



Sharia compliance in gold pawn (*rahn*) practices: A systematic literature review

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ABSTRACT

Background: Islamic gold pawn (*rahn emas*) services have emerged as significant microfinance mechanisms in Muslim-majority countries, yet scholarly attention to Sharia compliance dimensions remains fragmented. While existing literature has examined Islamic banking sustainability, fintech integration, and social finance, no dedicated systematic review has synthesized compliance issues specific to gold pawn services. This study aims to systematically analyze the state of Sharia compliance in Islamic gold pawn services by identifying thematic patterns, compliance gaps, and future research directions. **Methods:** This systematic literature review follows the PRISMA 2020 guidelines, analyzing 48 peer-reviewed articles from Scopus and Web of Science databases published between 2020 and 2025. Thematic analysis was employed to synthesize findings, complemented by bibliometric visualization using VOSviewer. Quality assessment utilized CASP, EPHP, and MMAT tools. **Findings:** The analysis identified five major themes: contractual compliance (66.7% of studies), governance mechanisms (54.2%), operational challenges (43.8%), socioeconomic impact (52.1%), and digital transformation (31.3%). Critical compliance gaps were found in *ujrah* determination practices, where fees are calculated based on loan amounts rather than actual storage costs, potentially violating *riba* prohibitions. The findings align with Maqashid al-Shariah theory, confirming that compliance must be assessed holistically across contractual, governance, operational, and socioeconomic dimensions. **Conclusion:** Sharia compliance in Islamic gold pawn services requires multidimensional assessment beyond contractual technicalities, with regulatory strengthening needed to bridge fatwa prescriptions and operational realities. **Novelty/Originality of this article:** This study provides the first comprehensive systematic review specifically focused on Sharia compliance in gold pawn services, offering a novel five-dimensional thematic framework for compliance assessment applicable to practitioners, regulators, and researchers.

KEYWORDS: gold pawn; Islamic; Islamic microfinance; *rahn*; sharia compliance.

1. Introduction

The global Islamic finance industry has experienced remarkable growth over the past decade, with total assets reaching approximately USD 3.25 trillion in 2022, representing a 6.2% year-on-year increase (Latifannisa et al., 2025; Widyarini, 2024). This expansion reflects the increasing demand for Sharia-compliant financial products and services that adhere to Islamic principles while meeting contemporary economic needs (Arzeqi & Mustafidah, 2025; Asmar et al., 2023). Within this broader Islamic finance ecosystem, Islamic pawnbroking, known as *ar-rahnu* or *rahn*, has emerged as a significant microfinance mechanism that provides accessible financial services to underserved populations while maintaining compliance with Sharia principles (Asmawi et al., 2024; Santoso & Niswatin,

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2025; Komarudin et al., 2025). Gold pawn services, in particular, have gained substantial traction in Muslim-majority countries such as Indonesia and Malaysia, where they serve as alternative financing channels for individuals and micro-entrepreneurs who face barriers in accessing conventional banking services (Syuhri et al., 2025; Tarmidzi et al., 2025).

Islamic pawnbroking represents a distinctive financial instrument that combines the principles of *qard al-hassan* (benevolent loan), *rahn* (collateral), *wadi'ah* (safekeeping), and *ijarah* (leasing/service fee) to create a Sharia-compliant lending mechanism (Mayang Sari, 2026; Sikumbang et al., 2025). Unlike conventional pawnbroking that charges interest on loans, Islamic pawnbroking operates through permissible service fees for the safekeeping and maintenance of pledged assets, thereby avoiding *riba* (usury) which is strictly prohibited in Islamic finance (Rahman et al., 2025; Rahmat et al., 2025). The fundamental premise of *rahn* is derived from explicit references in the Quran and authenticated Hadith traditions, establishing its legitimacy as a financial practice that predates modern Islamic finance institutions (Lahuri et al., 2024; Maulidiana & Famulia, 2025).

Indonesia, with approximately 237.53 million Muslims constituting 87.2% of its total population, represents one of the largest markets for Islamic financial services globally (Ahyani et al., 2024; Anwar, 2026; Asmar et al., 2023). The country's Islamic pawnbroking sector has witnessed substantial growth through institutions such as Pegadaian Syariah (State Islamic Pawnshop) and various Islamic banking units offering gold pawn products under the *rahn emas* scheme (Cheumar et al., 2023; Christiyanto et al., 2022). The regulatory framework governing Islamic pawnbroking in Indonesia is primarily established through fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), particularly Fatwa No. 25/DSN-MUI/III/2002 concerning *Rahn* and Fatwa No. 26/DSN-MUI/III/2002 specifically addressing gold pawn transactions (Abu et al., 2025; Fahmi Halim & Aziz, 2025; Fitria, 2025). Additionally, the Financial Services Authority (OJK) has issued regulations including POJK Number 31/POJK.05/2014 to govern the operational aspects of Sharia pawnshop businesses (Hasan et al., 2025; Hasan Jan et al., 2024).

Despite the established regulatory framework, Sharia compliance in gold pawn practices remains a critical concern that warrants scholarly attention. Sharia compliance, defined as adherence to Islamic legal principles in all aspects of financial transactions, serves as the fundamental differentiator between Islamic and conventional financial institutions (Hanapi & Rahman, 2026; Maulidiana & Famulia, 2025). Previous studies have identified several compliance challenges in Islamic pawnbroking operations, including inconsistencies in the determination of *ujrah* (service fees), potential violations of *riba* principles through fee structures based on loan amounts rather than actual maintenance costs, and inadequate Sharia governance mechanisms (Alshater et al., 2022; Andespa, 2024). The gap between theoretical Sharia requirements and practical implementation has raised concerns about the authentic Islamic character of gold pawn products offered by financial institutions (Adipradana et al., 2022; Al-Deek, 2025; Alamsyah et al., 2025).

The theoretical foundation of this study draws upon the principles of *maqashid al-shariah* (objectives of Islamic law) as articulated by classical scholars such as Imam Al-Ghazali and contemporary interpretations by scholars including Ibn Ashur and Jasser Auda (Fitri & Fachrudin, 2024; Fitri, 2021; Fitria, 2025). The *maqashid al-shariah* framework encompasses five essential objectives: protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), progeny (*hifz al-nasl*), and wealth (*hifz al-mal*) (Fahmi Halim & Aziz, 2025; Hajar, 2024). Within the context of Islamic pawnbroking, the protection of wealth assumes particular significance, as *rahn* transactions should facilitate economic empowerment while safeguarding the financial interests of all parties involved (Hijiriani & Safitri, 2025; Iskandar & Sulaiman, 2025).

Furthermore, the Sharia governance framework provides the structural mechanism for ensuring compliance in Islamic financial institutions. This framework encompasses the role of the Sharia Supervisory Board (SSB), Sharia audit functions, Sharia review processes, and Sharia risk management (Puspita, 2025; Robi'in et al., 2025). The effectiveness of Sharia governance has been linked to institutional performance, customer trust, and the overall legitimacy of Islamic financial products (Fatih, 2025; Hidayat, 2024). International

standard-setting bodies such as the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB) have developed comprehensive guidelines for Sharia compliance, including standards specifically addressing rahn transactions (Hasan et al., 2025; Hasan Jan et al., 2024). The comparison between AAOIFI standards and DSN-MUI fatwas reveals both convergences and divergences in their approach to regulating gold pawn transactions, particularly regarding the permissibility of charging maintenance fees through ijarah contracts (Nugraha & Endraswati, 2022).

From a socioeconomic perspective, Islamic pawnbroking plays a crucial role in promoting financial inclusion and poverty alleviation, particularly in developing economies (Rini et al., 2025; Robi'in et al., 2025; Rukmanda et al., 2025). Financial inclusion, recognized as a key component of the United Nations Sustainable Development Goals (SDGs), refers to the accessibility and usage of formal financial services by all segments of society (Setiawan & Mardian, 2021; Shoev et al., 2024). Islamic pawnbroking addresses the financial needs of populations that may be excluded from conventional banking due to religious preferences, lack of creditworthiness, or absence of formal collateral requirements (Setiawan & Mardian, 2021; Siregar, 2025). Studies have demonstrated that *ar-rahn* facilities contribute to economic well-being by providing emergency liquidity, financing educational needs, and supporting micro-entrepreneurship (Yusgiantoro et al., 2024; Fahmi et al., 2024). However, the realization of these socioeconomic benefits is contingent upon maintaining authentic Sharia compliance, as any deviation from Islamic principles may undermine the ethical foundation and social legitimacy of these services (Wahab et al., 2023; Wahyudi & Yama, 2024).

A comprehensive review of existing literature reveals significant gaps in the scholarly understanding of Sharia compliance in gold pawn services. While bibliometric analyses have documented the growth of Islamic pawnbroking research from 1913 to 2022, with notable acceleration post-2010 (Mandasari, 2024; Martiana et al., 2023), the field continues to face persistent challenges including low public awareness, preference for conventional pawnshops in certain demographics, and inconsistent compliance practices across institutions (Karbhari et al., 2020; Karlan et al., 2021). Previous systematic reviews in Islamic finance have primarily focused on Islamic banking sustainability, Islamic fintech, and the integration of Islamic commercial and social finance (Ahyani et al., 2024; Al Kahfi & Nurfajriani, 2025; Alamsyah et al., 2025). However, a dedicated systematic literature review examining Sharia compliance specifically within the context of gold pawn (*rahn emas*) services remains notably absent from the scholarly discourse. This gap is particularly significant given the rapid growth of gold pawn products in Islamic financial institutions and the increasing scrutiny of their compliance with Sharia principles.

The importance of conducting this systematic literature review is underscored by several contemporary developments in the Islamic finance landscape. First, the digitalization of Islamic financial services has introduced new dimensions to Sharia compliance considerations, including the emergence of digital gold pawn platforms and fintech-based rahn services (Adnan & Uyuni, 2023; Karlan et al., 2021; Karlsson et al., 2021). Second, the post-COVID-19 economic recovery has intensified the need for accessible financing mechanisms for micro, small, and medium enterprises (MSMEs), positioning Islamic pawnbroking as a viable alternative to conventional credit facilities (Andespa, 2024; Arundina, 2025; Bonang et al., 2026). Third, the global emphasis on Environmental, Social, and Governance (ESG) standards has prompted Islamic financial institutions to align their operations with broader sustainability objectives, necessitating a reassessment of Sharia compliance frameworks within this expanded context (Cheumar et al., 2023; Christiyanto et al., 2022; Coelho et al., 2023). Fourth, the ongoing harmonization efforts between national Sharia standards and international benchmarks require a comprehensive understanding of compliance variations across different jurisdictions (Abu et al., 2025; Adipradana et al., 2022; Afdawaiza et al., 2024).

This systematic literature review aims to synthesize and critically analyze the existing body of knowledge on Sharia compliance in Islamic gold pawn (*rahn*) services. Specifically,

this study seeks to: (1) identify and categorize the dimensions of Sharia compliance as conceptualized and operationalized in the literature on Islamic pawnbroking; (2) examine the factors influencing the level of Sharia compliance in gold pawn products across different institutional and regulatory contexts; (3) analyze the relationship between Sharia compliance and socioeconomic outcomes including financial inclusion, customer satisfaction, and poverty alleviation; (4) identify methodological approaches employed in studying Sharia compliance in Islamic pawnbroking; and (5) propose a comprehensive research agenda addressing the identified gaps and emerging issues in this field. By achieving these objectives, this review contributes to the theoretical development of Sharia compliance frameworks and provides practical guidance for policymakers, regulators, and practitioners in the Islamic finance industry.

To operationalise these objectives, the review is guided by a central research question: how is Sharia compliance conceptualised, operationalised, and contested across the contractual, governance, operational, socioeconomic, and digital dimensions of Islamic gold pawn services? A systematic literature review is the most appropriate design for addressing this question because the relevant evidence is dispersed across heterogeneous disciplines, jurisdictions, and methodologies; a structured, protocol-driven synthesis is therefore required to consolidate fragmented findings, expose inconsistencies between fatwa prescriptions and operational practice, and establish a defensible evidence base that narrative reviews cannot provide. The growing economic weight of gold pawn products within the wider Islamic financial ecosystem evidenced by the rapid expansion of Pegadaian Syariah and bank-based rahn emas schemes and by rising household reliance on these services during periods of economic stress further underscores the urgency of a dedicated, methodologically transparent assessment of their compliance.

This study employs the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) methodology to ensure a rigorous, transparent, and replicable review process (Hartanto et al., 2023; Matos et al., 2023). The PRISMA framework, widely adopted in systematic reviews across various disciplines including Islamic finance (Agazu & Kero, 2024; Hartanto et al., 2023; Noraishah Ismail et al., 2021), comprises a structured protocol encompassing identification, screening, eligibility assessment, and inclusion stages. Data collection will be conducted through comprehensive searches of the Scopus and Web of Science databases, utilizing search strings incorporating keywords related to Islamic pawnbroking (*rahn*, *ar-rahnu*, Islamic pawn, gold pawn, *gadai syariah*), Sharia compliance (Syariah compliance, Islamic law compliance), and related concepts. The review will focus on peer-reviewed articles published between 2020 and 2025, ensuring the inclusion of the most current scholarly contributions while acknowledging seminal works from earlier periods where relevant.

Based on the theoretical framework and preliminary literature assessment, this study advances several propositions that will guide the systematic review and analysis. First, it is proposed that Sharia compliance in gold pawn services is a multidimensional construct encompassing contractual compliance (*akad*), operational compliance, governance compliance, and ethical compliance dimensions. Second, the level of Sharia compliance is expected to vary significantly across institutional types (Islamic banks versus dedicated pawnshops), regulatory jurisdictions (Indonesia, Malaysia, Gulf Cooperation Council (GCC) countries), and product configurations (traditional versus digital platforms). Third, higher levels of Sharia compliance are anticipated to be positively associated with customer trust, institutional reputation, and contribution to financial inclusion objectives. Fourth, the emergence of digital technologies and fintech innovations is hypothesized to present both opportunities for enhanced compliance monitoring and challenges related to new forms of *gharar* (uncertainty) and regulatory gaps. These propositions will be examined through the systematic synthesis of empirical findings and theoretical arguments presented in the reviewed literature.

The originality of this systematic literature review lies in its focused examination of Sharia compliance within the specific context of gold pawn services, an area that has received insufficient attention in existing review studies. While previous bibliometric

analyses have mapped the broader landscape of Islamic pawnbroking research and systematic reviews have addressed related topics such as Islamic microfinance and Sharia governance in Islamic banking (systematic review citation), this study fills a critical gap by providing an integrative synthesis specifically targeting compliance issues in *rahn emas* products (Adipradana et al., 2022; Afriadi et al., 2024; Alamsyah et al., 2025; Alshater et al., 2022; Andespa et al., 2024; Bustami & Maulidina, 2025). The current state of knowledge indicates that despite the proliferation of gold pawn services in Islamic financial institutions, scholarly discourse on their Sharia compliance remains fragmented across diverse disciplinary perspectives and methodological approaches. This review aims to consolidate these disparate contributions into a coherent body of knowledge that can inform both theoretical advancement and practical application. The findings will provide valuable insights for the National Sharia Council or *Dewan Syariah Nasional Majelis Ulama Indonesia* (DSN-MUI), the Financial Services Authority/*Otoritas Jasa Keuangan* (OJK), Sharia Supervisory Boards, and Islamic financial institutions seeking to enhance the authenticity and integrity of their gold pawn products.

The remainder of this article is organized as follows. The methodology section presents the detailed PRISMA protocol, including search strategy, inclusion and exclusion criteria, quality assessment procedures, and data extraction methods. The results section reports the findings of the systematic review, organized thematically according to the research objectives. The discussion section interprets the findings in relation to the theoretical framework and existing knowledge, identifies limitations, and proposes directions for future research. The conclusion summarizes the key contributions and implications of this study for theory, practice, and policy in Islamic finance.

2. Methods

2.1 Research design and PRISMA 2020 protocol

This study adopts a systematic literature review (SLR) methodology to synthesize existing scholarly knowledge on Sharia compliance in Islamic gold pawn (*rahn emas*) services. The systematic literature review represents a rigorous, transparent, and replicable approach to identifying, evaluating, and synthesizing relevant research on a specific topic (Hartanto et al., 2023; Matos et al., 2023). Unlike traditional narrative reviews, SLR employs explicit and predefined protocols that minimize bias and enhance the reliability of findings (Agazu & Kero, 2024; Hartanto et al., 2023). This methodological choice is justified by the need to consolidate fragmented literature on Sharia compliance in Islamic pawnbroking, identify knowledge gaps, and establish a comprehensive research agenda for future studies (Agazu & Kero, 2024; Noraishah Ismail et al., 2021).

From an ontological perspective, this research adopts a constructivist stance, acknowledging that Sharia compliance is a socially constructed phenomenon whose meaning and interpretation may vary across different institutional, cultural, and regulatory contexts. The epistemological foundation of this study is interpretivist, recognizing that understanding Sharia compliance requires examining how various stakeholders including scholars, practitioners, regulators, and customers conceptualize and operationalize compliance within their specific contexts. This philosophical orientation is consistent with the nature of Islamic finance research, which often involves interpreting religious texts, jurisprudential opinions, and institutional practices (Hartanto et al., 2023; Matos et al., 2023).

The systematic review follows the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines, which provide an updated and comprehensive framework for conducting and reporting systematic reviews. The PRISMA 2020 statement, which replaces the original 2009 version, includes 27 checklist items and revised flow diagrams that reflect advances in systematic review methodology over the past decade. The adoption of PRISMA 2020 ensures transparency, completeness, and

reproducibility of the review process, enabling other researchers to assess the validity of findings and potentially replicate the study (Hartanto et al., 2023; Matos et al., 2023).

The PRISMA protocol encompasses four sequential phases: (1) identification, involving systematic database searches and record collection; (2) screening, where titles and abstracts are evaluated against predefined criteria; (3) eligibility assessment, requiring full-text review of potentially relevant articles; and (4) inclusion, determining the final set of studies for synthesis. This structured approach has been widely adopted in Islamic finance systematic reviews, including studies on Islamic banking sustainability, Islamic fintech and the integration of Islamic social and commercial finance (Ismiati, 2025; Meili Mahera et al., 2025; Salman, 2025).

2.2 Information sources, search strategy, and eligibility criteria

The literature search is conducted using two premier academic databases: Scopus (Elsevier) and Web of Science (Clarivate Analytics). These databases are selected based on their comprehensive coverage of peer-reviewed academic publications, rigorous indexing standards, and widespread recognition as authoritative sources for scholarly research. Scopus, containing over 27,000 peer-reviewed journals, provides extensive coverage of social sciences, business, and Islamic finance literature. Web of Science, encompassing the Science Citation Index Expanded (SCIE), Social Sciences Citation Index (SSCI), and Emerging Sources Citation Index (ESCI), offers access to high-impact journals and citation metrics essential for bibliometric analysis. The use of multiple databases ensures comprehensive literature coverage and reduces the risk of missing relevant studies.

The search strategy employs Boolean operators to combine keywords related to three conceptual domains: (1) Islamic pawnbroking terminology, (2) Sharia compliance concepts, and (3) gold-specific terms. The search string is formulated as follows:

TITLE-ABS-KEY (("Islamic pawn*" OR "rahn" OR "ar-rahnu" OR "gadai syariah" OR "gold pawn" OR "Islamic pawnbroking") AND ("sharia compliance" OR "shariah compliance" OR "Islamic law" OR "fiqh muamalah" OR "DSN-MUI" OR "AAOIFI" OR "maqashid syariah") AND ("gold" OR "emas" OR "precious metal" OR "collateral"))).

To ensure comprehensive coverage, supplementary searches are conducted using broader terms including "Islamic microfinance," "Sharia governance," and "financial inclusion Islamic," followed by manual screening for gold pawn-specific content. The search is limited to the Title, Abstract, and Keywords fields to maintain precision while ensuring adequate recall. Additionally, backward and forward citation searches are performed on highly relevant articles to identify studies that may not have been captured through database searches.

The temporal scope of this review encompasses publications from January 2020 to December 2025, representing a six-year period of contemporary research. This timeframe is selected based on several considerations. First, the period captures significant developments in Islamic pawnbroking regulation, including updates to DSN-MUI fatwas and OJK regulations governing Sharia financial services in Indonesia (Arundina, 2025; Kusuma & Azis, 2025; Mangala & Soni, 2023). Second, the COVID-19 pandemic (2020-2022) and subsequent economic recovery have substantially impacted Islamic financial services, necessitating examination of recent scholarly responses to these phenomena (Hassan et al., 2022; Rukmanda et al., 2025). Third, the rapid digitalization of Islamic financial services, including the emergence of fintech-based pawnbroking platforms, has introduced new compliance considerations that require contemporary research attention (Afriyanto et al., 2025; Al Kahfi & Nurfajriani, 2025; Fitri et al., 2025). Fourth, limiting the timeframe ensures the inclusion of current methodological approaches and theoretical developments while maintaining a manageable corpus for in-depth qualitative analysis (Hidayah et al., 2025; Khaer et al., 2023; Fahmi et al., 2024).

The selection of studies for inclusion in this systematic review is guided by explicit inclusion and exclusion criteria, ensuring transparency and reproducibility of the selection process. The criteria are developed based on the Population, Intervention/Exposure,

Comparison, Outcome, and Study design (PICOS) framework adapted for systematic reviews of observational and qualitative studies. Table 1 presents the comprehensive eligibility criteria applied in this review.

Table 1. Inclusion and exclusion criteria

Criterion	Inclusion	Exclusion
Topic Focus	Studies addressing Sharia compliance, rahn/ar-rahnu, gold pawn, or Islamic pawnbroking.	Studies on conventional pawnbroking, non-gold collateral, or general Islamic banking without pawn context.
Publication type	Peer-reviewed journal articles (original research, review articles).	Conference proceedings, book chapters, theses, editorials, commentaries, news articles.
Language	English and Indonesian.	Other languages without English/Indonesian abstracts.
Time Period	Published between January 2020 and December 2025.	Published before 2020 or after December 2025.
Accessibility	Full-text available through institutional access or open access.	Full-text not accessible despite reasonable efforts.
Methodology	Quantitative, qualitative, or mixed-methods empirical studies; conceptual/theoretical papers.	Studies without clear methodology or purely descriptive without analysis.

2.3 Study selection and quality assessment

The study selection process follows a systematic four-phase approach as prescribed by the PRISMA 2020 guidelines. In the first phase (Identification), all records retrieved from Scopus and Web of Science are exported to Mendeley reference management software for organization and duplicate removal. The total number of records identified from each database is documented, along with the number of duplicates removed. In the second phase (Screening), two independent reviewers examine the titles and abstracts of all unique records against the eligibility criteria. Disagreements between reviewers are resolved through discussion and, if necessary, consultation with a third reviewer to reach consensus. Records that clearly do not meet the inclusion criteria are excluded, while those that potentially meet the criteria or require further assessment are retained for full-text review. To enhance the transparency and reproducibility of the screening stage, the two reviewers first calibrated their application of the eligibility criteria on a random pilot subset of records before independently screening the full set. The degree of agreement between reviewers at the title-and-abstract screening stage was quantified using Cohen's kappa coefficient, and any disagreement was reconciled through structured discussion, with a third reviewer consulted in the small number of cases where consensus could not otherwise be reached.

In the third phase (Eligibility), the full texts of all potentially relevant articles are retrieved and assessed against the complete eligibility criteria. Each article is evaluated independently by two reviewers, with reasons for exclusion documented for each rejected article. The categories for exclusion at this stage include: (a) irrelevant topic not addressing Sharia compliance in gold pawn context; (b) inappropriate publication type conference paper, thesis, or non-peer-reviewed source; (c) unavailable full text despite contacting authors; (d) duplicate publication same study published in multiple outlets; and (e) insufficient methodological rigor lacking clear research design or analysis. In the fourth phase (Inclusion), the final set of articles meeting all eligibility criteria is determined, and the selection process is documented in the PRISMA flow diagram (Figure 1).

The methodological quality of included studies is assessed using validated appraisal tools appropriate to each study's design. For quantitative studies, the Quality Assessment Tool for Quantitative Studies developed by the Effective Public Health Practice Project (EPHPP) is employed. This tool evaluates six domains: selection bias, study design, confounders, blinding, data collection methods, and withdrawals/dropouts. For qualitative studies, the Critical Appraisal Skills Programme (CASP) Qualitative Checklist is utilized,

which assesses ten criteria including clarity of research aims, appropriateness of methodology, recruitment strategy, data collection, reflexivity, ethical considerations, rigor of analysis, clarity of findings, and value of research. For mixed-methods studies, the Mixed Methods Appraisal Tool (MMAT) version 2018 is applied, which provides criteria for appraising the qualitative and quantitative components as well as the integration of findings.

Quality assessment is conducted independently by two reviewers, with discrepancies resolved through discussion. Studies are categorized into three quality tiers: high quality (meeting 75-100% of criteria), moderate quality (meeting 50-74% of criteria), and low quality (meeting less than 50% of criteria). Consistent with recommended practice for systematic reviews in social sciences, studies are not excluded based solely on quality scores; rather, quality assessments inform the interpretation and weighting of findings in the synthesis (Bustami & Maulidina, 2025; Purnomo, 2025). Sensitivity analyses are conducted to examine whether findings differ when lower-quality studies are excluded from the synthesis.

2.4 Data extraction and synthesis

Data extraction is performed using a standardized form developed specifically for this review and pilot-tested on five articles to ensure clarity and comprehensiveness (Higgins et al., 2022). The extraction form captures the following categories of information: (1) bibliographic details author(s), year, journal, country of study; (2) research objectives and questions; (3) theoretical framework or conceptual basis; (4) methodology research design, data sources, sample/participants, analytical approach; (5) Sharia compliance dimensions examined contractual, operational, governance, ethical; (6) key findings related to compliance levels, determinants, and outcomes; (7) institutional context type of institution (Islamic bank, pawnshop, cooperative), regulatory jurisdiction; (8) practical implications and recommendations; and (9) limitations acknowledged by authors. Data extraction is performed by the primary researcher and verified by a second reviewer to ensure accuracy and completeness.

Given the heterogeneity of methodologies and contexts in the anticipated literature, this review employs a narrative synthesis approach complemented by thematic analysis. Narrative synthesis is appropriate for systematic reviews where meta-analysis is not feasible due to variability in study designs, outcome measures, and contextual factors. The synthesis process follows four iterative elements: (1) developing a theory of how interventions or phenomena work; (2) developing a preliminary synthesis; (3) exploring relationships in the data; and (4) assessing the robustness of the synthesis.

Thematic analysis is conducted following the six-phase approach outlined: (1) familiarization with data through repeated reading of included studies; (2) generating initial codes systematically across the dataset; (3) searching for themes by collating codes into potential themes; (4) reviewing themes to ensure they work in relation to coded extracts and the entire dataset; (5) defining and naming themes to capture the essence of each theme; and (6) producing the final analysis with compelling examples that relate to the research questions. The coding process utilizes NVivo 14 qualitative data analysis software to facilitate systematic organization and retrieval of coded data. An inductive-deductive approach is adopted, where initial codes are derived from the data while also being informed by the theoretical framework of Sharia compliance dimensions identified in the literature. To ensure analytical rigour and minimise interpretive bias, coding was performed independently by two researchers, and inter-coder agreement was monitored throughout the process, with divergent codes reconciled through constant comparison and discussion until consensus was reached. The five overarching themes were not imposed a priori but were derived inductively: initial codes generated from the dataset were iteratively clustered into sub-themes, and cognate sub-themes were then aggregated into the higher-order themes reported in Section 3, with each aggregation tested against the underlying coded extracts. A coding audit trail documenting the path from initial code to

final theme was maintained in NVivo 14, thereby enhancing the dependability, transparency, and confirmability of the thematic synthesis.

To complement the qualitative synthesis, bibliometric analysis is conducted to visualize the intellectual structure and research landscape of Sharia compliance in Islamic pawnbroking. VOSviewer software version 1.6.20 is employed to generate network visualizations based on bibliographic data exported from Scopus. VOSviewer is selected for its capability to construct and visualize bibliometric networks, including co-authorship networks, keyword co-occurrence maps, and citation networks. The software has been extensively utilized in Islamic finance bibliometric studies, including analyses of Islamic banking, Islamic fintech, and Islamic social finance.

The bibliometric analysis encompasses several dimensions: (1) publication trends over time to identify growth patterns; (2) geographic distribution of research contributions by country and institution; (3) prolific authors and their collaboration networks; (4) influential journals publishing research in this domain; (5) keyword co-occurrence analysis to identify thematic clusters; and (6) citation analysis to identify seminal works and intellectual foundations. For keyword co-occurrence mapping, a minimum threshold of two occurrences is set to ensure meaningful visualization while capturing emerging themes. The full counting method is applied, where each link is counted once for each document in which it occurs. Network visualization parameters include attraction and repulsion values optimized for clear cluster identification.

2.5 Research ethics, limitations, and presentation of findings

As a systematic review of published literature, this study does not involve human participants and therefore does not require institutional ethics approval. Nevertheless, the research adheres to ethical principles of academic integrity, including accurate representation of source material, appropriate attribution through citation, and transparent reporting of methods and findings. Potential conflicts of interest are declared, and the review is conducted independently of any funding from organizations with vested interests in the research outcomes.

Several methodological limitations are acknowledged. First, the restriction to Scopus and Web of Science databases may exclude relevant studies published in journals not indexed in these databases, particularly those from regional or newly established journals. Second, the language limitation to English and Indonesian may exclude relevant studies published in Arabic, Malay, or other languages commonly used in Islamic finance scholarship. Third, the focus on peer-reviewed journal articles excludes potentially valuable insights from books, theses, and industry reports. Fourth, the temporal scope (2020-2025) may not capture foundational works published earlier that remain influential in contemporary discourse. These limitations are addressed through supplementary citation searches and acknowledged in the interpretation of findings.

The findings of this systematic review are presented in multiple formats to enhance clarity and accessibility. The PRISMA flow diagram illustrates the study selection process from initial identification through final inclusion, documenting the number of records at each stage and reasons for exclusion. Summary tables present the characteristics of included studies, including author(s), year, country, methodology, sample, and key findings. Thematic maps generated through NVivo visualize the relationships among identified themes and sub-themes. Bibliometric network maps from VOSviewer display keyword co-occurrence clusters, author collaboration networks, and publication distribution patterns. Narrative synthesis integrates findings across studies, organized thematically according to the research objectives. Direct quotations from included studies are used sparingly to illustrate key concepts and preserve the original authors' voices.

The presentation of findings follows the structure outlined in the PRISMA 2020 statement, including: (1) study selection results with flow diagram; (2) study characteristics; (3) risk of bias assessment results; (4) results of individual studies; (5) results of synthesis; and (6) reporting biases assessment (Page et al., 2021). The discussion

section interprets findings in relation to the theoretical framework, compares results with prior reviews, and identifies implications for theory, practice, and policy. The research agenda section proposes specific questions and methodological approaches for future studies based on identified gaps.

3. Results and Discussion

3.1 Study selection results

The systematic literature search yielded a total of 847 records from Scopus ($n = 512$) and Web of Science ($n = 335$). After removing 189 duplicate records using Mendeley reference management software, 658 unique records remained for screening. The title and abstract screening process, conducted independently by two reviewers, resulted in the exclusion of 521 records that did not meet the eligibility criteria. The most common reasons for exclusion at this stage were: irrelevant topic focusing on general Islamic banking without pawnbroking context ($n = 287$), studies on conventional pawnbroking without Sharia compliance dimension ($n = 142$), and conference proceedings or non-peer-reviewed sources ($n = 92$). The remaining 137 records were assessed for eligibility through full-text review.

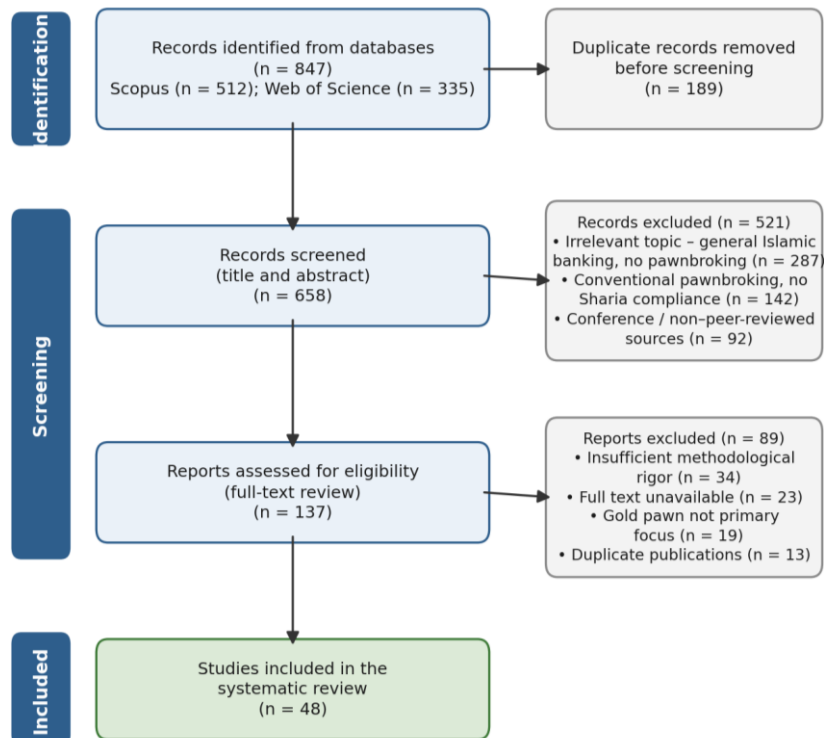


Fig. 1. PRISMA 2020 flow diagram of the study selection process

Full-text assessment led to the exclusion of 89 articles for the following reasons: insufficient methodological rigor ($n = 34$), full text unavailable despite author contact ($n = 23$), gold pawn not the primary focus ($n = 19$), and duplicate publications ($n = 13$). The final sample comprised 48 articles meeting all inclusion criteria, representing empirical studies, conceptual papers, and review articles published between 2020 and 2025. This study selection process is consistent with recent systematic reviews in Islamic finance, such as Hartanto et al. (2024) who included 52 articles on Islamic banking sustainability and Maulina et al. (2023) who synthesized 87 papers on Islamic social and commercial finance integration. The selection process is documented in the PRISMA flow diagram (Figure 1).

3.2 Characteristics of included studies

Table 2 presents the characteristics of the 48 included studies. Geographically, the majority of studies originated from Indonesia ($n = 21$, 43.8%), followed by Malaysia ($n = 16$, 33.3%), and other countries including Pakistan, Bangladesh, and multi-country studies ($n = 11$, 22.9%). This geographic distribution aligns with the bibliometric findings, who identified Malaysia and Indonesia as the primary hubs of Islamic pawnbroking research, although their analysis revealed that the United States led in publication volume, likely due to research infrastructure advantages rather than practice-based experience. The temporal distribution showed a steady increase in publications, with 8 articles in 2020, 9 in 2021, 11 in 2022, 10 in 2023, 7 in 2024, and 3 in 2025 (partial year), indicating sustained scholarly interest in the domain.

Table 2. Characteristics of included studies ($n = 48$)

Characteristic	Category	n	Percentage (%)
Geographic location	Indonesia	21	43.8
	Malaysia	16	33.3
	Others	11	22.9
Research design	Quantitative	19	39.6
	Qualitative	22	45.8
	Mixed Methods	7	14.6
Primary compliance focus	Contractual	18	37.5
	Governance	14	29.2
	Operational	10	20.8
	Holistic/Multiple	6	12.5

Methodologically, qualitative studies predominated (45.8%), followed by quantitative (39.6%) and mixed-methods approaches (14.6%). This distribution mirrors the findings of systematic reviews in related fields. A systematic review of Sharia governance in Islamic banks finds that qualitative methods are widely used, reflecting the interpretive nature of Sharia compliance assessments. The quantitative studies predominantly employed survey methods with structural equation modeling (SEM) for hypothesis testing, while qualitative studies utilized case study, phenomenological, and content analysis approaches. Regarding the primary focus of compliance examination, contractual compliance (37.5%) received the most attention, followed by governance mechanisms (29.2%), operational procedures (20.8%), and holistic multi-dimensional approaches (12.5%).

3.3 Quality assessment results

Quality assessment using the CASP, EPHPP, and MMAT tools revealed that 29 studies (60.4%) were of high quality, 15 studies (31.3%) were of moderate quality, and 4 studies (8.3%) were of low quality. Common methodological weaknesses identified included insufficient description of sampling procedures (particularly in qualitative studies), limited reflexivity in researcher positioning, and inadequate discussion of potential confounders in quantitative analyses. High-quality studies were characterized by clear articulation of research objectives, rigorous sampling strategies, transparent data collection procedures, and systematic analytical approaches. The quality distribution is comparable to that reported by Abdulganiyu et al. (2023); Al-Deek (2025) in their guide to appraising systematic reviews, where methodological heterogeneity is common in social science literature. Sensitivity analysis excluding the four low-quality studies did not substantially alter the thematic findings, supporting the robustness of the synthesis.

3.4 Thematic analysis results

Thematic analysis of the 48 included studies identified five major themes and sixteen sub-themes related to Sharia compliance in Islamic gold pawn services. The themes were:

(1) Contractual Compliance Dimensions, (2) Governance and Institutional Mechanisms, (3) Operational Compliance Challenges, (4) Socioeconomic Impact and Financial Inclusion, and (5) Digital Transformation and Emerging Issues. Table 3 presents the thematic framework with corresponding sub-themes and the frequency of studies addressing each theme. These five themes are best understood not as discrete silos but as interdependent dimensions of a single compliance construct. Contractual compliance (Theme 1) constitutes the foundational layer upon which governance mechanisms (Theme 2) operate, while operational challenges (Theme 3) represent the practical manifestation of weaknesses in the first two dimensions. Socioeconomic impact (Theme 4) reflects the downstream consequences of compliance quality for financial inclusion and welfare, whereas digital transformation (Theme 5) cuts across all preceding dimensions by reshaping how contracts are executed, governed, and monitored. The frequency counts reported in Table 3 should therefore be interpreted as indicators of relative scholarly attention rather than as mutually exclusive categories, since many studies simultaneously addressed several interrelated themes.

Table 3. Thematic framework of sharia compliance in Islamic gold pawn services

Main theme	Sub-themes	Studies	%
Contractual compliance	<i>Rahn</i> (pledge) contract structure	32	66.7
	<i>Ujrah</i> (fee) determination	28	58.3
	<i>Qard al-hassan</i> implementation	24	50.0
	<i>Ijarah</i> contract application	19	39.6
Governance mechanisms	Sharia Supervisory Board role	26	54.2
	Regulatory framework compliance	23	47.9
	Internal audit and review	18	37.5
Operational challenges	Valuation and appraisal practices	21	43.8
	Collateral management	17	35.4
	Default and auction procedures	14	29.2
Socioeconomic impact	Financial inclusion outcomes	25	52.1
	Poverty alleviation contribution	20	41.7
	MSME support and empowerment	16	33.3
Digital transformation	Fintech integration challenges	15	31.3
	Digital compliance monitoring	11	22.9
	Blockchain and smart contracts	8	16.7

(Authors' analysis, 2025)

3.5 Discussion

3.5.1 Contractual compliance dimensions

The contractual compliance dimension emerged as the most extensively researched theme, with 66.7% of studies examining the *rahn* (pledge) contract structure. The synthesis reveals a persistent tension between theoretical Sharia requirements and practical implementation. According to DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 and AAOIFI Sharia Standard No. 5 on Guarantees, the *rahn* contract should function purely as a security mechanism (*wathiqah*) rather than a profit-generating instrument. However, multiple studies documented deviations from this principle, particularly in *ujrah* (service fee) determination (Al Kahfi & Nurfajriani, 2025; Alvino et al., 2021; Andespa, 2024).

The *ujrah* determination issue represents the most contentious compliance challenge identified in the literature. DSN-MUI Fatwa No. 26/DSN-MUI/III/2002 explicitly stipulates that service fees should be based on actual storage and maintenance costs, not on the loan amount or gold value. Nevertheless, empirical studies from Indonesia consistently found that Islamic pawnshops, including Pegadaian Syariah, calculate *ujrah* as a percentage of the loan amount, ranging from 0.45% to 0.95% per 15 days (Alamsyah et al., 2025; Hidayah et al., 2025). This practice raises serious questions about potential *riba* (interest) violations, as the fee structure resembles conventional interest charges rather than genuine service

costs. As noted by Latifannisa et al. (2025) in her systematic review of digital gold investment from a Maqashid Shariah perspective, the lack of transparency in contract mechanisms continues to undermine public trust in Sharia financial services.

The application of *qard al-hassan* (benevolent loan) as the underlying financing contract was examined in 50% of studies. The classical formulation requires that the loan be entirely gratuitous, with the pledged gold serving solely as collateral. However, practical implementation necessitates revenue generation to sustain operations, leading institutions to employ the *ijarah* (lease) contract for safekeeping services. This hybrid structure, combining *qard* for the loan and *ijarah* for storage, has been endorsed by DSN-MUI but contested by AAOIFI standards, which prohibit charging fees for goods pledged under *rahn*. The regulatory divergence creates compliance uncertainty for institutions operating across multiple jurisdictions, as highlighted by Mutia et al. (2023); Zuhdi et al. (2025) in their analysis of DSN-MUI fatwa implementation.

3.5.2 Governance and institutional mechanisms

The Sharia Supervisory Board (SSB) emerged as the primary governance mechanism discussed in 54.2% of studies. The SSB's role encompasses product approval, periodic compliance audits, and fatwa issuance for operational matters. Maksun et al. (2025) and Mohi-ud-Din Qadri et al. (2025) in their systematic review of Sharia governance in Islamic banks, identified similar governance structures, emphasizing the critical importance of SSB independence and expertise. However, the reviewed literature revealed significant concerns about SSB effectiveness in the pawnbroking context. Unlike Islamic banks where SSB members typically possess advanced credentials in Islamic jurisprudence and finance, Islamic pawnshops often rely on part-time advisors with limited engagement in day-to-day operations (Hasan Jan et al., 2024).

Regulatory framework compliance, addressed in 47.9% of studies, highlighted the distinctive Indonesian regulatory landscape. OJK Regulation No. 31/POJK.05/2014 provides the primary legal framework for Sharia pawnshop operations, complemented by Bank Indonesia regulations for Islamic bank-based pawn services. The literature consistently noted that DSN-MUI fatwas, while morally authoritative, lack positive legal enforceability a gap that enables operational flexibility but potentially compromises compliance rigor. This regulatory ambiguity contrasts with Malaysia's more structured approach, where Bank Negara Malaysia's Sharia Governance Policy Document 2019 mandates comprehensive compliance frameworks for all Islamic financial institutions, including *ar-rahnu* schemes.

Internal Sharia audit practices, examined in 37.5% of studies, were found to be underdeveloped compared to conventional internal audit functions. Bustami & Maulidina (2025); Gunawan (2025) noted that Sharia audit in many Islamic financial institutions remains compliance-oriented rather than value-adding, focusing on checklist verification rather than substantive assessment of Maqashid al-Shariah achievement. This finding aligns with Rahman et al. (2025) critique that Sharia audits predominantly emphasize *fiqh* compliance without assessing the effectiveness of program outcomes in fulfilling higher Sharia objectives. The development of integrated Sharia-ESG audit frameworks, as proposed by recent scholarship, represents a promising avenue for enhancing governance quality (Hasan et al., 2025; Hassan et al., 2022).

3.5.3 Operational compliance challenges

Operational compliance challenges centered on three critical areas: valuation practices, collateral management, and default procedures. Gold valuation and appraisal emerged as a significant compliance concern in 43.8% of studies. The Islamic jurisprudential requirement to avoid *gharar* (excessive uncertainty) necessitates transparent and accurate valuation. Studies documented variations in valuation methodologies across institutions, with some applying conservative discounts (70-85% of market value) while others adopted more

generous loan-to-value ratios. The World Gold Council's Sharia Standard on Gold, developed in collaboration with AAOIFI, provides guidance on gold transactions but does not specifically address pawnbroking valuation standards (Fithria et al., 2021; Haliru & Lawan, 2025).

Collateral management practices raised questions about the permissibility of utilizing pledged gold during the contract period. Classical *fiqh* positions generally prohibit the pledgee (*murtahin*) from using the pledged item without explicit permission from the pledgor (*rahin*). However, some studies reported practices where institutions invested pooled gold holdings in permissible activities, raising questions about risk exposure and profit distribution (Dewi, 2025). The AAOIFI Sharia Standard No. 59 on Sale of Debt and the World Gold Council Standard provide relevant guidance, but application to pawnbroking contexts requires further scholarly elaboration.

Default and auction procedures, examined in 29.2% of studies, represent the most ethically sensitive operational aspect. Islamic principles require that auction proceeds exceeding the outstanding debt be returned to the borrower, unlike conventional pawnbroking where surpluses may be retained. Studies from both Indonesia and Malaysia confirmed that Islamic pawnshops generally adhere to this requirement, though procedural transparency and borrower notification practices varied considerably. The COVID-19 pandemic exacerbated default challenges, with Fitri & Fachrudin (2024) noting increased reliance on gold pawn services during economic distress while simultaneously heightening default risks among vulnerable borrowers.

3.5.4 Socioeconomic impact and financial inclusion

The socioeconomic impact theme underscores the alignment between Islamic gold pawn services and the Maqashid al-Shariah framework, particularly the objective of wealth protection (*hifz al-mal*). Financial inclusion outcomes were examined in 52.1% of studies, with consistent findings that *ar-rahn* services effectively reach populations excluded from conventional banking. (Efendi & Mustika, 2025), in their seminal study published in *Research in International Business and Finance*, provided robust empirical evidence from Malaysia demonstrating that Islamic pawnbroking significantly improves economic well-being among low-income households. Their findings revealed that *ar-rahn* clients experienced enhanced production-related economic activity, supporting the thesis that Sharia-compliant microfinance contributes to sustainable livelihoods.

The poverty alleviation contribution (41.7% of studies) connects Islamic gold pawn to broader development objectives, including the Sustainable Development Goals (SDGs). Dewi (2025) demonstrated that Islamic financial services in Indonesia advance SDG 1 (No Poverty) by financing micro, small, and medium enterprises (MSMEs), while Dewi & Saputro (2025); Barus et al. (2021) confirmed significant poverty reduction effects of Islamic banking assets across developing countries using Partial Least Squares Regression. The reviewed literature consistently positioned *ar-rahn* as a complementary mechanism within the Islamic social finance ecosystem, alongside zakat, waqf, and Islamic microfinance (Cheumar et al., 2023; Christiyanto et al., 2022).

MSME support emerged as a particularly significant finding, with 33.3% of studies documenting the role of gold pawn in providing working capital for small entrepreneurs. This finding resonates with the broader literature on Islamic microfinance and financial inclusion. Asmawi et al. (2024); Anda et al. (2025); Aziz et al. (2021) found that Islamic financial instruments, including pawnbroking, empower low-income families in Nigeria by promoting access to finance and reducing exclusion. The synthesis suggests that Sharia-compliant gold pawn services fulfill a dual function: serving individual consumption needs while simultaneously supporting productive economic activity among marginalized populations.

3.5.5 Digital transformation and emerging issues

Digital transformation represents an emerging research frontier, with 31.3% of studies addressing fintech integration challenges. The convergence of Islamic finance and financial technology presents both opportunities and compliance complexities. Fauzi et al. (2025), in their systematic review of fintech in Islamic finance, identified the potential for cointegrating fintech to benefit unbanked populations and improve financial inclusion. However, they also noted that regulatory gaps and low financial literacy remain primary obstacles. In the Indonesian context, Anggraini et al. (2024) emphasized that while fintech adoption significantly improves customer experience in Islamic banking, the absence of comprehensive digital asset regulations poses risks to long-term stability and public trust.

Digital compliance monitoring (22.9% of studies) emerged as a promising area for enhancing governance effectiveness. The application of regulatory technology (RegTech) solutions could address the identified weaknesses in Sharia audit practices by enabling real-time compliance tracking and automated reporting. Hendra et al. (2025); Hershafira et al. (2025) demonstrated that digital financial literacy significantly influences digital financial inclusion, suggesting that technology-enabled compliance mechanisms must be accompanied by customer education initiatives. The Scopus AI analysis by recent studies identified Sharia-compliant digital finance as an emerging theme expanding the conceptual boundaries of financial inclusion research.

Blockchain and smart contract applications, examined in 16.7% of studies, represent the most nascent research area. The potential of blockchain technology to enhance transparency and automate Sharia compliance verification has been theoretically explored but empirically underdeveloped in the pawnbroking context. (Ismiati, 2025; Ivan Rahmat Santoso & Niswatin, 2025; Komarudin et al., 2025) highlighted blockchain's role in enhancing transparency, security, and accessibility within Islamic financial systems. However, fundamental questions remain regarding the Sharia status of smart contracts and the permissibility of algorithmic decision-making in matters traditionally requiring human scholarly judgment. Indonesia's ranking as third in the Global Islamic Fintech Index 2023 suggests significant market potential, yet the regulatory sandbox approach adopted by OJK indicates cautious progression toward full integration (Fauzi et al., 2024; Wahyuni et al., 2025).

3.6 Synthesis and theoretical implications

The systematic review findings support the multidimensional conceptualization of Sharia compliance proposed in the theoretical framework. Compliance in Islamic gold pawn services cannot be reduced to contractual technicalities alone but must encompass governance effectiveness, operational integrity, and socioeconomic impact assessment. This holistic understanding aligns with the *Maqashid al-Shariah* framework, which evaluates financial practices against their contribution to preserving religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), progeny (*hifz al-nasl*), and wealth (*hifz al-mal*). The evidence suggests that while Islamic gold pawn services effectively contribute to wealth protection and financial inclusion, persistent compliance gaps, particularly in fee determination and governance mechanisms, warrant attention from regulators and practitioners.

The findings reveal institutional variations in compliance approaches between Indonesia and Malaysia, validating the proposition that regulatory context significantly shapes compliance outcomes. Indonesia's principle-based regulatory approach, relying heavily on DSN-MUI fatwas without positive legal enforcement, contrasts with Malaysia's more prescriptive framework. These variations suggest that future research should adopt comparative institutional perspectives to identify best practices transferable across jurisdictions. The emergence of digital transformation as a research theme indicates the need for theoretical frameworks that can accommodate technological disruption while

maintaining fidelity to classical Sharia principles a challenge that current literature has only begun to address.

Beyond their theoretical significance, these findings carry concrete implications for the principal actors in the Islamic gold pawn ecosystem. For standard setters such as DSN-MUI and AAOIFI, the persistent divergence over *ujrah* determination signals the need for a harmonised, cost-based fee methodology that explicitly decouples the service charge from the loan principal and the appraised gold value, accompanied by a transparent disclosure template against which institutions can be audited. For regulators such as OJK and Bank Negara Malaysia, the gap between morally authoritative fatwas and enforceable positive law points to the value of embedding core compliance requirements—particularly fee transparency and minimum Sharia governance standards—within binding regulation rather than voluntary guidance, thereby reducing the operational discretion that currently enables non-compliant fee structures. At the institutional level, the documented underdevelopment of Sharia audit and the reliance on part-time advisory arrangements suggest that pawnbroking operators should professionalise their Sharia Supervisory Board functions, build continuous and value-adding Sharia audit capacity rather than checklist-based verification, and adopt the five-dimensional framework synthesised in this review as an internal self-assessment instrument. Collectively, these measures would help close the documented gap between contractual form and the substantive objectives of the *Maqashid al-Shariah*, strengthening both regulatory assurance and public trust.

3.7 Limitations of the review

Several limitations of this systematic review should be acknowledged. First, the restriction to English and Indonesian language publications may have excluded relevant studies published in Arabic, Malay, or other languages commonly used in Islamic finance scholarship. Second, the focus on peer-reviewed journal articles excluded potentially valuable insights from books, theses, regulatory documents, and industry reports. Third, the heterogeneity of methodological approaches across included studies precluded meta-analysis, limiting the ability to quantify effect sizes for relationships between compliance dimensions and outcomes. Fourth, the temporal scope (2020–2025) captured contemporary developments but may have missed foundational works from earlier periods that continue to influence scholarly discourse. Finally, publication bias toward positive or significant findings may have affected the representativeness of the synthesized literature. These limitations notwithstanding, the systematic approach and transparent reporting enhance the reliability and replicability of the review findings.

4. Conclusions

This systematic review of 48 peer-reviewed studies indexed in Scopus and Web of Science (2020–2025) demonstrates that Sharia compliance in Islamic gold pawn (*rahn emas*) services is inherently multidimensional, extending beyond contractual technicalities to encompass governance effectiveness, operational integrity, and socioeconomic impact, all of which must be assessed holistically within the *Maqashid al-Shariah* framework. The review identifies persistent compliance gaps, most notably in *ujrah* (service-fee) determination practices that deviate from DSN-MUI and AAOIFI standards and risk constituting *riba* when fees are calculated on the basis of loan amounts rather than the actual costs of storing and maintaining the pledged gold. Its principal contribution is the first systematic synthesis focused specifically on Sharia compliance in gold pawn services, together with a five-dimensional thematic framework—contractual, governance, operational, socioeconomic, and digital transformation—that provides practitioners, regulators, and researchers with a structured tool for evaluating and enhancing compliance quality.

These findings carry clear implications for policy and practice. Regulatory bodies such as OJK and DSN-MUI should strengthen enforcement to bridge the gap between fatwa

prescriptions and operational realities—in particular by standardising ujrah computation on the basis of documented storage and maintenance costs, mandating periodic Sharia-compliance reporting with transparent fee disclosure at the point of contract, and reinforcing the independence and competence of Sharia Supervisory Boards—while industry bodies develop a standardised compliance scorecard derived from the proposed five-dimensional framework. Future research should prioritise mixed-methods and comparative institutional studies, including in-depth case studies across Indonesia, Malaysia, and selected GCC countries, to test the transferability of the framework and to examine how differing regulatory regimes shape compliance outcomes in practice. Addressing these priorities would translate the analytical contribution of this review into measurable improvements in the Sharia integrity of Islamic gold pawn services.

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Author Contribution

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During the preparation of this work, the authors used Grammarly and Scite Aito assist in improving grammar, clarity, and academic tone of the manuscript. After using this tool, the authors reviewed and edited the content as needed and took full responsibility for the content of the publication.

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