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## MARKETING STRATEGY OF GOLD SAVING PRODUCTS IN ISLAMIC PAWNSHOP

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### HIGHLIGHT

- *Gold Savings provide an affordable investment option*
- *Study Focus examines marketing strategies and barriers at Pegadaian Syariah Sidrap using a qualitative approach*
- *Key Challenges include limited understanding, product perception issues, and the role of technology in*

### ABSTRACT

*Gold Savings is a service for buying and selling gold at affordable prices through custodial facilities. This gold savings product was launched aim of helping people who want to buy gold with minimal capital. This study aims to clarify the implementation of the marketing strategy for gold savings products and the barriers to marketing gold savings products at the Islamic pawnshop Sidrap Branch. In this study, the authors used a qualitative methods field research approach. Data acquisition techniques used are observation, interviews, and documentation. The results of this study indicate that the marketing strategy of gold deposit products carried out by Islamic pawnshop Sidrap Branch is based on the marketing mix strategy, while Pegadaian Syariah Sidrap Branch focuses on the promotion mix. Focus on other marketing mix strategies. Promotional mix strategies include advertising, personal selling, promotion, and public relations. There are two constraints regarding marketing gold savings products. Mostly, it*

*improving information access.*

*is a factor that comes from the customer, and the Islamic pawnshop's side lacks understanding of the gold savings product itself as it is a place without quality products. Readers not only know about investment products such as gold savings but also have some technical knowledge that is still lacking, but the technology currently being developed makes it easier for customers to find the information they ordered.*

**KEYWORD**

*Marketing Strategy, Gold Savings, Islamic Pawnshop*

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**A. INTRODUCTION**

Pawnshop is a non-bank financial institution. Pawnshop exists to address people who need capital or funds but do not lose valuables. In the pawning process, the goods are not immediately lost but instead become collateral for the funds obtained so that the community can redeem it within a certain period of time after paying off the loan per the agreement.

Islamic pawnshop (Pegadaian Syariah) is a solution for Indonesian dominated by Islam to use sharia-based non-bank financial services. Islamic pawnshop is the only entity in Indonesia with an official license to carry out financial institution activities in the form of financing in the form of distribution to the public that operates per the Sharia principles.<sup>1</sup> As stated in the Financial Services Authority Regulation Number 31/POJK.05/2016 concerning Pawnshops and Government Regulation Number 10 of 1990 concerning the establishment of a pawning institution that switches from the form of a public company.

With the presence of Islamic pawnshop, it is expected to be able to provide access in the form of benefits to keep people away from the practice of haram elements, specifically usury, maysir, and gharar. In general, the purpose of pawnshops is to fund the community, notably the lower to the middle-class people, with simple steps for various purposes such as consumption and production.<sup>2</sup> The development of Islamic products is increasingly widespread in Indonesia, including

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<sup>1</sup> Nunung Uswatun Habibah, 'Perkembangan Gadai Emas Ke Investasi Emas Pada Pegadaian Syariah', *Amwaluna : Jurnal Ekonomi Dan Keuangan Syariah*, 1.1 (2017), 82

<sup>2</sup> Totok Budisantoso and Nuritomo, *Bank Dan Lembaga Keuangan Lain* (Jakarta: Salemba Empat, 2018), hlm. 278.

Islamic pawnshops. In competition for the existing investment products, Islamic pawnshops must be adequate to compete with other Islamic financial institutions.<sup>3</sup>

Islamic pawnshop conducts promotions in promoting its products, especially gold savings products. Rambat Lupiyadi defines promotion as one of the variables in the marketing mix, which is very important to be implemented by the company in marketing products and services.<sup>4</sup> Promotion can be done in various ways, one of which is by giving general information to the people about money savings and gold savings features.

Gold Savings is a service for buying and selling gold using a deposit facility at an affordable price. This service provides convenience and an opportunity for the public to invest in gold.<sup>5</sup> The gold savings product was launched aim of helping people who want to buy gold with minimal capital. In contrast to gold credit in the bank, gold savings can be done with minimal capital, and there are no additional installments or payments.<sup>6</sup>

Islamic pawnshop continues to bloom and develop, including Islamic pawnshop Sidrap Branch, one of the Islamic pawnshop in Sidrap. Islamic pawnshop offers sharia-based pawnshops to the public and sells their products in sharia-based products. Nevertheless, sharia pawnshops must also look at the terms of sharia principles in terms of marketing their products.

Gold savings are also one of the long-term investment options to ensure future needs since gold has many advantages, such as being easy to cash out (liquid). The price of gold always increases with time, albeit if there is a price decline, the price of gold itself does not decrease too much. This gold savings payment system allows customers to save at a very affordable price at any time without having to be burdened with monthly installments or payments.

## B. METHOD

Based on the research objectives, this type of research is qualitative research. According to Moleong, qualitative research is research that aims to understand the phenomenon of what is experienced by the research subject. This research uses

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<sup>3</sup> Zulkifli, "Analisis Pemasaran Pada PT. Pegadaian (Persero) Cabang Syariah Ahmad Yani Pekanbaru', *Jurnal Agama Dan Ilmu Pengetahuan*, 12.2 (2015), 164.

<sup>4</sup> Arif Yusuf Hamali, 'Pemahaman Strategi Bisnis & Kewirausahaan, 1st Edn', in *1 St Edn*, ed. by Prenadamedia Group (Jakarta, 2016), hlm. 177 .

<sup>5</sup> Rosyida Iriani and Noven Suprayogi, "'Akuntansi Tabungan Emas Pegadaian Syariah"'. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 10.5 (2018), 849.

<sup>6</sup> Aulia Hidayah, dkk "'Pengaruh Promosi, Kualitas Pelayanan, Dan Motivasi Terhadap Keputusan Memilih Produk Tabungan Emas Di Pegadaian Syari'ah" Islam,' *Jurnal Ilmu Ekonomi Dan Bisnis*, 1.2 (2020), hlm. 20.

qualitative because the researcher considers the problem under research quite complex and dynamic. The data obtained from the informants is captured by a more natural method, namely direct interviews with the informants so that natural answers are obtained.

## **C. RESULT AND DISCUSSION**

### **MARKETING STRATEGY**

#### **Strategy**

In the extensive Indonesian dictionary (Kamus Besar Bahasa Indonesia), strategy is a careful plan of action to achieve a specific goal.<sup>7</sup> Strategy is also a priority plan to achieve that goal. Therefore, strategy is an integrated, comprehensive plan that combines the benefits of the company's strategy with environmental issues to ensure that the company's main objectives are achieved when appropriately implemented within the company.<sup>8</sup>

Strategy comes from the Greek *strategos stratos: military, agia: to lead*). The term strategy was first used in the military field. Strategy is a fighting art used to lead a war. So do not be surprised if the word strategy is often used on the battlefield. Strategy also shows the direction of the grand plan and the essential plans to achieve the goal. Based on the prior understanding, we can conclude that strategy means the general direction set by the company to achieve a specific goal. Company strategy is necessary because it is easy to achieve what goals have been planned.<sup>9</sup>

#### **Marketing**

Marketing is a social and administrative process for individuals and groups to obtain what they need and want by producing or exchanging products, services, and values from one person to another. The role of marketing today is not only to provide products and services to consumers as well as to generate business profits with satisfied customers from the products and services so they will make repeat purchases.

Marketing is the management and process that enables individuals or groups to get what they need from the environment by creating, preparing, and exchanging products of value to others or activities related to providing products or services from producers to consumers.<sup>10</sup> According to Philip Kotler, as quoted by Warnadi

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<sup>7</sup> Pusat Bahasa Departemen Pendidikan Nasional, *Kamus Besar Bahasa Indonesia* (Jakarta: Balai Pustaka, 2001), hlm. 859.

<sup>8</sup> Heri Sudarsono, *Manajemen Pemasaran* (Jawa Timur: Pustaka Abadi, 2020), hlm . 4.

<sup>9</sup> Mauludianah, Moh. Mukhsinin Syu'aibi, and Sukamto, "Analisis Strategi Pemasaran Tabungan Mabruur Di Bank Syariah Mandiri Kcp Pandaan Pasuruan", *Jurnal Malia Ekonomi Islam*, 10.2 (2009), 238–39.

<sup>10</sup> Agustina Shinta, *Manajemen Pemasaran* (Malang: UB Press, 2011), hlm. 1.

and Aris Triyono, marketing is a human activity directed at efforts to satisfy the urge of wants and needs through an exchange process.<sup>11</sup>

Marketing strategy is the company's way of achieving the mission, goals, and objectives that have been identified by maintaining and seeking alignment between the various objectives to be achieved and the capabilities as well the opportunities and threats facing the market.<sup>12</sup>

A marketing strategy is a set of precise, solid, and feasible principles to be carried out by a company to achieve the target market for the company's long-term goals in conditions of uncertain competition. In a marketing strategy, there is a marketing mix strategy that determines the right combination of the four marketing elements in order to reach the target market and achieve company goals.<sup>13</sup>

### **Marketing Goals**

Marketing aims to attract new customers by creating products that meet consumer needs with attractive prices, promising high value, and simply distributing products that effectively increase and retain existing customers, thus adhering to the customer satisfaction principle.<sup>14</sup>

According to Drucker, cited by Nurul Huda et al., marketing objectives require good knowledge and understanding of customers or consumers so that products or services are consistent with their own sales. Marketing should ideally create customers who are ready to buy, where the secret is to provide products and services.<sup>15</sup>

### **Marketing Mix**

It is a marketing strategy that aims to sell products as effectively as possible. In other words, the marketing mix is a variable used by every business to meet the needs and wants of consumers. The marketing mix concept generally consists of four elements, commonly abbreviated as 4P.<sup>16</sup> The four elements or variables of the marketing mix strategy are:

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<sup>11</sup> Warnadi and Aris Triyono, *Manajemen Pemasaran* (Yogyakarta: Deepublish, 2019), p. 2.

<sup>12</sup> Gunawan Adisaputro, *Manajemen Pemasaran Analisis Untuk Perancangan Strategi Pemasaran* (Yogyakarta: UPP STIM YKPN, 2010), hlm. 18.

<sup>13</sup> Sofjan Assauri, *Manajemen Pemasaran Dasar, Konsep Dan Strategi*, (Jakarta: Rajawali Pers, 2018), hlm. 198.

<sup>14</sup> Budi Rahayu Tanama Putri, *Manajemen Pemasaran* (Denpasar-Bali: Swasta Nulus, 2017), p. 1.

<sup>15</sup> Nurul Huda et al., *Pemasaran Syariah Teori Dan Aplikasi, 1st Edn* (Depok: Kencana, 2017), hlm. 6.

<sup>16</sup> Zulkifli, hlm. 166.

## **Product Strategy**

Product refers to anything that can be sold or offered to the market to attract attention, to be owned, consumed, or used. Factors included in the product strategy are quality, appearance/features, available options, styles, brand, packaging, sizes, types/product lines, variety/product items, warranties, and services.

Marketing mix strategy is the most important factor because product strategy can influence other marketing strategies. Choosing the type of product to be produced or sold determines the promotion that will be needed in the price and distribution method. The main objective of the product marketing strategy is to reach the target market by increasing competitiveness or reducing existing competition.<sup>17</sup>

We can conclude that a product has value in both physical form and service and can be used according to the recipient's needs and given to provide benefits or satisfaction.

## **Price Strategy**

Price is a determination of the amount that customers must pay to get a product and the price for an item or service. A product or a service determines market demand as the price itself will affect the company's competitive position.<sup>18</sup>

## **Place/Distribution Strategy**

To achieve a company's marketing objectives, each company carries out distribution activities. Distribution is an activity to deliver a product to users or consumers at the right time. According to David A. Revzan, quoted by M. Anang Firmansyah, distribution is one of the circulation or flow paths of goods from producers to intermediaries and then to users or consumers.

It can be concluded that distribution channels are channels used by producers to transfer ownership of a product from producers to consumers. The goal is to reach a particular market. Therefore, the market can be said to be the ultimate goal of distribution activities.<sup>19</sup>

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<sup>17</sup> Assauri, hlm. 200.

<sup>18</sup> Ulfat Ahmad Nurlette dkk, "Analisis Strategi Pemasaran Produk Gadai Emas (Rahn) Dalam Meningkatkan Pendapatan Bank (Studi Kasus Bank BJB Syariah5 Cabang Bogor)", *Al-Infaq: Jurnal Ekonomi Islam*, 5.2 (2014), 214.

<sup>19</sup> Muhammad Anang Firmansyah, *Pemasaran (Dasar Dan Konsep)* (Surabaya: CV. Penerbit Qiara Media, 2019), hlm. 245.

## Promotion Strategy

Even if a product is beneficial, if consumers are not clear about the product's benefits, they may not buy it. Therefore, business people should manage to influence customers. This effort can be made through promotional activities, one of the marketing mix's references.

According to A. Hamdani, as quoted by Danang Sunyoto, promotion is a marketing mix that is one of the most important variables for a company to market its products. Promotional activities are not only a relationship between producers and consumers but also a means to influence consumer purchasing activities or product use in accordance with the wishes and needs of consumers.<sup>20</sup>

## GOLD SAVINGS

Based on Law Number 10 of 1998 concerning Banking, savings are deposits and withdrawals that can only be done with certain agreed conditions and cannot be withdrawn by cheque, *bilyet giro* (demand deposit), or other equivalent means, they cannot be withdrawn return.<sup>21</sup>

Savings are usually related to business in banking, be it private banking companies or state-owned enterprises. Savings transactions with state-owned enterprises are usually in the form of currency. However, the withdrawal transactions of used goods companies can be in the form of money or commodities. As one of the State-Owned Enterprises (BUMN), namely PT. Pegadaian releases service offerings in the form of savings. Gold Savings is a gold buying and selling service that offers affordable savings facilities.

Gold Savings is a gold buying and selling service equipped with balance deposits in the form of gold grams at an affordable price. This service makes it easy for the public to invest in gold. Gold savings issued by Islamic Pawnshop are savings for the community, which then given the convenience of saving in gold. However, saving frequency or time is not required for customers, they can save gold every day, once a week, or even once a month so that the money saved can be exchanged for gold. Customers' gold is based on the amount of value in the savings they have.<sup>22</sup>

## ISLAMIC PAWNSHOP

Islamic pawnshops, in fiqh terms, are called *rahn*. Rahn or pawning is the possession of the borrower's property by the lender as collateral. According to Article 1150 of the Civil Code, pawning is a right obtained by someone who has

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<sup>20</sup> Sunyoto, Danang, *Dasar-Dasar Manajemen Pemasran* (Yogyakarta: CAPS, 2014), hlm. 154.

<sup>21</sup> Constitution of the Republic of Indonesia Number 10 of 1998 concerning Banking, Article 1 section 9.

<sup>22</sup> Nurisya Valentini, "Komunikasi Persuasif PT. Pegadaian (Persero) Dalam Meningkatkan Jumlah Nasabah Tabungan Emas, Cabang Panam Kota Pekanbaru Provinsi Riau", *JOM FISIP*, 4.2 (2017), 11.

receivables on movable goods. Movable goods are handed over to the creditor or on behalf of the creditor. If the debtor cannot pay off his debt at maturity, the debtor has the right to authorize the debtor to apply movable goods to submit to pay off the debt.<sup>23</sup>

The legal basis for Islamic pawning itself is based on the chapter of the Qur'an, the word of Allah SWT in Al-Baqarah (2): 283

﴿وَإِنْ كُنْتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهٌ مَّقْبُوضَةٌ فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمْنَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكُنُوا مِنَ الشَّاهِدِينَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ إِثْمٌ قَلْبُهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ۚ ۲۸۳﴾

*"And if you are on a journey and you do not find a scribe, then let there be a pledge taken (from the debtor) (this is sufficient); then he who is trusted should deliver his trust (his debt) and let him have piety (takwâ) towards Allah, his Lord, and do not conceal testimony, and whoever conceals it, his heart is surely sinful, and Allah is the All-Knowing of what you do."*

Achieving the ideal pawnshop involves several regulatory aspects, while the aspects of establishing an Islamic pawnshop are as follows:

### **Legal Aspect**

In Government Regulation Number 10 of 1990 concerning the establishment of a pawning institution or organization that has changed since the form of the Pawnshop Public Company, Article 3 section 1 stipulates that pawnshop is the sole owner who is allowed to distribute credit funds based on mortgage rights, then as stated in Article 5 section 2 (b), namely with the meaning of prevention of the practice of slavery, usury, and improper credit. These articles can be used as a reference for establishing an Islamic pawnshop.

### **Capital Aspect**

Due to the substantial capital needed to run a pawnshop, you must invest in pawnshop storage and provide credit to your customers. Islamic capital system can be obtained through profit-sharing schemes, pooling funds from some people or looking for sources of funds (*shahibul mal*), run privately by banks or Islamic pawnshops.

### **Aspects of Human Resources**

In its sustainability, the Islamic pawnshop relies heavily on its Human Resources (HR) capabilities. Human resources need to understand the concept of

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<sup>23</sup> Hanif, "Pegadaian Dalam Peta Syari'ah", *Jurnal ASAS*, 2.2 (2010), 36.

savings or the sharia-based pawn system. Apart from refining the issue of pawn valuation, talent decides how to share profits and losses as well as buying and selling, dealing with customer issues related to the use of pawn funds and Islamic symbols, which is the role of the pawnshop existence.

### **Institutional Aspects**

The type of institution affects the effectiveness of the company. As an actual facility that is not much known yet by the people, Islamic Pawnshop needs to socialize its status as a different facility from the traditional pawnshops to help maintain Islamic pawnshop existence as an institution dedicated to benefiting society.

### **System and Procedure Aspects**

Islamic deposit mechanisms and processes need to be commensurate with Shariah law, and their presence underscores the importance of Shariah pledges. Therefore, Islamic pawnshop can be used as an expression of the community where the pawn is located. Therefore, Islamic systems and procedures are flexible as long as they are in accordance with Islamic teachings.

### **Supervision Aspect**

To ensure that Islamic pawnshops do not violate the views of sharia law. The Sharia Supervisory Board (DPS) needs to supervise the Islamic pawnshop activities. The task of the Sharia Supervisory Board is to oversee the operation or activities of Islamic pawning so that they are in accordance with sharia principles.<sup>24</sup>

The importance of sales and marketing programs generally being carried out to fulfill the community's needs and interests for a product or service to achieve a goal within the company. Competition between non-bank financial institutions, both the Islamic Pawnshop Sidrap Branch and other non-bank financial institutions, are required to have an appropriate strategy to achieve an existing goal.

The annual marketing carried out by the Islamic Pawnshop Sidrap Branch uses the same system or method, by making product information available to the public, the marketing era can be expanded, and more people can be reached. This encourages the rapid development of Islamic Pawnshop marketing in the Sidrap Branch, from 2017 to 2020, where the number of existing customers increases continuously every year.

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<sup>24</sup> Hanif, hlm. 40–41.

Islamic Pawnshop Sidrap Branch is a non-bank financial institution that offers products and services, adopting a marketing strategy in product development and marketing. The marketing strategy carried out by the Islamic Pawnshop Sidrap Branch in marketing the Gold Savings product itself is related to the marketing mix, however the Islamic Pawnshop Sidrap Branch itself focuses more on the promotion mix strategy. The promotions carried out by the Islamic pawnshop Sidrap Branch such as:

The first is advertising. Advertising that the Islamic Pawnshop Sidrap Branch carries out is advertising promotion in several ways that is through print media and electronic media such as radio broadcasting, social media such as Facebook, Instagram, or official pawnshop websites, and also through the distribution of brochures and billboards installed directly at the office. It could be said that the advertising strategy implemented by the Islamic Pawnshop Sidrap Branch exploits technology that is currently developing rapidly.

Second is personal sales, commonly referred to as cross-selling, carried out directly between the pawnshop and prospective customers or long-standing customers who have not used gold savings products. Cross-selling here is a method of selling additional products to customers, and personal sales are also carried out, namely by offering directly to the family, friends, close relatives, or usually, every Islamic Pawnshop employee does promotion through their respective social media.

Third is sales promotions, commonly referred to as door-to-door such as socialization or going directly to the field. By passing the customers and prospects directly and explaining the advantages of the gold savings product and certainly, the price of opening these gold savings is very affordable, and usually, there are attractive promos provided such as waiver of admin fees. Socialization is usually carried out in several schools, offices, and markets.

Fourth publicity promotion strategies carried out by Islamic Pawnshop Sidrap Branch are usually by holding events so that people can be interested in opening gold savings. The event is mostly held at a high school (SMA), where every student who participates in the competition must register first, where the registration fee given at the time of the competition is immediately returned to each participant in the form of gold savings, there is also an exhibition, or by taking advantage of activities held monthly at Sidrap, such as car-free days or holding seminars.

In selling gold savings products, the Islamic Pawnshop Sidrap Branch faces constraints that must be solved. First of all, it is difficult to change people's perceptions. Nowadays, most people think Islamic Pawnshops are just a place to

pawn goods without knowing that there are investment products such as gold savings.

Second, in terms of technological knowledge, where there are still many customers who still do not understand how to use the application provided by the pawnshop, which is named Digital Pawnshop. The digital pawnshop application makes it easier for customers to quickly find the information they need.

To facilitate the growth of the Islamic Pawnshop Sidrap Branch gold investment product industry, all current leaders and staff play an important role in successfully marketing gold savings investment products. After knowing the marketing constraints faced by the Islamic Pawnshop Sidrap Branch, the researcher suggests increasing socialization and putting the socialization forward to the broader community. Islamic Pawnshops offer long-term investment products that guarantee the future. In addition, the existence of investment products changes people's perceptions, one of which is gold savings.

#### **D. CONCLUSION**

The marketing strategy carried out by the Islamic Pawnshop Sidrap Branch in marketing gold savings products is through a marketing mix strategy, however Islamic Pawnshop Sidrap Branch focuses more on the promotion mix strategy than other marketing mix strategies. The promotional mix strategy includes advertising, personal selling, sales promotion, and publicity.

The sale of gold savings products at the Islamic Pawnshop Sidrap Branch is facing constraints which the existing obstacles usually come from prospective customers or customers, who at the time of marketing the gold savings product they do not understand this gold savings product due to their perception regarding that Islamic pawnshop is just a place to pawn goods without them knowing there is a product investment is like saving gold. Likewise, in terms of technological knowledge that is still lacking from the perspective of older people, even though the existence of technology applications can make it easier for customers to find out the information they need.

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