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MORALITY BEFORE KNOWLEDGE

Breaking the limits of sharia product promotion: Socio-cultural trust and community perception in conventional vs sharia pawnshop adoption

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ABSTRACT
Background: Pawnshops serve as an important non-bank liquidity channel in Indonesia, yet sharia-compliant products remain less adopted than conventional pawning despite a Muslim-majority market. This study examines how sharia products can expand their promotional reach within a conventional-dominated ecosystem, focusing on competition between PT Pegadaian's conventional and sharia service lines. **Methods:** Using a qualitative explanatory approach based on selected secondary sources (regulations, institutional reports, and prior studies), the analysis applies thematic coding and comparative interpretation. **Findings:** The findings show that conventional services maintain advantages in product variety, brand familiarity, and simpler cost perceptions. This study distinguishes itself from previous literature by integrating legal-economic analysis with consumer behavior and promotional dynamics to explain why sharia pawnshop products remain less adopted despite their ethical and religious advantages. **Conclusion:** It fills the gap in prior studies that separately examined sharia compliance or customer preferences by showing how communication asymmetry, fee perception, and institutional "lock-in" shape market competitiveness, while contributing a novel framework that reframes the rivalry between conventional and sharia pawnshops as a contest between institutional logic and communicative legitimacy. **Novelty/Originality of this article:** The originality of this study lies in its effort to bridge the gap in the existing literature, which often separates the aspect of Sharia compliance from consumers' practical preferences

KEYWORDS: consumer; conventional pawnshop; product; shariah pawnshop.

1. Introduction

Pawnshops are a type of non-bank financial institution that has long been known as a source of quick financing based on movable asset collateral such as gold or other valuables. PT Pegadaian (Persero), as a state-owned enterprise, has played a central role in providing this service in Indonesia from the colonial era to the present, including serving people who need cash quickly without having to go through the long and complicated banking credit process (Winarto, 2021). In its development, Pawnshop operates in two different business lines that run parallel, namely Conventional and Sharia Pawnshop. Both essentially function as community financing facilities, but the legal basis, transaction mechanisms, financing contracts, and operational principles are very different. Conventional Pawnshop applies a pawn system with a cost mechanism that essentially uses interest or capital rent on loans

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provided to customers, thus practically following conventional economic principles (Sahabat Pegadaian, 2025a).

Meanwhile, Sharia Pawnshops operate based on Islamic economic principles, particularly the concept of *rahn*, which is approved through a fatwa by the National Sharia Council (DSN-MUI). In this context, the contract used differs from conventional pawning because the system must be free from usury, uncertainty (*gharar*), and speculative practices prohibited in Islamic law. *Rahn* in Sharia pawnshops uses two main contracts, namely *rahn* (Sharia pawning contract) and *ijarah* (safekeeping or maintenance fee), where this fee is not interest but *mu'nah* or service compensation according to Sharia principles (Sari, 2023).

Indonesia's demographic landscape, with a Muslim-majority population, presents a huge market opportunity for Sharia-compliant products. However, the market penetration of Sharia Pawnshop remains relatively low compared to conventional Pawnshop, which has established itself as a trusted financial service provider across the country. According to Pegadaian's 2022 Annual Report, Conventional Pawnshop continues to dominate the market, with approximately 75% of the total revenue generated by its conventional services. This market dominance is not only a function of brand equity but also due to the wider variety of products and more flexible lending terms available through conventional pawn services (Sahabat Pegadaian, 2025b).

The cost perception remains a critical factor in consumer choice, with many customers viewing conventional pawn services as more affordable and accessible than their Sharia-based counterparts. Although Sharia-compliant pawnshops have been marketed as ethical and transparent, the cost structure, which is not based on interest but rather on service charges, is still not well understood by the broader population. Consequently, customers may be reluctant to switch from conventional services, especially when they perceive the cost of service in Sharia pawnshops to be higher or more complicated.

To address these challenges, Sharia Pawnshop must implement innovative marketing strategies that effectively communicate the benefits of Sharia-compliant products. This involves not only highlighting the Islamic principles behind the services but also demonstrating how these principles lead to fairer and more transparent financial transactions. Furthermore, it is essential to educate the public on how Sharia-compliant services can offer competitive advantages, such as greater social impact, financial inclusivity, and community development, beyond just the religious aspect.

In terms of legal basis, Sharia Pawnshop refers to the DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 concerning *rahn*, where pawn transactions must be conducted on the principle of mutual help without exploitation, whereas Conventional Pawnshop operates based on civil law principles as stipulated in Article 1150 of the Civil Code (Sahabat Pegadaian, 2025b).

From the perspective of *Fiqh al-Muamalat*, the fundamental distinction between conventional and Islamic pawnshop systems extends beyond the contractual form and penetrates the underlying value structure and consumer perception of the product. This difference is rooted in the normative principles governing economic transactions in Islam, particularly the prohibition of *riba* and the emphasis on justice, transparency, and mutual consent. In conventional pawnshop practices, the fees imposed on customers are commonly interpreted as interest or capital rent accrued over a predetermined period, reflecting a transactional framework that aligns with debt-based financing. From a muamalah standpoint, such arrangements raise critical concerns due to their proximity to *riba*-based elements, which are explicitly prohibited in Islamic teachings.

Conversely, Islamic pawnshops operate under contracts such as *rahn* (pledge) and *Ijarah*, which clearly separate the loan component from service-related compensation. The fees charged are not linked to the amount or duration of the loan but are instead justified as *ujrah* (service fees) for safekeeping and maintaining the pledged asset. These fees are determined based on the appraised value of the collateral and must adhere to principles of fairness and proportionality.

This structural differentiation significantly influences consumer perception, as Islamic pawnshop services are viewed not merely as financial instruments but as ethically grounded solutions aligned with Sharia principles. By embedding values such as trust (*amanah*), transparency, and avoidance of exploitation, Islamic pawnshops offer a value proposition that resonates with consumers seeking compliance with Islamic economic ethics (Sahabat Pegadaian, 2025b).

These operational differences then widened into differences in marketing strategies and product promotion. Sharia products that adhere to Islamic economic principles require a communication and marketing approach that differs from conventional products. Sharia Pawnshops not only offer loans with collateral assets but also need to educate the market about the benefits and conditions of the Sharia principles underlying their services. This becomes a distinct challenge because the general public often does not fully understand the concept of *rahn* or *mu'nah*, so the choice between Sharia and conventional products is still often influenced by habit, cost perception, and understanding of the added value that Sharia products offer (Muazib, 2025).

Previous studies (2016–2020) consistently frame both conventional and Islamic pawnbroking as providers of short-term, collateral-based financing, while emphasizing their fundamental distinction in contractual structure and fee mechanisms. Conventional pawnbroking is typically characterized by interest-based lending grounded in civil law frameworks, whereas Islamic pawnbroking is structured through a combination of *qardh* (benevolent loan), *rahn* (collateral), and *ijarah/ujrah* (service or custody fees), with the central normative claim being compliance with Sharia principles and the avoidance of *riba*.

Within this body of literature, several strands of inquiry can be identified. First, legal and conceptual studies have extensively elaborated the theoretical distinction between interest (*riba*) and service-based fees, as well as the formal Sharia justification of Islamic pawnbroking models (e.g., Dwihapsari et al., 2019; Mayangsari, 2019; Purbasari & Sri Rahayu, 2017). Second, a number of studies have begun to critically examine implementation practices, identifying a "grey area" in which the determination of *ijarah* fees appears to vary according to loan size despite equivalent collateral value. This practice has been questioned for potentially resembling interest-based calculations and for its inconsistency with certain *rahn* fatwa interpretations. Third, consumer behavior research (e.g., Azman et al., 2020; Nik Azman et al., 2018) has shifted attention toward demand-side considerations, showing that customer preferences are largely pragmatic—driven more by cost, convenience, and accessibility than by explicit adherence to Sharia considerations, particularly under urgent liquidity constraints.

Despite these contributions, the literature reveals several important gaps. While prior studies have either focused on normative/legal analysis or on consumer preference patterns, relatively few have integrated these perspectives to assess how the operationalization of Sharia principles (e.g., fee-setting practices) interacts with market competitiveness and customer decision-making. In particular, the tension between maintaining Sharia compliance in fee structures and responding to price-sensitive consumer behavior remains underexplored. Furthermore, existing marketing-oriented discussions tend to emphasize general strategies—such as product differentiation and promotion—without sufficiently linking them to the underlying legal-economic constraints of Islamic pawnbroking models.

Accordingly, this article positions itself at the intersection of legal-economic analysis and market behavior. It seeks to extend previous studies by examining how the "grey area" in *ijarah* fee practices affects both the perceived legitimacy of Islamic pawnbroking and its competitiveness relative to conventional pawnshops. In doing so, the study not only revisits the normative claims of Sharia compliance but also evaluates their practical implications for product design, pricing strategies, and service experience. By integrating these dimensions, this article contributes to a more comprehensive understanding of how Islamic pawnbroking can sustain both doctrinal consistency and market relevance.

Research on public perception shows that although Sharia Pawnshops have advantages in terms of transparency, process simplicity, and adherence to Sharia principles, there are still obstacles in public understanding of the concept of Sharia pawning itself. This is reflected in findings indicating that most customers still have limited understanding of the differences in financing mechanisms, tending to equate Sharia pawnshops with conventional ones as the same pawn service option (Agus et al., 2018).

Your reviewer has a point—the passage leans heavily on balanced, academic comparison, which makes it read more analytical than explicitly promotional. To justify it while preserving scholarly tone, you can frame the “promotion” aspect as evidence-based strategic positioning rather than persuasive marketing language. The discussion above is intentionally framed in an analytical manner to provide an objective foundation for understanding the competitive positioning of Sharia pawnshops within Indonesia’s dual financial system. Rather than employing overtly persuasive language, the narrative adopts a research-based approach to highlight why Sharia pawnshops hold promotional potential and how that potential can be effectively realized.

Indonesia’s demographic advantage—characterized by its majority Muslim population—represents a structurally significant opportunity for the expansion of Sharia-based financial services. Empirical findings (Yuliatina et al., 2021) indicate that consumer preference tends to align with religious values when viable alternatives are accessible and well-communicated. This insight forms the implicit promotional basis of the discussion: demand already exists, but it requires strategic activation.

At the same time, the continued dominance of conventional pawnshops is not presented to weaken the argument, but rather to contextualize the competitive landscape. Their broader networks, operational familiarity, and product flexibility (Manihuruk et al., 2025) explain why Sharia pawnshops cannot rely solely on religious appeal. This comparative analysis strengthens the promotional argument by identifying gaps that Sharia services can strategically address.

Thus, the promotional dimension in this text is embedded in the identification of a unique selling proposition (USP) for Sharia pawnshops. As highlighted by Rahmadani (2025), effective promotion must extend beyond normative claims such as “halal” or “interest-free” and instead emphasize tangible consumer benefits—such as transparency, fairness, and socio-economic impact. This shifts the promotional narrative from purely ideological to value-driven, making it more relevant to a broader market segment.

Furthermore, the emphasis on digitalization serves as a forward-looking promotional strategy rather than mere observation. In the context of Industry 4.0, integrating Sharia pawnshop services into digital platforms (Haliding et al., 2025; Suryati et al., 2021) is positioned as a key mechanism to enhance visibility, accessibility, and engagement—particularly among younger, technology-oriented consumers. This reflects a modern promotional approach grounded in market behavior and technological trends.

In this way, although the tone remains analytical, the text substantively supports the promotion of Sharia pawnshops by systematically identifying their market potential, competitive challenges, and strategic pathways for growth. The analytical style is therefore not a limitation, but a deliberate methodological choice to ensure that promotional insights are credible, evidence-based, and academically robust. In addition, sharia promotion should not only occur through digital media alone, but must also be accompanied by efforts for continuous education for the wider community, including through collaboration with religious leaders, Islamic communities, and relevant mass media. Promotion should be designed in such a way that potential customers understand that sharia pawnshops are not just a halal alternative, but also a financial solution that is competitive in both quality and cost, and contributes to broader financial inclusion goals (Saputra & Soemitra, 2022; Wijaya, 2022).

This condition attracts the attention of academics and practitioners because, in addition to being a business phenomenon, the competition between Sharia Pawnshops and Conventional Pawnshops is also a real example of how different economic principles—conventional vs. sharia—interact within the same industry ecosystem. Many comparative studies attempt to measure efficiency, customer preferences, the impact of service fees versus interest, as well as the advantages of each business model in the context of increasingly diverse societal needs (Roikhan, 2017; Subagiyo, 2014).

This issue becomes increasingly relevant when considering the phenomenon of national financial inclusion and the shift in customer preferences towards financial products that are more ethical and aligned with their personal values. Therefore, the background of this research is not merely about examining two different business systems, but aims to address an important question about how Sharia-compliant products can break promotional boundaries in a competitive environment that often still relies on conventional paradigms, as well as what factors drive or hinder the adoption of Sharia pawnshop products among a broader range of customers.

2. Methods

2.1 Study design

This study adopts a qualitative explanatory research design to examine how sharia-based pawnshop products are promoted and positioned within a market environment dominated by conventional pawnshop services. The approach is intended not only to describe observable differences but also to explain the structural, institutional, and perceptual factors that shape promotional practices and competitive dynamics. It is grounded in an interpretivist perspective, which recognizes that economic behavior, marketing strategies, and consumer perceptions are socially constructed and influenced by contextual factors such as religious norms and regulatory frameworks.

2.2 Data source

The research relies exclusively on qualitative secondary data. In total, 32 documents were analyzed, consisting of regulatory and policy documents, institutional reports, prior empirical studies, and authoritative books and conceptual publications on Islamic finance. These sources were selected to provide both empirical evidence and theoretical grounding related to pawnshop operations, sharia financial principles, and market competition in Indonesia.

The selection of data sources followed a purposive sampling strategy based on several criteria. First, relevance was prioritized, meaning that all selected sources directly address pawnshop services, sharia finance, or promotional strategies. Second, credibility was ensured by including only materials published by recognized institutions, peer-reviewed journals, or reputable academic publishers. Third, temporal proximity was considered, with most sources published within the last ten years to reflect current market conditions, while older sources were included only when they contributed essential theoretical foundations. Finally, theoretical contribution was used as a criterion to ensure that the selected materials could support key analytical concepts such as *rahn*, *ijarah*, and the prohibition of *riba*. Sources were excluded if they lacked clear authorship, were not academically or institutionally validated, or did not substantially relate to the research focus.

2.3 Data analysis and validation

Data analysis was conducted using a qualitative analytical framework consisting of data condensation, data display, and conclusion drawing. The process began with data condensation, in which relevant information from the collected documents was carefully selected, simplified, and organized into meaningful analytical units. Coding was performed iteratively using a combination of deductive and inductive approaches. Deductive codes were derived from established theoretical constructs, including sharia compliance, transparency, and ethical finance, while inductive codes emerged from patterns identified within the data, such as consumer familiarity and promotional asymmetry. Following this, data display was carried out through comparative thematic structuring, focusing on differences between conventional and sharia pawnshop systems across dimensions such as contractual mechanisms, fee structures, and promotional narratives. Although thematic matrices and conceptual diagrams were used during the analytical process, the final presentation emphasizes narrative comparison to ensure clarity and coherence. The process of conclusion drawing and verification was conducted continuously, with interpretations being repeatedly compared against the data and relevant theoretical frameworks to ensure analytical consistency and validity.

To enhance the validity of the findings, the study employs analytical triangulation by cross-referencing multiple data sources and theoretical perspectives. This approach reduces the risk of bias associated with reliance on a single source and strengthens the robustness of the analysis. However, the study is limited by its exclusive reliance on secondary data and the absence of direct stakeholder perspectives, such as those of consumers or practitioners. As a result, the findings are intended to be analytically transferable rather than statistically generalizable. Future research is therefore recommended to incorporate primary data collection methods in order to further validate and expand upon the findings.

3. Results and Discussion

3.1 Shariah-based pawnshop products (focusing on Sharia Pawnshop) and their explanation with product types

Section 3.1 can be streamlined by emphasizing only those aspects of Sharia pawnshop products that are relevant to promotion and competitive positioning. Sharia Pawnshop structures its offerings as Sharia-compliant financial solutions, distinguishing them from conventional pawn services primarily through the absence of interest (*riba*) and the use of transparent, asset-based contracts such as *rahn*, *ijarah*, and *murabahah*. Its core product, *rahn* (Sharia pawn), provides quick liquidity against collateral with fees limited to service and maintenance charges, a feature that can be strongly promoted as ethical and transparent pricing.

Complementary products such as Arrum (including *Arrum* BPKB, *Arrum Emas*, and *Arrum Haji*) target specific customer segments—micro-entrepreneurs, gold asset holders, and prospective Hajj pilgrims—allowing for more segmented and tailored promotional strategies. Additionally, products like gold installment plans and gold savings accounts position the institution not only as a financing provider but also as a partner in long-term financial planning and halal investment. From a promotional perspective, the key differentiators lie in Sharia compliance, ethical value propositions, flexible collateral-based financing, and product segmentation aligned with customer needs. These features enable Sharia Pawnshop to appeal to both religiously motivated consumers and broader markets seeking transparent and asset-backed financial services, thereby strengthening its competitive positioning in Indonesia's financial landscape.

3.2 Conventional-based pawnshop products and their explanation with product types

Conventional pawnshops remain more dominant in promotion and consumer preference not by accident, but because their product architecture, institutional behavior, and market positioning align more closely with the immediate, pragmatic needs of financially constrained consumers than alternative financial models. The narrative you developed already contains the foundation of this explanation; what needs to be made explicit is the causal link between product design and market dominance. At the core, the dominance of conventional pawnshops is driven by speed, simplicity, and certainty—three attributes embedded directly in the collateral-based lending mechanism. Unlike banks or more ethically constrained financial systems, conventional pawnshops rely on asset valuation rather than borrower profiling. This eliminates lengthy credit assessments and reduces informational friction, allowing transactions to be completed within minutes. For consumers facing urgent liquidity needs, this immediacy outweighs considerations about cost efficiency or long-term financial impact. In behavioral-economic terms, the product matches “present-biased” decision-making, where access to instant cash is valued more highly than future repayment burdens.

Promotion strategies reinforce this advantage by emphasizing clarity and predictability. Conventional pawnshops market straightforward propositions: “bring an asset, get cash instantly.” This message is easier to communicate and internalize than more complex financial products that require understanding of contracts, profit-sharing schemes, or eligibility criteria. The standardized nature of pawn contracts—fixed interest rates, clear maturity dates, and visible collateral—reduces cognitive load for consumers, making these products more approachable, especially for individuals with limited financial literacy.

Another critical factor is institutional familiarity and trust accumulation. Long-standing operators such as PT Pegadaian have built extensive branch networks and brand recognition over decades. This physical presence functions as both a marketing tool and a credibility signal: consumers can see, visit, and repeatedly interact with the institution. In contrast, newer or alternative financial providers often lack this embeddedness, making it harder to compete for attention and trust, particularly in semi-urban and rural markets.

From a product-system perspective, the diversification you described—fiduciary loans, microcredit, gold-based services, and auxiliary transactions—creates a multi-entry ecosystem that captures different financial needs across a customer’s lifecycle (Dewi et al., 2025). This ecosystem increases customer retention and cross-selling opportunities, but more importantly, it amplifies promotional visibility. A customer may initially engage through a simple pawn loan, but repeated exposure to other services (bill payments, remittances, gold savings) gradually positions the pawnshop as a one-stop financial hub. This repeated interaction strengthens habitual usage, which is a powerful driver of consumer preference.

Conventional pawnshops also benefit from pricing transparency that is paradoxically advantageous, even when costs are high. Interest and fees are explicit, time-based, and mechanically calculated. While this can result in high effective borrowing costs—especially with rollovers—it avoids the ambiguity often associated with alternative financing models. For many users, especially those in the informal sector, transparent cost structures are preferable to opaque or conditional pricing, even if they are more expensive in absolute terms.

On the supply side, the business model itself incentivizes aggressive and sustained promotion. Because revenue is generated through high-frequency, short-term transactions, pawnshops rely on volume and turnover. This leads to continuous marketing efforts, visible storefronts, and localized outreach strategies that keep the service top-of-mind. The integration of collateral liquidation (auctions and resale) further supports this cycle by converting default risk into revenue streams, allowing institutions to sustain competitive pricing and promotional spending.

Finally, regulatory and structural factors play a reinforcing role. Conventional pawnshops operate within well-established legal frameworks governing collateral, fiduciary rights, and asset liquidation. This legal clarity reduces operational uncertainty and enables scalable expansion. At the same time, alternative models—particularly those grounded in ethical or religious finance—often face stricter interpretive constraints or require more complex contractual compliance, which can slow product rollout and complicate marketing narratives. In synthesis, the dominance of conventional pawnshops in promotion and consumer preference can be justified as the outcome of a tightly integrated system where product design (collateral-based, fast, standardized), institutional presence (trusted, widespread), and behavioral alignment (immediacy over cost sensitivity) mutually reinforce each other. What may appear as simple financial services are in fact strategically engineered instruments that optimize accessibility, visibility, and repeat usage—ensuring that conventional pawnshops remain the default choice for liquidity-seeking consumers despite ongoing debates about cost and consumer protection.

3.3 Shariah and conventional-based pawnshop products and their explanation comparison concept

Within the Indonesian pawnshop field, the "difference" between sharia and conventional products is not merely a contractual technicality, but a clash of institutional logics that subsequently shapes what products can be offered, how value can be communicated, and why conventional services remain structurally dominant despite a Muslim-majority market. The conventional pawnshop portfolio is constructed around a time-priced liquidity logic: collateralized pawn loans generate returns through interest/capital rent, are operationally optimized for fast turnover, and have been progressively extended into fiduciary installment credit (e.g., BPKB-based), microcredit-like instruments, gold-linked monetization (including auctions), and auxiliary service lines that turn the pawnshop into a high-frequency retail financial access point (Simanjutak, 2021). This breadth is itself a competitive mechanism: product diversity increases customer "touchpoints," stabilizes revenue, and funds promotional scale—creating a self-reinforcing cycle where distribution reach, brand familiarity, and standardized pricing heuristics (borrow → pay interest → redeem) become market-entry barriers for competitors.

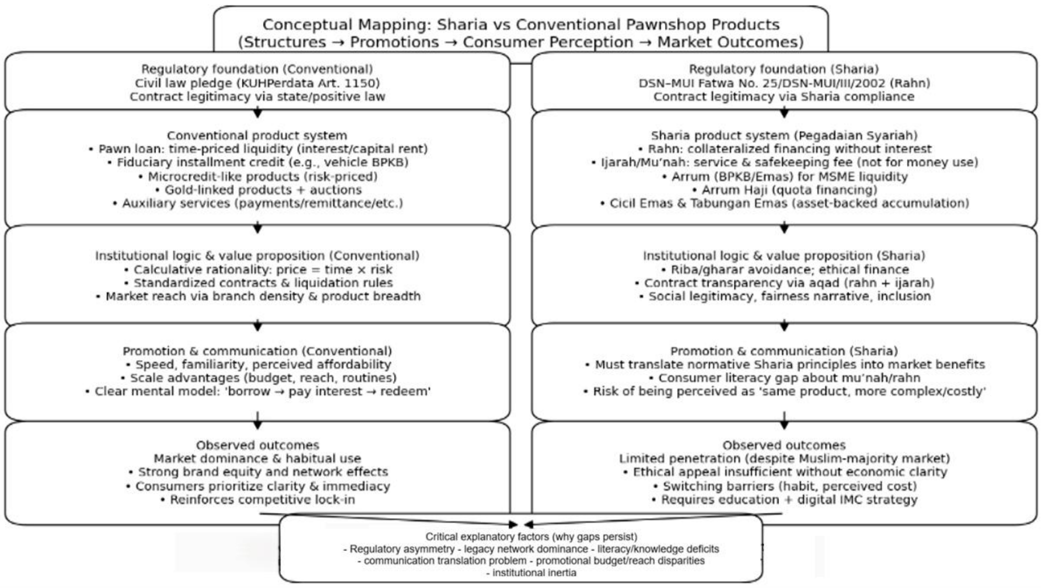

Fig. 1. Mapping comparison shariah and conventional pawnshop based: regulatory, product, institutional, observed outcomes, promotion & communication

In contrast, Sharia Pawnshop products are built on a normative prohibition-and-permissibility architecture rooted in Islamic economics: financing must avoid *riba/gharar* and is operationalized through *rahn* (pledge) combined with *ijarah*-based service/safekeeping fees (*mu'nah*), positioning price not as payment for "money use" but as compensation for custody, appraisal, and maintenance. This difference is anchored in distinct legitimacy sources—civil-law pledge doctrine (KUHPerdata Article 1150) versus DSN–MUI Fatwa No. 25/DSN-MUI/III/2002 on *rahn*—so the sharia system competes not only in cost and convenience, but also in interpretive legitimacy (whether consumers perceive the fee as fair service compensation or as "interest by another name") (Fatwa National Sharia Council Number: 25/DSN-MUI/III/2002 Regarding *RAHN*, n.d.; Poerana, 2020). The paper highlights that conventional services dominate market outcomes (it reports conventional revenue dominance and wider product flexibility), while sharia penetration remains limited; critically, the persistence of this gap is explained less by "consumer irreligiosity" than by an institutional-communication problem: promotional disparities and consumer perception are mediated by literacy and cognitive framing.

From a consumer-value perspective, perceived value is not an objective calculation but a tradeoff between what is received and what is sacrificed; when the sharia fee structure (*mu'nah*) is not well understood, consumers may overweight perceived sacrifice (complexity/uncertainty) relative to ethical benefit, and default to the conventional option that feels familiar and predictable—especially under urgent liquidity needs (Sweeney & Soutar, 2001). This is amplified by information asymmetry: the institution understands fee logic and contractual distinctions, while consumers—especially first-time or distress borrowers—often simplify the choice using heuristics ("which is cheaper?" "which is faster?"), causing sharia products to be miscategorized as functionally identical but cognitively costlier (Akerlof, 1970). Hence, promotional communication becomes the binding constraint: sharia providers must translate normative religious principles into market-relevant messages without collapsing into conventional frames; however, marketing communications theory stresses that effective communication must deliver clarity and consistency across channels, and the sharia narrative carries higher explanatory load (educating *rahn*/*mu'nah*, differentiating from interest, and evidencing fairness) (Citra, 2025; Taan, 2018).

Finally, institutional competition theory suggests that incumbents benefit from field-level "lock-in" (routines, legitimacy, and standard expectations), so even when sharia products are ethically differentiated, they face coercive and mimetic pressures to compete on the incumbent's terms (speed, price salience, promotional reach)—a dynamic that can dilute distinctiveness unless sharia promotion is coupled with sustained education and digitally enabled integrated communication that lowers learning costs and makes "ethical + economically clear" the default interpretation (DiMaggio & Powell, 2000). The diagram you provided already maps the contrast between conventional and sharia pawnshop systems quite well, but the key analytical gap—rightly highlighted in the comment—is this: why the normative strengths of sharia finance (fairness, avoidance of *riba*, ethical positioning) do not automatically translate into stronger market adoption. To address this, the narrative needs to shift from describing values to explaining how those values interact with real consumer behavior under constraint.

A clearer interpretation would read as follows. The conceptual mapping demonstrates a structural asymmetry between conventional and sharia pawnshop systems that goes beyond product differences and enters the realm of behavioral economics and market cognition. While sharia pawnshops are grounded in ethically compelling principles—such as the prohibition of *riba*, transparency through contracts like *rahn* and *ijarah*, and the framing of financial services as socially responsible—the diagram shows that these values operate within a different decision-making logic than the one most consumers use in urgent financial situations.

The critical issue is that ethical superiority does not equal behavioral attractiveness. Consumers facing immediate liquidity needs—such as paying school fees, covering medical costs, or stabilizing small business cash flow—prioritize speed, simplicity, and certainty over compliance with abstract financial principles. In the conventional system, the value proposition is extremely clear: bring an asset, receive cash instantly, repay with interest. This clarity reduces cognitive effort and enables rapid decision-making. By contrast, sharia products, although ethically structured, often require consumers to understand multiple contract layers (e.g., distinguishing between safekeeping fees and profit margins), which introduces cognitive friction at the point of decision.

This is where the diagram's "consumer perception" layer becomes particularly important, but it needs to be made more concrete. For example: a small market trader who needs cash within an hour is more likely to choose a conventional pawnshop because the process is familiar and immediate. Even if a sharia option is available, uncertainty about contract terms or slightly longer processing time can discourage use.

A low-income household may conceptually agree that avoiding interest is preferable, but when faced with urgent expenses, the perceived complexity of sharia products (e.g., "is this fee allowed or not?") can create hesitation, leading them back to conventional services. Even when sharia pawnshops offer comparable or lower costs, consumers may still perceive them as less accessible if branch networks are smaller or promotional messaging is less direct. This illustrates a key point: consumer perception is not driven solely by objective product features, but by how easily those features can be understood and acted upon under pressure.

Promotion further amplifies this gap. Conventional pawnshops emphasize functional messaging—speed, ease, and immediate cash—supported by visible branch networks and repetitive, transactional engagement. Sharia pawnshops, on the other hand, often rely on value-based messaging (halal, ethical, fair), which, while important, does not always translate into immediate behavioral triggers. In practice, this means that conventional institutions dominate “liquidity moments,” while sharia institutions appeal more to reflective or value-driven decision contexts—which are less common in urgent financial situations.

Another important dimension shown in the diagram is institutional logic. Conventional pawnshops operate with calculative rationality: risk is priced directly, contracts are standardized, and outcomes are predictable. This aligns closely with how consumers intuitively understand financial transactions. Sharia pawnshops, however, embed normative rationality, where compliance with religious principles shapes product design. While this creates ethical legitimacy, it can also produce perceived ambiguity, especially for consumers who are not deeply familiar with sharia financial concepts.

The result is a paradox, Sharia pawnshops may offer greater ethical coherence and long-term fairness, but conventional pawnshops offer greater immediate usability and behavioral alignment. Therefore, these values—fairness, transparency, prohibition of *riba*—do not automatically produce stronger adoption because **market success depends not only on what a product represents, but on how it is experienced in real decision contexts**. When financial decisions are made تحت pressure (time, urgency, uncertainty), consumers tend to favor options that minimize effort and maximize immediacy, even if those options are more costly or less aligned with their stated values. In conclusion, the diagram can be interpreted as showing that the competition between conventional and sharia pawnshops is not simply a contest of products, but a contest between two different logics of value: one rooted in efficiency, standardization, and behavioral simplicity; the other in ethics, compliance, and normative legitimacy.

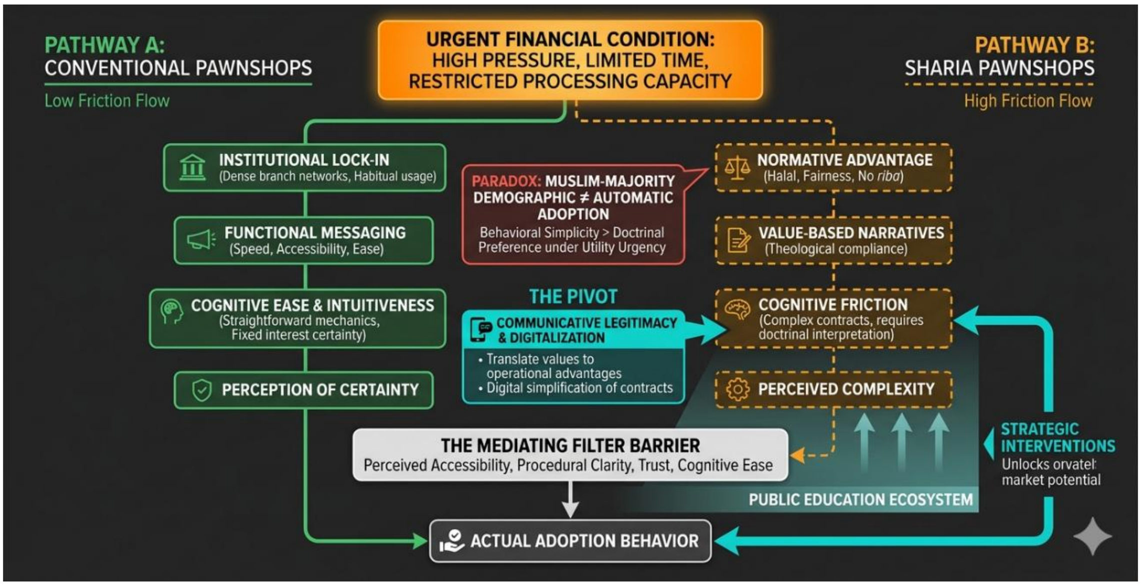

Fig. 2. Analytical behavioral ecosystem of pawn competition in Indonesia

The dominance of conventional pawnshops emerges because their system is better aligned with how consumers actually behave, not necessarily with what they ideally believe. The findings of this study demonstrate that the competition between conventional and sharia pawnshops in Indonesia cannot be understood solely through the lens of financial products or religious compliance. Rather, the competition reflects a deeper interaction between institutional structures, consumer cognition, behavioral economics, and promotional communication strategies. Although sharia pawnshops possess normative advantages grounded in Islamic principles—such as transparency, fairness, and the prohibition of *riba*—these values do not automatically translate into stronger market adoption. Clearly, it can be precented by this analytical figure 2.

One of the most significant findings is that conventional pawnshops maintain structural dominance because they align more effectively with the practical and psychological realities of consumer behavior, especially under urgent financial conditions. Conventional pawnshops simplify decision-making by offering immediate liquidity through straightforward procedures and highly familiar transactional models. Consumers understand the mechanism intuitively: collateral is provided, cash is received instantly, and repayment obligations are clearly defined through fixed interest calculations. This simplicity minimizes cognitive effort and creates a perception of certainty, which becomes extremely important for borrowers experiencing financial pressure.

By contrast, sharia pawnshop products require a higher degree of conceptual understanding. Consumers are expected to differentiate between *rahn*, *ijarah*, *ujrah*, and conventional interest structures (Abubakar & Handayani, 2017). While these distinctions are critically important from a sharia perspective, they can create cognitive friction for customers who prioritize speed and practicality over doctrinal interpretation. As a result, many consumers perceive sharia pawnshops as more complex, even when the actual financial cost may be comparable or lower than conventional alternatives.

This finding has important implications for the broader development of Islamic finance. It suggests that ethical legitimacy alone is insufficient to generate mass adoption if the communication of that legitimacy remains difficult to understand within real decision-making contexts. Consumers often make financial choices under conditions of urgency, uncertainty, and limited information-processing capacity. In such contexts, behavioral simplicity frequently outweighs normative preference. Therefore, the challenge faced by sharia pawnshops is not only theological or regulatory, but fundamentally communicative and behavioral.

Another important contribution of this study is the identification of "communicative legitimacy" as a critical determinant of competitiveness. Conventional pawnshops benefit from decades of institutional familiarity, broad physical presence, repetitive customer interaction, and highly standardized messaging. Their promotional strategies emphasize functional benefits such as speed, accessibility, and ease of use. These messages are concise, behaviorally effective, and immediately actionable. Sharia pawnshops, however, often rely heavily on value-based narratives emphasizing halal finance, fairness, and ethical transactions. While these values resonate ideologically, they may not always function effectively as behavioral triggers during urgent liquidity moments.

This explains why Indonesia's Muslim-majority demographic does not automatically guarantee stronger adoption of sharia financial products. Religious alignment may create positive attitudes toward Islamic finance, but actual usage behavior is mediated by perceived accessibility, procedural clarity, trust, and cognitive ease. The findings therefore reinforce the importance of integrating behavioral economics into Islamic finance promotion strategies.

The study also highlights the role of institutional lock-in within the pawnshop industry. Conventional pawnshops possess significant advantages in terms of branch networks, product diversification, promotional visibility, and accumulated public trust. These factors create habitual usage patterns that are difficult for sharia institutions to disrupt. Consumers repeatedly exposed to conventional services develop familiarity and routine dependence, making switching behavior less likely even when sharia alternatives exist.

From a strategic perspective, this indicates that sharia pawnshops cannot rely exclusively on religious differentiation. Instead, they must translate ethical value propositions into operational advantages that consumers can immediately recognize and experience. Promotional communication should therefore focus not only on "interest-free" claims, but also on procedural simplicity, transparent fee calculations, financial inclusivity, and tangible socio-economic benefits. In this sense, ethical values must become behaviorally visible rather than merely conceptually stated.

Digitalization also emerges as a critical strategic implication. The study suggests that integrated digital communication can reduce informational asymmetry by simplifying explanations of sharia contracts and improving customer accessibility. Younger consumers, in particular, are more likely to engage with financial products that are digitally accessible, visually transparent, and easy to compare. Therefore, digital integration should not be treated merely as technological modernization, but as a communication strategy that lowers cognitive barriers and strengthens market engagement.

Furthermore, the study contributes to discussions on financial inclusion in Indonesia. Sharia pawnshops possess significant potential to expand ethical financial access among underserved communities, especially those seeking alternatives to interest-based financing. However, achieving this potential requires stronger public education initiatives involving religious institutions, community organizations, and mass media. Financial literacy programs must move beyond doctrinal explanation and demonstrate practical consumer benefits in relatable and accessible ways.

3.4 Discussion

The findings of this study demonstrate that the competition between conventional and sharia pawnshops in Indonesia cannot be understood solely through the lens of financial products or religious compliance. Rather, the competition reflects a deeper interaction between institutional structures, consumer cognition, behavioral economics, and promotional communication strategies. Although sharia pawnshops possess normative advantages grounded in Islamic principles—such as transparency, fairness, and the prohibition of *riba*—these values do not automatically translate into stronger market adoption.

One of the most significant findings is that conventional pawnshops maintain structural dominance because they align more effectively with the practical and psychological realities of consumer behavior, especially under urgent financial conditions. Conventional pawnshops simplify decision-making by offering immediate liquidity through straightforward procedures and highly familiar transactional models. Consumers understand the mechanism intuitively: collateral is provided, cash is received instantly, and repayment obligations are clearly defined through fixed interest calculations. This simplicity minimizes cognitive effort and creates a perception of certainty, which becomes extremely important for borrowers experiencing financial pressure.

By contrast, sharia pawnshop products require a higher degree of conceptual understanding. Consumers are expected to differentiate between *rahn*, *ijarah*, *ujrah*, and conventional interest structures. While these distinctions are critically important from a sharia perspective, they can create cognitive friction for customers who prioritize speed and practicality over doctrinal interpretation. As a result, many consumers perceive sharia pawnshops as more complex, even when the actual financial cost may be comparable or lower than conventional alternatives.

This finding has important implications for the broader development of Islamic finance. It suggests that ethical legitimacy alone is insufficient to generate mass adoption if the communication of that legitimacy remains difficult to understand within real decision-making contexts. Consumers often make financial choices under conditions of urgency, uncertainty, and limited information-processing capacity. In such contexts, behavioral simplicity frequently outweighs normative preference. Therefore, the challenge faced by sharia pawnshops is not only theological or regulatory, but fundamentally communicative and behavioral.

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4. Conclusions

The study concludes that the main constraint on scaling sharia pawnshop products within Indonesia's pawnshop market is a structural and cognitive gap rather than a purely theological preference gap: conventional pawnshops remain dominant because their interest-based, time-priced liquidity logic is embedded in broader product variety, operational flexibility, consumer familiarity, and stronger promotional scale, producing incumbent lock-in and habitual choice under urgent cash needs. By contrast, Sharia Pawnshop's *rahn–ijarah* architecture (financing free from *riba*, with *mu'nah* positioned as custody/maintenance compensation) carries higher explanatory burden, and the results discussion indicates that low public literacy and persistent cost misperceptions lead customers to treat sharia charges as "interest by another name," reducing perceived value while increasing perceived complexity. This mechanism aligns with consumer perceived value theory: when the sacrifice side (uncertainty, effort, perceived fees) dominates the benefit side, switching costs rise and adoption stalls for customers. Promotion therefore becomes the binding constraint: when borrowers simplify decisions using heuristics (cheaper, faster, more predictable), sharia offerings lose ground unless ethical distinctiveness is translated into quickly grasped benefits—transparent cost calculation, contractual clarity, procedural simplicity, and credible social impact beyond a "halal" label. Implication-wise, "breaking promotional limits" requires integrated marketing communication that reduces learning costs via digital service integration, standardized fee explanations, and sustained education (including collaboration with religious/community actors) so that "ethical and economically clear" becomes the default interpretation. The study's novelty lies in reframing sharia–conventional rivalry as competition between institutional logics and communicative legitimacy, operationalised through a comparative mapping of regulatory bases, product mechanisms, institutional practices, observed outcomes, and promotion/communication dynamics. Nevertheless, the conclusions are bounded by limitations: the study is built on qualitative secondary data and thus lacks direct stakeholder voices, behavioural tests of message framing and price sensitivity, and statistically generalisable estimates; future research should triangulate with interviews, customer experiments, and branch-level performance data.

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