

# Digitalization of Gold Transactions: E-Mas Features on BSI Mobile Sharia Maqashid Framework

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## Abstract

*Study this aim for knowing how implementation transaction gold through e-mas feature on BSI mobile at Bank Syariah Indonesia and find out is transaction gold through the e-mas feature in accordance with draft maqashid sharia. Type study this use method analysis qualitative that explains implementation transaction gold through e-mas features on BSI mobile at Bank Syariah Indonesia and its compatibility transaction gold contained in the E-Mas feature with draft maqashid sharia (Dharuriyyah, Hajiyyat and Tahsiniyyat). Distribution dharuriyyah categorized as into 5 bases namely 1) Protecting religion, 2) Protecting soul, 3) Protect descendants, 4) Protect reason and 5) Protect treasure. Data collection techniques carried out that is studies library, study documentation, discussion and intuitive-subjective. Research results show that digital innovation "E-Mas BSI Mobile" has in accordance with draft maqashid sharia and can help Public for to do transaction gold at Bank Syariah Indonesia (BSI) and support Halal needs are appropriate maqashid sharia.*

## Keywords

transaction gold; e-mas features; maqashid syariah



## I. Introduction

Economics in sector finance influenced by the amount society at a area as well as country. In Indonesia there are two distribution group society, namely urban and rural so that influence level literacy and inclusion finance in Indonesia (Satria, et.al : 2021:85). In 2019 the Financial Services Authority doing data collection related level literacy and inclusion Indonesian finance. Where is the level literacy finance is 38.03% and the rate inclusion i.e. 76.19%, while level Islamic finance literacy Only 8.93% and inclusion only around 9.1% (www.ojk.go.id). The data prove that level literacy and level inclusion Islamic finance still low, because that need there is approach especially so that the community knowing products and services Islamic finance. One approach that can carried out by companies and practitioners Islamic finance is utilise digital technology as means for increase access Public to products and services Islamic finance (Nurfalah and Rusydiana, 2018:56).

Revolution industry in the world has develop like that appearance until moment this. terminalology Industry 4.0 is initiated klaus schawab founder executive World Economic Forum. Revolution this be marked with smart robots, vehicles without drivers, big data systems and so on (Rustam:2020:15). In study Nurfalah and Rusydiana (2018) mention urgency banking in this 4.0 revolution is service banking that can accessed by real time past variety technology. at the time this developing industry revolution 4.0 that is company e-commerce, Financial Technology (fintech) start-ups good that peer to peer lending or

crowdfunding . Based on OJK data, companies fintech in Indonesia is divided to a number of sector namely : 1) financial planning, 2) Crowd funding, 3) Lending , 4) Aggregator , 5) Payment, and 6) fintech other. The more many openness information public and convenience access public to the internet, opportunities for develop innovation products and services Digital -based Islamic finance will have great potential .

Bank Syariah Indonesia (BSI) uses a service strategy based on technology for make it easy customer in To do transaction. One of the strategies used is Keep going increase service, do repair, and do breakthrough new in digital services. The banking world is inseparable from human life, because all human activities involve finance and require banking facilities (Tarigan, 2020). Bank is a company engaged in the financial sector, meaning that the banking business is always related to financial matters (Rosmika, 2019). The bank is simply defined as a financial institution whose business activities are collecting funds from the public and channeling these funds back to the community and providing other bank services (Dianto, 2020).

From the background behind this, the more a lot open information public and more many convenience access to product banking by the public, so it is very potential for an Islamic bank for develop access product digital based banking. This will make it easy remote community or who have time little in banking. Researcher feel interested for researching problem transaction gold through the e-mas feature at Bank Syariah Indonesia (BSI) so that destination in study this that is for knowing how implementation transaction gold through e-mas feature on BSI mobile at Bank Syariah Indonesia and find out is transaction gold through the e-mas feature in accordance with draft maqashid sharia.

## II. Research Methods

Study this use approach qualitative descriptive , that is procedure writing that produces descriptive data ( description to something incident or problem ) in the form of written words of people and observed behavior no by directly , or studies case single and deep one location course . Paradigm qualitative emphasize understanding about problems in life social based on condition reality or natural settings that are holistic , complex and detailed ( Indiarito and Bambang, 1999 in ). Nurfalah and Rusydiana, 2019:63). Type of data used is secondary data, secondary data is source of data obtained writer by no direct through intermediary media (permitted and recorded) from other party).

## III. Discussion

### 3.1 Digitization Transaction Gold

Islamic financial institutions in Indonesia are experiencing significant development from 1991 to now. According to Constitution 21 of 2008, Islamic banks are all something concerning related to Islamic banks and business unit's syariah, which consists of from institutions, activities effort, as well methods and processes in doing activity his efforts. Islamic banks are institution banking that runs activity his business based on divided sharia principles on Sharia Commercial Banks (BUS) and Sharia Business Units (UUS) and Sharia People's Financing Banks (BPRS) (Ismail:2013:33). Following this is amount development of Islamic banking in Indonesia from the years 2018-2021, namely:

**Table 1** Amount Development of Islamic Banks in 2018-2021

	2018	2019	2020	2021
bus	14	14	14	12
UUS	20	20	20	21
BPRS	167	164	163	165

Source: Financial Services Authority, 2021

Based on the table above, in 2021 the number of BUS, UUS and BPRS in Indonesia will be 12 banks, 21 business units, and 167 BPRS. This thing the number of banks decreased from 2020 while the number of UUS and BPRS increase namely 14 banks, 20 business units and 164 BPRS. Different in 2018, the development of Islamic banks in 2018 this relatively more many from year after that, that is the number of BUS, UUS, and BPRS is 14 banks, 20 business units and 167 BPRS. Temporary Therefore, the number of BUS will decrease in 2021 because of *merger* or merger carried out by three Islamic banks owned by government, namely PT BRI Syariah Tbk (BRIS) and PT BNI Syariah Tbk and PT Bank Mandiri Syariah (BSM) to PT Bank Syariah Indonesia Tbk (BSI), but merging this Becomes a breath of fresh air for increasing sharia business units of 20 business units to 21 by 2021.

BSI assets as of December 2020 have been reach Rp. 239.56 Trillion, assets this is combined from the three Islamic banks, it is hoped that asset this could Becomes *accelerator* for development Islamic economics in Indonesia. Huge asset this could strengthen position bargain for Islamic banks in support financing nor growth economics (Acmad Sani Alhusain: 2021:21). Based on asset the merger of the Islamic banks, as for the table namely:

**Table 2** Performance of 3 BUMN Islamic Banks and BSI Merger Results (Rp Trillion)

	BNI Syariah		BRI Syariah		Sharia Mandiri		Indonesian Islamic Bank
	2019	2020	2019	2020	2019	2020	As of December 2020
Total Assets	44.98	55.01	43.12	57.70	112.29	126.85	239.56
Financing	43.77	47.97	34.12	49.34	99.81	112.58	209.98
Party Fund Third	32.58	33.05	27.38	40.00	75.54	83.43	156.51
Profit	0.6	0.5	0.074	0.25	1.28	1.43	2.19

Source: Exposure to PT Bank Syariah Indonesia, Tbk. Indonesian Business, February 2, 2021

With total assets from *merger the* three state -owned banks government this, then will interesting attention BSI market share for follow as well as save the funds in BSI or to do financing at BSI. With tow attention market share, BSI will introduce and promote aspect from BSI directly whole. because practice problem still often faced by the sector Islamic finance, among others, limitations supply sharia products, limitations access will product Islamic finance, limitations source power human, need optimization coordination with stakeholders interests, as well as the need policy service financially aligned and able each other support development whole sector Islamic finance. So that with the presence of BSI the existing problems can resolved one one by one.

Indonesian Islamic Bank (BSI) in whole activity the transaction use *mobile banking*, namely BSI Mobile with various feature product banking in it. This thing is transformation digitization from manual start slowly switch use technology. Use of this BSI Mobile easy accessed by who only and where just to use get information besides that, society general

could with easy share information about account social them , so make it easy for adapt information and knowledge about Islamic banking and economics to society . Digitization this give convenience for Public large for access all information related Bank Syariah Indonesia products and services, without limitation location and time. With use BSI Mobile application can make it easy Public for make account at BSI without need come to office branch , this BSI Mobile offer product other Islamic finance such as sharia insurance, sharia pawning , sharia mutual funds and sharia stocks as well as other . Besides that, can for necessity social Public could pay Zakat, Infaq, Sadaqah and Waqf in this BSI Mobile application as well as there is timetable pray and check score exchange rate foreign currency. Because BSI Mobile is a solution convenience for customer in transact, worship and various variety feature in one app, with accompany for 24 hours and make everything Becomes more balanced by financial, spiritual and social.

### **3.2 BSI Mobile E-Mas Features**

Ownership gold at the moment now this can accelerated into the form digital services in Thing this is Bank Syariah Indonesia on the BSI Mobile application. Inside it there is an e-mas feature (electronic) gold) that allows customer could leave gold for managed by Bank Syariah Indonesia and can also be used by easy and practical. In the the e-mas feature is available a number of transaction related gold, namely:

#### **a. Opening Account Gold**

Nature opening account gold at Bank Syariah Indonesia (BSI) through BSI Mobile application, then there is terms and conditions opening new account gold, namely:

- 1) At the beginning opening new account gold, customer directed for enter NPWP data. However Thing this character optional, goal for count the amount of p invite to be imposed in transaction sell buy gold.
- 2) If the customer fill in NPWP data on the opening form new account , the data will verified by the Bank and not could deleted / modified / removed .
- 3) at the time opening account , customer required To do transaction purchase gold as deposit initial minimum of 0.1 grams ( or in accordance provisions applicable at the Bank) and stipulates Savings Account as account payment purchase gold , cost administration , and taxes . Customer with this give rights and power to the Bank for to do debit account by auto debet for payment purchase gold, cost administration, and taxes.
- 4) Customer will worn cost administration amounting to Rp. 24,000,-/ year and paid when transaction opening account .
- 5) After transaction opening e-gold account, will published number account on account new gold just opened.
- 6) If Customer close account gold with provision in period time not enough than 1 year , then cost administration that has paid Customer at the beginning opening account gold no could withdrawn .
- 7) If the balance in Designated Customer Saving Account Customer no sufficient for payment cost administration in running , the bank will give limit time until with 2 ( two ) months next . If after 2 ( two ) months still not yet available payment cost administration in the Savings Account , then cost administration the Becomes debt Customers who must paid Customer at the time To do transactions on the e-mas feature. During Customer not yet pay cost administration that, Customer no could to do e-gold transactions, except only for close account gold with take into account cost outstanding administration.

- 8) Minimum balance to be deposited in the account gold Customer of 0.1 grams or in accordance with provision or as applicable in the Bank and will notified more formerly to Customer.
- 9) Customers who choose for registering NPWP and has verified on the Bank's system will worn tax (PPH 22) of 0.45% of the total price purchase. Whereas for Customers who don't have / choose for no registering NPWP data is subject to tax (PPH 22) of 0.9% of the total price purchase .
- 10) If Customer To do NPWP data registration and being in the verification process by Bank officers, then for Step deposit gold early, customer will worn tax 0.9 % of the total gold purchased more first . If the TIN verification process has been completed and Customer NPWP verified , then the Customer's funds will returned by the Bank in the amount of difference in payment tax Customer i.e. 0.45% or as big as provision Applicable taxation (PPH 22) .
- 11) Special for deposit start on transaction Opening Account, if the Customer's TIN declared no verified on time registration start, then Customer permanent worn tax of 0.9% of the total price purchase and not will conducted return difference in payment tax.
- 12) Cost administration e-gold feature will automatic cut off by the system auto debet
- 13) Customer could see information the balance listed on the page beginning e-mas feature on the BSI Mobile application.

#### **b. Gold Transfer Transaction**

In gold transfer transactions, there are a number of requirements that must be Approved customers, namely:

- 1) All form gold transfer transaction could done in the BSI Mobile application.
- 2) Transaction this only conducted between Customers who have account gold.
- 3) Minimum transfer transaction is 0.1 gram and maximum 100 gram or in accordance provisions in force at the Bank, changes provision this will notified more formerly to Customer through any media deemed either by the Bank.
- 4) Balance transfer process account gold Customer in progress by *real time*.
- 5) Every successful gold transfer transaction will recorded in account gold Customers at BSI Mobile.

#### **c. Transaction Sell Gold**

In transaction sell gold, there is a number of applicable provisions, namely:

- 1) Customer could to do transaction sell gold with using BSI Mobile.
- 2) Crediting proceeds sale gold will credited to Designated Savings Account Customer.
- 3) Transaction sell gold Customer could terminated by the Bank if supply Bank gold reaches the maximum limit. For it, customer could To do transaction sell gold back in the day work next.
- 4) Sell gold conducted with minimum transaction requirements sale of 1 gram and a maximum of 100 grams or in accordance provisions that apply at the Bank, provisions the will notified more formerly to Customer through any media deemed either by the Bank.
- 5) Selling Price gold Refers to Information price sell gold at the moment transactions listed on the display e-mas homepage at BSI Mobile. Selling price gold could changed at any time.



- 6) On transaction sell , Customers who have To do NPWP registration and verification on the Bank system is subject to tax (PPH 22) of 1.5% of the total price sell gold for selling nominal more from IDR 10,000,000,- ( ten million rupiah). Whereas for Customers who don't have / not complete / not To do NPWP data registration will be worn tax (PPH 22) of 3% of the total price sell for selling nominal more from IDR 10,000,000 ( ten million rupiah).
- 7) Every transaction sell successful gold will recorded in account gold Customers on BSI Mobile.

#### **d. Transaction Buy Gold**

In transaction buy gold in the e-gold feature on BSI Mobile, there are a number of provisions, namely:

- 1) Whole transaction buy gold use e-mas feature on the BSI Mobile application.
- 2) Account savings designated by the customer will automatic debited when purchase gold.
- 3) Payment purchase gold will worn cost administration, and balance account must sufficient for successful transaction process.
- 4) Minimum transaction purchase is of 0.05 grams with Rupiah conversion equivalent price buy applicable gold moment occur transaction or m maximum IDR 100,000,000 (one hundred million rupiah) or in accordance provisions that apply at the Bank. Provision the will be delivered more formerly to customer.
- 5) Purchase price calculation gold for Customer Refers to Information price buy to gold at the moment transactions ( *realtime* ) and can seen on display e-mas homepage at BSI Mobile. Purchase price gold in accordance with price market / fluctuating.
- 6) Moment transaction buy gold has conducted so no could canceled after.
- 7) At the time transaction buy gold, share Customers who have to do NPWP registration and verification on the Bank system is subject to tax (PPH 22) of 0.45% of the total price buy. Whereas for Customers who don't have / not complete / not to do NPWP data registration is subject to tax (PPH 22) of 0.9% of the total price buy.
- 8) All transactions buy gold done customer will reported by the bank in report monthly account gold Customers on BSI Mobile.

#### **e. Transaction Pawn Gold**

In transaction gold this, there is terms and conditions pawn gold done customers, namely:

- 1) Transaction pawn gold could conducted customers on the BSI Mobile application.
- 2) Facilities offered by banks on transactions pawn gold this including: submissions pawn gold new, repayment, and renewal pawn gold.
- 3) Transaction pawn gold with financing the minimum qard is IDR 500,000 (five hundred thousand rupiah) and a maximum of IDR 250,000,000 (two hundred and fifty million rupiah) with notice portfolio whole facility Pawn and Installment Gold Customer at the Bank.
- 4) Pawn gold in BSI Mobile is limited to balance gold owned Customer on account gold.
- 5) Customer could submit pawn gold in accordance with amount gold owned customers, as well as the amount of funds that will obtained customer from results pawn gold, as reference score application pawn.
- 6) the size score pawn gold based score gold in the day transaction , refers to the Gold Base Price (HDE) issued by the Group Pawn at BSI as listed ( announced ) on the pawn menu page BSI Mobile gold with reception financing pawn by 95% of estimate score gold .

- 7) Bank will get ujroh on service deposit funds for period pawn and also income administration on transaction pawn gold.
- 8) Period time financing pawn gold is for 4 (four) months and get contracted contract could updated.
- 9) Customer ready submit and understand risk as well as agree for allow extension pawn gold conducted by automatic or manually at the time until the end contract pawn.
- 10) Contract pawn will be extended by automatic before date due , with provision customer have the balance in the Savings Account used for payment cost administration extension pawn , ujroh care gold , and drop tree pawn gold if HDE at the moment maturity down compared to HDE at the time Customer submit pawn gold .
- 11) Extension pawn conducted manually when balance Customer 's Rupiah Savings Account used for payment cost administration extension gold , ujroh care gold , drop tree pawn gold because HDE ( if yes ) no available on due and only available on or maximum H+3 of date due .
- 12) Extension pawn gold manually done with choose extension menu pawn gold contained in the BSI Mobile e-gold feature.
- 13) If Customer submit extension pawn Gold, and time that occur drop price where is gold in the market? cause decrease in HDE, then Customer must do :
  - To do payment / settlement part on advantages score Qardh who has given by the Bank due to change the resulting price Qardh nominal change.
  - Agree score pawn Gold in accordance with score price gold at the moment Extension filed.
  - Agree and ready accept change cost deposit or Ujrah.
- 14) Repayment pawn gold done by customer with submit application repayments contained in the BSI Mobile e-mas feature.
- 15) Customer could pay off pawn the fastest gold after 1 period pawn ("1 period is 15 days calendar ").
- 16) Repayment could conducted after the funds in the Customer 's Rupiah Savings Account at least capable pay off pawn Gold and deposit gold ujroh , as promised in Ijarah agreement .
- 17) On Pawn The gold he did , customer will get notification through BSI Mobile and the Customer 's email registered with the Bank in the form of :
  - Information maturity , including necessary funds prepared for extension nor repayment pawn Gold ; or
  - Warning Letter on lateness payment extension and/ or repayment pawn (H+1 of date due).
- 18) If up to H+3 of date Customer due no To do repayment nor extension pawn Gold , then Customer by aware deliver pawned gold ( " Goods Pawn ") as well as give power to the Bank , namely power that doesn't could drawn back and not will end because because whatever including specified cause in Articles 1813, 1814, 1816 of the Criminal Code  
Civil for To do sale Goods pawn by auction ( " Sales ") with price or the conditions considered either by the Bank.
- 19) Sales results gold to the Bank will used for pay off financing pawn Gold and ujroh care gold.
- 20) If there is excess funds from results sale gold that has been reduced repayment pawn the gold, then excess funds Becomes right Customer and will credited to Customer Savings Account.
- 21) If there is lack of funds from results sale gold caused because decrease in HDE, then Customer obliged for pay off the shortfall of the funds taken from Customer Savings

Account. Over things this, customer with this give power to the Bank for debit amount of funds for necessity pay off lack of proceeds sale gold.

- 22) Gold that has been pawned to the bank no could transacted and will reduce balance gold Customer on account gold until with Customer to do repayment pawn done.

Terms and conditions pawn gold this is one unity with contract *qard* with collateral pawn approved and marked gold handle by electronically by the customer. if terms and conditions this arrange different terms from contract *qard* with collateral pawn gold this , then terms and conditions from contract *qard* with collateral pawn gold that will apply

#### **f. Transaction Pull Physique Gold**

In transaction pull physique gold on BSI Mobile, have terms and conditions, namely:

- 1) Customer could ask withdrawal physique gold via BSI Mobile.
- 2) Taking physique gold could carried out at the Bank Branch Office on working days and hours with provisions regulated by the Bank.
- 3) Customer required show card identity still self applies when taking physique gold in the bank and proof receipt transaction withdrawal physique gold.
- 4) Taking physique gold could represented with using a Power of Attorney with attach original ID card customer , power of attorney and evidence receipt transaction withdrawal physique gold .
- 5) Withdrawal physique gold is 2 grams according fraction gold available and selected by the customer.
- 6) Cost withdrawal physique borne Debited customer from Designated Customer Savings Account. Cost pull physique refers to the level interest physique gold for every fraction.
- 7) Banks give number *One Time Password* (OTP) to Customers who come to the Bank Branch Office for carry out the retrieval process physique gold. OTP given for one time transaction. Customer required enter OTP number via BSI Mobile at the moment taking physique gold as proof reception gold.
- 8) Physique gold could taken or received +14 (four twelve) days work after transaction processed in accordance amount fraction, request customer, and the location of the Bank's Branch Office or in accordance notification from Banks.
- 9) Transaction withdrawal physique the gold already processed no could canceled.
- 10) Customer will accept notification by e-mail and/ or sms about readiness physique gold that will taken at the Bank Branch Office.
- 11) Taking physique gold more than 5 (five) days work after notification as referred to in point 10 above , Customer will worn deposit fee of 0.04% per day from score saved gold multiplied with price buy .

#### **3.3 Analysis Maqashid Syariah on BSI Mobile E-Mas Features**

Destination made BSI Mobile's E-mas features are for make it easy Public use all Bank Syariah Indonesia products and services are good checking information balance , transfer money, pay needs everyday , pay zakat, savings , insurance , pawn and still many other . With convenience access this, contribution Public to Islamic finance is expected will the more increase per day. So innovations technology Islamic finance this BSI Mobile's E-mas feature becomes things to do embodied and its nature becomes dharuriyyah good religion, soul, mind, lineage and property. Convenience to access transaction gold at Bank Syariah Indonesia (BSI) this including in good luck hajiyat and facilities promotions in the e - mas feature include in good luck tahsiniyat. On the side other, application this can used by the whole layer people who do transaction gold at Bank Syariah Indonesia (BSI) according to with terms and conditions on the e-mas feature?



Transactions the gold inside Customizable BSI Mobile E-Mas features with base maqashid sharia, so that in practice no deviate from teachings Islamic religion. Distribution transaction gold based on good luck daharuriyyah as following, namely:

- a. Protecting religion (*Al-din*): Maslahah this related with faith somebody to Allah SWT who is reflected in the forms of worship that are ordered, such as pray five times a day, pay zakat, perform hajj and umrah, pay off debt, waqf and needs other required for increase faith and maintain Islam. Gold features accommodate good luck this with avoid gharar , maysir , tadbis , ikhtikar and usury in To do transaction gold and give education to customers to pay zakat if bought gold or save it already until Required pay zakat.
- b. Protect soul (*al - Nafs*): Maslahah this related with guard health soul someone and keep away from various disease that affects to welfare. Needs to intake nutritious and healthy food for maintain soul to stay healthy. In context e-mas feature facilitates good luck with the place care gold , if gold deposited by customers is lost or occur negligence from BSI side , then BSI will replace gold that . Because customers already pay cost Ujroh to the bank.
- c. Protect descendants (*Al- Nasl*): Maslahah this related with the wedding that became in sharia in get descendants pious and pious.marriage is human nature and becomes required the law if somebody already capable for marry because with so could guard self from deed vile. The e-mas feature facilitates good luck this with t transaction buy gold to use as future savings that can used if there is plan for married.
- d. Protect mind (*al - 'Aql*): Maslahah this related with knowledge as base base from religious. Someone who doesn't knowledgeable no will could think about the virtues of the merciful religion of Islam lil'alamin. Appropriate e-gold features with good luck this that is opening account gold. Opening account gold this facilitate people who want invest ema period long and future customer.
- e. Protect treasure ( *al-Mal* ): Treasure is tool swap for get needs. Needs tree man like ingredient food tree, with treasure somebody could fulfill needs that. Treasure could obtained from trade , profession profession or inheritance , in Islam property must obtained from Halal ways that are avoided from all element gharar , maysir , tadbis , ikhtikar and usury. The e-mas feature facilitates this with transaction pawn gold and transactions sell gold.

Following details appropriate BSI Mobile e-mas features with maqashid sharia, namely:

**Table 3. Features of E-Mas and Maqashid Syariah**

Maslahah	Category	E-Mas Features
Dharuriyyat	Religion	avoid gharar , maysir , tadbis , ikhtikar and usury in To do transaction gold and pay zakat.
	Soul	The place care gold
	Descendants	Transaction buy gold
	common sense	Opening account gold
	Treasure	Transaction sell gold

Hajiyat		Gold transfer transactions and transactions pull physique gold
Tahsiniyat		BSI 's partners with customer

Source: Processed writer, 2022

#### IV. Conclusion

1. Research results show that digitization transaction gold use BSI Mobile's E-Mas feature can be make it easy access Public to Bank Syariah Indonesia (BSI) products and services only with use smartphone and internet connection. In the E-mas feature there are some sub points transaction , that is information and terms conditions , gold transfer transactions , transactions sell gold , transaction buy gold , opening account gold , transaction pawn gold , and transactions pull physique gold .
2. Suitability transactions in the BSI Mobile E- Mas feature with maqashid sharia, namely good luck dharuriyyat shared in five categories , transactions in e - mas include in category 1) Protecting religion: avoiding gharar , mayyir , tadlis , ikhtikar and usury in To do transaction gold and pay zakat, 2) Protect soul : place care gold , 3) Protect ancestry : transaction buy gold , 4) Protect sense : opening account gold , and 5) Protect property : transaction sell gold . Transactions included good luck hajiyat that is gold transfer transactions and transactions pull physique gold. Whereas transactions included good luck tahsiniyat that is intertwined partners between BSI and customer.

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