Assessing Public Knowledge of Islamic Gold Pawning (*Rahn Emas*) at Bank Riau Kepri Syariah

Marina Zulfa[a,b]
Megawati[a,b]
[a,b]Islamic University of Riau
[a]marinazulfa@fis.uir.ac.id
[b]megawati700@student.uir.ac.id

Abstract

This study is motivated by the increasing demand for Sharia-compliant financial products, particularly gold pawn, which serves as an alternative financing instrument consistent with Islamic law. Nevertheless, public understanding of the mechanisms and Sharia principles underpinning this product remains diverse. The primary objective of this research is to examine and analyze the level of public knowledge regarding the gold pawn product offered by Bank Riau Kepri Syariah. The study employs a field research design with a quantitative approach and analyzed descriptively using the *three-box method*. The findings indicate that the public's knowledge level of the gold pawn product is categorized as "moderate,". This implies that although the community is familiar with the concept, their understanding of operational mechanisms, Sharia compliance, risks, and benefits remains limited. These findings are expected to serve as a reference for Islamic banking institutions in enhancing continuous financial literacy.

Keywords **:** *Public Knowledge, Islamic Gold Pawning, Islamic Banking*

INTRODUCTION

In advancing Indonesia's economy, the banking sector plays a highly significant role. Almost all sectors related to financial activities involve banking services to facilitate transactions. The progress of the banking industry in a country is often regarded as an important indicator of its economic development. The more advanced a nation becomes, the greater the role of the banking sector in regulating and supporting economic activities. Consequently, the existence of banks is increasingly essential for both the government and society in promoting economic growth (Dalimunthe & Lubis, 2023).

Bank Syariah Indonesia was established to provide a variety of services and products aimed at fulfilling customer needs. Islamic banks offer a range of benefits designed to attract more customers, one of which is through gold pawning products. Saving in the form of gold has become one of the simplest and most appealing

investment methods among the public. In addition to saving gold, people can also pawn their jewelry or precious metals and redeem them for cash through Islamic pawn institutions or Islamic banking services (Thahir et al., 2024).

Since ancient times, gold has been regarded as a reliable means of preserving wealth. The price of gold tends to increase over time and is often correlated with other investment instruments. As a secure and marketable asset protector, gold has inspired several Islamic banks to offer savings products in the form of gold investment, using gold pawning as the underlying mechanism. Through this scheme, depositors can obtain 24-carat gold as the result of their gold savings investment (Febiyani et al., 2024).

Bank Riau Kepri Syariah offers a wide range of products, including fund-raising products such as iB Deposits, iB Sinar Savings, iB Simpel Savings, iB Duha Savings, and iB Giro accounts. In terms of financing, the bank also provides various facilities such as iB Home Ownership Financing, iB Small Business Financing, iB Vehicle Ownership Financing, iB Commercial Financing, and iB Gold Pawning (*Rahn*). However, public knowledge regarding these products remains limited and unevenly distributed. The higher the level of consumer understanding of the products offered, the better their comprehension of the value provided by Islamic banks. Consequently, this improved understanding enhances their perceived value and customer loyalty. Based on field observations, the majority of residents in Seberang Pebenaan Village are Muslims. Nevertheless, many community members are still unaware that Bank Riau Kepri Syariah offers gold pawning (*rahn*) services as a financial solution. Most people tend to rely on borrowing from relatives or obtaining loans through informal financial institutions rather than utilizing the available Islamic banking services.

A study is necessary to analyze the level of public knowledge that may influence community interest in utilizing gold pawning (*rahn*) products at Bank Riau Kepri Syariah in Seberang Pebenaan Village, Keritang District. Based on the research problem outlined above, the objective of this study is to examine the level of knowledge among the residents of Seberang Pebenaan Village regarding gold pawning products offered by Bank Riau Kepri Syariah.

LITERATURE REVIEW

A. Knowledge

Essentially, knowledge is a collection of information or the result of cognitive activities concerning a particular object, which may include events or phenomena experienced by the subject. Fundamentally, human knowledge, as the outcome of cognitive activities, represents a repository of mental wealth stored within the mind and heart. The knowledge possessed by individuals is subsequently expressed and communicated to others in social life, through language or activities, allowing people to enrich each other's understanding. In addition to being stored in the minds and heartsof individuals, the knowledge acquired by humans can also be preserved in various media, such as books, cassettes, CDs, flash drives, as well as other human works and daily practices that can be inherited and developed from one generation to the next (Ridwan et al., 2021).

Level of Knowledge

According to Notoadmodjo (2007:144), knowledge can be categorized into six progressive levels. The first level, knowing, refers to the material that has been learned and can be measured through activities such as mentioning, describing, defining, or stating information. The second level, comprehension, represents the ability to accurately understand a known object and to interpret the material by explaining, providing examples, drawing conclusions, or making predictions about the studied subject. The third level, application, is the ability to utilize learned material in real-life situations and practical contexts. The fourth level, analysis, involves the capability to break down an object into its components within an organizational structure while recognizing the interrelationships among these components. The fifth level, synthesis, refers to the ability to arrange and connect various pieces of information into a new whole or to reformulate them into a new conceptual framework. Finally, the sixth level, evaluation, represents the ability to assess material or an object based on predetermined criteria (Kaniawati et al., 2023).

B. Pawning (Rahn)

The practice of pawning, or *rahn*, has long been known and has formed part of societal customs since ancient times. Even during the era of the Prophet Muhammad (peace be upon him), pawning was already practiced, and he himself engaged in it. According to Asep Dadang Hidayat et al. (Sumiati, 2022), there are hadiths that explain the practice of *rahn* as implemented by the Prophet Muhammad (peace be upon him).

a. Hadith on Purchasing Goods on Credit

As narrated by Umm al-Mu'minin A'ishah (may Allah be pleased with her)

نَ النَّبِيَّ اشْتَرَى طَعَامًا مِنْ يَهُودِي إِلَى أَجَلٍ وَرَهَنَهُ دِرْعًا مِنْ حَدِيدٍ

"*Indeed, the Prophet Muhammad (peace be upon him) purchased food from a Jewish merchant on credit, and as collateral, he pledged (pawned) his iron armor.*" (Narrated by al-Bukhari and Muslim)

1. Definition of Pawning (Rahn)

In Islam, pawning is known as *al-rahn*, which carries the meaning of permanence or stability (*al-tsubut wa al-dawam*). This concept can be compared to the term *ma'râkid*, which describes calm, still water. Pawning is considered stable because the pledged item remains under the ownership of the pledger until the debt is fully repaid. *Rahn* can be understood as a form of collateral for a debt, the pledged item itself, or even as a type of mortgage. In some cases, the term *al-habs* (detention) is also used (Farid & Fahreza, 2023).

According to Islamic terminology (*syara'*), *rahn* refers to designating an item of value as collateral for a debt. With such collateral, the borrower may receive all or part of the loan amount. According to M.A. Tihami, *rahn* in *syara'* terms is the act of granting control over an asset as security for a receivable, with the purpose of ensuring that the debt can be repaid, particularly in cases of payment difficulty. The value of the pledged item is generally set lower than its actual worth; thus, if the debt is not repaid, the item may be used to settle the debt. However, its sale must correspond to the prevailing market price at the time, and any surplus exceeding the debt amount should be returned to the owner (pledger) of the item (Syukron Ulinnuha & Kurniawati, 2024).

Etymologically, the term *rahn* signifies *tsubut* (permanence) and *dawam* (continuity), or something that persists over time. The term *ma'râhin* refers to still or calm water, while *ni'mah rahinah* denotes a blessing that is continuous or everlasting. According to Imam Ibn Qudamah in *Kitab al-Mughni*, *rahn* refers to an item of value that can be pledged when a debtor is unable to repay a loan to the lender. Meanwhile, Imam Abu Zakaria al-Ansary in *Kitab Fathul Wahab* defines *rahn* as an asset used as collateral or security for a debt, which can be utilized to settle the debt if the debtor is unable to fulfill the payment obligations.

Scholars from the Shafi'i and Hanbali schools of thought state that *rahn*, or pawning, refers to an asset used as collateral for a debt, which can be utilized to settle the debt if the debtor is unable to fulfill the payment. Furthermore, scholars from the Maliki school define *rahn* as a valuable asset or property that is held as binding security for a debt (Wardani, 2024).

2. Legal Basis of Pawning (Rahn)

a. The Qur'an

In Surah Al-Baqarah, verse 283:

وَاِنْ كُنْتُمْ عَلٰى سَفَرٍ وَّلَمْ تَجِدُوْا كَاتِبًا فَرِهٰنٌ مَّقْبُوْضَةٌ ۗ فَاِنْ اَمِنَ بَعْضُكُمْ بَعْضًا فَلْيُؤَدِّ الَّذِى اؤْتُمِنَ اَمَانَتَهٗ وَلْيَتَّقِ اللّٰهَ رَبَّهٗ ۗ وَلَا
تَكْتُمُوا الشَّهَادَةَ ۗ وَمَنْ يَّكْتُمْهَا فَاِنَّهٗٓ اٰثِمٌ قَلْبُهٗ ۗ وَ اللّٰهُ بِمَا تَعْمَلُوْنَ عَلِيْمٌ ٢٨٣

The meaning of the verse is as follows: "*If you are traveling and cannot find a scribe, let there be a pledge held as collateral. However, if some of you trust others, let the trusted party fulfill the trust (debt) and be mindful of Allah, their Lord. Do not conceal testimony, for whoever conceals it, indeed, their heart is sinful. Allah is All-Knowing of what you do*" (Qur'an, Al-Baqarah 2:283)

Shaykh Muhammad Ali As-Sayis argues that this verse of the Qur'an provides guidance on applying the principle of prudence when engaging in debt-based transactions with others, by pledging an item as collateral to the creditor (*rahn*).

b. Hadith

The meaning of the hadith is: "*If any of you owes a debt, then let him provide collateral.*"

In practice, the legal basis for Sharia pawning (*rahn*) in Islamic banking is guided by several regulations and rulings, including: the Bank Indonesia Regulation (PBI) Number 10/17/PBI/2008 concerning Sharia Bank Products and Sharia Business Units; the Bank Indonesia Circular Letter (SE-BI) Number 10/31/DPBS/2008 regarding Sharia Bank Products and Sharia Business Units; the Bank Indonesia Circular Letter (SE- BI) Number 14/7/DPBS/2012 concerning gold-backed *qardh* products for Islamic banks and Sharia Business Units; the DSN-MUI Fatwa Number 25/DSN- MUI/III/2002 on *rahn*; DSN-MUI Fatwa Number 26/DSN-MUI/III/2002 on gold pawning (*rahn emas*); and DSN-MUI Fatwa Number 79/DSN-MUI/III/2001 on *qardh* using customer funds (Safarida, 2021:78–94).

2. Pillars and Conditions of Pawning (Rahn)

In executing a contract, certain pillars and conditions of pawning (*rahn*) must be fulfilled for the agreement to be considered valid under Islamic law. According to the majority of scholars, the essential elements of *rahn* include the pledger (*ar-Rahin*), the recipient of the pledge

(*al-Murtahin*), the pledged item (*al-Marhun*), the debt (*al-Marhun bih*), and the offer and acceptance (*ijab and qabul*). The pledger must be an adult, of sound mind, trustworthy, and legally own the item being used as collateral. The recipient, which may be an individual, a bank, or an institution, is entrusted by the pledger to provide a loan secured by the pledged asset.

The pledged item itself must meet specific requirements: it should have economic value, be usable in accordance with Sharia principles, have a clear and identifiable physical condition, and be legally owned by the pledger. The debt represents the funds provided by the recipient based on the valuation of the pledged item and must be a legitimate right, usable in a tangible manner, and quantifiable with certainty.

Furthermore, the agreement process, represented by *ijab and qabul*, must ensure that the pledged item exists and is tangible, as transactions involving nonexistent or uncertain items are invalid. The item must have economic value, be lawful (*halal*), ownable, storable, and usable according to its function without causing harm. Ownership must be full and legal, making it impermissible to pledge items without clear ownership, such as sand in the desert, seawater, or sunlight. The item must also be deliverable at the time of the transaction, prohibiting the pledging of wild animals, fish in the sea, or birds in the sky. Finally, the pledged item should be durable and resistant to damage, such as gold, silver, precious metals, vehicles, and other similar assets (Zain, 2022).

5. Sale of the Pledged Item (Marhun)

When a debt reaches its maturity, the recipient of the pledge (*al-Murtahin*) is obligated to remind the pledger (*ar-Rahin*) to settle the debt immediately. If the pledger still fails to repay the debt, the pledged item (*marhun*) may be sold forcibly or executed through an auction in accordance with Sharia principles. The proceeds from the sale of the *marhun* are used to repay the debt, cover unpaid maintenance and storage costs, and settle the expenses associated with the sale (Azis, 2025).

In this context, the *rahn* contract refers to holding an asset as collateral, meaning that the pledged property of the borrower is retained as security for the loan received. The pledged item will not be returned to the borrower until the debt has been fully repaid. The primary purpose of the *rahn* contract is to provide security and assurance to the lender (*murtahin*). While the maintenance and storage of the pledged item are essentially the responsibility of the pledger (*rahin*), they may also be performed by the recipient (*murtahin*) as long as the cost of storage and upkeep is borne by the pledger. Importantly, these costs must not be determined based on the amount of the loan (Alexander et al., 2023).

لَا يَغْلَقُ الرَّهْنُ مِنْ صَاحِبِهِ الَّذِيْ رَهَنَهُ، لَهُ غُنْمُهُ وَعَلَيْهِ غُرْمُهُ

"*The ownership of the pledged item remains with the pledger, who retains its benefits and bears its risks*"
(Narrated by Al-Shafi'i, Al-Daraquthni, and Ibn Majah from Abu Hurairah).

f. Gold Pawning (Gadai Emas)

Gold pawning has distinct advantages compared to other types of collateral. Gold is a precious metal with high value, and its price tends to remain stable or even increase annually. Moreover, gold is an asset that is easily owned by individuals, particularly in the form of jewelry. Gold pawning represents an innovative product offered by Islamic financial institutions. The Indonesian Ulama Council (MUI) has affirmed that gold pawning and gold contracts under *rahn*

are permitted based on DSN-MUI Fatwa No. 25/DSN-MUI/III/2002. Furthermore, DSN-MUI Fatwa No. 26/DSN-MUI/III/2002 stipulates that the costs and expenses associated with the safekeeping of the pledged item (*marhun*) are the responsibility of the pledger (*rahin*). In addition, there is an ancillary contract known as *ijarah* (lease) to cover the storage of the pledged gold (Ningtyas et al., 2024).

C. Gold Pawning at Bank Riau Kepri Syariah

Gold has attracted significant attention in Indonesia, particularly since the monetary and economic crisis of 1997. During that period, gold proved to be more resilient against the effects of inflation and economic instability, making it highly suitableas an investment instrument and a hedge for asset value. Some experts also consider gold investment to be more profitable compared to deposits, mutual funds, stocks, or bonds. In addition to being used as an investment vehicle, gold can also serve as collateral for loans to obtain short-term cash financing.

Sharia-based gold pawning financing is a financial product in which an Islamic financial institution provides a loan facility to a customer with gold as collateral, following Sharia pawning principles. The pledged gold is placed under the custody and maintenance of the Islamic pawn institution, which charges a storage fee based on the *ijarah* (leasing) principle. Consequently, the pawning (*rahn*) product incorporates a combination of contracts: a loan (*qardh*) secured by specific collateral, alongside the *ijarah* principle applied to cover the cost of maintaining the pledged asset (Ernanda, 2022).

1. Requirements for Gold Pawning at Bank Riau Kepri Syariah

The requirements for participating in gold pawning at Bank Riau Kepri Syariah include presenting a valid identification document, such as a national ID card (*KTP*) or other official identification; completing the form provided by the bank; bringing the physical gold, either in the form of jewelry or bars, with a clear specification of quantity and weight; and having the gold appraised by bank personnel. Additionally, customers are required to provide accurate contact information, including address and phone number, for communication purposes.

2. Gold Pawning System at Bank Riau Kepri Syariah

Bank Riau Kepri Syariah implements a gold pawning system with affordable storage fees (*ujrah*) and offers financing up to IDR 250 million. The process is designed to be quick and convenient, allowing customers to freely select a repayment period of up to four months. Before the maturity date, customers may request an extension to prevent the seizure of their gold, and such extensions must be processed officially at the bank office. All pawning transactions are conducted in accordance with Sharia principles, emphasizing fairness and transparency at every stage of the process (Wulandari, 2024).

The gold pawning product at Bank Riau Kepri Syariah utilizes several Sharia- compliant contracts. The first is the *rahn* contract, which refers to the delegation of authority by one party to another (e.g., the bank) in matters that can be entrusted, where the recipient of this authority may receive compensation from the principal. The second contract is *ujrah*, which relates to service fees charged for the storage and maintenance of the pledged gold. Bank Riau Kepri Syariah calculates the *ujrah* fee based on the weight of the pledged gold, typically on a monthly basis, as remuneration for the storage services provided by the bank.

The third contract is *wakalah*, an agreement in which a person grants authority (*wakalah*)

to another party to act on their behalf. In this context, the principal delegates certain powers to an agent to perform specific actions or manage affairs for the benefit of the principal. The fourth contract is *murabahah*, which may be applied if the customer fails to repay their debt, allowing the bank to sell the pledged gold. In this contract, the bank sells the gold to a third party at a pre-agreed price, which includes a predetermined profit margin. According to M. Syafi'i Antonio, *murabahah* is defined as a sale of goods at the original cost with an agreed-upon profit, where the seller provides the principal goods, determines the profit margin, sets the financing period, and specifies the installment amounts to be paid (Melina et al., 2024).

RESEARCH METHOD

A. Research Type

This study is a field research (*field research*) employing a quantitative method. Research that utilizes statistical data processing is commonly referred to as quantitative research. In this study, the author used a survey method for data collection. A survey is a research method that employs a questionnaire as the primary data collection instrument. A questionnaire consists of a list of written questions or statements, which respondents complete according to the provided instructions (Kurniawati & Rindrayani, 2025).

B. Population and Sample of the Study

1. **Population**

   The population of this study consisted of 1,756 male residents and 1,832 female residents living in Seberang Pebenaan Village, Keritang District, Indragiri Hilir Regency, Riau.

2. **Sample**

   A sample is a portion of the population that is selected to represent the entire population or a small segment observed (Subhaktiyasa, 2024). The sample size for this study was determined using Slovin's formula (Antoro, 2024). A total of 96 respondents were selected, targeting community members aged 17 years and above.

Table 1
Variable Measurement Using the Likert Scale

Response Option	Score
Strongly Agree (SS)	5
Agree (S)	4
Neutral (N)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

C. Data Analysis

In this study, the author employed descriptive statistical methods. Descriptive statistics present the data obtained in its original form without drawing broad conclusions or generalizations (Tahir et al., 2024). The activities involved in descriptive statistics include data collection, data presentation, determination of statistical values, and the creation of diagrams or figures relevant to the study.

According to Ferdinand (Riyanto, 2020), using the "three-box method" divides a four-range scale by three, resulting in a range of 1.33, which in turn produces an index value. The criteria applied in this study are as follows:

Table 2 Three-Box Method

No	Value Range	Category
1	1.99 – 2.33	Low
2	2.34 – 3.67	Medium
3	3.68 – 5.00	High

RESULTS AND DISCUSSION

From the results of the descriptive statistical analysis using SPSS, the study obtained the mean, median, mode, standard deviation, variance, range, minimum value, maximum value, and total sum related to the indicators of public knowledge regarding gold pawning products at Bank Riau Kepri Syariah.

Table 3
Assessment Criteria of Questionnaire Results

	Respondent Response Categories					Average	Respondent indicator Assessment Criteria
	SS	S	N	TS	STS		
P1	3	28	48	16	1	3, 21%	Moderate
P2	2	30	35	21	8	2,96%	Moderate
P3	1	18	44	26	7	2,79%	Moderate
P4	1	15	47	29	4	2,79%	Moderate
P5	0	15	50	25	6	2,77%	Moderate
P6	0	19	45	28	4	2,82%	Moderate
P7	0	11	52	27	6	2,69%	Moderate
P8	2	29	44	19	2	3,09%	Moderate
P9	0	18	42	34	2	2,79%	Moderate
P10	0	15	41	36	4	2,68%	Moderate
P11	0	12	44	36	4	2,66%	Moderate
P12	0	12	55	25	4	2,77%	Moderate
P13	0	12	46	36	2	2,70%	Moderate
P14	0	14	50	29	3	2,78%	Moderate
P15	0	10	48	36	2	2,67%	Moderate
P16	3	19	47	25	2	2,95%	Moderate
P17	5	18	52	20	41	3,06%	Moderate

Source: Processed Data, 2025

From the table above, it can be concluded that the assessment of respondents' knowledge regarding the gold pawning products at Bank Riau Kepri Syariah, which consists of 17 indicators on public knowledge about these products, falls into the moderate category.

B. Discussion of Research Findings

Based on the analysis results, it can be concluded that for the first indicator, the highest number of responses was 48 respondents choosing the Neutral option, with an average percentage of 3.21%, which falls into the "moderate" category. This indicates that respondents do not yet fully understand the concept of Sharia-based gold pawning products. For the second indicator, 35 respondents selected the Neutral option, with an average percentage of 2.96%, also falling into the "moderate" category. This suggests that respondents have not fully comprehended the differences between Sharia-compliant gold pawning and conventional gold pawning. Similarly, for the third indicator, 44 respondents chose the Neutral option, with an average percentage of 2.76%, which is classified as "moderate." This implies that respondents are not yet fully aware of the requirements needed to apply for gold pawning products at Bank Riau Kepri Syariah.

For the fourth indicator, 47 respondents selected the Neutral option, with an average percentage of 2.79%, which falls into the "moderate" category. This indicates that respondents do not yet fully understand the detailed procedures for payment and redemption in the gold pawning products at Bank Riau Kepri Syariah. For the fifth indicator, 50 respondents chose the Neutral option, with an average percentage of 2.77%, also classified as "moderate." This suggests that the majority of respondents have not fully comprehended the basic concept of *Rahn* applied in Sharia-based gold pawning products. For the sixth indicator, 45 respondents selected the Neutral option, with an average percentage of 2.82%, falling into the "moderate" category. This implies that most respondents do not yet fully understand the differences in benefits offered by Sharia gold pawning products.

For the seventh indicator, 52 respondents selected the Neutral option, with an average percentage of 2.69%, which falls into the "moderate" category. This indicates that the majority of respondents do not yet fully understand how to calculate administrative fees in Sharia gold pawning products. For the eighth indicator, 44 respondents chose the Neutral option, with an average percentage of 3.09%, also classified as "moderate." This suggests that most respondents have not fully understood the procedural steps involved in applying for Sharia gold pawning, and have not yet been able to properly implement the Sharia requirements in the transaction process. For the ninth indicator, 42 respondents selected the Neutral option, with an average percentage of 2.79%, which falls into the "moderate" category. This implies that the majority of respondents do not yet fully understand the comprehensive advantages and disadvantages of Sharia gold pawning products. For the tenth indicator, 41 respondents chose the Neutral option, with an average percentage of 2.68%, also classified as "moderate." This indicates that most respondents do not yet fully understand the risk comparison between Sharia and conventional gold pawning products.

For the eleventh indicator, 44 respondents selected the Neutral option, with an average percentage of 2.66%, which falls into the "moderate" category. This indicates that the majority of respondents do not yet fully understand in detail the cost components associated with gold pawning products at Bank Riau Kepri Syariah. For the twelfth indicator, 55 respondents chose

the Neutral option, with an average percentage of 2.77%, also classified as "moderate." This suggests that most respondents have not yet been able to effectively design strategies for using Sharia gold pawning products, particularly to meet emergency financial needs. For the thirteenth indicator, 46 respondents selected the Neutral option, with an average percentage of 2.70%, falling into the "moderate" category. This implies that most respondents do not yet fully possess the ability to propose appropriate solutions in the event of a delay in redeeming gold in Sharia gold pawning products at Bank Riau Kepri Syariah. For the fourteenth indicator, 50 respondents chose the Neutral option, with an average percentage of 2.78%, also classified as "moderate." This indicates that the majority of respondents are not yet fully capable of formulating effective steps to optimize the benefits of Sharia gold pawning products.

For the fifteenth indicator, 48 respondents selected the Neutral option, with an average percentage of 2.67%, which falls into the "moderate" category. This indicates that the majority of respondents do not yet fully have a positive perception or a strong understanding regarding the fairness and transparency of the Sharia gold pawning system at Bank Riau Kepri Syariah. For the sixteenth indicator, 47 respondents chose the Neutral option, with an average percentage of 2.95%, also classified as "moderate." This suggests that most respondents are not yet fully confident that the gold pawning products at Bank Riau Kepri Syariah are truly compliant with Islamic Sharia principles. For the seventeenth indicator, 52 respondents selected the Neutral option, with an average percentage of 3.06%, which falls into the "moderate" category. This implies that the majority of respondents do not yet fully possess sufficient confidence to recommend Sharia gold pawning products to others.

The results of this study are in line with the research conducted by Fitriani (2020), which examined *"Analysis of the Level of Islamic Financial Literacy of the Public on Gold Pawning Products in Medan City."* Her study found that public knowledge of gold pawning products was still limited, particularly regarding Sharia aspects. However, the difference is that Fitriani's research focused specifically on Sharia aspects (contracts and principles), whereas the present study encompasses the general public's understanding of gold pawning products at Bank Riau Kepri Syariah. The results of this study are also consistent with the research conducted by Samsam (2019) on *"Public Preferences for Gold Pawning Products at PT. Pegadaian Syariah Pindrang Branch (Analysis of the Maslahah Concept)."* His study found that the public still has limited understanding of Sharia gold pawning.

The difference, however, is that Samsam's research focused on the Maslahah concept analysis, whereas the present study examines the general public's understanding of gold pawning products at Bank Riau Kepri Syariah. Furthermore, this study aligns with the research conducted by Dinda Naila Fahira (2022) on *"The Application of Ijarah Contracts in Gold Pawning Financing at Bank Riau Kepri Syariah Pekanbaru Branch Reviewed According to Fiqh Muamalah."* Her study found that contracts at Bank Riau Kepri Syariah constitute a form of multi-contracts combining qard, rahn, and ijarah, which approaches prohibited multi-contract practices, although it is not considered a separate contract.

The results of this study are in line with the research conducted by Sisi Maiziani (2018) on *"Public Understanding of Gold Pawning Products in Pagar Dewa Subdistrict at Bank Riau Kepri Syariah Mandiri Bengkulu Branch."* Her study found that the majority of the Pagar Dewa community fell into the instructional understanding category. At this level, the public is at the stage of knowing or memorizing information but does not yet understand why it occurs. Similarly, this study aligns with the research conducted by Dhea Ananda (2022) on *"Analysis of the Public's Knowledge Level of Sharia Banking Products in Dumai City."* The study found that while most of the Dumai community are aware

of Sharia banks, not all of them are familiar with the specific products offered by these banks and generally only have a basic or general understanding.

Based on the findings from the field, overall, the level of knowledge among the community in Seberang Syariah Village is still considered low, placing it in the "moderate" research category. Although some members of the community are familiar with the term gold pawning, their understanding of the system, procedures, and Sharia principles applied in these products remains very limited.

CONCLUSION

Based on the research findings described, it can be concluded that the level of public knowledge in Seberang Pebenaan Village regarding gold pawning products at Bank Riau Kepri Syariah is still relatively low, thus falling into the "moderate" category. This is evident from the questionnaire assessment table, which shows that the average responses for indicators one through seventeen range between 2.66% and 3.21%. While most of the community are familiar with the term gold pawning, their understanding of the mechanisms, Sharia principles, as well as the risks and benefits of the products remains very limited.

Based on the results and findings of the study entitled *"Analysis of the Public's Knowledge Level of Gold Pawning at Bank Riau Kepri Syariah"*, several recommendations can be proposed. The researcher suggests that Bank Riau Kepri Syariah should be more proactive in conducting direct socialization and education for village communities regarding Sharia-based gold pawning products. Such education is essential to improve public understanding of *rahn* contracts, *ujrah* fees, and pawning procedures that comply with Sharia principles.

The village government also plays an important role in supporting the enhancement of financial literacy among the community. Therefore, it is recommended that the village authorities collaborate with Sharia financial institutions to organize regular financial literacy training or seminars. This effort is expected to strengthen the community's understanding of Sharia-based financial products, including gold pawning products. On the other hand, the public is also encouraged to be more proactive in seeking information about Sharia financial products through various sources, including digital media, brochures, or direct communication with the bank, enabling them to make more accurate financial decisions aligned with Islamic values.

For future researchers, it is suggested to conduct more in-depth studies by including other variables that may influence public interest in Sharia financial products. Factors such as culture, trust levels, and personal experiences with Sharia banking services could be explored to provide a more comprehensive understanding.

This study has several limitations that should be considered. First, the research was conducted only in one area, namely Seberang Pebenaan Village, so the findings cannot yet be generalized to other regions with different community characteristics. Second, the research instruments focused primarily on public knowledge without examining other factors such as attitudes and perceptions toward Sharia gold pawning products. Third, the data collected are cross-sectional, which does not capture the dynamics of changes in public knowledge over time.

In terms of implications, this study provides several important contributions. Theoretically, the findings enrich the literature on public knowledge of Sharia-based gold pawning products and can serve as a reference for similar studies in the future. Practically, the results offer input for Bank Riau Kepri Syariah and other Sharia financial institutions to strengthen their strategies for

socialization and financial education at the village community level. From a policy perspective, this study can serve as a basis for local governments and relevant authorities in designing targeted and sustainable Sharia financial literacy programs to expand Sharia-based financial inclusion in the Riau region.

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