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Operational Constraints Analysis of the Absence of Gold Pawn Services at PT Bank Syariah Indonesia Kuamang Kuning Sub-Branch Office

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Abstract

This study analyzes operational constraints related to the absence of gold pawn services at PT Bank Syariah Indonesia (BSI), Kuamang Kuning Sub-Branch Office. The issue is relevant because BSI's gold pawn business has expanded rapidly, while service availability does not automatically cover the entire branch network. A qualitative descriptive approach with a documentary case-study design was employed. Data were obtained from BSI annual reports, corporate product and news publications, Financial Services Authority regulations, DSN-MUI fatwas, and previous studies on gold pawn services and Islamic banking in the Kuamang Kuning area. The analysis used thematic reduction and gap mapping between operational requirements for gold pawn services and conditions verifiable through public sources. The findings indicate that the absence of service should not be reduced to a marketing problem; instead, it reflects operational readiness across six dimensions: human resources, collateral infrastructure and security, technology systems and authorization, governance and network authority, risk and compliance, and demand and economic feasibility. BSI's 2025 Annual Report recorded 896 sub-branch offices but only 756 gold pawn

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service points, confirming selective service deployment. This study proposes the Gold Pawn Operational Readiness Matrix (MKOL-GE) as a conceptual instrument for assessing branch readiness prior to service deployment. The recommended sequence includes demand measurement, integrated referral, competency development, periodic officer services, and permanent outlet deployment when operational feasibility is demonstrated.

Keywords: gold pawn; operational constraints; rahn; service readiness; Islamic banking

INTRODUCTION

Islamic banking has expanded not only through increased financing volumes but also through the diversification of services that address the public's liquidity needs while maintaining Sharia principles, prudence, and consumer protection. One of the most strategically positioned services is gold pawning, or *qardh* with gold collateral. This product provides short-term funding access with gold as collateral, allowing customers to obtain liquidity without permanently relinquishing the economic ownership of their gold assets. From the bank's perspective, gold pawning has distinct characteristics compared to regular transaction services, as it requires specific processes such as appraisal, collateral binding, physical storage, security, financing administration, and specialized risk management.

The development of BSI's gold business places this issue in an increasingly critical context. On February 26, 2025, BSI launched the "Bank Emas" (Gold Bank) service as part of strengthening the national gold ecosystem. Subsequently, on June 24, 2026, BSI reported an outstanding gold pawn portfolio of approximately IDR 13 trillion, representing a 100% growth compared to the previous year (Bank Syariah Indonesia, 2026). This growth demonstrates that gold pawning is no longer a supplementary service, but rather a crucial instrument within the gold ecosystem and Islamic retail financing.

Nevertheless, corporate business expansion does not equate to the uniform distribution of services across every network point. The BSI 2025 Annual Report recorded 153 branch offices, 896 sub-branch offices (KCP), and 756 gold pawn service points (Bank Syariah Indonesia, 2026a). These figures indicate a differentiation in network functions: some KCPs serve as gold pawn service points, while others do not. Therefore, the absence of this service at a particular KCP should be interpreted as the result of operational decisions, governance, infrastructure readiness, and business feasibility, rather than merely a shortfall in promotional efforts.

KCP Kuamang Kuning is one of the BSI service units in Bungo Regency, Jambi Province.

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Previous research on the community of Purwosari Village, Pelepat Ilir District, confirmed the presence of BSI units in the Kuamang Kuning area while highlighting that the public's knowledge of Islamic banking remains limited. Furthermore, factors such as service quality, location, and promotion significantly influence the interest in using Islamic banking services (Sissah, Noor, & Sari, 2023). These findings are crucial as they provide local context: product development cannot rely solely on the physical presence of a branch but requires service capabilities and market literacy that align with the needs of the surrounding community.

From a regulatory standpoint, the implementation of *qardh* with gold collateral requires more than just the ability to offer the product. SEOJK Number 36/SEOJK.03/2015 classifies *qardh* with gold collateral as an Islamic banking product that necessitates written policies, procedures, and adequate risk management implementation (Otoritas Jasa Keuangan, 2015). At the Sharia principle level, DSN-MUI Fatwa Number 25/DSN-MUI/III/2002 on *Rahn* and Fatwa Number 26/DSN-MUI/III/2002 on *Rahn* Emas serve as essential foundations for collateral binding and maintenance/storage fees (DSN-MUI, 2002a, 2002b). Consequently, gold pawning is characterized as a *high-control service*: the activities must be fast and seamless for the customer, yet simultaneously require layered, stringent controls on the bank's side.

Digitalization has also not entirely eliminated the need for branch readiness. BSI provides gold pawn services through BSI Mobile and BYOND by BSI for application reservations, top-ups, and extensions; these products are claimed to support easier, faster, and paperless processes (Bank Syariah Indonesia, 2026c). However, the existence of digital channels does not automatically erase the need to verify the type, purity, weight, and authenticity of the gold, nor does it eliminate the management of collateral handover and storage. In other words, while digitalization reduces administrative friction, it does not remove the physical control points that are fundamental to the nature of gold pawning.

Recent literature has predominantly analyzed BSI outlets that already possess gold pawn services. Widad and Saro (2025) examined the effect of service quality on customer satisfaction at BSI KCP Probolinggo, finding a strong positive relationship. Amri and Iqbal (2025) discussed gold pawn marketing strategies at BSI KCP Palembang Jakabaring, emphasizing education and digital transformation. Syaputra et al. (2025) analyzed the 7P strategy at BSI KCP Hayam Wuruk Jambi, while Fadilah (2024) explored gold pawn risk mitigation, including operational and appraisal accuracy risks. Anali, Dunggio, and Abdullah (2026) also highlighted technical barriers, literacy, and omnichannel approaches as critical issues in gold pawn marketing implementation.

These studies provide valuable insights into improving the performance of already

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operational services. However, there is a distinct research gap: how to analyze the condition when a service is *not yet available* at a specific KCP. This question shifts the focus from post-implementation satisfaction, marketing, or transaction risk toward pre-implementation operational readiness. This gap is critical because the decision to open a new service should be based on the bank's ability to fulfill all operational prerequisites, not merely on the assumption that the existence of demand automatically justifies opening an outlet.

Based on this gap, this study aims to: (1) analyze the operational factors relevant to the absence of gold pawn services at BSI KCP Kuamang Kuning; (2) assess the impact of the service's absence on customer access and business opportunities; and (3) formulate an operational readiness framework as a basis for service decision-making. The novelty of this research lies in the development of the Gold Pawn Operational Readiness Matrix (MKOL-GE), a six-dimensional framework that connects demand, human resources, infrastructure, systems, governance, as well as risk and compliance. This framework is intended as a diagnostic tool prior to the decision of opening an outlet, rather than a replacement for BSI's internal policies.

METHOD

This study employs a qualitative-descriptive approach with a documentary case-study design. This design was selected in accordance with data availability: the research does not claim to have conducted internal interviews with BSI KCP Kuamang Kuning, and therefore findings related to internal causes are not positioned as verified organizational facts. Instead, the study maps the most relevant operational constraints based on regulations, network data, product characteristics, empirical literature, and locally available public context.

The unit of analysis is the operational readiness of gold pawn services at BSI Kuamang Kuning Sub-Branch Office. Primary documentary data sources include official BSI publications, particularly the 2025 Annual Report, product pages for BSI Mobile and BYOND by BSI gold pawn services, and corporate publications regarding the development of the gold pawn business. Regulatory sources encompass SEOJK Number 36/SEOJK.03/2015 on Products and Activities of Islamic Commercial Banks and Sharia Business Units, POJK Number 13/POJK.03/2021 on the Provision of Commercial Bank Products, and DSN-MUI Fatwas Number 25 and 26 of 2002. Scientific secondary sources include articles and studies related to BSI gold pawn services, marketing, digitalization, risk management, and Islamic banking studies in the Purwosari–Kuamang Kuning area.

The analysis was conducted in four stages. First, service requirements were extracted

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from regulations and product characteristics. Second, constraints were grouped into operational themes. Third, gap analysis was performed between the requirements of gold pawn services and the network conditions and local context verifiable from public sources. Fourth, the Gold Pawn Operational Readiness Matrix (MKOL-GE) was developed as a conceptual diagnostic tool. The validity of the analysis was maintained through document triangulation: claims about BSI were sourced from official publications, local context was drawn from prior studies, and risk interpretations were compared with empirical studies of other BSI gold pawn outlets.

A limitation of the documentary design is the absence of internal data regarding the number of gold pawn referrals, outlet investment costs, security audit results, system user status, or specific organizational decisions at KCP Kuamang Kuning. Therefore, this study does not establish a single factual cause. The term *constraint* in this article refers to dimensions that must analytically be examined to explain the absence of the service. This framework is, in fact, intended as a preliminary instrument for further field-based research.

Table 2. Operational Readiness Analysis Dimensions

Dimension	Key Indicators	Diagnostic Questions
Demand & feasibility	Demand, referral, volume, potential *ujrah*	Is the potential volume sufficient for a particular service model?
Human Resources	Appraisal officers, competency, workload	Are trained personnel and task segregation available?
Infrastructure	Testing tools, scales, custody, CCTV, vaults	Can collateral be tested and stored under proper control?
Systems & digital	Application access, authorization, network, BYOND integration	Can transactions be processed and audited end-to-end?
Governance	Outlet status, SOPs, authority, area coordination	Does the sub-branch have a clear mandate and escalation path?
Risk & compliance	Counterfeit gold, misappraisal, loss, Sharia compliance	Is residual risk at an acceptable level?

RESULTS AND DISCUSSION

The Gap Between Gold Pawn Business Growth and Service Distribution Corporate data reveals two concurrent realities. First, BSI's gold pawn business is growing rapidly; an outstanding

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portfolio of approximately IDR 13 trillion in mid-2026 indicates an increasingly strong need for gold-based liquidity (Bank Syariah Indonesia, 2026). Second, the gold pawn service network r emains smaller than the total number of sub-branch offices (KCP). At the end of 2025, there were 896 KCPs but only 756 gold pawn service points (Bank Syariah Indonesia, 2026a). While this simple ratio cannot be directly interpreted as 756 out of 896 KCPs—since gold pawn services can also be attached to other outlet types—the data sufficiently demonstrates that gold pawn service distribution is not identical to the entire KCP network.

This finding is crucial as it changes the perspective on the Kuamang Kuning case. If every KCP were standardly mandated to provide gold pawning, the absence of service could be considered an anomaly. However, when the corporate network exhibits a pattern of selective deployment, the absence of service is better analyzed as a mismatch issue between market potential and operational readiness. In network strategy, outlet specialization is often employed when a service requires investment, expertise, or risk profiles that differ from general transactions.

Local conditions further reinforce the need to test demand and literacy factors. A study by Sissah et al. (2023) in Purwasari Village found that public knowledge of Islamic banking remains limited, and factors such as service quality, location, and promotion influence the interest in using Islamic banking services. These findings do not directly measure interest in gold pawning, but they indicate that the market potential for Sharia products cannot be assumed solely based on demographic characteristics. The KCP requires actual behavioral data, such as the number of inquiries regarding pawning, referrals to other outlets, types of funding needs, and the tendency of the community to use competing pawn institutions.

4.2 Human Resources as a Critical Capability, Not Merely Headcount Gold pawn services require specific competencies. Officers must be able to perform or support the verification of gold authenticity and purity, understand the appraisal basis, manage collateral administration, explain the contract (*aqad*) and fees, and adhere to security procedures. Errors in appraisal can affect the financing-to-collateral value ratio; documentation errors can trigger return disputes; while weaknesses in education can cause misunderstandings regarding storage fees and Sharia principles.

Therefore, HR readiness is not limited to the question of 'whether there are employees'. The more appropriate questions are whether there are officers with appraisal competency, whether the maker-checker function can be segregated, whether the workload allows for additional services, and whether these competencies are maintained through training and quality assurance. The study by Fadilah (2024), which found appraisal accuracy risks in BSI's gold pawn services,

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demonstrates that appraisal competency is a risk control measure, not merely an additional technical skill.

In the context of Kuamang Kuning, the lack of public information regarding appraisal officers must be treated as a verification need, not a reason to conclude that HR is definitely unavailable. However, operationally, the availability of competent HR is one of the gates before full service can be opened. A more efficient alternative in the initial stage is a periodic officer or mobile service model from the nearest gold pawn outlet while measuring demand volume.

Infrastructure, Custody, and Collateral Security The most noticeable difference between gold pawning and regular transaction services lies in the presence of high-value goods that must be possessed and guarded by the bank. Minimum infrastructure includes not only testing tools and scales but also secure custody, sealing and identification mechanisms, CCTV, access control, dual control, handover documentation, and collateral reconciliation. When one of these elements is unavailable, the bank faces risks of loss, item swapping, fraud, and customer disputes.

SEOJK Number 36/SEOJK.03/2015 emphasizes the need for written policies and procedures as well as risk management for Islamic banking products, including *qardh* with gold collateral. From an operational perspective, physical facilities and SOPs cannot be separated: a vault without access control is not a security system; testing tools without competent officers are not an appraisal system; CCTV without review and retention policies is also not an adequate control. Therefore, service investment must be calculated as an end-to-end control package.

For a KCP with unproven demand, the need for physical investment can be an economic constraint. Managerial choices do not have to be binary between 'opening a permanent outlet' and 'not serving'. BSI can use a hub-and-spoke model, where the KCP acts as an education and booking point, while appraisal and custody are performed at a specific hub. If the volume increases, some functions can be gradually localized.

Systems, Authorization, and the Digitalization Paradox BSI has provided gold pawn features through BSI Mobile and BYOND by BSI. Official product information mentions application reservations, top-ups, extensions, simulations, and various digital processes aimed at increasing speed and convenience (Bank Syariah Indonesia, 2026c). Digitalization reduces administrative time and can expand product awareness. However, for new customers with physical gold, the examination and collateral handover stages still require an authorized physical service point.

Herein lies the digitalization paradox: the easier it is for customers to find the product on the app, the more visible the gap becomes if the nearest physical point cannot complete the transaction. If the referral design is unclear, the customer experience can become a fragmented

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journey: information is available digitally, but completing the transaction requires additional, unanticipated travel. Therefore, system readiness does not only mean the availability of internet networks or internal applications, but the integration between the digital front-end, user authorization, workflow approval, and custody location.

Studies by Anali et al. (2026) and Idil et al. (2025) highlight the importance of digital and omnichannel integration in gold pawn marketing and processes. The implication for Kuamang Kuning is that digital channels should be used to reduce friction prior to arrival: pre-screening, simulation, appointment scheduling, determining the destination outlet, and document notifications. With such a design, a KCP without full-service capabilities can still play an active role in the customer journey.

Governance, Network Authority, and Product Decisions The provision of banking products falls within the framework of governance and risk management. POJK Number 13/POJK.03/2021 regarding the provision of commercial bank products places product planning and control as part of the bank's responsibility. Therefore, the decision to open a service at a KCP is not merely a local decision based on temporary demand. Management must consider risks, system readiness, procedures, reporting, and resources.

BSI's network data reveals that gold pawn services are managed as a specific capability within the network, not an automatic feature across all KCPs. Thus, one of the key variables to verify is the status of KCP Kuamang Kuning in the service map and how the mechanism for changing the outlet's status works. If the main issue is authority, adding tools or training employees without changing the mandate will not result in the service. Conversely, if the mandate is available but facilities do not meet standards, the focus of improvement must be directed toward readiness control.

Governance also includes the referral mechanism. A referral that is merely verbal does not generate demand data and is difficult to evaluate. A structured referral should produce a data trail: request date, needs profile, estimated collateral value, destination outlet, transaction outcome, reasons for cancellation, and completion time. This data can form the basis of a business case for opening the service.

Risk and Compliance as Minimum Service Gates The growth of gold pawning does not reduce the need for prudence. The main risks include fake or non-conforming gold, misappraisal, loss/damage of collateral, human error, fraud, system failure, problematic financing, and Sharia compliance risks. In a service using high-value physical collateral, even a small operational incident can have a massive reputational impact because it concerns customer trust in the security of their

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assets.

From a Sharia perspective, transparency of fees and contracts is also an operational element. Customers need to understand that *qardh* must not become a source of profit improperly linked to the loan amount, while maintenance/storage fees must be managed according to Sharia provisions. Therefore, frontline officers who can only explain product benefits without understanding the contract structure are not sufficient to meet compliance readiness.

Risk and compliance should function as a minimum gate. This means that high demand must not be a reason to open the service if basic controls are not met. Conversely, if controls can be fulfilled with a shared service or centralized custody model, the bank can improve access without duplicating the entire investment at every KCP.

Market Feasibility: Demand Must Be Measured, Not Assumed Market feasibility is the dimension most easily assumed but hardest to prove without recording. The national growth of BSI's gold pawning does not automatically mean the transaction volume in Kuamang Kuning is sufficient for a permanent outlet. Likewise, the limited Islamic banking literacy in Purwasari does not mean the pawn product is not needed. The bank requires specific demand evidence for the service area.

Indicators that can be used include the number of pawn inquiries per month, referrals to other outlets, requested financing values, the characteristics of gold owned by prospective customers, the purpose of fund usage, the frequency of repeat transactions, the distance and travel costs to the nearest pawn outlet, and the share of transactions moving to competing institutions. Demand evidence needs to be linked to costs: HR, tools, custody, security, systems, insurance, and overhead. The result is not merely a 'yes or no' decision, but the selection of the most efficient service model.

The local study by Sissah et al. (2023) shows that service and location are influential factors on the interest of the Purwasari community in using Islamic banks. For pawn products, sensitivity to location can be higher because customers carry valuable goods. This provides an additional reason to measure the customer's friction cost, not just the number of prospective transactions.

Table 3. Operational Constraints and Impact Map

Dimension	Potential Constraints	Operational Impact	Data to be Verified
HR	No appraisal/segregation of tasks available	Misappraisal risk and bottleneck	Competency, certification/training,

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Dimension	Potential Constraints	Operational Impact	Data to be Verified
			workload
Infrastructure	Testing tools/custody/security inadequate	Loss, fraud, dispute risks	Asset list, security audit results, custody capacity
Systems	User/authorization/workflow not active	Transactions cannot be completed	Access rights, SLA, BYOND and core system integration
Governance	KCP not designated as an outlet	Product cannot be run locally	Outlet status, approval matrix, referral SOP
Risk & Compliance	Appraisal and Sharia controls not ready	Loss, violations, reputation	RCSA, incident history, compliancereview
Demand & Economics	Volume unmeasured	Investment risks being uneconomical	Inquiries, referrals, conversion, revenue/cost estimation

The Impact of Service Absence on Customers and the Sub-Branch The direct absence of service can create access costs for customers: travel time, transportation costs, the need to carry gold to other locations, and uncertainty about whether the transaction can be completed in a single visit. This impact must be distinguished from information unavailability. If the frontliner can perform pre-screening and appointment scheduling, some access costs can be reduced even if the final transaction still takes place at another outlet.

For the KCP, the business impact includes potential transaction leakage, reduced cross-selling opportunities, and the loss of data regarding customer needs. Gold pawning can be an entry point to transaction accounts, gold savings, or other services. When customers go straight to competing institutions, the KCP loses not only the transaction *ujrah* (fee) but also the customer relationship. However, claims of business loss must be proven with referral and conversion data, not just assumptions.

Another impact is the customer expectation gap. BSI nationally communicates the Gold Bank ecosystem and digital channels, so customers may assume the product is available near all branches. If the network reality is different, outlet communication must be clear regarding service locations, times, and process stages. Expectation management is part of service quality, as

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reflected in the findings of Widad and Saro (2025) regarding the effect of service quality on customer satisfaction.

4.9 Gold Pawn Operational Readiness Matrix (MKOL-GE) As a conceptual contribution, this study proposes the MKOL-GE to assess outlet readiness prior to service deployment. The matrix does not provide factual scores for KCP Kuamang Kuning because internal data is not yet available. Its function is to shift the discussion from a general nature ('no service yet') into a series of verifiable and comparable indicators.

Each dimension can be assessed at four levels: Level 0 (not yet available/measured), Level 1 (limited availability and still fully dependent on other units), Level 2 (most requirements met with additional controls), and Level 3 (ready to run the service according to mandate and controls). Service model decisions should be based on a combination of scores, not just averages. The risk and governance dimensions should be treated as non-compensatory gates: a high score in demand cannot substitute for unready controls.

Table 4. MKOL-GE Matrix

Dimension	Level 0	Level 1	Level 2	Level 3
Demand	No data yet	Informal inquiries recorded	Referral & conversion measurable	Business case stable and recurring
HR	No competency	Product awareness/frontliner	Trained officer/shared officer available	Appraisal & task controls ready
Infrastructure	No facilities	General facilities only	Partial tools/custody via hub	Complete equipment and security
Systems	No access	Manual referral	Workflow partially integrated	End-to-end authorization active
Governance	No mandate	Referral SOP	Pilot/shared service approval	Outlet designated and supervised
Risk & Compliance	Not yet assessed	Initial risk register	Controls tested with mitigation	Residual risk accepted & monitored

4.10 Staged Implementation Strategy for KCP Kuamang Kuning Based on the analysis results, the most rational strategy is staged deployment. The first stage focuses on data and the customer

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journey. The KCP records all inquiries, builds structured/digital referrals, provides uniform product education, and ensures customers obtain appointments at the destination outlet. This stage is low-cost and generates data that has previously been lost.

The second stage is shared capability. If demand shows a consistent pattern, BSI can consider periodic pawn officers, mobile services according to internal policies, or scheduled appraisals with centralized custody. At this stage, the main goal is not to maximize volume, but to test SLAs, risks, and conversions with limited investment.

The third stage is local capability. Opening a permanent outlet is considered if the business case and readiness control meet the threshold. The assessment must include volume projections, HR costs, security facilities, storage capacity, system support, and residual risk. After implementation, evaluation should not only use financing targets but also turnaround time, successful referral rates, incident rates, complaints, repeat customers, and cross-selling contributions.

A staged strategy aligns better with the principle of prudence than an approach that immediately assumes opening an outlet is the only solution. This framework is also consistent with the fact that BSI's national gold pawn service network is selectively structured. Thus, the research recommendation is not 'every KCP must have gold pawning', but rather 'every area must have measured, secure, and economical access to gold pawn services'.

Table 5. Operational Recommendation Roadmap

Horizon	Main Program	Success Indicators
0-3 months	Recording inquiries/referrals; standardizing education; destination outlet appointments	100% inquiries recorded; measurable referral SLA; reasons for cancellation documented
3-6 months	Demand and friction cost analysis; frontliner training; shared officer pilot	Referral conversion increases; complaints decrease; basic competency validated
6-12 months	Pilot periodic service/hub-and-spoke if feasible; risk assessment	Pilot volume, TAT, incident rate, economics measured
>12 months	Application for permanent outlet if MKOL-GE meets gates	HR-infrastructure-system-governance-risk readiness and business case approved

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Theoretical and Managerial Implications Theoretically, this research expands gold pawn studies from a service performance perspective toward service readiness. Most previous studies take available services as a starting point; consequently, the factors explaining why a service has not yet been placed at a specific outlet receive relatively little attention. The MKOL-GE shows that availability is the result of the interaction of six capabilities, meaning product distribution issues cannot be analyzed through marketing alone.

Managerially, the results encourage the separation of demand problems from capability problems. If inquiries are low because the community does not know the product, the main solution is education and marketing. If demand is high but service access is difficult, the main solution is network redesign and referral. If demand and access exist but risk controls are not yet acceptable, the solution must focus on HR, custody, systems, and governance. Accurate diagnosis prevents misdirected investment.

For KCP Kuamang Kuning, the most practical implication is the need to turn informal requests into data. Without data, management finds it difficult to distinguish perceived opportunities from opportunities that can actually be converted. With consistent demand and readiness data, service opening decisions can be built on both a business case and a risk case.

Alternative Service Designs and Decision Rules Operational readiness does not always culminate in a single form of service. In banking networks, access can be provided through several designs with different combinations of cost, control, and convenience. For Kuamang Kuning, there are at least four alternatives: full-service outlet, hub-and-spoke, periodic officer, and referral-only. A full-service outlet provides the most complete experience but requires the highest investment and control. Hub-and-spoke places appraisal/custody at a hub with the KCP as the acquisition and coordination point. A periodic officer brings officers on specific days, suitable for emerging demand. Referral-only is the minimum choice if demand is still low or readiness controls are inadequate.

Design selection should not be based solely on administrative preference. There are three decision rules. First, the risk gate: any model must meet minimum security, Sharia compliance, and operational control requirements. Second, the demand gate: service capacity must be proportional to volume and need patterns. Third, the access gate: the design must significantly reduce customer access costs. A model that is cheap for the bank but causes customers to bear high travel costs does not necessarily produce good customer value.

A full-service outlet is most appropriate if inquiries, conversions, and repeat transactions are consistent, and custody and HR capacities can be met. This model is also more relevant when the

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distance to alternative outlets creates high friction costs and there are significant cross-selling opportunities. Conversely, if demand is still fluctuating, a periodic officer can be a more prudent experiment. A schedule of one or two days of service per week allows the bank to test volume, turnaround time, and operational incidents without immediately bearing full fixed costs.

Hub-and-spoke has advantages in terms of concentration of expertise and control. Senior appraisal officers, custody, and certain functions can be centralized at the hub, while the KCP handles education, booking, document pre-checks, and coordination. This model requires clear logistics and SLAs so that the transfer of collateral, if permitted by internal policy, does not create new risks. In a digital context, BYOND can be the front door, but the arrangement of responsibilities between units must remain explicit.

Referral-only should be viewed as a baseline, not a passive condition. A good referral requires information on the destination outlet, slot availability, time estimates, document lists, initial simulations, and outcome confirmation. Without these elements, the KCP merely shifts the problem to the customer. Furthermore, referrals must generate data for network evaluation. If conversion is high and the dominant reason for cancellation is distance or time, that data is a strong signal to upgrade the local service level.

Thus, service decisions need to be treated as a portfolio choice. A KCP does not have to jump straight from zero to full-service. A gradual transition allows the organization to learn, test controls, and avoid over-investment. This approach is also more consistent with risk management principles: expansion is carried out after the bank understands the sources of risk and is able to place proportional mitigation.

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Table 6. Comparison of Alternative Service Designs

Model	Investment	Local Control	Customer Convenience	Conditions for Use
Referral-only	Very low	Low	Low-medium	Demand unproven / risk gate not passed
Periodic officer	Low-medium	Medium	Medium	Demand starting to be consistent, needs pilot test
Hub-and-spoke	Medium	Medium-high	Medium-high	Need closer access with centralized control
Full-service	High	High	High	Strong demand, business case and

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Model	Investment	Local Control	Customer Convenience	Conditions for Use
outlet				all gates met

Field Validation Protocol and Decision Indicators For the results of the documentary study to be developed into a full empirical study, field validation should be conducted with a design that directly tests the six dimensions of the MKOL-GE. Internal informants should minimally include the KCP head, operational/customer service officers, the business unit or area overseeing pawning, and pawn officers from the referring outlet. External informants can consist of customers who have inquired about pawning, customers who eventually transacted at other outlets, and prospective customers who chose competing institutions. This triangulation is necessary so that the causes of service absence are not only viewed from the organizational perspective.

Collecting simple quantitative data is crucial to complement the interviews. For a minimum of three to six months, the KCP can record inquiries, referrals, funding needs values, estimated gold types/weights, outcomes, reasons for cancellation, and travel time and costs to the destination outlet. This data allows for the calculation of conversion rates, lost opportunity rates, and access friction. Without such recording, service opening decisions tend to rely on employee perceptions or individual complaints that do not necessarily represent market patterns.

On the operational side, a readiness audit needs to examine the list of employee competencies, system access rights, SOP availability, security facilities, storage capacity, task segregation plans, and continuity scenarios if the main officer is unavailable. Process trials can be conducted through tabletop simulations before the pilot, for example, simulating receiving an application, testing the gold, conducting approvals, storing collateral, handling extensions, to returning the collateral. Simulations help find bottlenecks that are not visible from document checklists.

Decision indicators should not only be financial. Feasibility criteria need to include: (a) referral conversion rate; (b) potential financing volume and value; (c) service time; (d) customer access costs; (e) incident/near-miss rate; (f) complaint rate; (g) officer utilization rate; and (h) contribution margin after accounting for control costs. This combination of indicators produces a more balanced decision between growth, efficiency, and prudence.

For academic research, this protocol allows for stronger causal proof. For example, if interviews state demand is low but referral logs show many customers canceling due to distance,

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then the root problem is not demand but access. Conversely, if referrals are very few even though education has been conducted, opening a permanent outlet may not be rational. Thus, further research can empirically test the MKOL-GE and develop weights between dimensions based on real data.

Table 7. Minimum Data for Empirical Validation

Data Area	Variables	Utility
Demand	Inquiries per month; need values; gold types	Determine demand and service profile
Referral	Destination, outcome, conversion, reasons for cancellation	Measure leakage and friction
Access	Distance, time, travel costs	Measure customer burden
Operations	TAT, workload, competency, user access	Assess process capacity
Risk	Incidents, near misses, audit/control testing results	Assess residual risk
Economics	Potential revenue, fixed/variable costs	Assess business case

CONCLUSION

The absence of gold pawn services at BSI KCP Kuamang Kuning should be understood as an issue of operational readiness and network design, rather than merely a marketing weakness. Corporate evidence showing that the number of gold pawn service points does not match the total number of sub-branch offices indicates that service deployment is selective. Meanwhile, the characteristics of *qardh* with gold collateral demand more complex controls compared to regular transaction services, as they involve appraisal competency, valuable goods custody, security, system authorization, product governance, and Sharia compliance.

This study identifies six dimensions that need to be verified to explain the Kuamang Kuning condition more accurately: demand and economic feasibility, human resources, infrastructure and security, systems and digitalization, governance/authority, and risk and compliance. None of these dimensions can stand alone. High demand is insufficient if risk controls are not yet ready; conversely, full investment is irrational if transaction volume has not been proven.

The novelty of this research lies in the Gold Pawn Operational Readiness Matrix (MKOL-GE) as a pre-implementation diagnostic framework. This framework supports a staged strategy: recording inquiries and referrals, enhancing frontliner competency, implementing shared services

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or periodic officers, and finally opening a permanent outlet when readiness and business case meet the required gates. This recommendation places customer access, network efficiency, and prudence within a unified decision framework.

This research has limitations due to the absence of internal KCP data, and therefore does not factually conclude that a specific factor is the primary cause of the service absence. Further research needs to conduct interviews with KCP heads, pawn units, area/regional management, and customers; collect inquiry and referral data for a minimum of six months; and calculate the financial feasibility of various service models. With such data, the MKOL-GE can be empirically tested and developed into a more standardized assessment instrument.

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