

Strategi Pemasaran Produk Gadai Emas dalam Menarik Nasabah Pada PT. Bank Riau Kepri Syariah Capem Duri

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Article Info	Abstract (Bahasa Inggris)
Article history: Received: 10 Mei 2023 Revised: 20 Juni 2023 Accepted: 19 Agustus 2023 Keywords: Gold Pawn, Financial Institutions, Marketing Strategy	<i>This study aims to analyze the marketing strategy of gold pawn products in an effort to attract customers at PT. Bank Riau Kepri Syariah Capem Duri. Gold pawn is one of the sharia banking products that offers financial solutions with gold collateral, which attracts public interest. The research method used is qualitative descriptive with a case study approach. Data were obtained through interviews, observations, and documentation from various related sources. The results of the study indicate that effective marketing strategies include intensive advertising campaigns, the use of social media for promotion, and education and counseling to the public about the benefits of gold pawn. Bank Riau Kepri Syariah (BRKS) is a Sharia Macro Financial Institution (LKMS); A large financial institution with a business model based on Islamic Sharia. Bank Riau Kepri Syariah focuses on offering its products, one of which is the Gold Pawn (RAHN) product. From the graph above, it can be seen that the number of customers per year is low and tends to decrease. Then deposit the gold (rahn) at the Bank Riau Kepri Syariah Duri branch according to the method of sale. 4 of the 7 elements of the marketing mix (product, price, place, promotion, people, physical evidence and process) are focus elements or known as the 4Ps (price, place, promotion and strategy).</i> Abstrak (Bahasa Indonesia) Penelitian ini bertujuan untuk menganalisis strategi pemasaran produk gadai emas dalam upaya menarik nasabah pada PT. Bank Riau Kepri Syariah Capem Duri. Gadai emas merupakan salah satu produk perbankan syariah yang menawarkan solusi keuangan dengan jaminan emas, yang menarik minat masyarakat. Metode penelitian yang digunakan adalah kualitatif deskriptif dengan pendekatan studi kasus. Data diperoleh melalui wawancara, observasi, dan dokumentasi dari berbagai sumber terkait. Hasil penelitian menunjukkan bahwa strategi pemasaran yang efektif meliputi kampanye iklan yang intensif, penggunaan media sosial untuk promosi, serta edukasi dan penyuluhan kepada masyarakat mengenai manfaat gadai emas. Bank Riau Kepri Syariah (BRKS) merupakan Lembaga Keuangan Makro Syariah (LKMS); Sebuah lembaga keuangan besar dengan model bisnis berdasarkan Syariah Islam. Bank Riau Kepri Syariah fokus menawarkan produknya, salah satunya adalah produk Gadai Emas (RAHN). Dari grafik di atas terlihat bahwa jumlah pelanggan per tahunnya rendah dan cenderung menurun. Kemudian simpanan emas (rahn) tersebut di cabang Bank Riau Kepri Syariah Duri sesuai cara penjualannya. 4 dari 7 elemen bauran pemasaran (produk, harga, tempat, promosi, orang, bukti fisik dan proses) merupakan elemen fokus atau dikenal dengan 4P (harga, tempat, promosi dan strategi).
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1. INTRODUCTION

Bank Riau Kepri Syariah (BRKS) is one of the Sharia Macro Financial Management System (LKMS). A central financial institution based on Islamic Sharia. Especially among middle and lower economic regions, the presence of BRKS plays an important role in efforts to accelerate the integration of sharia economy. With the vision and mission of being a banking company that can advance and manage Riau Province and the Riau Islands, through professional management and development of local economic development to strengthen the population economy (Document Pt. Riau Kepri Sharia Bank, 2022). Bank Riau Kapri Sharia prioritizes the products it offers to the community in order to achieve its vision and mission. One of them is Gold Pawn (RAHN).

Pawn Gold (Rahn) is a loan facility that Bank Riau Kepri Syaiah offers to its customers with gold jewelry collateral or gold bars (PT Bank Riau Kepri Syariah IB Gold brochure). The knowledge of the community, especially the city of Duri, about the existence of gold pawnshop products in Bank Riau Kepri branch of Duri sharia auxiliary is still minimal because people only know where to pawn an item or jewelry only in pawnshops. To offer such products, of course, there must be effort and effort so that the public knows and is interested in the products offered, in other words, Bank Riau Kepri, the Sharia auxiliary branch must have a strategy on how to market gold pawn products (Rahn) in order to be of great interest to the public. Based on the information obtained in the field, Data on the number of Pawn Gold (Rahn) PT customers. Bank Riau Kepri's sharia auxiliary branch of thorn did not experience a significant increase.

Table 1.1. Number of Customers of Gold Pawn Products (Rahn) PT. Bank Riau Kepri Capem Sharia Duri

No	Tahun	Jumlah Nasabah (Orang)
1	2018	31
2	2019	35
3	2020	36
4	2021	32
5	2022	45
6	2023	49

Source: Bank Riau Kepri Syariah Branch of Duri

From the table above it can be seen that the increase in the number of customers each year is not very large even experiencing a decrease in certain years as seen in the table. This means that customer interest in Rahn Products does not develop well enough from year to year. Moreover, as far as the author observes, the existing studies on Pawn Gold at Bank Riau Kepri Syariah have still not reviewed the marketing strategy of Pawn Emas at PT. Riau Kepri Sharia Bank. Here are some of the literature that the author came across that discusses the Gold Pawn in Bank Riau Kepri Sharia

First, Septhani Eka Putri's Article entitled "The Effect of Estimated Value, Ujrah And Promotion On Customers' Interest In Using Sharia Gold Pawn Financing Products (Case Study On Bank Riau Kepri Syariah Maid Branch Batam "Influence Of Statistics, Rating And Incentives On Customer Interest Using Sharia Products On Financing Gold Dealers (Study At Bank Riau Kapri Syariah Batam Branch) Shows that if customer value The judgement of Riau Kapri Sharia Bank is more important than others. The test results of Banki Riau Kapri Sharia will increase consumers' interest to use sharia compliant gold products at minimum prices at a very rare rate. (S. E. Putri, 2022)

Second, Dinda Naila Fahira's Article entitled Application of Akad Ijarah on Gold Pawn Financing In Bank Riau Kepri Sharia Branch Pekanbaru Was Reviewed According to Fiqih Muamalah. The results of this study show that the implementation of currency exchange in the jewelry store of Bank Riau Sharia Branch Khepri Pekanbaru is in accordance with the DSN-MUI fatwa, but I can say that it is not intended for the purpose of (higher) profit or an intermediary mechanism for combining interlocked strands. Because, the contract in question is a mixed trade agreement with some restrictive clauses. Although not a stand-alone convention, these three conventions are used to reinforce other conventions. The Prophet (PBUH) forbade the creation of trade and financing agreements (kardh), although each of them was separate or special. This prohibition was imposed to prevent usury, and the majority of scholars agreed on the prohibition of combining contracts of sale and borrowing in one exchange.(Fahira, 2022)

Seeing that there is no study that specifically reviews about Gold Pawn Startup in Bank Riau Kepri Syariah, the authors are interested in studying it further. The author will further examine how Gold Pawn

Product Marketing Strategy (Rahn) in Attracting Customers to PT. Bank Riau Kepri Sharia Capem Duri? It is this question that is the subject of this article.

2. RESEARCH METHOD

This research is qualitative with descriptive analysis. Qualitative research methods are used. Qualitative is a research method that produces descriptive data in the form of words or expressions of people or observational behavior when researchers take to the field to observe something in a scientific context. (Muleong, 2014:3). This study focuses on the marketing strategy of Pawn Emas (Ran) products to attract customers of PT Bank Riau branch of Kapri Syariah Duri and how they overcome the obstacles encountered and the constraints recommended by the department.

The data used in this study consists of two types, namely: Primary Data: Data obtained directly from the field through in-depth interviews with bank management, marketing staff, and customers. Secondary Data: Data obtained from internal bank documents, annual reports, literature, scientific articles, and other relevant sources. Data Collection Techniques In-depth Interviews: Conducted with bank management, marketing staff, and several customers to obtain information on marketing strategies and customer experiences with gold pawn products.

Observation: Conducting direct observations of marketing activities and services provided by the bank to customers. Documentation: Collecting and analyzing relevant documents, such as marketing reports, brochures, and promotional materials.

Data Analysis Techniques. The data obtained were analyzed qualitatively with the following steps: Data Reduction: Simplifying and selecting data that is relevant to the focus of the research. Data Presentation: Arranging data in the form of narratives, tables, or diagrams to facilitate understanding. Conclusion Drawing: Drawing conclusions based on the data that has been analyzed to answer the research questions.

3. RESULT AND DISCUSSION

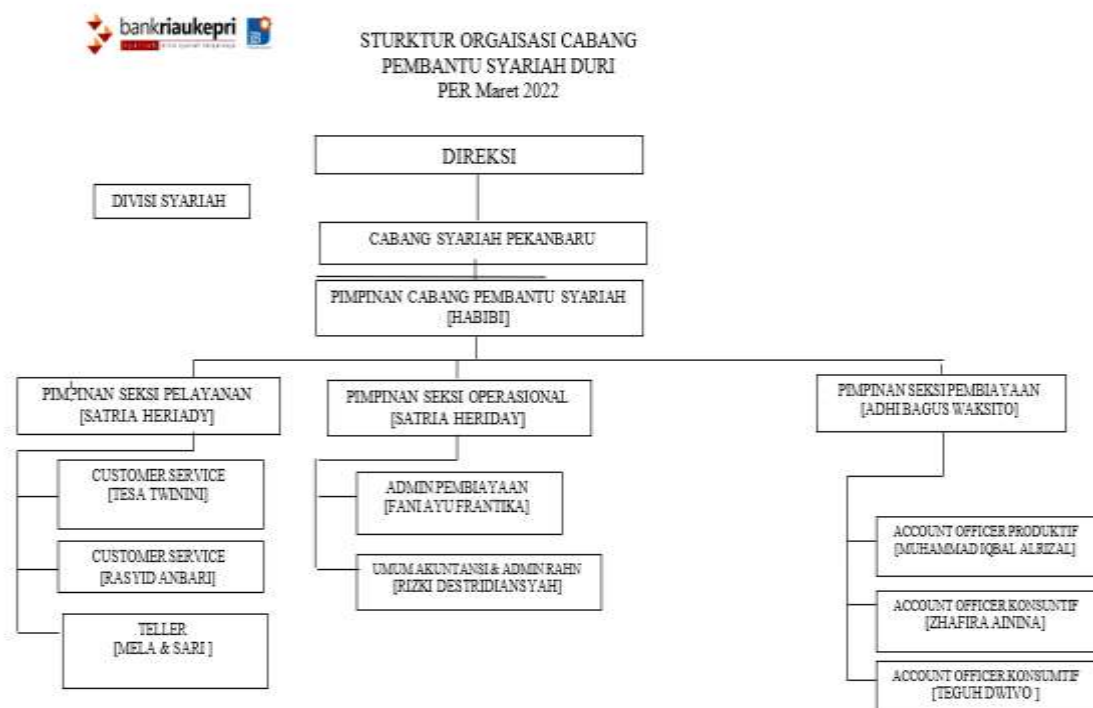
a. Bank Riau Kepri Syariah

The establishment of Bank Umum Syariah Riau began with the formation of the Coaching Team of the Unit of Sharia Umum Bank Riau through the decree of the Director of PT. Bank Riau 39/KPDIR/2003 With the formation of the team, the Sharia Business Unit (UUS) as the coordinator of the establishment of the Sharia Public Bank of Riau in cooperation with Sharia Bank Consultants has taken several steps to accelerate the establishment of Sharia Bank. sharia bank in Riau. This consultant works on internal and external recruitment, marketing research, training, simulation and drafting of operational standards and procedures (Nurjana, 2021).

The application for the basic license of Bank Syariah Kepari was submitted to Bank Indonesia on January 29, 2004 and received approval in principle from Bank Indonesia through letter 6/7/DPBS/PBR KBI Pekanbaru BI dated February 27, 2004. Before applying for theoretical permits, Riau Bank Islam performed a number of tasks to facilitate the establishment of Riau Islamic Bank, including renovation of Sharia branch and National University building, preparation of Sharia IT applications, etc.

The approval process was sent to Bank Indonesia on May 21, 2004. The permit was obtained in June 2004, allowing the Islamic Bank of Riau to begin operations. Bank Islam Riau organized the inauguration ceremony in 2004. on July 1-22 which was attended by Deputy Governor of Bank Indonesia Maulana Ibrahim and President of the Kingdom of Riau Rusli Zainal as well as Chairman of the State Development and Reform Commission Dr. Director M.

The founding of Sharia Bank Riau is based on several ideas. First, in 1992 the banking law did not apply. Article 21 of 2008 on Sharia Banking. Secondly, in terms of market, sharia banks have considerable market potential in Riau Province and the Riau Islands, as the majority of the population in both provinces is Islamic (Prompt Research, 2004). Thirdly, regarding Sharia law, many Muslims are still unwilling to sign contracts and use traditional banking services. Fourth, Empirically, based on various experiences, sharia banks have proven to have many advantages in coping with the effects of the economic crisis. Fifth, from the point of view of product differentiation, Bank Riau is present to meet the needs of community groups and provide an alternative for people who are already Bank Riau customers and who are not yet Bank Riau customers. August 9, 2009, Jalan Jendral Sudirman No. Bengkalis. 150A, Jamban Water Division, Mandau Subdistrict, Bengkali Regency



b. Marketing Strategy of Sharia Gold

Pawn Guarantee Products is one of the most popular bank products in the country to overcome short-term shortage of funds, rising gold prices, infectious diseases that increase significantly even per million grams. Interesting to see gold prices rise when the world economy faces problems and losses. Therefore, gold has many commercial opportunities, including gold insurance. (M. Pitre, 2023).

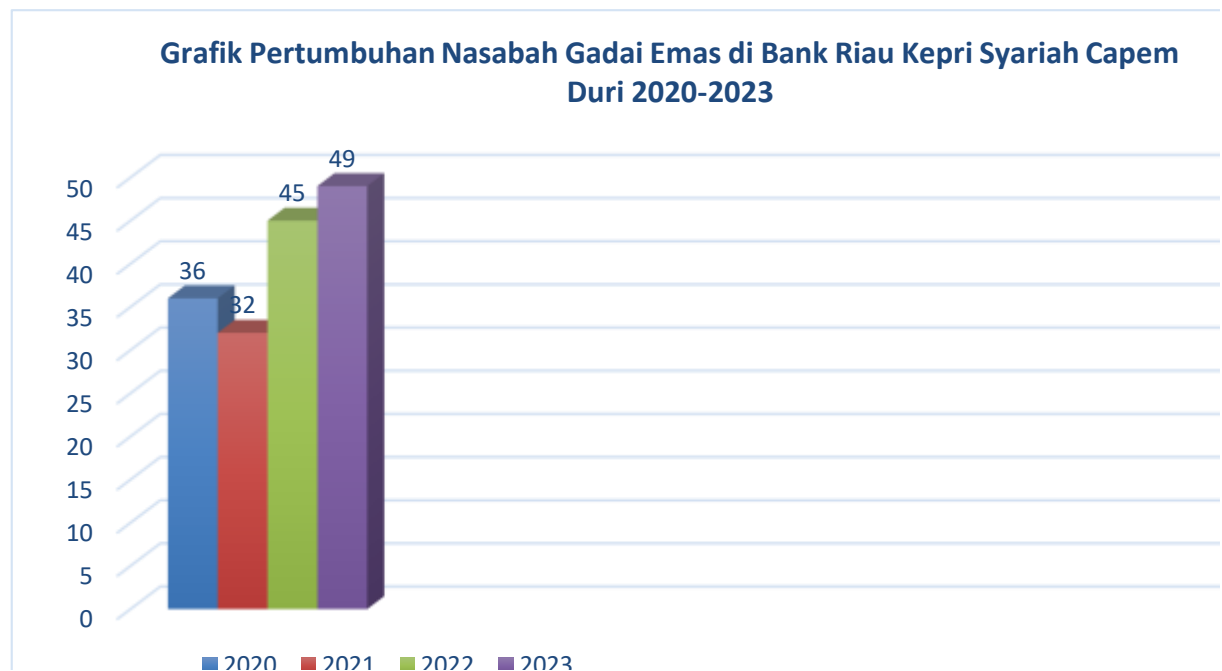
Sharia banks are institutions that have reliable sharia gold products and their systems must always be vigilant to avoid mistakes. The legal basis of this organization is a fatwa issued by the Indonesian National Shari'ah Ulama Council (DSN-MUI). The legal basis is the financial framework created by Sharia law. Fatwa Golden Council Sharia National Sharia Fatwa no. 26/DSN-MUI/III/2002, photographed by Rahn Emas. The text of the fatwa means that gold can be traded and based on the terms and principles of the pledge of a sharia bank or sharia company. (State Sharia Fatwa on the Rights of Gold Dependents DSN MUI No. 26/DSN-MUI/III/2002).

One of the countervailing factors is buyer interest. Prof.Dr.Iskandarwasid and Dr.H.Dadang Sunender are a blend of longing and longing where curiosity can grow. According to Kinner and Taylor, the study of consumer culture is part of consumer behavior, a way of thinking before acting. Happiness is a way to focus and remember other tasks. (Salmitto, 2008). Consumer behavior does not escape the control of society until they receive a judgment. In other words, we try to see how the client reacts to the work. Or the developer himself. Quality and interest rates are factors that attract customers to use Banke Riau Capri Sharia sharia loan products. Estimates depend on availability, market conditions, and current regulations. The fixed price should not be higher than the market price. So the fixed price should not be lower than the market price. (Damanhoor, 2011)

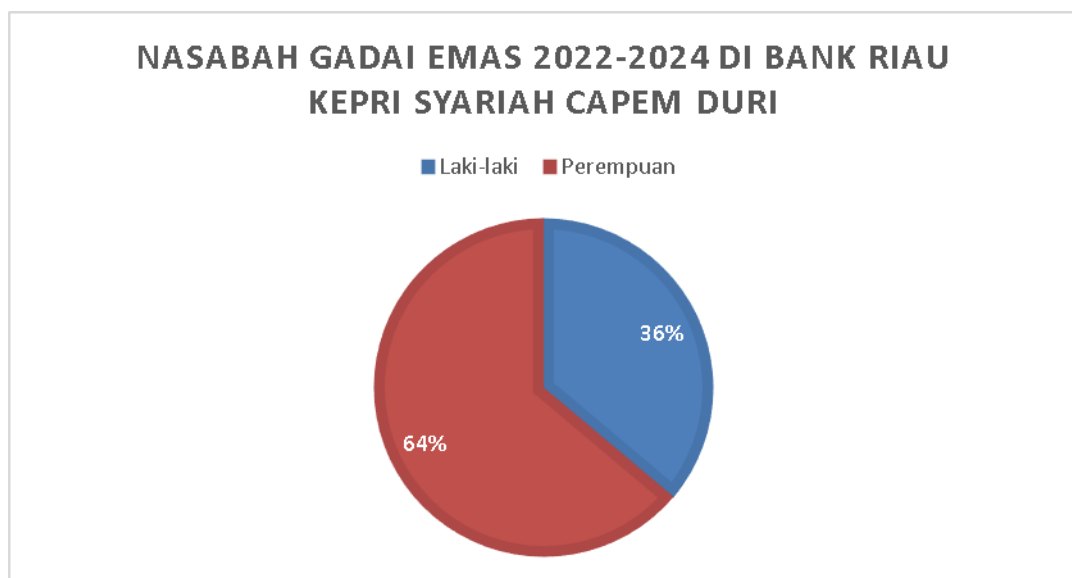
After getting the expected high price based on customer choice, customers are interested in sharia gold loan products. Promotion is one of the aspects of marketing that is very important for a company to market its products and services. Marketing work is not only a means of communication between business operators and customers, but can motivate customers to buy or use services according to their needs and desires. (Rambat Lupijoadi, A. Hamdani, 2006). In this era of high technology, companies use brochures, flyers, advertisements, etc. to inform and convince the public that the products they offer are the best and convenient. They have done a lot of marketing, online and offline. announced. In the public interest. This sales promotion is expected to increase the company's revenue.

Advertising is essential for businesses to promote their products and services. Attractive and promising offers can increase customer interest in your products and services. When you make a purchase, you must choose how to communicate information about your product or service. Quality of service is an

important issue in service marketing. The quality of service determines the customer's confidence in choosing a service. (Maimunah, 2017) Based on the recapitulation of Pawn Gold customers at Bank Riau Kepri Sharia from 2020 to 2024 as follows:



Based on the chart above, it can be seen that Pawn Emas customers who are in Bank Riau Kepri Syariah experience a plutuative. However, in 2023, gold mace customers residing in Riau Kepri Sharia bank experienced an increase. Furthermore, when looking at the gender of the customer who made a gold pledge transaction at Bank Riau Kepri Syariah as follows:



Based on the above data, it can be seen that most of the customers who made Gold Pawn transactions at Bank Riau Kepri Syariah are women with a figure of 64%.

Based on the results of the interview with Mr. Adhi as the head of the financing section, the marketing strategy was compiled and executed by the Gold Pawn Financing Team (Rahn) at Bank Riau Kepri Branch of Syariah Duri Maid Branch based on marketing mix. Of the 7 points of the marketing mix

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(Product, price, place, promotion, people, physical evidence, and processes), the most highlighted are 4 points known as 4P (Price, place, promotion, process).

According to Mr. Adhi, “the team has tried to maximize in terms of upselling or promotion to customers either directly Face to face, door to door, using existing media such as social media, and using the database of Customer Phone Number to send WhattSAPP Blasting and SMS Blasting”. The 4P marketing mix used by the marketing team as a strategy to attract customer interest is:

1) Price

In terms of Price (Price) Bank Riau Krepri Sharia Maid Branch Duri sets the cost of tipping or usury that is not large and does not burden the Customer. Features Rahn Gold with Gold guarantee (Jewelry/precious metals) within a period of 1 to 4 months (extendable). Based on the results of the interview with Mr. Rizky The cost of titip or fee is Rp 6000/gram/month. The simulation for determining the loan amount is as follows:

- a) Jewellery gold 23/24 carat x Buyback price x Gold weight and the result multiplied by 80%.
- b) 24/24 carat Antam Gold x Buyback price x Gold Weight The result is 90% Estimated cost of custody can be seen in the following table:

No	Emas	Gram	Jumlah Diterima (Rp)	Biaya Titip/Bulan (Rp)
1	1	2,5	1.533.333	15.000
2	2	5	3.066.666	30.000
3	4	10	6.133.333	60.000
4	20	50	30.666.666	300.000
5	40	100	61.333.333	600.000

Based on the above description, Bank Riau kepri Sharia Maid Branch Duri implements its marketing strategy by providing relatively cheap and very affordable tipping or Ujah prices without incurring administration fees. This can be seen from the comparison with other banks that charge administrative fees as well as tipping fees amounting to 1.8% of the mortgaged gold price. But in reality it is of little interest to customers. It can be seen from the customer growth data that did not increase significantly and did not reach the target set by the marketing team of gold pawn products at Bank Riau kepri Branch Pemuda Syariah Duri.

Based on the results of the interview with Mr. Adhi as the Head of the Gold Pawn Products marketing team, the number of “Customers Every year does not meet the predetermined targets. From the number of customer data, it is seen that the increase every year is not very large, that is, from 2016 to 2017 there was only an increase of 4 customers in 1 year and in 2018 there was only a difference of 1 customer, then in 2019 there was a decrease from 36 customers to 32 customers and in 2020 it increased again to 45 customers. In 2020, there was an increase due to the covid 19 pandemic, which resulted in the economy in the city of Duri declining so that many people need funds to meet needs such as living expenses and education costs”.

2) Place

In terms of where Bank Riau Kepri Syariah Duri is located in Jl Jend Sudirman Kecamatan Mandau Kelurahan Air jamban district of Bengkalis, where This location is very strategically located in the center of Duri City and its marketing target or target Market is the general public, merchants, teachers (civil servants and non civil servants), and government employees. When viewed from the point of view of the starting place, this gives a great opportunity to the Gold Pawn Product Marketing Team to market its products among the public, be it the general public or the special community. And not only around Bank Riau Kepri Location of Duri Syariah Maid Branch, the Marketing Team also moved to other districts in Bengkalis Regency, especially Duri City.

Based on an interview with Mrs. Ira, a teacher at Kayangan Duri street who is a Non Pawn Emas (Rahn) customer, she said: “Already know the product Pawn Gold that is socialized marketing Bank Riau Kepri Branch Maid Sharia Duri to the school where he teaches but he said that he does not have gold deposits and prefers to keep money only in the bank so that if there is a need Urge him to take his money to the bank.”

3) Promotion

In terms of promotion, there are many ways that can be done in Marketing Gold Pawn products to interest customers, such as socializing in public places, personal selling, distributing brochures, promotion on social media and so on. Based on the results of the interview with Mr. Adhi Selaku, the

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head of the marketing team and Mr. Rizky detriansyah, "The promotion carried out by Bank Riau Kepri Branch Maid Syariah Duri is by directly descending the space to promote Pawn Gold products and using some promotional media or Upselling such as product introduction through brochures distributed or offered to the public directly either Face to Face or Door to Door and Installation of Gold Pawn Product Banner. In addition, by using social media such as Promotions in Bank Riau Kepri Social Media Account of Duri Syariah Maid Branch, as well as inviting employees to participate in promoting on each other's social media accounts". To find out how the promotional strategy that the marketing team performs to the customer so that the customer is interested in the product, an interview was conducted with several of Rahn's customers. Based on the results of interviews with several customers of Product Pawn Gold (Rahn), they said that they knew the product from the socialization of Bank Riau marketing employees with the Duri Syariah Maid Branch to where they worked and also from social media. Here are the results of interviews with some customers of Product Pawn Gold (Rahn):

- a) Desi Rona's mother, a teacher who addressed the Duri Balik alam seroja, said "that Knowing the gold pledge product from the socialization provided by the marketing bank Riau Kepri Sharia Maid Branch Duri to the school where she teaches by explaining the product starting from the requirements, advantages, and the process so that she is interested in mortgaging her gold at Riau Bank and Duri Sharia Maid Branch when there is an urgent need such as for payment The child's tuition money when he has not received a salary, he also said the process is not difficult according to what is conveyed when socializing even the process includes fast in one day the funds are already in the account and the monthly tip fee is also not expensive".
 - b) Mrs. Dewi, a housewife who addresses on the street rubber duri Said that "I knew the gold pledge product from the Brochure sent through WattSAPP and saw the banner pasted on the door of the bank Riau Kepri Sharia Duri Maid Branch and she was interested with interest This product is due to its inexpensive tipping cost and its requirements are not difficult, It is very helpful He was there when there was an urgent need for the cost of the child to attend school.
- 4) Process

Process is one, mechanism and custom by which a service is created and delivered to the Customer, including policy decisions on some customer involvement and the issue of discretion of Bank Employees. Based on the results of the interview with Mr. Riski, "In gold pawnshop products for the process of disbursing funds are relatively short, easy and without interest, the guaranteed goods are insured in sharia, only charged a custodial fee (Ujroh), a flexible period (extendable/installable), and the terms are easy. The condition is to have savings in Riau Kepri Bank Syariah Duri Maid Branch, photocopies of family cards, resident identification cards and 2 sheets of paper (10 thousand).

Usually when the customer submits the gold pledge, the officer checks the gold content and weighs it, so that the officer can estimate how much gold weighs, how much the monthly rental cost of the gold. After the customer agrees to further disbursement, no later than 1 hour from all the approvals signed by the customer (agreement) the money will go to the customer's bank." Judging from the customer's point of view, the process of gold pawn is very easy and fast, This corresponds to the practice of Mrs. Halimah, a private employee who became a customer of Gold Pawn Products (Rahn). He said the pawnshop process is relatively easy, safe and reliable. The process does not take long so that the customer does not wait long and can use the money from the disbursement of the gold pledge for his needs.

4. CONCLUSIONS AND SUGGESTIONS / RECOMMENDATIONS

4.1 Conclusion

From the results of the above research, the implementation of the Marketing Strategy of gold pawn products at Bank Riau Kepri Branch of Syariah Duri Maid Branch has gone well in accordance with the marketing mix (Marketing Mix). Pawn Gold (Rahn) at Bank Riau Kepri Branch Maid Syariah Duri based on marketing mix. Of the 7 points of the marketing mix (Product, price, place, promotion, people, physical evidence, and processes), the most highlighted are 4 points known as 4P (Price, place, promotion, process). However, it has not been able to attract the interest of customers according to the targets that have been planned by the marketing team of Pawn Gold. This is evidenced by no significant increase in the number of customers and no increase in guaranteed goods for each month. Even if we look at the data, the increase in the number of customers from the year of knowledge is not so great. Even in certain years there is a decline. It also falls short of those targeted by the Golden Pawn marketing team itself.

4.2 Recommendations

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The author's suggestions or recommendations are written in this section. If there is none, then part IV, simply write with a conclusion

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