

Marketing Strategy for Gold Pawn Products at BSI Teluk Kuantan Sub-Branch Office

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ABSTRACT

Background. The growth of the Islamic banking industry in Indonesia has driven the development of sharia-compliant financial products that provide alternatives to conventional interest-based financing. One such product is the gold pawn (rahn emas), which offers short-term financing secured by gold collateral and complies with Islamic principles.

Purpose. This study aims to analyze the marketing strategy of the gold pawn product implemented by Bank Syariah Indonesia (BSI) KCP Teluk Kuantan. Additionally, it seeks to identify the supporting and inhibiting factors influencing the implementation of the marketing strategy in order to improve product competitiveness and sustainability.

Method. This research uses a qualitative descriptive approach. The data were analyzed descriptively using the 7P marketing mix framework

Results. The findings indicate that BSI KCP Teluk Kuantan has implemented a marketing strategy based on the 7P marketing mix, namely Product, Price, Place, Promotion, People, Process, and Physical Evidence. Supporting factors include strong market potential, growing public interest in sharia financial products, and internal support from the bank. Meanwhile, the main inhibiting factor is the limited number of employees, which affects service efficiency and marketing outreach.

Conclusion. This study concludes that BSI KCP Teluk Kuantan has implemented the marketing strategy of the gold pawn (rahn emas) product based on the 7P marketing mix framework. This strategy supports the positioning of the product as a fast, secure, and sharia-compliant financing solution. The effectiveness of the strategy is supported by strong market potential and internal institutional support, while its main constraint lies in the limited number of employees, which affects service and marketing performance. These findings highlight the importance of optimizing human resources to improve the sustainability and effectiveness of sharia product marketing strategies..

KEYWORDS : Marketing Strategy, Gold Pawn, Islamic Banking

INTRODUCTION

The Islamic banking industry in Indonesia continues to grow alongside increasing public awareness of sharia-compliant financial transactions. One of its flagship products is gold pawning, a sharia-based, short-term.

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The marketing strategy for gold pawn products carried out by Islamic banks is by using the marketing mix consisting of the 4Ps: product, price, place, and promotion. The formulation of this marketing strategy aims to attract and maintain customer loyalty. Meanwhile, the SWOT analysis of the gold pawn product marketing strategy at Islamic banks is: Strengths include the mechanism of direct fund collection through customer savings accounts, easy requirement provisions, courteous

and friendly service, and lower custody fees. Bank Syariah Indonesia (BSI) is the result of a merger of three state-owned Islamic banks, namely BRI Syariah, BNI Syariah, and Bank Syariah Mandiri, which officially merged to become Bank Syariah Indonesia on February 1, 2021. BSI is now the largest bank in Indonesia, with extensive services and a diverse product portfolio, including rahn-based financing products such as gold pawning.

At the regional level, such as at BSI KCP Teluk Kuantan, the gold pawning product has become one of the services the advantages offered to meet the needs of the local community, as well as a strategy to expand market share. By understanding the market share of gold pawn products at BSI KCP Teluk Kuantan, the company can evaluate the effectiveness of its marketing strategy and determine whether adjustments are needed to improve competitiveness at the local level. Gold pawn products are the most well-known products among the community. Since the launch of the gold pawn product in February 2023 until now, it has recorded around 400 customers. However, amid this potential, the marketing strategy for gold pawn products still faces various challenges. Some of these include a lack of public education about the benefits of sharia gold pawning, limited promotion, and competition with non-sharia financial institutions. Therefore, it is important to understand how the marketing strategy implemented by BSI KCP Teluk Kuantan works, as well as the factors that drive or hinder it (Amri & Iqbal, 2025). This study was conducted to identify and analyze the marketing strategies used by BSI KCP Teluk Kuantan in promoting gold pawn products. In addition, this study also aims to determine the extent to which these strategies impact the increase in customer interest, as well as the internal and external factors that affect the effectiveness of marketing these products (Syahira, Usdeldi, & Ridho, 2024).

LITERATURE REVIEW

Definition of Marketing

The term marketing first appeared with the emergence of the concept of barter. According to Kotler and Phillips (2002:9), marketing is a social and managerial process through which individuals and groups obtain what they need and want by creating, offering, and exchanging. Marketing is closely related to the everyday needs of most people. This activity organizes institutions to be able to communicate, deliver, and exchange offerings that hold value for customers, clients, partners, and society in general. Through this process, products or services are created, developed, and distributed to the community. Essentially, marketing is a human activity aimed at fulfilling needs and wants through exchange (Putri Monarika Utomo, 2020).

Marketing strategy is basically a set of goals or objectives, which provide guidance on the activities to be undertaken to achieve a company's marketing objectives (Zebua et al., 2020). Pawned gold, therefore, makes it easier for people to apply for loans, because gold pawning is a financing product based on collateral in the form of gold as one of the alternatives to obtain quick financing. Gold pawn loans are loan facilities without interest with gold as collateral, with the obligation to repay the loan either in full or in installments within a certain period. The gold collateral provided is kept under the possession or maintenance of the bank, and for this storage, the customer is required to pay a rental fee. Islamic banks, in carrying out this procedure, must consider elements of trust, agreement, time period, and risk.

Kotler and Armstrong (2013) assert that the foundation of marketing begins with the desires and aspirations of the public. To implement marketing effectively, experts developed the concept of the marketing mix, a set of marketing tools used to generate the desired response in the target market. As cited in the book "Islamic Bank Marketing Management" (2019) by Hery Susanto, Khaerul Umam explains that the elements of the marketing mix are product, price, place (or

distribution channel), and promotion. These elements are the classic marketing mix concept, which in its latest development has also included additional recent indicators: people, process, and physical evidence.

An effective marketing strategy is very important to increase customer interest. Some marketing strategies used by BSI KCP Teluk Kuantan Singingi include: Utilization of Social Media: Using social media to promote gold pawn products and increase customer awareness, Financial Literacy Education: Providing education to customers about the importance of managing finances and the benefits of gold pawn products, Technology-Based Services: Using technology to facilitate transaction processes and enhance customer satisfaction, Collaboration with Government and Private Sector: Collaborating with government and private sectors to increase customer awareness and interest, Promotion and Advertising: Using promotion and advertising to boost customer awareness and interest.

Factors that influence customers' interest in using gold pawn products include: Ease of Procedure: Easy procedures and fast transaction processes, Quick Fund Needs: The need for fast and easy access to meeting urgent needs, trust in Sharia Principles: Customer trust in Sharia principles and product security. Thus, effective marketing strategies and a good understanding of customer needs can increase customer interest and improve the performance of BSI KCP Teluk Kuantan Singingi.

From the definitions above, it can be concluded that marketing is a social and managerial process aimed at fulfilling the needs and desires of individuals, groups, or society through the creation, communication, offering, and exchange of value by utilizing the 7P marketing mix (product, price, place, promotion, people, process, physical evidence) to achieve company objectives and create customer satisfaction.

The Concept of Sharia Marketing

The concept of Islamic marketing is explained by Tamamudin (2014). He defines sharia marketing as activities in business that involve value-creating activities which allow anyone who engages in them to grow and utilize their benefits, based on honesty, fairness, transparency, and sincerity, in accordance with processes that are based on contracts for conducting Islamic transactions or business agreements. The concept of Islamic marketing explained by Tamamudin (2014) emphasizes ethics. A marketer is considered to be practicing sharia marketing if these nine ethics (morals) are applied in the marketing process, namely: having a spiritual personality (taqwa), behaving well and sympathetically (shidiq), acting fairly in business (al-adl), being service-oriented and humble (Khidmah), keeping promises and not cheating, being honest and trustworthy (Amanah), and not prone to suspicion (su'uzh-zhan), likes to speak badly about others (gossip), does not take bribes (corruption).

The main challenge is that the dissemination of information and socialization to the community is still not optimal, so many people are still unaware of the pawn products available at BSI KCP Teluk Kuantan. Generally, the public only knows that pawn services can only be done at pawnshops. Therefore, we tend to conduct more field visits to distribute brochures directly to the surrounding community. Through this method of distributing brochures, it turns out that many customers come to BSI to pawn their gold, but we are still unable to reach the target in terms of both the total number of customers conducting transactions and the total monthly pawn financing target.

Marketing Strategy for Gold Pawn Products at BSI KCP Teluk Kuantan: Direct Marketing - BSI employees make direct approaches to prospective customers who come to the branch office.

Promotions and product information are disseminated through WhatsApp, Instagram, and other digital media. Excellent service, with a fast, transparent, and friendly gold pawn process, becomes a main attraction for customers. A relational approach builds long-term relationships with customers through intensive communication and product education. Furthermore, the marketing strategy implemented by BSI KCP Teluk Kuantan has proven capable of increasing customer interest in gold pawn products, especially through personal approaches and excellent service. Customers tend to choose BSI's gold pawn products because of trust factors, security, and adherence to Sharia principles.

Gold pawn products are one of the flagship services of Bank Syariah Indonesia (BSI) that are popular among the public because the process is fast, secure, and in accordance with sharia principles. This study aims to analyze the marketing strategy of gold pawn products at BSI KCP Teluk Kuantan and identify the supporting and inhibiting factors. The research method used is qualitative with a case study approach through observation, interviews, and documentation. The research results show that the marketing strategies implemented include direct marketing, promotion through social media, excellent service, and a personal approach to customers. The main challenges faced are the public's lack of understanding of the sharia gold pawn concept and competition with other financial institutions.

Gold Pawn Products (Rahn) in Islamic Banking

Islamic pawnbroking is a pawnbroking service that operates based on Sharia principles. According to Bank Indonesia, pawnbroking (rahn) is a contract involving the handover of goods or assets from the customer to the bank as collateral or for the entire debt. The legal basis for Sharia pawnbroking in fulfilling Sharia principles refers to Q.S. Al-Baqarah verse 283, and is also based on the DSNMUI Fatwa No.25/DSN-MUI/III/2002 dated June 26, 2002, which states that loans by pawning goods as debt collateral in the form of rahn are permissible. BSI KCP Teluk Kuantan, as one of the branch offices of Bank Syariah Indonesia, strives to increase public interest in gold pawn products through various marketing strategies. However, the low level of Sharia financial literacy and competition among financial institutions pose their own challenges. Therefore, this study is important to understand how the marketing strategies are implemented and its effectiveness.

DSN-MUI Fatwa No. 25/DSN-MUI/III/2002 regarding rahn explains the provisions of pawn practices that comply with Islamic law, one of which is "the maintenance and storage costs of the marhun cannot be determined based on the loan amount." The determination of storage and maintenance costs for gold collateral is based on the weight of the gold collateral and is not linked to the amount of the loan received by the customer. When it is due, the person who pawned the item is obliged to repay their debt. If they do not repay it, and they do not allow their item to be sold for their benefit, the judge has the right to compel them to repay or to sell the collateral item. If the judge has sold it, and there is excess from the obligation that must be paid by the rahin, that excess belongs to the rahin, and if it is still insufficient to repay the debt, the rahin is obliged to pay the remainder (Al Arif, 2012).

Gold has characteristics that make it a superior pawn object compared to other pledged items. As a precious metal, gold has high value, relatively stable prices, and tends to increase year by year. In addition, gold, especially in the form of jewelry, is a common asset owned by the public, making it easy to be used as collateral when cash is needed through pawnshops and Islamic banking institutions (M. Nailul & Ririn, 2024).

Based on a review of several previous studies, the marketing strategy of gold pawn products at Bank Syariah Indonesia has been widely examined from various perspectives. Saputra (2024)

researched the marketing strategy of gold pawn products at Bank Syariah Indonesia KCP Mojosari using the marketing mix (7P) approach. The researcher found that pricing, location, and service process strategies had been well implemented, but product aspects and physical evidence remained weaknesses. This study focuses on the internal evaluation of marketing strategies in urban areas that have relatively good access to information and infrastructure.

Chandra et al. (2024) studied marketing strategies for gold pawning and Sharia-based gold installment plans at BSI KCP Adam Malik Bengkulu. This study found that product promotion is still passive and recommended expanding external cooperation as well as increasing the use of digital media. The focus of this research emphasizes the potential development of strategies but has not yet explained operational implementation in non-urban areas. Cholilah and Haryanti (2023) examined the effectiveness of digital marketing in promoting gold installment products at BSI KCP Mojokerto. The study results show that using social media and the BSI Mobile application is effective in reaching the younger generation, yet customer digital literacy remains a major challenge.

Based on these studies, it can be concluded that most research on marketing strategies for gold pawning products is still focused on urban areas and has not widely addressed the context of developing regions such as Teluk Kuantan. In addition, the aspects of obstacles and local potential in the implementation of marketing strategies are still rarely studied in depth. Therefore, this research aims to fill that gap by analyzing how the marketing strategy for gold pawn products is implemented by BSI KCP Teluk Kuantan, as well as identifying the supporting and inhibiting factors that affect it.

RESEARCH METHODOLOGY

In this study, the author uses a descriptive qualitative research type, where the researcher conducts field research (Field Research). (Haryono, 2012:21). This study uses primary and secondary data sources. To obtain complete data for data analysis and processing, the researcher employs several data collection methods, namely in-depth interviews, observation, and documentation. This research was conducted at BSI KCP Teluk Kuantan, located at Jl. Ahmad Yani No. 52, Teluk Kuantan Subdistrict, Kuantan Tengah District, Kuantan Singingi Regency, Riau Province. The informants in this study were determined using purposive sampling, which is the deliberate selection of informants based on the consideration that they have the knowledge, experience, and direct role in the implementation of gold pawn product marketing strategies. The informants involved in this study are pawning appraisers. The aim is to gain a comprehensive understanding of how gold pawn product marketing strategies are designed, implemented, and received by the public

RESULT AND DISCUSSION

Result

BSI KCP Teluk Kuantan is located in the city center, specifically at Jl. Ahmad Yani No. 52, Teluk Kuantan sub-district, Kuantan Tengah District, Kuantan Singingi Regency, Riau Province. BSI KCP Teluk Kuantan has a vision and mission. The vision is: "TOP 10 GLOBAL ISLAMIC BANK," while the mission is to provide access to Islamic financial solutions in Indonesia, become a major bank that delivers the best value to shareholders, and be the company of choice and pride for the best talents in Indonesia (Boyke, 2025). The business activities carried out are raising funds and distributing funds to the public through financing products. The products available at BSI KCP Teluk Kuantan include savings products and financing products.

However, in this study, the product that is focused on is gold financing products, namely gold pawning products. Gold pawning products are one of the short-term financing products provided by financial institutions, where customers pledge their gold (in the form of jewelry or bullion) to obtain a certain amount of cash. This product allows customers to get a loan without having to sell the gold. After a certain period and the customer repays the loan along with administrative fees or ujrah fees, the gold can be reclaimed. The funds disbursed are in accordance with the collateral appraisal and the agreement between both parties, namely the customer and the pawning appraiser.

Discussion

Gold pawn marketing strategy at BSI KCP Teluk Kuantan

In this study, the researcher conducted interviews with pawning officers to find out the strategies used to increase customer interest in gold pawn products. The interview was conducted on Friday, January 11, 2025, at 3:30 PM. Based on the interview results with the pawning appraiser of BSI KCP Teluk Kuantan, regarding the marketing strategy of gold pawn products, it not only focuses on direct promotion but also on a branding selling approach, which means selling products by highlighting the strength and image of BSI as a trusted Islamic financial institution.

According to (Candra, 2025) the main strategy is to build the BSI brand so that it is recognized by the public. So that people know that they can pawn gold at BSI. That is what we want to highlight. It is hoped that the public mindset can be changed, so that when they want to pawn gold, BSI is the first thing that comes to mind. Therefore, the main strategy carried out by BSI KCP Teluk Kuantan is brand selling, which is selling products by emphasizing brand strength.

BSI Gold Pawn Product is a financing facility with a rahn mechanism, where customers submit gold as collateral to obtain cash funds. This product is popular because the process is fast, secure, and in accordance with sharia principles. Some of its advantages are fast disbursement, competitive margins, safe gold collateral, no credit history required, and compliance with DSN-MUI fatwas. (Fitriani, 2021).

Maintenance or storage fees are costs required to take care of pledged items during the term of the pawn agreement. According to the opinion of the majority of scholars, maintenance or storage fees are the responsibility of the pledger (rahin). This is because, in essence, the pledger (rahin) is still the owner of the pledged item, and therefore is responsible for all expenses incurred for their pledged goods. People (Human Resources) Employees play a very important role in building trust. BSI KCP Teluk Kuantan emphasizes: Friendly and fast service, enhancement of employee Staff related to Sharia contracts, personal approach to the community. Process (Service Process) the gold pawn process is made fast and transparent: checking the gold purity by competent officers, clear explanation of margin and term period, process duration ±15 minutes, BSI digital system facilitates data entry and extensions. In addition, BSI KCP Teluk Kuantan also applies the 7P marketing mix elements (Product, Price, Place, Promotion, Process, Physical Evidence). Each of their implementations is as follows:

Product

In terms of gold pawn products, the strategy is that BSI's margin/profit is much cheaper compared to other financial institutions. According to (Candra, 2025) the margin or service fee for gold pawning at BSI is perceived to be significantly lower. For instance, when gold valued at IDR 10,000,000 is pawned at the pawnshop, a storage fee of IDR 1,000,000 is charged for four months. Meanwhile, at BSI, the storage fee is set at only half of that amount, which is IDR 500,000. In addition, BSI also provides facilities that make it easier for customers to conduct pawn transactions, monitor pawn status, and make pawn payment installments through BSI mobile. According to the

pawning appraisal, gold pawning services can be conducted through the BSI Mobile or Beyond by BSI application. This process is considered fast, convenient, and transparent. Once the pawning application is approved through the app, the gold will be collected by the service team as long as the customer is within a 1 km radius of the branch office. However, beyond that distance, the collection service cannot be performed due to the risks associated with transporting the collateral.

Price

PT BSI KCP Teluk Kuantan sets the service fee or ujrah in gold pawn products according to the financing ceiling given to customers. This ceiling is determined based on the weight and appraised value of the pawned gold. According to (Candra, 2025) the ujrah (service fee) is determined by the financing ceiling, and the financing ceiling itself is determined based on the weight and appraised value of the gold. For example, if the pawned gold weighs 50 grams, the ujrah is calculated according to the ceiling amount. If the customer only needs Rp 20,000,000, the ujrah automatically becomes lower. However, if the customer wishes to take the maximum financing amount, the ujrah will increase, since a larger percentage of the ceiling results in a higher fee.

Place

In terms of place, the distribution of gold pawn product services focuses on the ease of customer access to service locations. Currently, gold pawn transactions can be carried out directly at strategically located branch offices, making them easily accessible to the public. However, in Teluk Kuantan, BSI only has one branch office. According to (Candra, 2025) the addition of branch offices is considered necessary to facilitate customer service. However, only one branch office is available in Teluk Kuantan, so an increase in staff is deemed necessary in order to improve convenience for customers.

Promotion

The promotional strategy for gold pawn products at BSI KCP Teluk Kuantan is carried out through various approaches, both direct and digital. Direct promotion is done through community education in markets, religious study groups, and MSME communities, with the aim of increasing understanding of the benefits of Sharia-based gold pawning. According to the pawning appraiser, the most effective approach is considered to be when customers are visited directly. Women attending religious study groups or social gatherings are gathered in a designated place, and a meeting schedule is arranged, for example at a café where the costs are covered by BSI. During these activities, information about BSI's gold pawning services is promoted to the participants.

People

Based on the author's observations, the strategy implemented for people is to provide good service. Pawning appraisers serve customers politely, thereby offering comfort to the clients. On the employee side, BSI provides training four times a year. According to the pawning appraiser, training is provided by BSI four times a year, with the material covering gold pawn products, marketing techniques, gold appraisal methods, approaches to customers, and specialized knowledge of the sharia aspect. This training is considered important to improve employee competence so that customers are served politely and comfortably.

Process

At BSI KCP Teluk Kuantan, customer comfort is highly prioritized by providing a process that does not waste time. According to (Candra, 2025) the process is designed to be transparent, easy, and fast. The appraisal is conducted directly at the branch, and the estimated disbursement amount is conveyed immediately. After that, the funds can be withdrawn at the teller, or if only a

small amount is needed, withdrawal can be done through the ATM. This procedure is intended to minimize waiting time and increase customer convenience.

Physical Evidence

The physical evidence aspect in the marketing strategy of gold pawn products is manifested through the physical appearance of the office, staff service, and documents that support the institution's. According to the pawning appraiser, the room at the branch is enclosed rather than open, unlike other places where customers must stand in open waiting areas. At BSI, the enclosed room is considered more comfortable, and its closed layout helps maintain customer privacy. This physical arrangement is viewed as supporting the institution's professionalism.

With the existence of this gold pawn, it makes it easier for the community to apply for loans, because gold pawning is a financing product based on collateral in the form of gold as an alternative way to obtain financing quickly. Gold pawn loans are non-profit loan facilities secured by gold, with the obligation to repay the loan either in full or in installments within a certain period. The gold collateral provided is kept under the control or custody of the bank, and for this storage, customers are required to pay a rental fee. In carrying out this procedure, Islamic banks must consider elements of trust, agreement, term, and risk. (Chrysnaputra, R. D., & Pangestoeiti, W. (2021), 2(2), 151-167).

Supporting Factors of BSI KCP Teluk Kuantan in Marketing Gold Pawn Products

Based on the results of the interviews, there are two main factors supporting the implementation of the gold pawn product marketing strategy at BSI KCP Teluk Kuantan, namely market potential and management support.

Market Potential

The Teluk Kuantan area has a population that is quite familiar with the use of gold, both as jewelry and as a savings asset. This habit creates a significant opportunity for gold pawn products, as people tend to choose gold as collateral when they need quick funds. Additionally, the large number of MSME actors and seasonal funding needs (such as before holidays or the start of a new school year) also strengthen the market potential that can be reached through an appropriate marketing strategy.

Management Support

The branch leadership gives serious attention to the development of the gold pawn product as one of BSI's flagship services. This is evident from internal policies that support promotional activities, the provision of marketing materials, and training for staff regarding the discussion of rahn agreements and customer service. This managerial support serves as an important foundation for implementing a targeted and consistent marketing strategy. With the promising market potential and structural support from management, the marketing strategy for the gold pawn product is expected to continue growing and reach more segments of the community.

Factors Hindering BSI KCP Teluk Kuantan in Marketing Gold Pawn Products

One of the inhibiting factors in the implementation of the gold pawn product marketing strategy at BSI KCP Teluk Kuantan is the shortage of staff, especially in the service and marketing departments. Based on interviews with pawning appraisers, the limited workforce causes direct promotional activities to the public to not be carried out optimally and continuously. In addition, during office service hours, this limitation results in longer waiting times for customers, especially when transaction volumes increase.

The challenge itself is the still limited dissemination of information and socialization to the community, so many people are still unaware of the pawn products at BSI KCP Teluk Kuantan. Generally, the public only knows that pawning can only be done at pawnshops. Therefore, we tend to conduct more field visits to distribute brochures directly to the surrounding community. This indirectly affects customer satisfaction and the effectiveness of delivering information about gold pawn products. The lack of human resources also hinders the expansion of education to rural communities that require a direct approach. Therefore, adding manpower is considered important so that marketing strategies can be implemented optimally and customer service can be further improved.

CONCLUSION

The main strategy implemented by BSI KCP Teluk Kuantan is building brand selling. In addition, it also applies the 7P marketing mix strategy, which includes the aspects of product, price, place, promotion, people, process, and physical evidence. The marketing strategy for BSI KCP Teluk Kuantan's Gold Pawn product has been quite effective with the implementation of the 7P marketing mix. The combination of direct promotion, fast service, competitive pricing, and a sharia-based approach has been the main driving factor in increasing public interest. However, increasing digital promotion and sharia education is still necessary to strengthen competitiveness against Sharia Pawnshops and dominant non-bank institutions in Kuantan Singingi.

Supporting factors in this strategy include a high market potential, particularly from communities accustomed to saving in gold, as well as branch management support that actively encourages the optimization of gold pawn services. Meanwhile, the inhibiting factor faced is the limited number of employees, which results in restricted field promotion intensity and affects the effectiveness of customer service.

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