transparent and easily reachable services. BSI's step in introducing digital transformation via the BYOND Mobile application strengthens this strategy. The presence of this digital platform successfully removes distance and location barriers, allowing the wider community to easily utilize these gold-based financial products.

Overall, this study concludes that BSI's Gold Pawn and Gold Installment services make a tangible contribution toward expanding sharia financial inclusion, both locally and nationally. These two products not only expand the reach of sharia financing and investment access, but also successfully transform the public's financial habits to become more mature and planned. In connection with the Sustainable Development Goals (SDGs) agenda Goal 8, this gold-based financial solution has proven capable of becoming a supporting pillar for inclusive economic growth through the provision of a financial system that is fair, safe for protecting assets, and fully aligned with sharia law.

Based on all the results of the analysis and discussion conducted, the high public interest in Gold Installment products compared to Gold Pawns confirms that sharia investment solutions with light installment systems carry a larger appeal for the public. These field findings clarify the important position of Gold Installments as an effective driving product in raising the level of understanding as well as the utilization of sharia financial services in society in a sustainable manner.

4. Conclusion

This Based on the entire series of analysis and discussion presented, it can be concluded that the Gold Pawn and Gold Installment products at BSI KCP Sidoarjo Cemengkalang play a highly important role in expanding the reach of sharia financial inclusion. These two products have proven capable of providing financial services that are easily accessible, safe for protecting assets, and fully in line with Islamic sharia principles. These advantages are highly felt in terms of benefits by community groups who have not previously utilized sharia banking services to their full potential.

The results of this study also confirm that the Gold Installment product possesses a higher level of popularity and utilization compared to the Gold Pawn service. This condition is driven by the characteristics of Gold Installments as a physical investment choice that is easy to own through a light monthly installment system. This system has successfully encouraged the public to start developing halal, long-term financial planning. On the other hand, Gold Pawn services continue to play a crucial role as a provider of fast cash when the community is pressed, especially for micro-entrepreneurs and individuals who need instant capital without having to fall into the practice of interest or *riba*.

Overall, the operations of gold-based products at BSI KCP Sidoarjo Cemengkalang successfully combine the principle of openness with the prudential principle. This combination is evident from the application procedures made simple yet still backed by a very strict risk prevention system. Accordingly, the Gold Pawn and Gold Installment services at this branch office do not merely focus on the bank's profit targets alone, but have become strategic driving solutions to expand the reach of sharia financial services for the creation of a sustainable community economic ecosystem.

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