

Marketing Strategy for Gold Pawn Products in Attracting Customer Interest at Bank Syariah Indonesia KC Sibolga

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Abstract. This study aims to find out how the marketing strategy for pawning gold products in attracting customer interest in Islamic banks in Sibolga Kc. The type of research that the authors conducted was field research, namely field research that is descriptive qualitative in nature, namely a study that describes the form of a marketing strategy for pawning gold products in attracting customer interest at Bank Syariah Indonesia Kc Sibolga. The results of this study are the marketing strategy for Islamic gold pawn products at Bank Syariah Indonesia Kc Sibolga, namely product strategies carried out by maintaining service quality to customers and using a comprehensive assessment tool. The pricing strategy is achieved by monitoring the product and operating the product according to Sharia principles. In the location strategy, this is done by providing a convenient and safe location for gold pawning transactions as well as easy access to the Bank's location. The promotion strategy is achieved by conducting broad outreach to the public, especially mothers, shop owners, entrepreneurs and maintaining promotions by distributing leaflets and maintaining public trust. And the results of data on sharia gold pawning customers in Sibolga District show that the gold pawn business has experienced significant growth, so that the marketing strategy plays a very important role in sharia gold pawning. Indonesian Sharia Bank Kc Sibolga.

Keywords: Marketing, Gold Pawn, Indonesian Sharia Bank.

INTRODUCTION

Humans, as living creatures, cannot be separated from activities which is oriented towards aspects of fulfilling daily living needs (economics). Knowledge economics is born with purpose to help humans fulfill their needs. In economics, the use of objects is studied effectively and efficiently, and how to manage finances well. In this modern world, the role of banks in boosting a country's economy is very important. Almost all fields related to financial activities always require banking services. So now and in the future, we cannot be separated from the world of banking, if we want to carry out financial activities, both for individuals and for institutions, both society and business. Strategy is an organizational political plan that knows the external and internal forces of the organization and carries them out. in the right way to achieve goals, so that organizational goals are realized.

Marketing is business provision And setup service or product, place or time and information and accurate messages. A marketing strategy is a statement which explains how a product line or label achieves

a company's goals or objectives by growing and competing in the market it enters and the marketing design used to serve the market is called marketing strategy.

Gold is a soft and easy to buy precious metal, often used as jewelry or valuables. Furthermore, gold is a popular and reliable investment instrument over time. As a valuable asset, it is also an investment tool that can protect wealth because its value tends to be higher than other precious metals such as platinum and palladium. In fact, this precious metal is known as a safe haven.

In general, sharia gold pawning activities are like ordinary services, namely storing goods to obtain a certain amount of money. For this service, traditional mortgages are paid, as is the financial system created by banks. Meanwhile, with the sharia gold investment form, customers do not need to pay fixed interest, this interest is collected from the customer for maintenance, upkeep, maintenance and appraisal costs of the pawned goods. The main difference between Islamic gold mortgage fees and regular gold mortgage rates is that the interest rates can be compounded and multiplied by the nature, whereas Islamic gold mortgage fees are one-time and paid off. Bank Syariah Indonesia (BSI) is a sharia financial institution resulting from the merger between PT Bank BRI Syariah. Bank PT Syariah Mandiri and Bank PT BNI Syariah. At Bank Syariah Indonesia there is a sharia gold pawn product, which uses sharia gold pawn products, the system uses Islamic law. Gold pawn products are products financed by collateral in the form of gold as a fast liquidity alternative. Based on the background above, the author is interested in conducting research with the title Marketing Strategy for Gold Pawn Products in Attracting Customer Interest at Bank Syariah Indonesia Kc Sibolga.

RESEARCH METHODS

The method used in this research is a qualitative approach, while data collection techniques include interviews and observation (Sugiyono, 2016). And in order to market gold pawn products, a SWOT analysis needs to be carried out first to be able to achieve the goals and objectives that have been set. This research uses SWOT analysis, specifically marketing mix theory. And it is hoped that this research can be useful for organizations and companies that need it.

Theoretical basis Islamic Bank

The various definitions of banks are basically no different from one another. The only difference is in the task or field of business. Some define a bank as an entity whose main task is to

collect money from third parties. Others define a bank as a body whose main task is as an intermediary to distribute offers and requests for financing at a specified time. GM Verryn Stuart, defines a bank as an agency that aims to formulate financing needs, either with its own means of payment or by circulating new means of exchange in the form of demand deposits (Jayadi, 2011).

Muhammad Djumhana, believes that banking in Indonesia has slightly different characteristics when compared to the banking industry in other countries. This happens because industry in Indonesia is influenced by the ideology of Pancasila and the state goals stated in the 1945 Constitution which are outlined in the GBHN. These concerns include banking in Indonesia carrying out business based on economic democracy using the principle of prudence, and Indonesian Sharia Banking being used as a means to maintain the continuity of the implementation of national development to create a just and prosperous society (Jayadi, 2011).

Sharia Bank is a bank that operates without relying on interest. Islamic banks or commonly referred to as interest-free banks are financial/banking institutions whose operations and products are developed based on the Al-Quran and Hadith of the Prophet SAW. In other words, an Islamic Bank is a financial institution whose main business is providing financing and other services in payment traffic and money circulation whose operations are adjusted to Islamic sharia principles. (ElFadhli, 2016).

The Role of Sharia Banks

The existence of Islamic banking in the country has gained a firm footing after the birth of Banking Law Number 7 of 1992 which was revised through Law Number 10 of 1998, which expressly recognizes the existence and functioning of Profit Sharing Banks or Islamic Banks. Thus, this bank operates on the principle of profit sharing. Profit sharing is a muamalah principle based on sharia in carrying out bank business activities. Talking about the role of something, it cannot be separated from function and position. Among the roles of Islamic banks are:

1. Purifying sharia banking operations so that they can improve further public trust (Muhammad, 2005).
2. Increase Islamic awareness of sharia so that it can expand the Sharia banking segment and market share.
3. Interweave cooperation with ulama because after all the role of ulama, especially in Indonesia, is very dominant in the lives of Muslims.

It is hoped that the existence of Islamic Banks can contribute to the economic growth of

society through financing issued by Islamic banks. Through this financing, Islamic banks can become partners with customers, so that the relationship between Islamic banks and customers is no longer as creditor and debtor but becomes a partnership relationship.

Marketing Strategy Strategy

Strategy in the Indonesian Dictionary is the science of war tactics, tactics or sense to achieve something intended and the goals that have been planned. Meanwhile, the term strategy comes from the Greek word, strategate (stratos = military and ag = leader), meaning the art or science of becoming a general. This concept is relevant to situations in ancient times which were often characterized by war, where generals were needed to lead an army so that they could always win the war. Strategy can also be interpreted as a plan for dividing and using military power and materials in certain areas to achieve certain goals.

Strategy is an action orientation for the time period of allocating organizational resources to achieve goals. This strategy shows the direction of the organization's long-term goals and how to achieve them, as well as how to allocate resources. In other words, strategy is a long-term plan for an institution or bank to achieve goals.

Marketing

Marketing is a social and managerial process, in which individuals and groups obtain what they need and want through creating and exchanging products and value with others. In this case, William J. Stanton defines marketing in two basic terms, namely:

1. In meaning society

Marketing is any exchange activity that aims to satisfy human desires.

2. In Meaning Business

Marketing is a system of business desires designed to plan, price, promote, and distribute services and goods that satisfy market desires.

So, marketing is an economic activity between one party and another party in which the process of creating, offering and exchanging a product occurs in order to fulfill needs and desires. In the context of Sharia, M. Syakir Sula defines sharia marketing as a strategic business discipline that directs the process of creating, offering and changing value from an initiator to its stakeholders, which in the entire process is in accordance with the agreements and principles of muamalah (business) in Islam. Syakir expressed this definition by referring to the definition agreed upon by world marketing experts. Then based on the rules of Fiqh in Islam, namely: "Muslims are

related to the business agreements (conditions) they make, except for agreements (conditions) that forbid what is halal or make lawful what is haram." "Basically, all forms of muamalah (business) can be done unless there is a reason that forbids it." So according to Syakir, the definition of sharia marketing is that in the entire process, whether the creation process, the offering process or the value change process, there must be nothing that conflicts with the agreement and principles of muamalah in Islam. Therefore, Allah reminds us to always avoid unjust actions in business, including in the process of creating, offering, and the process of changing value in marketing.

Kotler stated that the marketing mix concept consists of:

4-P, that is:

1. Product (Product) Products are generally defined as something that can be done to meet customer needs and desires. This means, whatever form it takes, as long as it can fulfill customer desires and our needs as a product (Kasmir, 2014).
2. Price (Price) Price is one of the most important aspects in marketing mix activities. Pricing is very important to pay attention to, considering that price really determines whether banking products and services will sell or not. Price determination by a bank is intended for various goals to be achieved (Kasmir, 2014).
3. Place/distribution channel (Place) These are bank outlets or ATMs that provide access for customers in dealing with the bank regarding their needs for bank products or services. (Indonesia, 2003).
4. Promotion (Promotion) is an activity and material to communicate interesting persuasive information about the products or services offered by the bank to customers, either directly or through other parties which can influence the customer's decision in making a choice about a bank.

RESULTS AND DISCUSSION

Marketing Strategy for Gold Pawn Products in Attracting Customer Interest at Bank Syariah Indonesia Kc Sibolga

Marketing Strategy for sharia gold pawning at Bank Syariah Indonesia KC Sibolga Using SWOT analysis, previously SWOT analysis presents strengths, weaknesses, opportunities and threats. Marketing strategy for gold pawn products at Bank Syariah Indonesia Kc Sibolga.

Product Strategy

Product strategy is anything that can be offered to the market for attention, purchase, use, or consumption that can satisfy customer needs and desires. From the results of the SWOT analysis, Bank Syariah Indonesia Kc Sibolga's product strategy can be realized by maintaining the quality of service to customers and using comprehensive assessment tools. Bank Syariah Kc Sibolga implements strategies, namely as follows:

1. Free Gold Washing Service

This free gold washing service is intended for customers who pawn it. The gold is at Bank Syariah Kc Sibolga. Typical customer collateral items get gold washing services in the form of jewelry such as: rings, necklaces.

2. Connected With Account Savings

Customers who pawn their gold are required to have a savings account at Bank Syariah Kc Sibolga. Especially customers with financing of more than IDR 5,000,000.00. This savings account is used as an anticipation if the customer is unable to pay off the installments at the marketing due date.

3. Optimization Estimate

Estimate optimization is carried out by optimizing the adjusted gold estimate aspect with HPS (Local Market Price), the accuracy of scales and tools for estimating gold is checked regularly.

4. Strategy Price

Based on the results of the SWOT analysis, the valuation strategy for Bank Syariah Indonesia Kc Sibolga can be implemented by monitoring products and implementing them according to sharia principles.

5. Cost Administration

At Bank Syariah Kc Sibolga, administration fees include stamp fees. This fee is charged to the customer when disbursement or payment is made in advance when pledging gold at Bank Syariah Kc Sibolga.

6. Maintenance costs for gold pawned goods. The costs for maintaining gold pawned collateral at Bank Syariah Kc Sibolga are very affordable. Namely maintenance costs. Collateral is calculated per 15 days, if the customer wants to speed up repayment, then the maintenance fee will be recalculated according to the term actual pawn time (discount). (Achmad Ali Fikri, Syamsul

Arifin, 2022).

Place Strategy

Based on the results of the SWOT analysis, the location strategy for Bank Syariah Indonesia Kc Sibolga can be achieved by providing a comfortable and safe location for gold pawn transactions and facilitating access to bank locations. In marketing activities for gold pawning products, Bank Syariah Kc Sibolga provides adequate facilities such as a large parking lot so that customers who come do not have difficulty finding parking to park their vehicles, inside Bank Syariah Kc Sibolga provides comfortable seating for customers who are waiting for their queue number. , so that customers of Sharia Bank Kc Sibolga don't get bored waiting for the waiting number. Bank Syariah Kc Sibolga provides entertainment in the form of television, air conditioning is available so that customers don't feel too hot at Bank Syariah Kc Sibolga.

Choosing a location for distribution channels for gold pawning products, Bank Syariah Mandiri Kc Sibolga does not have a target or specific area, but covers all areas. Where there are customers of Sharia Bank Kc Sibolga. So that place was also used as the Kc Sibolga Sharia Bank to promote gold pawning products owned by the KcSibolga Sharia Bank.

Promotion Strategy

Based on the results of the SWOT analysis, the promotional strategy for Bank Syariah Indonesia KcSibolga can be achieved by conducting extensive outreach to the community, especially mothers, traders, entrepreneurs as well as maintaining the distribution of promotional materials and maintaining public trust.

Brochure

Brochures are one way of doing business at Bank Syariah Kc Sibolga to inform about productspledging gold and services to customers or prospective customers via paper leaflets. The brochure contains content in the form of writing and images which are packaged in an attractive design, so that it succeeds in making potential customers or customers more interested in gold pawning products. Until now, the use of brochures in marketing gold pawn products is still very effective in influencing customer interest. Because apart from the brochure production costs which are quite low, its existence is able to explain gold pawn products in detail. Starting from the advantages of the gold pawn product, the advantages that customers get when using the gold pawn product.

Bank Syariah Kc Sibolga distributes brochures to customers who come to Bank Syariah Kc Sibolga, distributes brochures from house to house around the location of Bank Syariah Kc Sibolga, in all crowded places, and carries out market grebeg, namely distributing brochures to existing traditional markets in Sibolga. Alternative media by utilizing brochure media has the following advantages:

1. Fast Turnaround Time

The time you have is not wasted because of the information provided accurately and on target to customers and prospective customers.

2. Cost Cheap

The budget spent does not need to be wasted much because of the costs involved take out just a little.

Outlet

Strategy marketing through means outlet very Good And effective done by Sharia Bank Kc Sibolga. Through gold outlets opened by the Bank Syariah Kc Sibolga at an event to attract the attention of a number of people who were at the event to become customers of the gold pawn product. Through the gold outlet, potential customers can get information about gold pawning products promoted by Bank Syariah Kc Sibolga through the financing system, advantages of the gold pawning product, as well as the mechanisms in the gold pawning product itself. Therefore, the gold outlet opened by Bank Syariah Kc Sibolga has a positive impact on the growth rate of gold pawning customers. Bank Syariah Kc Sibolga routinely opens outlets every month in different places, and at every event or event held in Sibolga.

Alternative media by utilizing outlet facilities has the following advantages following:

1. Right on target because customers can immediately get information and explanations from the gold pawning organizers, namely Bank Syariah Kc Sibolga.
2. *Face to face* (face to face) Customers can directly meet the gold pawn organizers and the process is easier to obtain.
3. Installation Banner

Syariah Bank Kc Sibolga made a banner in front of the customer waiting room, at the front office, at a red light, so that customers of Bank Syariah Kc Sibolga can see that the bank has gold pawn products.

4. Percentage To Institution Government Or Private

To attract the interest of customers or potential customers in increasing the number of customers, Bank Syariah Kc Sibolga often makes visits to government agencies.

5. Social media

Promotions carried out by Bank Syariah Kc Sibolga through social media such as: WhatsApp, Instagram, YouTube. Marketing gold pawn products through social media at Bank Syariah Kc Sibolga is carried out every day so that the public knows more about gold pawn products at Bank Syariah Kc Sibolga.

6. *Personal selling*

At Bank Syariah Kc Sibolga, all employees also act as marketing products for gold pawn financing. From the promotional strategies that have been carried out by Bank Syariah Kc Sibolga such as: brochures, outlets, banner installations, presentations to the government and private sector, recitations, socialite mothers, the people of West Pasaman, social media. The most influential strategy in attracting customers' interest in pawning gold at Bank Syariah Kc Sibolga is presentations to government agencies.

CONCLUSION

Based on the analysis of the marketing strategy for Sharia gold pawn products at Bank Syariah Indonesia Kc Sibolga, namely the product strategy carried out by maintaining the quality of service to customers and using comprehensive assessment tools. The pricing strategy is achieved by monitoring the product and operating the product in accordance with Sharia principles. In the location strategy, this is done by providing a comfortable and safe location for gold pawning transactions as well as easy access to bank locations. The promotional strategy is achieved by carrying out extensive outreach to the community, especially mothers, shop owners, entrepreneurs and maintaining promotion by distributing leaflets and maintaining public trust. And the data on sharia gold pawning customers in Sibolga District shows that the gold pawning business has experienced significant growth, so marketing strategy plays a very important role in Sharia gold pawning. BankIndonesian Sharia Kc Sibolga.

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