

Gold Savings Products at PT. Pegadaian (PERSERO) Parepare Area (Islamic Economic Analysis)

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Abstract

The purpose of this research is to explain how the process of marketing gold savings products at PT. Pegadaian, then what is the process of the mechanism and terms of the gold savings product contract and how is the Islamic economic perception of gold savings products at PT. Pegadaian Persero in Parepare area. The results of research on gold savings products at PT. Pegadaian (Persero) Parepare Area shows that the Marketing Strategy carried out by PT. Pegadaian Persero in the Parepare area with product, price, location and marketing strategies by way of outreach and dissemination via whatsapp online. Then the service process for the Gold Savings product carried out by PT Pegadaian (Persero) is that the customer comes to the nearest pawnshop with several predetermined requirements such as submitting identification, filling out the application form provided, paying the price of the gold bar ordered (cash), paying a down payment ordered gold bars (installments), and signed the agreed transaction contract. to both sides. And gold will be received by customers after paying off installments or other administration.

Keywords: *Gold Savings, Marketing and Islamic Economics.*

INTRODUCTION

Pawnshop institutions in Indonesia have long been established since the Dutch colonial era. In order to suppress illegal pawnshop practices and minimize loan-sharking which is very detrimental to the community, the Dutch colonial government monopolized the pawnshop business by establishing a pawnshop agency within the Headquarters of Finance. Then in 1930 with stbl. 1930 number 226. The pawnshop service was changed into a State Company based on article 2 IBWI (donesche Bedrijven Wet) which reads: the appointment of Indonesian state service branches as state companies in the sense of this law, is carried out by ordinance.

The development of pawnshops as a financial institution is growing rapidly. Various kinds of products have been offered in order to facilitate each transaction. Indonesian people, who are predominantly Muslim, want every financial transaction carried out in accordance with Islamic law, including in terms of pawning. Pawnshops are an alternative for the community to help with financial problems.

The purpose of establishing Islamic pawnshops is as a government-owned non-bank financial institution that has the right to provide financing to the public on the basis of pawn law (rahn) which aims to prevent the community from being harmed by non-formal financial

institutions that tend to take advantage of the urgent needs of the community. In sharia pawning, the most important thing is to be able to provide benefits in accordance with the expectations of society. In addition, there is a need for people who are starting to want pawnshops that apply sharia principles.

Marketing is not just a sales process. In terms of marketing is much broader than sales. Marketing is an orderly and defined process for thinking about and planning markets. The marketing process can be applied not only to goods and services, but also to everything that can be marketed, such as ideas, events, organizations, places and personalities. However, it is important to emphasize that this form of marketing does not start with a product or offer but with capturing a market opportunity. Strategy is a plan of action (a series of company activities) including the use of methods and utilization of various resources or strengths. Thus, the strategy is the process of preparing a work plan, not yet into action. Strategies are structured to achieve certain goals. That is, the direction of all strategic planning decisions is the achievement of goals. Therefore, before determining a strategy, it is necessary to formulate clear objectives and its success can be measured.

There are 4 characteristics of sharia marketing that can be used as a guide for marketers, namely theistic (rabhaniyyah), ethical (akhlaqiyyah), realistic (al-waqi'iyah) and humanistic (insaniyyah). This is what distinguishes the Islamic economic system from the conventional economic system. In addition, sharia marketing prioritizes moral values and moral ethics in its implementation. Therefore sharia marketing is important for marketing personnel to penetrate the market.

The currently trending Sharia Pegadaian product is gold savings. This gold savings product uses a Murabahah and Wadiah contract. Murabahah gold is a form of buying and selling gold in a non-cash manner, in which a customer comes to an Islamic bank expressing his intention to buy gold bars of this weight while paying a down payment. Then the bank buys the gold in question and is used as a pawn item held by the bank until the installments are paid off, then the gold is handed over to the customer.

Murabahah gold at pawnshops can be trending due to several factors including 1) The value of gold is stable, what is meant here is that gold tends to be resistant to inflation, the price of gold is stable in the face of an uncertain economy and it is also easy to liquidate, 2) Buying gold is easier . Even with this gold Murabahah can attract people interested in saving gold. 3) Can buy gold at an affordable price. What is meant here is that people can buy gold starting at

approximately IDR 9,430 per 0.01 gram. Many customers also want to save for investment purposes.

Gold is a very profitable investment alternative. Its investment value is not eroded by inflation, prices continue to increase, plus the open market makes this commodity an alternative investment choice. Gold investment is the safest investment when compared to other investments. Apart from that, investing in gold can also open up opportunities that investment can provide returns and yields or profits beyond high risk investments where conditions and situations allow such as soaring inflation and rising world gold prices.

The contract used in this gold savings account is Murabahah, which is a sale and purchase contract for certain goods, where the seller mentions the purchase price of the goods to the buyer, then sells to the buyer with the expected profit according to a certain amount. In a murabahah contract, the seller sells the goods by asking for the excess of the purchase price over the selling price. The difference between the purchase price and the selling price is called the profit margin. Then the Wadiah Akad, namely the contract or contract between two parties, namely between the owner of the goods and the custodian of the goods. The item can be anything that is valuable or has value.

Pegadaian Syariah is a seller of goods (in the form of gold) and customers (owners of gold savings accounts) are customers, while the price (gold) at Pegadaian Syariah refers to world gold prices. In this case, as the seller, Pegadaian Syariah, both units and branches, will facilitate gold buying and selling transactions carried out by customers today, which later these savings funds will be collected by the head office, especially the gold business division, which has a special task of handling sales and sales transactions. buying gold to PT.ANTAM, then, after collecting the funds from customers throughout Indonesia, this gold business division will immediately make a gold purchase transaction to PT.ANTAM according to gold orders from customers today. PT. ANTAM is a business partner that has been trusted by Perum Pegadaian to produce the gold needed by the Pegadaian.

Pegadaian Syariah gold savings uses a buy-entrusted gold system. That is, the customer buys a certain amount of gold and then entrusts it to the Sharia Pegadaian. After reaching a certain amount, customers can print their gold or sell it again when they need cash. And customers who want to print gold in physical form will be charged again according to the weight of the gold that the customer will print and according to the world gold price on that day.

After making observations, researchers found several problems including the pawnshop did not really explain what contract was being made. The pawnshop only explains the murabahah contract to the customer, even though in reality the implementation includes several contracts, namely murabahah, wadiah, and istishna. In addition, when making a transaction there will be what is called a deposit fee. Because the gold that will be purchased is kept by PT. Pawnshop. A deposit fee is charged to the customer, the amount of which is determined at the time of the transaction. Then the researcher wanted to see whether the Gold savings product at PT. Pawnshop Persero Area.

METHODS

Context of discourse is using and adapting qualitative methods in this study is easier when faced with facts. This method presents directly the nature of the relationship between researchers and informants. This method is more sensitive and more adaptable to the many sharpenings of shared influence and to the patterns of values encountered.

In this subheading, the writer may describe the the context of discourse in detail. It may problematize the main concept discussing in the research writing. However, it is important to note, this subsection does not provide such theoretical framework. While at the same time, this subsection may provide method of gathering and analyzing data for which the data would be possible to conduct qualitative or quantitative approaches. This section describes the tools of analysis along with the data and their sources.

DISCUSSION

The Marketing Process of Gold Savings Products at PT. Pawnshop (Persero) Parepare Area

Based on the results of interviews with the head of the branch of PT. Parepare Area Pegadaian revealed that

"So we at this pawn shop have many types of products that offer gold where one of them is a precious metal product, where the customer repays within a specified time before having the gold he wants, but this product is quite expensive because the installment value is quite high then the product next is a gold savings product which is expected to be a product that is in great demand by the parepare community"

Based on the results of the following interviews reveal that

“The gold savings product is a product launched by Pegadaian Syariah. These products are designed for all levels of society who have the desire to invest but with limited funds. As well as gold savings products have the advantages of being safe, without inflation, profitable, the funds saved can be directly converted into gold.”

In determining the price of gold at PT. Pawnshop Persero Area Parepare based on the results of interviews with the marketing department as follows

"So the price for gold savings directly from ANTAM is currently Rp. 5700 or Rp. 5900 per 0.01 gram of gold. Pegadaian never raises or lowers the price of gold, because the gold price itself comes directly from ANTAM. The price offered is relatively cheap because the registration fee is Rp. 10,000 and the savings maintenance fee is Rp. 30,000 per year and the minimum purchase fee for gold is Rp. 9,700/Rp. 8,900 per 0.01 gram of gold, by paying Rp. 50,000 and completing the requirements, customers can already open and have gold savings at a relatively low cost. This fee includes administration and maintenance costs for savings and the cost of buying gold at least 0.01 gram.”

Based on the results of interviews with the branch leadership of PT. Pawnshop obtained

"So our office has hot prospects, meaning it is in a payment traffic area, apart from being close to the city center which is quite busy, it is also very strategic because it is passed by public transportation routes that make it easier for the public or customers to make transactions at PT. Pawnshop Persero Area Parepare”.

Based on interviews with the marketing department namely

"There are two ways to sell or promote gold savings products here, namely offline, namely distributing brochures, advertisements in the form of billboards, or visiting places or social gathering events or directly to government agencies directly, then the second is using online media, where via WhatsApp, Facebook, as well as instagram.”

Mechanisms and Terms of the Gold Savings Product Contract at PT. Pawnshop Persero area Parepare

The procedure for opening a Gold Savings account at Pegadaian (Persero) Parepare Area according to Muhammad Izhaq as Sales Assessment, namely

"Customers who want to open a gold account or savings come to the nearest pawnshop outlet bringing their identity in the form of a valid KTP and then fill out the account opening form provided, after which the customer pays a gold savings transaction fee in the form of an

administration fee of Rp. 10,000 and a deposit fee of IDR 30,000 for 12 months and can be extended”

Continuing in the procedure for these requirements, the pawnshop, where the head of the branch, Mr. Muhammadong, said that

"When you want to open a savings account or you want to register, it's enough to bring your ID card as proof of identity to fill in the registration form, then the second thing is that we just need to deposit a minimum of 50,000 and you can open a savings account."

Based on the results of the researcher's interview with the head of the Parepare Pawnshop branch, revealed that

"When you want to open a savings account, you will be given a book like an account book, but the difference is that at the bank, we deposit money, the balance is in the form of money. Here, the balance is in gold grams. 01 is equivalent to around Rp. 5,000.00 to Rp. 6,000.00. So for example, if you have Rp. 50,000.00, you will immediately convert it to grams."

Where is the Gold Savings Mechanism conveyed by Mr. Izhaq that

"The buying process is when the customer brings a certain amount of money and we immediately convert the money into grams of gold, so it's not money that is included in the savings, but gold per gram. the customer gets a nominal balance, for example Rp. 100,000 gets how many grams, then how many grams are deposited in the form of a balance."

The following is the result of an interview with Mr. Muhammad Izhaq

"Yes, it's true, in the process, customers can only make purchase transactions of at least 0.01 grams and a maximum of 100 grams per day, it's different, where if we want to sell or print gold, the minimum transaction is 1 gram and the maximum is 100 grams. It's the same if you want to transfer an account, at least 1 gram, a maximum of 100 grams, so you can't buy or sell gold at will, there are predetermined limits."

Based on the researcher's interview with Ira's mother, she said that

“When opening a gold savings account, the customer will be explained the costs that will be incurred when making a transaction, where at the time of opening the account, the customer will be charged a fee of Rp. 10,000, - then if the customer wants to transfer gold, a fee of Rp. 2,000.- then if the customer wants to print a checking account, the customer will be charged a fee of Rp. 1,000, - then if the customer wants to replace the book, it will also be subject to a fee of Rp. 10,000, - even if you want to close a customer's account book, you will

be charged a fee of Rp. 30,000, - then if you are late picking up the printed gold, you will be subject to a fine of Rp. 20,000, - then the last one is the deposit fee of Rp. 2,500,- per month”

Continue based on the results of the interview with the head of the branch, Mr. Muhammadong that

"The administration fee for the gold savings product is Rp. 30,000, - and even then it is paid only once a year so the customer will only be charged once, so for the administration fee the pawnshop is directly deducted from the customer's account so for example the customer's money in the savings is Rp. 100,000, - then we never filled it in for 3 years we didn't fill it in, now the remaining Rp. 10,000, - later it will be in the third account because it is deducted directly from the savings book.”

Through an interview with Mr. Muhammad Izhaq as follows

"So for this gold savings product we are collaborating with PT. ANTAM as the gold provider or the one supplying gold to us, so if we take the production process at ANTAM it's not a pawnshop that makes the gold, so if a customer wants to print gold bars, they are asked first how many grams they want to print, then we coordinate Go to the center if it's available, pick it up at the center in Jakarta but if you haven't, you have to wait again because you just want to order it at PT. ANTAM”

From the results of the author's interview with Mr. Muhammad Izhaq namely

"For sales or disbursements in the form of money, for example, the customer already has a balance of 5 grams of gold, then the customer can make a sale back to the pawnshop, for example the customer will sell the 3 grams of gold, then the money obtained is around Rp. 3,000,000. so the pawn shop will hand over the cash from the resale, and the customer's gold savings balance will be reduced by 3 grams, and it is not related to the rupiah value. Then for printing gold bars, the customer will be asked for a printing fee according to the number of grams to be printed. For example, a customer has 6 grams of gold, wants to print 5 grams. Then the pawn shop will immediately place an order at the head office, and the goods will arrive in about 3 weeks or up to 2 months.”

Mrs. Ira conveyed the same thing, viz

"When a customer already has a number of gram gold balances, then wants to take it in rupiah, to take it in this form of money the term is reselling the gold to the pawn shop, and when the customer wants it in the form of gold bars, the customer will only be asked for a printing fee. .”

Based on the results of the interview with Mr. Muhammadong that

"After the procedure has been completed, the customer, if he wants to take his gold, either in the form of money or in the form of gold, can do it anywhere, so if the customer is out of town in Jakarta, for example, if the customer just needs to go to the nearest pawnshop with a gold passbook, keep in mind that if you want to cash out The savings book must be brought so that later it will only be left for the pawnshop at the Jakarta branch to call the prepare to confirm that it will then be disbursed."

Based on the results of interviews with customers, researchers reveal that

"I think this is good, I just opened a gold savings account too, it's not difficult how to do it, it's up to you to deposit how much money you want, but that's also if we deposit a little bit, it will take longer and then we can take the gold just like saving it, it can't be taken at any time. the provisions are at least 5 grams, then the gold can be taken"

Based on the results of the author's interview with one of the customers as following

"I save here because it's more profitable and it feels safe, it's better because it's the same as if you buy gold, it's not too heavy for me to give you a lot of money to buy gold. What's more, the price of gold always goes up, never goes down, so if we save more gold, fortunately it's safer too, money there, if there (pawn shops) it's not, and it's even more valuable because I'll take the gold later"

Hj continued. Pure express that

"At first I was hesitant to save gold, but because I saw that gold was getting higher and higher in price, so I just tried to open a savings account and I could make a profit if I sold it when gold was rising in price"

Based on the results of the author's interview with employees of PT. Pawnshop explained that

"At this pawnshop, in the process of taking gold savings, two types of contracts are used, namely a murabaha contract and also a wadiah contract, which we will explain before opening a gold savings account."

From the results of the researcher's interview with Mr. Muhammad Izhaq, he argues that

"For example, a customer buys gold for Rp. 100,000, the customer gets a few grams of gold. Then the Rp. The 100,000 already belongs to the pawnshop itself, the money is as a result of a purchase, except like a money deposit at a bank where the customer saves some money

and the funds are managed. So the funds here are not managed, because the nature of buying and selling is the same as buying and selling ordinary gold, customers hand over money for purchases but the goods are not delivered directly.”

According to Irfan Subianto, through direct interviews with researchers, he stated that

"Here, when we want to open a gold savings account, the employees from the pawnshop really explain what the contract is used for, what is a murabaha contract and what is used in the transaction, so we are unfamiliar with murabaha contracts, at least we understand the agreement the contract"

Based on an interview with Mr. Muhammad Izhaq revealed

"So when a customer purchases gold, a murabaha sale and purchase agreement occurs with installments, namely where the purchase of gold is based on a price of 1 gram of gold (the number of grams that may be melted down) and the disbursement of the savings balance in the form of gold bars, so that installment payments occur here and gold will be delivered in accordance with the agreement (customer's request), in other words there is a sale and purchase of gold in cash. Goods will be delivered when the customer wants his gold savings balance in the form of gold bars. So we, from the pawn shop, will order gold bars to be printed according to the customer's order from the supplier (head office)."

Islamic Economic Perspective on Gold Savings Products at PT. Pawnshop Persero area Parepare

Saving is a form of wealth development recommended by Islam with the condition that it does not contain usury, gharar and ugliness, according to the hadith which reads:

عَنْ أَبِي هُرَيْرَةَ قَالَ نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْخِصَاةِ وَعَنْ بَيْعِ الْغُرَرِ (رَوَاهُ مُسْلِمٌ)

It means:

"From Abu Hurayrah he said: Rasulullah SAW forbade buying and selling by hashah (throwing stones / gravel) and buying and selling by cheating (HR.Muslim)."

Thus, through a murabaha contract, the pawnshop will gain profits, and murabaha is an acceptable contract because in this contract there is no element of interest, but only uses a margin.

As in the Al-Quran surah Al-Baqarah verse 275 which reads:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقْوَمُونَ إِلَّا كَمَا يَقْوَمُ الَّذِي يَتَخَبَّطُهُ
الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلَ الرِّبَا وَأَحَلَّ اللَّهُ
الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ
وَأَمْرٌ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ٢٧٥

It means:

"Those who eat (take) the riban cannot stand but are like the standing of a person who has been possessed by a devil because of (pressure) madness. Their situation is like that, is because they say (opinion), Indeed, buying and selling is the same as usury, even though Allah has made buying and selling lawful and usury forbidden. those who have received a ban from their Lord, then stop (from taking usury), then for him is what he took first (before the prohibition came); and his affairs (submitted) to Allah. people who return (take usury), then that person is the inhabitants of hell; they stay inside

Then from the results of the author's interview with Mr. Muhammad Izhaq as follows

"So before the transaction we first explain all the ins and outs of opening a gold savings account, so that the public or customers don't feel fooled about the agreement, right here we only use a murabahah contract as well as a wadiah contract, so we are transparent about contracts here. along with the margin (profit) so that there is no suspicion"

Based on the results of the interview with Mr. Muhammadong explained that

"In my opinion, monotheism within the scope of pawnshops is carrying out a task or a job based on Islamic characteristics, that is, not only looking at the worldly side, but also we always remember Allah SWT that everyone who runs their business is legitimate using a marketing strategy. but you have to remember that the rules of Allah SWT should not be ignored."

Based on the results of the interview with Mr. Muhammadong that

"In my opinion, balance is being humane, respecting and respecting Marketing trying to make life better. Don't let marketing activities on the contrary destroy the order of life in society, causing social life to be disrupted, like the life of a group of animals.

CONCLUSION

1. The marketing strategy carried out by PT. Pegadaian in an effort to attract customer interest is a marketing gazettegy, namely using two events, namely offline by distributing brochures and advertisements and conducting outreach in government agencies and at community institutional events.

2. The service process for Gold Savings products carried out by PT Pegadaian (Persero) is that the customer comes to the nearest pawn shop with several predetermined requirements such as submitting identification, filling out the application form provided, paying the price of the gold bar ordered (cash), paying money the advance of the ordered gold bars (installments), and the contents of the agreed transaction contract. to both sides.

3. Based on an Islamic economic perspective on Gold Savings products, the author agrees with Ibn Taymiyah, Ibn Qayyim and contemporary scholars who agree that gold and silver are goods (sil'ah) that are sold and bought like ordinary goods, and are no longer tsaman (price). , because seeing the current conditions that gold is no longer the official medium of exchange but goods.

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