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MARKET RISK MITIGATION EFFORTS GOLD INSTALLMENT FINANCING FROM BANK SYARIAH INDONESIA ADAM MALIK BRANCH OFFICE BENGKULU CITY

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Abstract

This study aims to identify the forms of market risk and analyze market risk mitigation efforts in gold installment financing at Bank Syariah Indonesia Adam Malik Branch Office, Bengkulu City. This study uses a qualitative method with a descriptive approach. Data sources consist of primary and secondary data. Primary data were obtained through in-depth interviews and observations of pawning officers and customers using gold installment products, while secondary data were obtained from official bank documents, standard operating procedures (SOPs), and relevant literature. Data collection techniques were carried out through interviews, observation, and documentation. Data analysis used the stages of data reduction, data presentation, and drawing conclusions with reference to the ISO 31000:2018 risk management framework. The results of the study indicate that the main market risk originates from gold price fluctuations, which impact the decline in collateral value and potentially cause losses for the bank. Risk mitigation efforts include customer feasibility analysis, setting appropriate margins, regular gold price monitoring, and ongoing financing supervision. The implementation of ISO 31000:2018-based risk management helps banks manage risks systematically and structuredly, resulting in safer and more stable financing. This research is expected to contribute to the development of Islamic banking risk management, especially in gold installment financing products.

Keywords : Risk *Mitigation, Market Risk, Gold Installments, Bank Syariah Indonesia*

1. Introduction

Development field business Islamic banking in Indonesia is experiencing considerable progress rapidly in the year Lastly, Islamic banking is present as

alternative institution operating finance based on sharia principles, namely free from element usury, gharar, and maysir. The presence of Islamic banking does not only functioning as institution intermediation finance, but also plays a role in push growth economy based on values justice and blessings. One of them form activity main Islamic banking is distribution financing to public through various suitable product with sharia principles (Novian et al., 2023) **.**

Financing installments gold become part many products liked public Because gold known as assets that have function protected mark to inflation (*hedging*). Apart from that, convenience in system payment in a way installments make product This the more sought after by individuals who have interest invest in form gold However lack of capital for buy in a way cash. Therefore that, product installments gold become the only Islamic banking strategy in increase distribution financing at a time expand access public to sharia investment (Nur, 2023) .

In in practice financing installments gold No can separated from various potential risks that can occur influence stability financing. part risk main thing experienced is market risk, namely emerging risks caused fluctuations price gold in the market. Changes price gold that happened globally can influence mark collateral as well as potential cause loss for the bank if No executed with effective. Therefore that, is necessary plan management effective risk management for financing installments gold can walk in a way safe, stable and sustainable for institution banking (Haerisma et al., 2021) .

A number of study previously has discuss financing installments gold. Research by Khairuzzadi and Hasnita more emphasize on aspects juridical financing installments gold, in particular suitability with sharia principles and applicable regulations (Khairuzzadi, 2025) . Meanwhile that, research by Anisah and Rokhaniyah study mitigation risk financing installments gold with approach general through 5C principles and financing monitoring (Anisah & Rokhaniyah, 2025) . Although Thus, there are gap research that has not been done Lots reviewed in a way in-depth. First, the research previously Not yet in a way specific focus analysis on market risk as risk main in financing installments gold, especially related direct with fluctuations price gold to mark collateral. Second, research previously Not yet use framework management risk based on ISO 31000: 2018 comprehensive in analyzing the mitigation process market risk. In addition, research at the Adam Malik Branch Office of Bank Syariah Indonesia, Bengkulu City, has not yet Lots researched, so that required study more empirical location specific the.

2. Theoritical review

2.1. ISO 31000:2018 Risk Management

2.1.1 Risk Identification

Aims to identify events, situations, or factors that have the potential to impact the achievement of organizational goals. Risk identification needs to be conducted comprehensively, considering all

aspects, including technical, financial, operational, and environmental. Risks originate from external factors, such as individual errors, procedural failures, and system disruptions, as well as internal factors such as economic fluctuations, policy changes, or natural disasters. The results of this comprehensive identification form the basis for subsequent risk analysis and evaluation.

2.1.2 Risk Analysis

This is done by examining the causes of the risk, the likelihood of its occurrence, and the magnitude of the impact. Risk analysis can be conducted qualitatively, quantitatively, or a combination of both, depending on the organization's needs and data availability. The goal of the analysis is to understand the level of risk and provide sufficient information for decision-making. This stage is crucial because it determines whether the risk is acceptable or requires immediate action (Aprianto et al., 2021).

2.1.3 Risk Evaluation

The activity of comparing the analysis results with the risk qualifications established during the context-setting stage. The evaluation process results in risk prioritization, which determines which risks must be treated immediately, which are tolerable, and which require further monitoring. Risk evaluation helps organizations allocate resources efficiently to focus on risks with the most significant impact. (Wijaya, 2022) .

2.2. Islamic Banking Financing

2.2.1 Understanding Sharia Financing

In a narrow sense, the term "financing" is used to describe the provision of funds by financial institutions, such as Islamic banks, to customers. Meanwhile, in a broader sense, financing is defined as a financing or spending activity, namely the disbursement of funds to support a predetermined investment, whether undertaken independently or through another party.

According to M. Syafi'i Antomo, financing is one of the primary functions of banks, namely providing funding facilities to meet the various needs of parties in deficit units. Conversely, Law No. 10 of 1998 concerning Banking explains that financing based on sharia principles is the provision of funds or demands equated with funds, with an agreement or contract between the bank and a third party, which requires the recipient of the financing to return the funds or payment request within a certain period along with compensation in the form of profit or margin. (Nur Rahmah, 2023)

2.2.2 Principles of Financing

When assessing financing applications, Islamic bank marketing personnel must consider several basic principles that reflect the overall

condition of potential customers. In Islamic banking practice, this assessment is known as the 5C + 1S concept, namely:

a. Character

This is an assessment of the nature, integrity and personality of a prospective customer. The aim is to estimate the level of trust that the recipient of the financing is capable of fulfilling his obligations properly.

b. *Capacity*

Refers to the assessment of the potential customer's ability to pay off their obligations. This aspect is usually reviewed from the track record of past payments as well as the results of observations of business conditions, such as shops, facilities, employees, and operational methods.

c. *Capital*

Calculation of the financial strength of prospective customers. This is seen from the overall financial condition of the company, including its financial ratios and capital structure.

d. *Collateral*

This is collateral submitted by the candidate receiving financing. This guarantee provides certainty for the bank in the event of a risk of default, so it can be used as a substitute for obligations.

e. Condition

Islamic banks must also review the external financial situation related to the prospective customer's business. This factor is important because the economic situation can affect the smooth running of the business.

f. Sharia

This aspect emphasizes that the business to be financed must comply with Sharia principles and not violate Islamic law. This is confirmed in the DSN fatwa, which states that managers are not permitted to deviate from Sharia principles in mudharabah activities. (Ima Kurnia Rizki, 2024)

2.3. Gold Installments

2.3.1 Understanding Gold Installments

Gold installments are a service that allows gold ownership through an installment system using a Murabahah financing contract and a Rahn agreement to secure collateral. Gold installments are a reliable investment instrument for realizing your future plans and dreams. Gold options for financing include gold bars weighing between 1 gram and 100 grams. The maximum financing limit per customer is IDR 150 million. Installment periods vary from one year to five years.

The amount of liability refers to the total remaining murabahah obligations, fines (ta'zir), fees, and all amounts owed and payable by the customer to the bank based on the murabahah contract, whether

recorded in the murabahah contract or arising later in the implementation of the contract. The monthly obligation is the total monthly installment stated in the contract in accordance with the agreement between the two parties, where the selling price of gold is the acquisition price of gold plus the murabahah margin agreed upon by both parties. (Nurjeda Komalasari, 2025)

Administrative costs are expenses allocated at the time of signing the financing agreement. Stamp duty is an expense prepared at the time the financing agreement is in effect. Calculated expenses include a down payment of 0%-20% of the gold value, administrative fees, and stamp duty. Threats in gold installment financing include changes in gold prices, the collection process for customers who are late in making installment payments, and the execution of collateral due to customer failure to pay or violation of the agreement. The preferred location for collecting the gold is the branch responsible for managing the financing and gold collateral during the installment period, with outlets categorized as branch offices or sub-branch offices.

During the financing period, customers are not permitted to change the gold collection location. If there is a change in branch location, the bank will notify the customer via communication media, or the customer can contact the service center at 14040. Gold that has been repaid can be collected at the branch chosen by the customer when applying for gold installments via the byond application. Collection must be done within a maximum of 2 months. after payment or maturity. If it exceeds 2 months after it is paid off, the gold collateral is sent to the customer with shipping costs borne by the customer. (Agustin, 2022)

2.3.2 Gold Installment Mechanism

The gold installment financing mechanism at Islamic banks is implemented through several mechanisms in gold installments, including:

1) Financing application, customers submit a gold installment financing application to a sharia bank by determining the type and weight of gold that will be purchased based on applicable provisions.
2) Customer feasibility analysis, the bank conducts a customer feasibility analysis by paying attention to the completeness of administration, the ability to pay installments, and the suitability of financing with the principles of prudence and sharia principles.
3) Determination of the financing agreement, after the application is approved, the bank and customer agree to the murabahah agreement as a gold sale and purchase agreement and the rahn agreement as a collateral binding agreement.
4) Gold purchases by banks, banks purchase gold from official gold suppliers according to the specifications submitted by customers.

5) Determining the selling price and margin, the bank determines the selling price of gold based on the value obtained from the gold plus the profit margin agreed upon at the beginning of the contract and is fixed throughout the financing period.
6) Storing gold as collateral, the gold that is the object of financing is stored by the bank as collateral during the gold installment financing period.
7) Installment payments by customers, customers make regular installment payments every month according to the agreement stated in the contract.
8) Settlement and withdrawal, after all financing obligations have been paid off, the customer has the right to take the gold that was previously used as collateral in accordance with bank regulations.

2.4. Bank Syariah Indonesia

Bank Syariah Indonesia (BSI) is the largest bank in Indonesia, established on February 1, 2021, through the merger of Bank BRI Syariah, Bank BNI Syariah, and Bank Syariah Mandiri. With substantial assets and an extensive network, BSI aims to increase competition in Islamic banking and meet the need for inclusive Islamic financial services. BSI's vision is to become the world's largest Islamic bank, providing modern services based on Islamic principles through various contracts such as murabahah, mudharabah, musyarakah, ijarah, and rahn. BSI's products include fundraising, financing, and integrated services and digital banking. In addition to its business functions, BSI also plays a role in developing the Islamic economy through financing MSMEs, improving financial literacy, and distributing ZISWAF (Islamic Waqf). Thus, BSI functions not only as a financial institution but also as a driver of Islamic economic and social development (Faizul Abrori, 2022) .

3. Research methods

This study uses a qualitative method with a descriptive approach. The study was conducted on December 15, 2025 - February 15, 2026 at BSI KC Adam Malik Bengkulu, with data collection techniques through interviews, observation, and documentation. Informants were selected purposively, consisting of 1 pawning officer and 3 customers. Data sources in this study include primary data and secondary data. Data collection techniques include interviews, observation, and documentation, while data analysis is carried out through the stages of data reduction, data presentation, and drawing conclusions/verification. This approach is in accordance with qualitative research methods that emphasize an in-depth understanding of phenomena in a natural context.

4. Research Results and Discussion

4.1. Market Risk Forms for Gold Installment Financing at Bank Syariah Indonesia Adam Malik Branch Office, Bengkulu City

4.1.1 Gold Price Fluctuations

Fluctuations in gold prices are the primary source of market risk in gold installment financing. Gold prices tend to fluctuate dynamically in response to global and domestic economic conditions, such as inflation rates, financial stability, and changes in market supply and demand. This volatility in gold prices creates uncertainty about the value of the underlying assets. Under certain conditions, gold prices can decline significantly within a relatively short period of time, potentially reducing the economic value of the assets financed by banks.

Furthermore, gold price fluctuations can influence financing decisions, both for banks and customers. For banks, changes in gold prices are a crucial factor in determining financing policies and risk management. Meanwhile, for customers, changes in gold prices can influence the perceived value of investments made through gold installment financing.

Fluctuation price gold in a way theoretical potential cause risks, especially if happen change significant between time determination prices and subsequent market conditions. Changes price gold No influential to margins and amount installments customers Because prices and margins have set since beginning contract (Devi & Kharyn Rahmelia, 2026).

Based on statistical data from (Kontan.co.id, 2026), movement price Antam gold during March 2026 period shows existence fluctuations price with trend decline at the end period, although at the beginning period had time experience increase, as seen in the picture following :

Figure 1. Antam Gold Price Chart for March 2026



Source: https://pusatdata.kontan.co.id

Based on price data Antam gold for the March 2026 period, occurred fluctuations with trend decrease from around Rp. 3,100,000 to Rp. 2,827,000 per gram, or down around 8.8%, followed by buyback price

of IDR 2,477,000 per gram so that resulting in a spread of around Rp. 350,000. Conditions This show fluctuations price gold impact straight to the bottom mark collateral. This is in accordance with study previously explained that change price gold is source main market risk in financing based gold. On financing installments Gold in Bank Syariah Indonesia, Fluctuations potential cause imbalance between mark collateral and remainder obligation financing, so that increase risk losses and potential financing problematic (NPF). Therefore that, fluctuation price gold need managed in a way strict through monitoring price, evaluation adequacy collateral, as well as strengthening analysis eligibility customers.

On the other hand, fluctuations price gold also affects taking decision, either by the bank in set policy financing and mitigation strategies risk, or by customers in evaluate mark investment from instalment gold said. However thus, in in practice, changes price gold No impact on the size of the margin and the amount installments customers, because both of them has set since beginning contract. With however, although fluctuations price gold No influence obligation payment customer, condition This still become source necessary market risks managed in a way be careful by the bank.

4.1.2 Collateral Decrease

Decline price gold by 8.8% in the March 2026 period as explained previously in a way direct impact on the decline mark collateral in financing installments gold. Collateral functioning as source settlement alternative if customers No capable fulfil his obligations, so that stability its value become factor important in guard security financing. When the price gold decreases, then mark collateral used guarantee also included decreased, so that potential No Again capable close remainder obligation financing (outstanding).

In addition, the concept decline mark collateral in financing instalment gold own different characteristics compared to with financing based collateral others, such as property or vehicles, which tend to own greater value stable in term time certain. On financing gold, change mark can happen period fast time and with level very high volatility, so that requires mitigation strategies greater risk adaptive and sustainable For guard stability portfolio financing (Devi, 2026).

In in practice, gold as object financing is at in control of the bank during the financing period, so give more control tall to assets and simplify the monitoring process as well as execution if happen financing problematic. With however, although happen decline mark collateral consequence fluctuations price gold, fixed bank own mechanism mitigation For minimize potential loss.

Result of description the show that gold that becomes object financing at a time functioning as collateral is at in mastery the bank

during the financing period taking place, so that give level more control tall to collateralized assets. With condition this, potential risk like loss, misuse, or diversion collateral by customers can minimized in a way significant Because gold saved directly by the bank with system structured security and recording.

4.1.3 Customer's Ability to Fulfill Installment Obligations

In line with fluctuations price gold and decline mark collateral that has been explained previously, the ability customers in fulfil obligation installments also become factor important in risk financing. Ability pay customers including in category risk financing (credit risk), but in in practice related close with market risks, especially when decline price gold and condition economy influence stability finance customers.

Pawning unit at the branch do mitigation beginning through analysis eligibility customers, which is carried out by pawning officers and pawning sales officers before financing given. Ability customers in fulfil obligation installments has become attention main since stage beginning financing. This is reflected from the analysis process eligibility carried out by the bank before financing approved (Devi, 2026).

From the perspective customers, mechanisms payment installments assessed Enough help in guard discipline payment Because payment instalment done through cutting automatic from account BSI savings (Kharyn Rahmelia, 2026). then there are also alternatives settlement through utilization collateral. If you experience difficulty payment, the solution provided is sale gold Because gold the become collateral (Novita Sari, 2026)

This matter describe that the bank is not only focused on price gold as object financing, but also consider ability financial customers as factor main in minimize risk. Then in payment on system auto debit the in a way No direct become form control risk, because can reduce possibility delay payments caused by factors negligence. Although Thus, the potential risk still there are, especially when customers experience difficulty financial findings this also shows that the bank has prepare a number of scheme settlement For anticipate inability customers in fulfil obligation installments.

4.2. Market Risk Mitigation Efforts for Gold Installment Financing at Bank Syariah Indonesia Adam Malik Branch Office, Bengkulu City

4.2.1 Risk Identification

Identification risk is stage crucial start Because influence How something institution recognize potential risks that can occur influence activity its operations. In theoretical, identification risk done with method study all over possibility risks that originate from factor outside and factor in, so that can known sources, types, and characteristics risks borne. On financing instalment gold, identification risk No only focus on fluctuations

price gold as market factors, but also includes aspect ability customers as well as condition financing in a way overall. Therefore that, the identification process risk become the part that is not inseparable from stages beginning before financing given.

Identification process the risks carried out by BSI KC Adam Malik were carried out since stage beginning through analysis eligibility customers (Devi, 2026). This process done in a way directly by the interacting parties with customers, namely pawning officers and pawning sales officers. In practice, analysis This covers evaluation to ability financial customers, completeness documents, as well as suitability between need financing with condition customer identification risk done through understanding to characteristics product financing instalment gold That itself (Kharyn Rahmelia, 2026) The bank has understand that gold as object financing own characteristics fluctuating prices, so that be one of source market risks that must be noticed since beginning.

With thus can seen that identification risk in financing installments gold at BSI KC Adam Malik was carried out in a way systematic since stage beginning through analysis eligibility customers. This process covers evaluation ability financial, completeness documents, as well as suitability financing with condition customers. In addition, the bank has also identify fluctuations price gold as source main market risk, so that risk can recognized since beginning and becoming base in management more financing directed.

4.2.2 Risk Analysis

After risk succeed identified, stages furthermore in effort risk is analysis risk. In terms of theoretical, analysis risk aim For estimate opportunity occurrence risk as well as big small the impacts caused. Through this process, the institution finance can choose priority risks and steps treatment most appropriate risk. In context financing, analysis risk generally focused on ability customer, value financing, as well as market conditions that influence object financing. Analysis risk in financing instalment gold done in a way integrated since before contract until during financing ongoing.

Analysis risks undertaken by the parties branch more emphasize on aspects eligibility customers. This is covering evaluation to ability pay, stability income, as well as suitability amount the proposed financing. In addition, the analysis also takes into account characteristics financing instalment gold with method contract murabahah, where the price and margin have been set at the beginning contract (Devi, 2026).

Thus in the analysis process risk also not fully be at the level branch. This process there is involvement office center in the management process risk in a way general, so that show existence system management structured and integrated risks. can understood that

analysis risk in financing instalment gold at BSI is done in a way structured and layered, starting from stage beginning handover until before contract set.

4.2.3 Risk Evaluation

Evaluation risk is stage advanced after the identification and analysis process risk done. In a way theoretical, evaluation This used For evaluate level performance management risks that have been implemented by the institution. In addition, the evaluation risk also works For ensure that level risks faced Still is at within the limits that can be accepted, according with policy and capacity management the risks involved.

Through the evaluation process risk, institution finance can identify weakness and lack in the mitigation strategies that have been implemented. Evaluation results This Then become base in do repairs, adjustments, and improvement policy management risk to be more adaptive to change conditions that occur, so that potential loss can minimized optimally.

In financing installments Gold at Bank Syariah Indonesia Adam Malik Branch Office, Bengkulu City, evaluation risk become part important For ensure that impact fluctuations price gold to mark collateral still under control. The bank periodically review return quality financing, capability customers in fulfil obligation payments, as well as suitability mark collateral with remainder financing

If risk No can avoided, there are a number of the mechanism used in handle customers in difficulty in pay that is with method deliberation with bank policy, scheduling repeat payment until sale collateral (Devi & Tika, 2026).

Due to that, evaluation risk play a role important in ensure management risk still effective and present within the limits that can be accepted. If the risk No can avoided, the bank does handling in a way gradually through deliberation, scheduling repeat payment, up to sale collateral as step final For minimize loss.

5. Conclusion and Suggestions

5.1 Conclusion

Based on results research, market risk in financing installments gold at Bank Syariah Indonesia Adam Malik Branch Office, Bengkulu City, especially caused by fluctuations price gold that has an impact straight to the bottom mark collateral and potential cause imbalance with remainder obligation financing. In addition, risks are also related with capacity finance customers in operate obligation installments depending on conditions economy.

Mitigation efforts risk done in a way systematic through operation management risk based on ISO 31000:2018, including identification risk through

analysis eligibility customers, analysis risk based on ability payment and conditions financing, as well as evaluation risk through monitoring periodically. In addition, the bank implements initial margin setting contract, price monitoring gold, and supervision financing in a way sustainable. In condition certain, handling risk done through deliberation, restructuring, to sale collateral as step final For minimize loss.

5.2 Suggestion

First, Bank Syariah Indonesia's Adam Malik Branch in Bengkulu City is expected to continue improving its market risk management and mitigation system, particularly related to gold price fluctuations, by conducting regular price monitoring and ongoing evaluation of financing policies. Furthermore, customer feasibility analysis needs to be strengthened to minimize the risk of problematic financing in the future.

Second, gold installment financing customers are expected to better understand the financing mechanisms and risks that may arise during the financing period, so they can manage their finances well and fulfill installment obligations on time.

Third, future researchers are expected to examine other risks in gold installment financing, such as credit risk and operational risk, using a quantitative approach or a combination of methods to obtain more comprehensive research results. Furthermore, research can be expanded to branch offices or other Islamic financial institutions to gain a broader understanding of gold installment financing risk mitigation.

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