

Binjai city residents' preferences for investing in gold at the Binjai Outlet Sharia Pawnshop Agent

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This study examines the preferences of Binjai City residents for investing in gold at the Pegadaian Syariah Outlet Binjai, influenced by various factors such as economic, religious, social, ease of service, and financial literacy levels. Gold investment is viewed as a safe, stable instrument capable of protecting asset value from inflation, making it increasingly popular among various groups, including the younger generation. This study used a descriptive qualitative approach with data collection techniques through observation, interviews, and documentation of customers and Pegadaian Syariah. The results show that the increasing public interest in investing in gold is not only driven by economic benefits, but also by a sense of security, trust in sharia institutions, and easy access to the services offered. Furthermore, Pegadaian Syariah plays a significant role in improving public financial literacy through gold savings products that can be started with small capital and a system that complies with sharia principles. However, obstacles remain, such as a low understanding of the gold investment mechanism among some residents and suboptimal socialization. Thus, it can be concluded that the preference of the people of Binjai City in investing in gold is the result of the interaction of various factors that influence each other and indicate a change in the pattern of people's economic behavior towards a more productive and sharia-based direction.

Keywords: Gold investment, Islamic pawnshop, community preferences, Islamic financial literacy

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1. Introduction

Gold investment is a form of investment that has long been known and used by Indonesians as a means of preserving wealth. Gold is considered the most stable asset because its value tends to increase in the long term and is able to withstand inflation and economic crises. In recent years, public interest in gold investment has increased along with the uncertainty of global economic conditions, fluctuations in the rupiah exchange rate, and increasing public awareness of the importance of long-term financial planning. Furthermore, developments in technology and Sharia-based financial services have also encouraged people to turn to official institutions such as Pegadaian Syariah, particularly through gold investment services at the Binjai Outlet, which are increasingly accessible to the wider community [1].

Binjai City, as one of the fastest-growing cities in North Sumatra Province, has demonstrated a fairly active economic dynamic in recent years. The shift in people's mindset from consumptive to productive is increasingly evident, particularly in terms of personal financial management. While previously people tended to save more money in cash or purchase consumer goods, awareness is now emerging of long-term investments such as gold. This is evident in the increasing number of Pegadaian Syariah Outlet Binjai customers who regularly purchase gold, either through gold savings or installment plans. This phenomenon demonstrates a transformation in people's economic behavior, leading to a more modern and focused approach [2].

Gold has unique characteristics that make it a top choice for people as an investment instrument. Besides its relatively stable value, gold is also resistant to inflation and frequent economic crises. In the eyes of the people of Binjai City, gold serves not only as jewelry but also as a form of savings that can be used at any time in an emergency. In fact, some people consider gold as a family heirloom, possessing both economic and emotional value. The ease of reselling gold is also a key reason why this investment remains popular from generation to generation [3].

Pegadaian Syariah offers a financial solution that offers an investment system based on Islamic sharia principles. This system avoids usury (riba), gharar (uncertainty), and maisir (speculation), making it more in line with the Islamic values embraced by the majority of the people of Binjai City. Furthermore, Pegadaian Syariah provides transparent, secure, and legally guaranteed services. This makes people feel more comfortable and confident in investing in gold through this institution. The existence of Pegadaian Syariah also serves as an important alternative for people seeking halal investment without sacrificing financial gain [4].

An interesting phenomenon occurring in the field shows a significant change in the way people store and manage gold. While previously people tended to buy gold in physical form and store it themselves at home, now many are switching to a gold savings system at Pegadaian Syariah. This system is considered safer because the gold is stored officially, recorded in the system, and avoids the risk of loss or theft. Furthermore, people can also buy gold in stages according to their financial capabilities, making investment more flexible and affordable. This change reflects the increasing financial literacy of the people in Binjai City [5].

The ease of access to Pegadaian Syariah services in Binjai City is also a factor that significantly influences public interest in investing in gold. Strategic outlet locations, fast service, and simple procedures make transactions easier for the public. Furthermore, Pegadaian Syariah actively promotes its services through various media, including social media and direct community activities. This makes information about gold investment more easily understood and accessible to various groups, both urban and rural communities around Binjai [6].

In addition to economic factors and ease of service, advances in information technology have also contributed to the growing interest of the younger generation in gold investment. In Binjai City, millennials and Gen Z are beginning to show interest in managing their finances through gold investment. They are utilizing digital applications and information from social media to understand how gold investment works at Pegadaian Syariah. Awareness of the importance of investing from a young age has differentiated the mindset of the current generation from that of previous generations, who tended to save conventionally [7].

However, there remains a challenge in the form of a lack of understanding among some people regarding the gold investment system at Pegadaian Syariah. Some people still consider gold investment to be complicated and only accessible to those with substantial capital. This lack of financial literacy leads to lingering hesitation to start investing, even though the system offered is actually very simple and affordable. Therefore, education and outreach from Pegadaian Syariah are crucial to improving overall public understanding [8].

From an economic perspective, gold investment at Pegadaian Syariah offers advantages that are highly relevant to the conditions of the people of Binjai City. The gold savings system allows people to start investing with only a small amount of capital, even at very affordable amounts. This greatly helps people with lower-middle incomes to continue investing without having to wait for large funds. This flexibility makes gold investment an inclusive instrument and accessible to all levels of society [9].

Furthermore, trust is an equally important factor in determining people's investment preferences. As an official state-owned institution, Pegadaian Syariah guarantees security and transparency in every transaction. People feel more confident because the gold they invest in actually exists physically and is professionally managed. This trust is the main capital in building long-term relationships between the community and Islamic financial institutions [10].

Based on these various phenomena, it can be seen that the preferences of Binjai City residents in investing in gold at the Pegadaian Syariah Outlet Binjai are influenced by many interrelated factors. Economic factors, religious beliefs, ease of access, technological developments, and the level of public trust are the main combination that shapes investment decisions. This pattern shows that gold investment is not just an economic activity, but also part of the changing lifestyle of modern society, which is more aware of the importance of financial planning [11].

Therefore, a more in-depth study of the preferences of Binjai City residents for investing in gold at the Pegadaian Syariah Binjai Outlet is crucial. This study is expected to provide a comprehensive overview of the factors influencing community investment decisions and contribute to the development of the local sharia economy. Furthermore, the results of this study can also be used as a consideration for Pegadaian Syariah in improving service quality and marketing strategies in the future [12].

2. Literature Review and Problem Statement

The Concept of Gold Investment from an Islamic Economic Perspective

Gold investment in Islamic economics is seen as a form of transaction firmly grounded in Sharia principles, primarily because gold is a real asset with intrinsic value. Throughout Islamic economic history, gold (dinar) has served as a stable medium of exchange and has not depreciated like modern currencies. Therefore, many contemporary scholars consider gold a permissible investment instrument as long as transactions are conducted in accordance with Sharia principles. Gold's role as a hedging asset also makes it relevant in today's uncertain modern economic system [4].

In the study of Islamic jurisprudence (fiqh muamalah), gold investment is permitted provided there is a clear contract, a valid handover, and no excessive speculation. This principle underpins the development of Islamic financial products, such as gold savings offered by Islamic financial institutions. This system allows people to gradually acquire gold with clear ownership certainty, although not always in physical form. This model is considered an innovation that combines traditional principles with modern economic needs [5].

Beyond Islamic law, gold also plays a crucial role in the economic stability of individuals and families. In times of inflation or economic crisis, gold has been shown to maintain wealth value compared to other volatile assets. Therefore, much Islamic economic literature emphasizes the importance of asset diversification, including gold as a key component of Muslim investment. This reinforces gold's position as an instrument that is not only financially secure but also compliant with Sharia values [6].

Sharia Pawnshops and Their Role in Gold Investment

Pegadaian Syariah is a financial institution operating based on Islamic sharia principles, aiming to provide halal, safe, and reliable financial services. One of its flagship products is gold savings, which allows people to purchase gold through installments or daily savings. This product is designed to reach all levels of society, including those with limited capital. Therefore, Pegadaian Syariah plays a vital role in Sharia-based financial inclusion in Indonesia [7].

In its implementation, Pegadaian Syariah uses Islamic-compliant contracts, such as murabahah and rahn, to ensure transaction clarity. The gold savings system also ensures that the gold owned by customers is

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physically present and securely stored. This increases the public's sense of security and trust in the institution. Transparency in the system is one of the main advantages that distinguishes Pegadaian Syariah from other investment institutions [8].

In addition to serving as a financial institution, Pegadaian Syariah also plays an educational role in improving public financial literacy. Through various outreach programs, seminars, and digital promotions, the public is introduced to the concept of safe, sharia-compliant investments. This role is particularly crucial in areas like Binjai City, where understanding of modern investment is still developing. It is hoped that this education will increase public awareness of the importance of long-term financial planning [9].

Public Preferences in Investing in Gold

People's preferences for investing in gold are heavily influenced by various interacting factors, including economic, social, cultural, and religious factors. Economically, gold is chosen because it is considered more stable than other investment instruments like stocks or cryptocurrencies. Meanwhile, from a social perspective, investment decisions are often influenced by their surroundings, such as family and friends who have already invested. These factors shape different decision-making patterns in each individual [10].

From a behavioral economics perspective, investment preferences are also influenced by knowledge levels and risk perceptions. People with low financial literacy tend to choose gold because it is perceived as safer and less complex. Furthermore, past experiences with inflation or economic crises also influence people's tendency to choose gold as a hedge. This suggests that investment preferences are not only rational but also influenced by emotional experiences [11].

In the context of Muslim societies, religiosity is a key determinant in choosing investment instruments. Many people avoid conventional investments due to concerns about usury and unclear transactions. Therefore, Islamic pawnshops are a primary choice because they offer a system that aligns with Islamic principles. This combination of economic, social, and religious factors creates a strong preference for gold investment [12].

Phenomena and Problems of Gold Investment in Binjai City

The phenomenon in Binjai City shows a significant increase in the use of gold investment services at Pegadaian Syariah. People are shifting from conventional savings patterns to gold investment, perceived as more profitable in the long term. However, this increase is not yet fully distributed, as some groups still lack a comprehensive understanding of the gold investment system. This indicates a gap in the adoption of financial technology within the community [4].

The main problem that has emerged is the low level of public financial literacy regarding Sharia-compliant gold investment products. Some people still believe that gold investment requires large capital and is only suitable for certain groups. Furthermore, a lack of understanding of Sharia contract mechanisms is also a barrier to developing gold investment. This situation continues to lead to uncertainty in making investment decisions [6].

Furthermore, the promotional and educational strategies implemented by Pegadaian Syariah still need to be improved to reach all levels of society. Although outreach has been conducted, its effectiveness has not been maximized in some areas. As a result, there is still a potential for people to not fully understand the benefits and mechanisms of gold investment. Therefore, further research is needed to explore community preferences in more depth to form the basis for developing a more effective service strategy [9].

3. Method

The research method used in this study is a qualitative method with a descriptive approach. This approach was chosen because it aims to understand in-depth the phenomenon of Binjai City residents' preferences for investing in gold at the Pegadaian Syariah Binjai Outlet. Qualitative research allows researchers to dig deeper into the community's experiences, perceptions, and reasons for choosing gold investment. Thus, the data obtained is not only numerical, but also contains deep social meanings from community behavior in their economic activities [13].

The location of this research is in Binjai City, specifically at the Pegadaian Syariah Outlet Binjai as the center of community gold investment activities. This location was selected based on the increasing number of customers investing in gold in recent years, so it is considered representative to describe the phenomenon being studied. The research subjects consisted of people who are Pegadaian Syariah customers, both those who actively save gold and purchase gold in installments, as well as the pawnshop as supporting informants. The selection of informants was carried out using purposive sampling so that the data obtained is relevant to the focus of the research [14].

Data collection techniques in this study were conducted through observation, in-depth interviews, and documentation. Observations were conducted to directly observe how people conduct gold investment transactions at the Pegadaian Syariah Outlet in Binjai. Interviews were conducted with customers and the pawnshop to obtain information on factors influencing gold investment preferences. Meanwhile, documentation was used to supplement data in the form of transaction records, service brochures, and customer statistics relevant to the study. This combination of techniques is expected to provide a comprehensive picture of the phenomenon being studied [15].

Data analysis in this study was conducted using the Miles and Huberman interactive model, which consists of three stages: data reduction, data presentation, and conclusion drawing. Data reduction was carried out by selecting and simplifying data relevant to the research focus. Next, the data was presented in descriptive narrative form for easy understanding and in-depth analysis. The final stage was drawing conclusions, which were carried out in stages based on field findings. To ensure data validity, source and technique triangulation techniques were used to ensure more valid and reliable research results [16].

4. Results and Discussion

The results of the study indicate that the preferences of Binjai City residents in investing in gold at the Pegadaian Syariah Outlet Binjai are influenced by various interrelated factors, including economic, religious, social, and service convenience. People not only see gold as an investment instrument, but also as a form of long-term asset protection that is safe from inflation. Furthermore, the existence of Pegadaian Syariah provides a sense of security because its system is sharia-based and officially supervised by a state institution. This makes gold investment increasingly attractive to various groups of people in Binjai City [17].

In general, the discussion in this study shows a shift in people's mindset from a consumptive to a productive one in managing their finances. People are beginning to understand the importance of investing early, especially in the form of gold, which is considered the most stable. Pegadaian Syariah Outlet Binjai is one of the most popular institutions due to its easy access, transparent system, and adherence to Islamic principles. This phenomenon indicates an increase in Islamic financial literacy among developing urban communities [18].

Factors Influencing People's Preferences in Investing in Gold

Economic factors are one of the main reasons why people in Binjai City choose to invest in gold at Pegadaian Syariah. Gold is considered a safe instrument because its value tends to be stable and is not easily affected by inflation. People feel that saving money in gold is more profitable than keeping it in cash. Uncertain economic conditions also strengthen people's confidence in choosing gold as a long-term investment [19].

Besides economic factors, religious factors also have a very strong influence on people's investment decisions. Most Muslim residents of Binjai City tend to choose Sharia-based financial institutions to avoid usury practices. Sharia pawnshops are the primary choice because they offer a system that aligns with Islamic principles. This demonstrates that religious values play a significant role in shaping people's economic behavior [20].

Social factors also cannot be ignored in influencing people's preferences. Many people start investing in gold because they see those around them, such as family, friends, or neighbors, who have already done so. Information from social circles is often more credible than formal promotions. This shows that people's investment decisions are not only individual but also influenced by social interactions [21].

In addition, psychological factors such as a sense of security and fear of loss are also important considerations. People tend to choose gold because it is perceived as having a lower risk than other investment instruments. The perception that gold always has value makes people feel more at ease when investing. This factor strengthens gold's position as the most popular investment option in Binjai City [22].

Ease of access to Pegadaian Syariah services is also a significant factor in increasing public interest. Strategic outlet locations and fast, friendly service make transactions more convenient. Furthermore, the gold savings system, which can be started with small amounts, makes investing more inclusive. This is particularly helpful for lower- to middle-income communities [23].

The development of information technology also influences public preferences, especially the younger generation. Information about gold investment is now more easily accessible through social media and digital applications. This makes it easier for people to understand the concept of gold investment at Pegadaian Syariah. The younger generation is more open to investment than previous generations [24]. Overall, these factors interact to shape the preferences of the people of Binjai City in investing in gold. The combination of economic, religious, social, psychological, and technological factors creates a complex yet directed pattern of investment decisions. This shows that people's investment decisions do not stand alone, but are influenced by various aspects of life [25].

The Role of Islamic Pawnshops in Increasing Interest in Gold Investment

Pegadaian Syariah plays a vital role in increasing public interest in gold investment in Binjai City. Through gold savings products, people are given the convenience of owning gold without having to buy large amounts at once. This system is very helpful for those with limited capital but who still want to invest. Thus, Pegadaian Syariah plays a role in expanding investment access for the public [17].

Furthermore, Islamic Pawnshops also play a role in providing a sense of security to the public when investing. A secure gold storage system and official records create a sense of trust among the public. This security is one of the main reasons people choose Islamic Pawnshops over other institutions. This trust is crucial for the sustainability of gold investments [18].

The role of education is also very visible in the activities of Pegadaian Syariah in Binjai City. Through outreach and promotion, the public is introduced to the concept of Sharia-compliant gold investment. This

education helps increase the understanding of people who previously had minimal knowledge about investment. With this education, people become more confident in starting to invest [19].

Islamic pawnshops also play a role in improving financial literacy among the general public. Many people who previously didn't understand the concept of investment are now beginning to recognize the importance of long-term financial planning. This demonstrates that Islamic pawnshops function not only as financial institutions but also as agents of socioeconomic change [20].

The ease of transactions offered is also a key factor in increasing public interest. The simple account opening process and flexibility in saving gold attract more people. This system provides a simple and uncomplicated investment experience. This perfectly suits the needs of modern society, which demands fast and efficient service [21].

In addition, Pegadaian Syariah also utilizes digital technology to facilitate service access. Online applications and systems allow people to conduct transactions without having to come directly to the office. This increases efficiency and convenience in investing. This technological development is a major supporting factor in increasing interest in gold investment [22]. Overall, Pegadaian Syariah's role is very significant in shaping public preferences for gold investment. Through easy, safe, and sharia-compliant services, this institution has succeeded in attracting the interest of the people of Binjai City. This shows that financial institutions have a significant role in shaping people's economic behavior [23].

Problem Statement and Challenges of Gold Investment in Binjai City

Although public interest in gold investment at Pegadaian Syariah is increasing, several issues remain that require attention. One major issue is the low level of financial literacy regarding Sharia-compliant gold investments. Many people do not fully understand how the gold savings system works. This leaves some people hesitant to invest [24].

Furthermore, there is still a perception that gold investment requires large capital and is therefore only accessible to certain groups. However, Pegadaian Syariah offers a gold savings system with small denominations. A lack of accurate information prevents the public from being aware of this convenience. This situation presents an obstacle to expanding investment access [25]. Another challenge is the lack of optimal public outreach and education. Although promotions have been conducted, they have not reached all levels of society equally. As a result, some people still do not fully understand the benefits of gold investment. This indicates the need for a more effective communication strategy [17].

Furthermore, technological developments also pose challenges for some people who are unfamiliar with digital systems. Not everyone has the ability to use online applications or services. This creates a gap in access to gold investment services. Therefore, assistance in using technology is needed [18]. In terms of trust, although the majority of people already trust it, a small portion still remains skeptical about the gold investment system. This doubt usually arises from a lack of clear information regarding gold storage mechanisms. This demonstrates the importance of information transparency from institutions [19].

Overall, the existing problems indicate that efforts are still needed to improve literacy, education, and service accessibility. Without improvements in these aspects, the potential for gold investment in Binjai City will not develop optimally. Therefore, a more targeted strategy is needed to overcome these challenges [20]. Thus, this study confirms that although gold investment at Pegadaian Syariah has great potential, there are still obstacles that need to be overcome through educational, social, and technological approaches so that community preferences can develop more optimally in the future [21].

5. Conclusion

Based on research findings on the preferences of Binjai City residents for investing in gold at the Pegadaian Syariah Binjai Outlet, it can be concluded that gold investment has become a primary choice for long-term financial management. This is due to various interrelated factors, including economic, religious, social, and psychological factors, as well as ease of access to services. People tend to choose gold because it is considered to have a stable value, is safe from inflation, and is easily liquidated when needed. Furthermore, the existence of Pegadaian Syariah, which implements sharia principles, provides a greater sense of security and trust for the Muslim community in Binjai City. The shift in public mindset from consumptive to productive is also an important indicator that gold investment is increasingly accepted as part of a more planned and future-oriented modern financial lifestyle.

Furthermore, this study also shows that Pegadaian Syariah plays a crucial role in increasing public investment interest and literacy. Through its gold savings products, user-friendly systems, and Sharia-compliant services, this institution has successfully attracted the interest of various groups, including the younger generation. However, several challenges remain, such as low financial literacy, limited public understanding of the gold investment system, and uneven socialization across all levels of society. Therefore, ongoing efforts are needed in the form of education, increased access to information, and strengthened communication strategies to ensure optimal development of gold investment at Pegadaian Syariah. This way, Binjai City's public preference for gold investment can continue to increase and contribute positively to the growth of the Sharia economy in the region.

6. Reference

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