

Application of Ujrah Discounts on Pawn Products at BSI Branch Office Bojonegoro According To Sharia Economic Law

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Abstract: This research focuses on the application of ujrah discounts in pawn products implemented by Bank Syariah Indonesia (BSI) Bojonegoro Branch Office and analyzes its conformity with the principles of Sharia Economic Law. Sharia pawning, as one of the superior products of sharia banking, involves a contract between the bank and the customer where the customer hands over goods as collateral for the loan provided by the bank. In this agreement, the bank charges an ujrah fee in exchange for storage and maintenance services for collateral. However, with increasingly tight competition between sharia financial institutions, BSI Branch office Bojonegoro developed a marketing strategy in the form of providing discounts on ujrah fees applied. The research method used is qualitative-descriptive with data collection techniques through interviews, observation and documentation. The research results show that providing ujrah discounts at BSI Branch office Bojonegoro is carried out as a marketing strategy to attract customers and increase competitiveness. From the perspective of Sharia Economic Law, the application of this discount is considered in accordance with sharia principles as long as it does not violate the terms of the contract and transparency is maintained.

Keywords: *Ujrah Discount, Pawn, Sharia Economic Law.*

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Abstrak: Penelitian ini berfokus pada penerapan diskon ujarah dalam produk gadai yang diterapkan oleh Bank Syariah Indonesia (BSI) Kantor Cabang Bojonegoro dan menganalisis kesesuaiannya dengan prinsip-prinsip Hukum Ekonomi Syariah. Gadai syariah, sebagai salah satu produk unggulan perbankan syariah, melibatkan akad antara bank dan nasabah di mana nasabah menyerahkan barang sebagai jaminan atas pinjaman yang diberikan oleh bank. Dalam perjanjian ini, bank mengenakan biaya ujarah sebagai imbalan atas layanan penyimpanan dan pemeliharaan barang jaminan. Namun, dengan adanya persaingan yang semakin ketat antar lembaga keuangan syariah, BSI Kantor Cabang Bojonegoro mengembangkan strategi pemasaran berupa pemberian diskon terhadap biaya ujarah yang diterapkan. Metode penelitian yang digunakan adalah kualitatif-deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa pemberian diskon *ujrah* di BSI Kantor Cabang Bojonegoro dilakukan sebagai strategi pemasaran untuk menarik nasabah dan meningkatkan daya saing. Dari perspektif Hukum Ekonomi Syariah, penerapan diskon ini dinilai sesuai dengan prinsip syariah selama tidak melanggar ketentuan akad dan transparansi tetap dijaga.

Kata Kunci: Diskon Ujarah, Gadai, Hukum Ekonomi Syariah.

PENDAHULUAN

In the development of Islamic banking in Indonesia, Islamic pawn products, or rahn, have become a primary option for those in need of quick funds while still adhering to Islamic principles.¹ This Islamic pawn is essentially a form of loan secured by valuables. The stipulation is that the customer must hand over

¹Sari Wahyuna and Zulhamdi Zulhamdi, "Perbedaan Perbankan Syariah Dengan Konvensional," *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 2 (2022): 183–96, <https://doi.org/https://doi.org/10.47766/alhiwalah.v1i2.879>.

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the collateral to the Islamic bank, and the bank will charge a maintenance fee, known as ujrah, for the collateral. This ujrah serves as compensation for the bank's services in maintaining and storing the pawned items.²

However, with the rapid development of the Islamic banking industry, Islamic financial institutions need to innovate to compete with other financial institutions offering similar products. One innovation implemented by Bank Syariah Indonesia (BSI) Bojonegoro Branch Office is offering discounts on the ujrah (usury) fee for pawn products. This measure was taken in the hope of attracting more customers, given the growing public demand for easy and affordable financial services.³

However, the application of the ujrah discount on Islamic pawn products needs to be reviewed from the perspective of Islamic economic law to ensure that the practice does not conflict with applicable Islamic principles.⁴ In Islamic economic law, the main principles that must be upheld are fairness, transparency, and sustainability. Therefore, while the ujrah discount can be seen as an innovative business strategy, it is crucial to ensure that it does not lead to practices that could harm customers or violate the principles of gharar (uncertainty) and maysir (speculation), which are prohibited in Islamic financial transactions.

Furthermore, the mechanism for granting the ujrah discount must be thoroughly evaluated to avoid creating uncertainty or negative impacts on both the bank and the customer. The implementation of the discount must prioritize

² Trisna Wijaya, Agus Ahmad Nasrulloh, "Perbandingan Mekanisme Penentuan Ujrah Pembiayaan Gadai Emas Syariah Di Bank BJBS Dan Bank BSI," *Universitas Siliwangi* 07, JES (November 2022): 109 <https://doi.org/10.37058/jes.v7i2.5684>.

³ Staff Analyst Gadai BSI Kantor Cabang Bojonegoro, "Wawancara Terkait Pelaksanaan Gadai Emas Di BSI Kantor Cabang Bojonegoro," Agustus 2024.

⁴ Dara Fitriani and Nazaruddin Nazaruddin, "Ijarah Dalam Sistem Perbankan Syariah," *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 1 (2022): 37–52, <https://doi.org/https://doi.org/10.47766/alhiwalah.v1i1.895>.

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the principles of tawarruq (legal sale and purchase), where fees charged to customers must be transparent, reasonable, and free from usury.

This study aims to analyze in depth how the ujrah discount is implemented in pawn products at BSI Bojonegoro Branch and to evaluate whether this mechanism complies with the principles of Islamic economic law. Furthermore, this research is also expected to provide constructive input for the development of Islamic banking in Indonesia, ensuring its continued adherence to Sharia principles that prioritize justice and the shared welfare of both customers and financial institutions. This study is expected to provide insight for banks in designing products and services that not only attract customers but are also in accordance with sharia, thereby strengthening the credibility and competitiveness of sharia banking in Indonesia.

METHODE

This research uses a qualitative approach with a case study method to understand and analyze the implementation of pawn discounts at BSI branch office Bojonegoro from the perspective of Islamic economic law. Data were collected through three main methods: in-depth interviews, direct observation, and document analysis. Interviews were conducted with bank employees directly involved in the implementation of rahn contracts and several customers who use the service. This aimed to obtain an overview of the contract implementation mechanism, customer perceptions of the fees charged, and challenges faced in implementing rahn products. In addition, direct observation was conducted to observe the rahn contract implementation process, including the valuation of collateral, cost transparency, and the storage system for valuables. These observations provided relevant data to assess the compliance of field practices with Islamic principles.⁵

Next, document analysis was conducted on the bank's internal policies, fatwas from the National Sharia Council-Indonesian Ulema Council (DSN-MUI), and

⁵ Ibid.

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Islamic economic legal regulations. This analysis aimed to ensure that the implementation of pawn loans at BSI Bojonegoro Branch complied with applicable sharia provisions. The data collection results were analyzed using a descriptive analytical approach, namely by reducing data, presenting it in narrative form, and drawing in-depth conclusions related to the research problem.

RESULTS AND DISCUSSION

Implementation of Ujrah Discounts on Pawnship at BSI Branch Office Bojonegoro

Bank Syariah Indonesia (BSI) Bojonegoro Branch Office is one of the financial transaction centers in Bojonegoro City that produces and implements Sharia-compliant contract products. One of these is the rahn product. The word rahn comes from Arabic and means pawn. According to the term, rahn or pawn is an agreement in the Sharia loan system involving the lender (murtahin) and the borrower (rahin). At BSI Bojonegoro Branch Office, the rahn product implemented is gold. In this rahn contract, valuables, especially gold, are handed over by the customer as collateral for a loan provided by the bank. While the pawned item remains the customer's property, the bank has the right to keep the item for the duration of the loan.⁶ This contract aims to provide a fair and sharia-compliant financing solution, while adhering to Islamic principles that prohibit riba (interest), gharar (uncertainty), and maysir (gambling). In this way, the rahn contract maintains a balance of rights and obligations between the customer and the bank.

⁶ Iwan Setiawan, "Penerapan Gadai Emas Pada Bank Syariah Perspektif Hukum Ekonomi Islam," *Al-Daulah: Jurnal Hukum dan Perundangan Islam* 6. No. 1 (April 2016): 200.

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BSI's Bojonegoro Branch Office consistently applies the principle of mutual assistance (ta'awun) in every Sharia pawn transaction it offers. This principle is fundamental to the rahn (Sharia pawn) contract, which serves not only as a commercial transaction but also as a means of helping the community, especially in urgent financial situations. By implementing the principle of ta'awun, Sharia banks like BSI ensure that the products they offer remain grounded in social solidarity, without burdening customers with additional interest or practices that conflict with Islamic teachings.

In its implementation at the BSI Bojonegoro Branch Office, the principle of ta'awun is clearly evident in the bank's objective of providing gold pawn facilities for customers who need fast loans secured by goods, particularly gold. This process is designed to provide a financing solution that is not only profitable for the bank but also beneficial for customers in urgent need of funds without having to fall prey to the interest-based system commonly found in conventional financial institutions.

BSI's Bojonegoro Branch Office further demonstrates the value of ta'awun through its policy of offering discounts on the ujrah loan. By offering a 55% discount on the ujrah loan, the bank actively seeks to ease the burden on customers, especially those requiring small to medium-sized financing. This step reflects the bank's commitment to helping the public access more affordable and less burdensome financial services, while also demonstrating a spirit of mutual assistance in assisting customers facing financial difficulties. Furthermore, by upholding the principle of ta'awun in the rahn contract, BSI's Bojonegoro Branch Office also avoids elements of gharar (uncertainty) or maysir (gambling) that could potentially harm customers.

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The following is the procedure for financing gold pawning at the Sharia Bank Bojonegoro Branch Office:⁷

1. Prospective customers come directly to the Bank Syariah Bojonegoro Branch to apply for gold pawn financing, bringing the gold to be used as collateral. The gold can be jewelry or gold bars (Antam gold) that meet the pawn criteria at the Bank Syariah.
2. Once all requirements are met, the customer submits the gold to be pawned. The bank then conducts an appraisal and authenticity test to determine the loan amount.
3. The pawnbroker calculates the approved loan amount and determines the administration fee to be paid by the customer.
4. If the customer agrees to the terms, they are asked to sign the pawn agreement prepared by the bank.
5. Once the agreement is complete, the customer receives the loan amount in accordance with the agreed-upon amount.

One important aspect of this implementation is the *ujrah* fee, or maintenance fee. The *ujrah* fee is a fee charged by the bank for safeguarding and storing collateral during the loan term. This fee is not interest-based, but rather covers operational costs associated with storing the collateral, thus not violating Sharia principles. The *ujrah* fee is clearly determined, with a value mutually agreed upon by both parties. The *ujrah* fee is only permitted to cover operational costs incurred by the bank for storing and maintaining the pawned item. This *ujrah* concept differs from interest in conventional pawnshops, which is considered an additional fee calculated based on a certain percentage of the loan

⁷ Ibid., 568.

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amount, which is essentially detrimental to the customer due to the increasing liability that continues to increase over the loan period.

The pawn system implemented at the Bojonegoro Branch of Bank Syariah Indonesia (BSI) offers attractive convenience for those in need of loans, without being trapped by the interest system typical of conventional pawnshops. The primary principle of sharia pawnshops is that they are free from usury, so there is no interest calculated based on the length of the loan. Instead, the bank charges a "ujrah" fee, a maintenance fee calculated based on the appraised value of the pawned item, not the loan amount or duration.

In a conventional mortgage system, interest is calculated based on a certain percentage of the loan amount and continues to increase as the loan lasts. This often causes customers to pay more than the principal. On the other hand, in the sharia pawn system at BSI, the ujrah fee is fixed based on the estimated value of the goods, so there is no element that is detrimental to the customer. For example, if the item being pawned has a higher value, then the ujrah fee charged remains proportional to that value, without being affected by the length of the loan term.

BSI's Bojonegoro Branch Office offers a tiered fee structure, depending on the loan amount requested. Generally, the larger the loan, the lower the fee percentage. This benefits customers with large loan needs. The following is a breakdown of the fee structure: For pawn loans between Rp 500,000 and Rp 20 million, the fee is 1.80% of the loan amount. Meanwhile, for loans between Rp 20 million and Rp 100 million, the fee is 1.50% of the loan amount. For loans above Rp 100 million, the fee is 1.10% of the loan amount. Therefore, the larger the loan, the lower the fee percentage, which can be attractive to customers with large loan needs.

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For example, if a customer borrows IDR 10,000,000, the interest rate charged is 1.80%, or IDR 180,000. However, if the loan value increases to IDR 50,000,000, the interest rate is only 1.50%, or IDR 750,000. This structure benefits customers who need large loans because the fee burden is lower as a percentage.

In addition to the loan fee, the BSI Bojonegoro Branch Office also charges an administration fee for each pawn transaction. This fee varies depending on the loan amount. For loans between Rp 500,000 and Rp 20 million, the administration fee is Rp 25,000. For loans between Rp 20 million and Rp 100 million, the administration fee is Rp 80,000, and for loans above Rp 100 million, the administration fee is Rp 125,000. This administration fee serves to cover the bank's operational costs associated with the administration process and transaction recording. With a fixed amount, this administration fee provides certainty to customers, eliminating the worry of unexpected additional costs.

To increase competitiveness and attract customers, the BSI Bojonegoro Branch Office is offering a 55% discount on the *ujrah* (financing) fee. This discount aims to provide convenience for those seeking loans through sharia-compliant pawnshops at more affordable rates. This *ujrah* discount is a strategic move by the bank to attract more customers and demonstrates its commitment to facilitating access to finance in accordance with sharia principles.

How to calculate the *ujrah* value for pawning gold at the BSI Bojonegoro Branch Office can be done by multiplying the value of the financing provided by the applicable *ujrah* fee percentage. For example, if a customer applies for a gold pawn loan of IDR 10,000,000 and the applicable *ujrah* fee is 1.80% for loans under IDR 20 million, then the *ujrah* calculation is as follows: $Ujrah\ fee = 10,000,000 \times 1.80\% = 180,000$.

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This means the customer must pay a Ujrah fee of IDR 180,000 over the loan term. If the customer takes out a larger loan, such as IDR 50,000,000, which is subject to a Ujrah interest rate of 1.50%, the calculation is: Ujrah Fee = IDR 50,000,000 × 1.50% = IDR 750,000.

Thus, customers will be charged an ujrah fee in accordance with the loan amount and the applicable percentage. The discount given by the bank, 55%, will reduce these costs to only IDR 81,000. This strategy not only shows the bank's commitment to sharia services, but also providing access to more affordable loans to the public will also reduce the ujrah value that customers have to pay, making it more affordable.

Compatibility of the Application of the Ujrah Discount with the Principles of Sharia Economic Law

The implementation of the ujrah discount on sharia pawn products at the Bank Syariah Indonesia (BSI) Bojonegoro Branch Office can be seen as an innovative effort to provide greater convenience and benefits to customers. However, it is crucial to ensure that this strategy remains in accordance with the principles of sharia economic law. Sharia economic law, as the primary guideline in sharia banking, places a strong emphasis on fairness, transparency, and prohibitions against practices inconsistent with Islamic teachings, such as *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling).

In this context, the ujrah fees charged by banks in sharia pawn products are actually legitimate fees and in accordance with sharia principles. Ujrah is charged as compensation for maintenance and storage services for collateral goods pawned by customers. This fee is calculated based on the value of the costs required to store the goods, and the amount has been agreed upon by both

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parties, both the bank and the customer, at the beginning of the agreement. This makes ujrah more transparent and clear, because the amount does not change over time and does not contain elements of speculation or uncertainty like conventional loan interest.⁸

Unlike the interest rate applicable to conventional loans, which is calculated as a percentage of the loan amount and tends to increase over time, the interest rate in Islamic pawnshops is more fixed.⁹ This adds clarity and avoids potential losses or uncertainty for customers. According to Sharia principles, any transaction involving uncertainty or ambiguity, such as variable interest rates, is considered contrary to the principles of fairness and transparency that must be maintained in every transaction.¹⁰

Therefore, the provision of ujrah discounts as part of the marketing strategy at the BSI Bojonegoro Branch Office must ensure that this practice does not create uncertainty or harm to customers, and maintains the principle of transparency. The ujrah discounts provided must be clearly calculated and agreed upon by both parties to avoid future disagreements. Therefore, the provision of ujrah discounts can be viewed as a legitimate step and in accordance with Islamic economic principles, as long as they are implemented with due regard for fairness and transparency in every aspect of the transaction.

⁸ Dewa Pratama Putra, Asiah Wati, "Analisis Perbandingan Gadai Syariah Dan Gadai Konvensional Ditinjau Hukum Dan Prinsip," *Al Muzdahir; Jurnal Ekonomi Syariah* 05 (July 2, 2023): p. 46–47 <https://doi.org/10.55352/ekis.v5i2.86>.

⁹ Yusriadi Ibrahim, "Bank Syariah Dan Bank Konvensional (Suatu Analisis Perbedaan Dan Prinsip-Prinsipnya):(Suatu Analisis Perbedaan Dan Prinsip-Prinsipnya)," *Syarah: Jurnal Hukum Islam & Ekonomi* 11, no. 1 (2022), <https://doi.org/https://doi.org/10.47766/syarah.v11i1.293>.

¹⁰ Wahyuna and Zulhamdi, "Perbedaan Perbankan Syariah Dengan Konvensional."

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Overall, the application of the ujrah discount on Islamic pawn products does not violate the basic principles of Islamic economic law, as long as the bank ensures that the agreed-upon contract terms are respected and does not create uncertainty for customers. This demonstrates that Islamic banks can continue to innovate in offering products that benefit the community, while adhering to Islamic principles that prioritize fairness and sustainability in every transaction.¹¹

The implementation of the ujrah discount at the BSI Bojonegoro Branch Office shows the bank's commitment to maintaining a balance between business interests and compliance with sharia principles. This ujrah discount serves to ease the burden of costs that must be borne by customers, thereby making it easier for them to fulfill their obligations without being trapped in burdensome additional burdens. The discounts provided by BSI do not create uncertainty or add unexpected costs, because the amount of ujrah charged has been agreed upon from the start of the transaction and is transparent for the customer.

According to Islamic law, ujrah fees in sharia pawning are allowed as long as several conditions are met, including:¹²

1. Clarity and Transparency: The ujrah fee must be clearly agreed upon between the bank and the customer, and must be known and accepted by both parties in the pawn contract. This clarity is very important so that there are no elements of gharar that harm either party.

¹¹ Maimun Maimun and Dara Tzahira, "Prinsip Dasar Perbankan Syariah," *Al-Hiwalah: Journal Syariah Economic Law* 1, no. 2 (2022): 125–42, <https://doi.org/https://doi.org/10.47766/alhiwalah.v1i2.878>.

¹² Mardanis, "Gadai Syari'ah (Rahn) Dalam Perspektif Ekonomi Islam Dan Fiqh Muamalah" (Pekanbaru, Mei 2017).

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2. Does not contain elements of usury: The ujrah fees charged are not interest which continues to grow over the time of the loan. This fee only covers the costs of storing and maintaining the mortgaged collateral, which is legal according to sharia law

Providing ujrah discounts, as implemented by the BSI Bojonegoro Branch Office, can be seen as a valid marketing strategy in sharia economic law, as long as the discount does not change the substance of the contract or harm either party. In this case, the ujrah discount aims to attract customers by offering lower costs and can help ease the burden on customers, without reducing fairness in transactions. For example, if the ujrah fee for a loan of IDR 10 million is 1.80%, then with a 55% discount, the customer only needs to pay 0.81% of the financing value, which is of course more affordable for the customer.¹³

The Ujrah discount also reflects the flexibility of the Islamic pawn system in meeting the needs of modern society. While adhering to basic Sharia principles, the discount can increase the attractiveness of Islamic products amidst increasingly fierce market competition. This demonstrates that Islamic law can adapt to economic dynamics without violating its core values.

Fatwa DSN-MUI tentang Ujrah

The Indonesian Ulema Council (MUI) and the National Sharia Council (DSN) have provided clear guidelines regarding the application of ujrah in sharia banking products. In DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 concerning Rahn (Sharia Pawning), this fatwa explains that the application of ujrah fees to sharia pawn products is legal, as long as these fees are only to cover the costs of

¹³ Staff Analyst Gadai BSI Kantor Cabang Bojonegoro, "Wawancara Terkait Pelaksanaan Gadai Emas Di BSI Kantor Cabang Bojonegoro."

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storing and maintaining the goods being pawned. This fatwa emphasizes that ujrah must not be additional to the detriment of customers, and must be calculated transparently in accordance with the costs incurred by the bank for storing collateral.¹⁴

Furthermore, in DSN-MUI Fatwa No. 91/DSN-MUI/IV/2014 concerning General Guidelines for Sharia Products, the DSN-MUI also provides provisions regarding the application of service fees in Sharia banking transactions. This fatwa states that fees charged by banks must be proportional and transparent. Discounts offered by BSI must still take this into account to avoid creating uncertainty for customers and must not exceed reasonable limits, to avoid any element of gharar or uncertainty in transactions.¹⁵

In addition, in MUI Fatwa No. 1/DSN-MUI/IV/2000 concerning Sharia Financing, it is also explained that sharia banks may charge administrative fees, maintenance fees, or other fees agreed upon in the contract, as long as these fees do not contain elements of usury and are carried out fairly.¹⁶

The Impact of Implementing the Ujrah Discount on Competitiveness and Customer Trust

Providing ujrah discounts on pawn products at Bank Syariah Indonesia (BSI) Bojonegoro Branch Office has a number of important implications, both in terms of the bank's competitiveness in the sharia banking market and in

¹⁴ Reka Indriani, Muhammad Alhada Fuadillah Habib, "Pelaksanaan Gadai Dan Cicil Emas Di Bank Syariah Indonesia Dalam Perspektif Perbankan Syariah," 7.

¹⁵ DSN-MUI, "Fatwa No. 25/DSN-MUI/III/2002 Tentang Rahn (Gadai Syariah)," November 2024.

¹⁶ DSN-MUI, "Fatwa No. 1/DSN-MUI/2014 Tentang Pedoman Umum Produk Syariah," November 2024.

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increasing customer confidence.¹⁷ In the increasingly competitive world of sharia banking, innovation in products and services is one of the key factors in attracting more customers. The implementation of this ujrah discount is an important strategy for BSI to position itself more competitively compared to other banking institutions, both sharia and conventional.

1. Increasing Bank Competitiveness

The Ujrah discount at the BSI Bojonegoro Branch Office is a marketing strategy designed to increase the competitiveness of Islamic pawn products. Amidst increasingly fierce competition in the banking sector, both conventional and Islamic, Islamic banks need to offer something different to attract customers. By offering a 55% discount on Ujrah fees, BSI is providing a more advantageous offer for customers who need fast funds secured by goods, but still want transactions that comply with Islamic principles.

This discount on the Ujrah (usury) demonstrates that BSI cares about its customers' needs and strives to make pawn products more affordable. For example, customers who might have previously been reluctant to use pawn products due to perceived high maintenance costs may now find it easier to access these services thanks to the discount. This certainly provides BSI with a competitive advantage, particularly in attracting new customers seeking Sharia-compliant financial solutions.

2. Increase Customer Trust

Customer trust is greatly influenced by their belief that the products and services provided by the bank are in accordance with sharia principles. By

¹⁷ Staff Analyst Gadai BSI Kantor Cabang Bojonegoro, "Wawancara Terkait Pelaksanaan Gadai Emas Di BSI Kantor Cabang Bojonegoro."

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providing ujrah discounts, BSI can show customers that they are not only pursuing profit, but also care about customer welfare, especially in an economic situation that is not always stable.

The importance of transparency in determining ujrah fees and providing clear discounts is key to building this trust. Many customers are reluctant to use Islamic pawn products due to concerns about additional costs that may arise during the loan period. Uncertainty about fees is often the main reason for customer discomfort. However, by providing clear and transparent discounts, BSI can alleviate these concerns and provide a sense of security to customers. This demonstrates the bank's commitment to maintaining cost transparency and reducing potential burdens on customers.¹⁸

This step not only benefits customers, but also strengthens the relationship of trust between banks and customers. By feeling valued and treated fairly, customers will be more inclined to continue using BSI services, which in turn increases loyalty and supports the bank's reputation as an institution that implements sharia principles with integrity. This ujrah discount, if implemented with the principles of transparency and fairness, can be an effective way for BSI to build and strengthen customer trust.¹⁹

3. Impact on Consumer Behavior

The implementation of the ujrah discount on pawn products at the BSI Bojonegoro Branch Office has significantly impacted consumer behavior,

¹⁸ Nasabah BSI Kantor Cabang Bojonegoro, "Wawancara Terhadap Nasabah BSI Kantor Cabang Bojonegoro Terkait Keuntungan Gadai Di BSI," Agustus 2024.

¹⁹ Septhan Eka Putri, "Pengaruh Nilai Taksiran, Ujrah Dn Promosi Terhadap Minat Nasabah Daam Menggunakan Produk Pembiayaan Gadai Emas Syariah," *IRSYADUNA: Jurnal Studi Kemahasiswaan* 02, No. 1 (Agustus 2022): 138 <https://doi.org/10.54437/irsyaduna.v2i2.568>.

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particularly in terms of their perception of costs and their decision to use pawn services. Previously, many customers were reluctant to apply for pawn loans because they felt the fees were too high. However, with the ujrah discount, pawn fees have become more affordable, so customers who were previously hesitant are now more motivated to use this service, especially when they need a loan for a smaller amount.

Ujrah discounts not only provide the public with the opportunity to access pawn services at lower costs, but they can also increase the volume of pawn transactions at banks. This is because more people feel able to access these services without the burden of high fees. Furthermore, these discounts have the potential to strengthen the relationship between customers and banks, increasing customer loyalty. Customers who feel they have benefited from the pawn service they use are more likely to use it again in the future and even recommend it to others.

This high level of loyalty is a long-term benefit for the bank, as satisfied customers are more likely to become loyal customers and contribute to the sustainable growth of the Islamic banking business. Thus, in addition to positively impacting customer consumption behavior, the ujrah discount can also strengthen BSI's market position by fostering a better and more mutually beneficial relationship between the bank and its customers.

4. Improving Service Quality

According to a study of Islamic economic law, the implementation of the ujrah discount on pawn products at the BSI Bojonegoro Branch Office has a positive impact on improving the quality of services provided by the bank. The ujrah discount, which is a reduction in fees charged on pawn products,

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encourages banks to continue innovating and improving their operational efficiency. In an effort to provide the ujrah discount to customers, BSI must ensure that they can maintain excellent service quality, so that there is no decline in customer experience despite the lower fees charged.

To this end, BSI is required to improve its management system and customer service, as well as introduce new innovations in the products and services it offers. This also impacts the bank's professionalism, as it is required to operate more efficiently without compromising existing quality standards. In other words, this Ujrah discount is not just about reducing costs, but also serves as a catalyst for banks to continue developing and providing better services, while maintaining competitiveness in the market.

Overall, the implementation of ujrah discounts can be considered as a step that not only provides benefits to customers through more affordable fees, but also encourages banks to be more professional in managing operations and improve the quality of their services

CONCLUSION

The Islamic banking industry in Indonesia continues to grow, one of which is through Islamic pawn products (rahn) that utilize collateral maintenance costs (ujrah). Bank Syariah Indonesia (BSI) Bojonegoro Branch Office implements a 55% discount on ujrah fees to increase competitiveness and ease customer burdens. This study analyzes the mechanism and compliance of the ujrah discount with the principles of Islamic economic law. The results indicate that providing a ujrah discount is valid according to Sharia as long as it is transparent, fair, and does not contain usury or gharar. This strategy increases product appeal, strengthens customer trust, and supports Sharia-based financial

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inclusion. This policy also aligns with the DSN-MUI fatwa on rahn, which stipulates that ujrah is only for maintenance costs without additional harm to customers

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