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Marketing Mix Strategy in Islamic Economic Perspective on BSI Gold Pawn Products (Case Study of Bank Syariah Indonesia Kcp Kisaran)

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Abstract: This study aims to determine the Marketing Mix Strategy in an Islamic Economic Perspective on Gold Pawn Products (Case Study of Bank Syariah Indonesia KCP Kisaran). Data sources are obtained from primary data, namely through observation, and interviews. While secondary data were obtained from related reading books and documents related to this study. The population of this study is all employees of BSI KCP Kisaran and the sample in this study is the Pawwing Appraisal staff. From the results of this study, it shows that the products at BSI KCP Kisaran consist of fund distribution and fund raising products. BSI KCP Kisaran Gold Pawn Product Marketing Mix Strategy is using 4P (Product, Price, Promotion, Place). The factors for fluctuations in gold pawn product customers at Bank Syariah Indonesia KCP Kisaran are due to the choice of the customer himself who prefers other products compared to gold installment pawn products. And the marketing mix strategy in the perspective of Islamic economics on BSI Gold Pawn products (Case Study of Bank Syariah Indonesia KCP Kisaran) must be based on God, Ethical, Realistic and Humanist.

Keywords: Strategy; Marketing Mix; Gold Pawn Products

INTRODUCTION

The development of people's economic activities causes unlimited needs, both primary, secondary and complementary, this is an economic problem faced by the community. However, these needs are sometimes not matched by the availability of money owned (Nomor & Ekonomi, 2021). Along with the development of sharia-based bank or non-bank financial institutions, the products offered have also increased, where currently Islamic banking not only offers savings and financing products, but also a variety of products such as gold pawn products. Sharia pawn or commonly called rahn is the practice of holding part or one of the valuables owned by a customer (rahim).

As collateral (marhun) for debt or funding obtained from the Islamic pawnshop office. All forms and kinds of goods that can be used as collateral by someone to get the funds or funding they need by using the Rahn contract, provided that the goods used as collateral are of economic value, such as motor vehicle titles, land titles, and trade goods such as gold gems

and other economically valuable goods (Ali Z., 2008).

Islamic banks offer gold pawning products as one of their many types of financing products. As a business institution, Islamic banks will also always try to make a profit. According to A. Kadir "seeking profit is permissible, unless it is done in ways that are contrary to or in a way that is wrong with the provisions of shara law". In principle, every profit comes from various legal business ventures that are legalized. As a product, gold pawn is a financing product that promises profit. However, a product will not sell well in the market without a targeted marketing strategy. Therefore, marketing is an influential factor and a priority for a business institution so that the products they offer are able to sell and certainly increase profits for the company (in this case the business institution is an Islamic bank (Emas, n.d.).

Gold pawn itself is one of the financing models where collateral in the form of gold is used to obtain financing easily. Islamic gold pawn is a form of handing over or mortgaging one's power of attorney in the form of goods, namely gold from the customer (al-rahin) to the bank.

Pawnshop (al-murtahin) where later the gold will be managed in accordance with Islamic sharia al-rahin, namely, as collateral (al-marhun bih) for the borrower (al-marhun) given by the customer / loan. Gold pawning is one of the products in Islamic banks or conventional banks that is widely chosen as a means of applying for financing which will get funds faster and the process is easy and of course still in accordance with existing sharia principles. The cheap administrative fee is also a special attraction that makes people choose and be interested in this gold pawn product, besides that Islamic banks currently also provide insurance guarantees on gold pawned by their customers, where the pawned gold is stored and maintained in a safe place (Nurmalasari, 2023).

The presence of gold pawning is a good response from Sharia Banks, to the increasing need for funds among the community. This gold pawn aims to meet the needs of the community with the principle of mutual help. Gold pawn products are attractive financing products and are in great demand by various circles of society because gold pawning can be the best solution for people or customers who need working capital or consumptive capital quickly by only pawning their gold, besides that the process of returning pawn loans is very flexible according to ability and when due can be extended again the period according to the applicable SOP (Pendapatan et al., 2022). The marketing strategy between sharia and conventional is of course very different in the process, but has the same goal, namely how to increase the number of customers (Awalia, 2022).

Marketing is inseparable from competition. Usually, no single business can freely enjoy sales and profits. At least, not for a long time because there will be competition that wants to enjoy it too. In fact, what often happens is a very fierce competition, a competition that knows no mercy. Competition will not ask whether the competitor's capital is from inheritance, or comes from the results of loans (Gold, n.d.). According to M. Syakir Sula, there are 4 characteristics of sharia marketing that can be a guide for marketers, namely theistic (rabbaniyah), ethical (akhlaqqiyah), realistic (al-waqi'iyah), and humanistic (insaniyyah). This is what distinguishes the Islamic economic system from the conventional economic system. The interesting thing here Sharia marketing believes that the actions that a person does will be held accountable later. In addition, Islamic marketing prioritizes moral values and moral ethics in its implementation (Syariah et al., n.d.).

Marketing strategy is a description of a plan to influence exchanges in achieving an organizational goal. In a sense, marketing strategy is a series of goals and directions, plans and regulations that direct the agency's marketing business in an increasingly rapid development, most importantly the scope of marketing competition is not fixed. Marketing mix in a bank is a concept that is customized by the bank. The work of this marketing mix

system is divided into goods and services (Rismadayanti, 2023)

The Islamic economic perspective in marketing its products pays great attention to business ethics. In Islamic economics also applies marketing or promotion to offer, inform, sell products or services in the market. Because by marketing or promoting people will know the existence of products or services (Lestari et al., 2019).

Table 1. Recap of Gold Pawn Disbursement of BSI KCP Kisaran

Month	Noa	Disbursement Ceiling
January 2023	35	1.873.405.000
February 2023	107	2.037.206.600
March 2023	125	2.632.616.775
April 2023	119	1.829.527.000
May 2023	100	1.590.492.075
June 2023	26	588.890.000
July 2023	98	2.493.966.600
August 2023	123	2.373.628.000
September 2023	131	3.543.400.000
October 2023	123	2.331.487.000

Data Source: Primary Data of Gold Pawn Customers of BSI KCP Kisaran, 2023

From the data table above, the number of customers (Noa) and the disbursement ceiling can be seen from January to October experiencing ups and downs and will increase from time to time according to the price of gold products. The highest gold pawnshop in September 2023 was 131 customers with a disbursement ceiling of 3,543,400,000, and the lowest gold pawnshop in June 2023 was 26 customers with a disbursement ceiling of 588,890,000. With the ups and downs of the number of customers, there needs to be a marketing strategy carried out by Bank Syariah Indonesia KCP Kisaran. The existence of a marketing strategy can further increase the number of customers, and the targets to be achieved. Marketing strategies must be adjusted to Islamic indicators (Marketing Mix), namely product, place, price, promotions. To develop a strategy that is very important to keep running and compete (Anggraini et al., 2023).

In research conducted by (Zahratunnor 2023) with the title "Marketing Mix Strategy in Islamic Economic Perspective Against BSI Cicil Gold Products (Case Study of BSI KCP Banjarmasin A. Yani)" The results of this study indicate that the application of marketing BSI Cicil Gold product mix is of good quality and does not dominate distribution channels by setting high prices. Access locations that are easy to reach and promotions that are carried out clearly, honestly, do not over-praise product advantages. According to an Islamic economic perspective, the application of the marketing mix of BSI Cicil Gold products at BSI KCP Banjarmasin Al. Yani 2 with indicators of pragmatism, palliation, pattience and persistence are in accordance with the 4P Islamic marketing mix component. The concept of the problem strategy in Islam is also applied, namely, divinity (rabbaniyah), ethical (akhlaqiyah), realistic (al- waqi "iyyah), and humanistic (insaniyah).

Research conducted by Amir Mahmud and Nurmianti (2022) entitled "Marketing Mix: Customer Decisions Choosing Simpeda Savings at Bank Sulselbar". The approach used is quantitative with sample withdrawal using incidental sampling with a total of 100 respondents. The results showed that simultaneously the variables of product, price, place, promotion, people, physical evidence and process had a positive and significant effect on customer decisions. While the variables of place, people, physical evidence partially have no positive and significant effect on the customer's decision to choose Simpeda savings at PT. Bank Sulselbar Mamuju Main Branch.

Research conducted by Zahrotul Jamilah (2021), a student of the State Islamic Institute

(IAIN) Madura entitled "The Effect of Marketing Mix (7P) on Public Interest in Using Gold Savings Products at PT Pegadaian Syariah Prenduan Branch Sumenep". This research uses quantitative methods. Based on hypothesis testing and simultaneous tests, it shows that the marketing mix (7P) consisting of product, price, place, promotion, people, physical evidence, and process has a significant effect on public interest. In the sense that there is a harmonious relationship between the marketing mix (7P) with public interest. This shows that the marketing mix (7P) can fulfill the desires and expectations of the community so that people are interested in using Gold Savings products.

From the above background, this research aims to find out how the marketing mix strategy has been applied in marketing Gold Pawn products at Bank Syariah Indonesia KCP Kisaran, to find out the factors that cause fluctuations in Gold Pawn product customers at Bank Syariah Indonesia KCP Kisaran, and to find out about the suitability of marketing gold pawn products in an Islamic perspective.

METHODS

This research uses a type of qualitative research. Qualitative research is a type of research approach in social science that uses a natural paradigm, based on phenomenological theory (and the like) to examine social problems in an area in terms of the background and perspective of the object under study holistically (as a whole). Qualitative descriptive research describes the "meaning of data" or phenomena that can be captured by researchers, by showing evidence. The interpretation of the phenomenon depends a lot on the ability and sharpness of the researcher in analyzing it (Dr. H. Zuchri Abdussamad, 2021). With field research, researchers will analyze data on the marketing strategy of Islamic gold pawn products by describing a description of the situation under study in the form of a description. The location of the research is at Bank Syariah Indonesia KCP Kisaran Jl. Imam Bonjol No. 195, Kel. Kisaran Timur, Teladan, Kec. Kota Kisaran Timur, Asahan Regency, North Sumatra 21211 (Alfarisyi & Harahap, 2023).

To obtain data in the field in order to describe and answer the research focus that is being observed, the following data collection methods are used:

1. Observation Method

Observation is a direct observation of an object in the environment, whether it is ongoing or still in a stage that includes various activities of attention to an object study using sensing. And is an action that is carried out intentionally or consciously and also in order. The observation method used in this research is passive participation observation. Passive participation is an observation technique where the researcher comes to the place of activity of the person being observed, but does not participate in the activity. This activity is carried out to strive for the natural behavior of the subject to be maintained without any influence from the behavior of the researcher. The results of observations are interpreted in accordance with empirical circumstances. Thus, the researcher gets an understanding of the subject's behavior which is then expressed in the research report. In this study, the researcher made direct and in-depth observations of the research subjects and made notes on the circumstances that were used as material.

2. Literature Study (journal review)

Journal reviews help to obtain a reference or knowledge that is in accordance with the research subject. (Rismadayanti, 2023)

3. Interview Method

An interview is a communication between two or more parties that can be done face-to-face where one party acts as an interviewer and the other party as an interviewee with a specific purpose, for example to obtain information or collect data. The interviewer asks a number of questions to the interviewee to get answers. Interviews are used as a data

collection technique if the researcher wants to conduct a preliminary study to find problems that must be researched, but also if the researcher wants to know things from respondents that are more in-depth. Interviews with informants as data sources and conducted with the aim of extracting information about the focus of the research. In interviews, questions and answers are usually conducted systematically and based on research objectives. In other words, an interview is a dialog conducted by an interviewer to obtain information from the subject (Waqqosh et al., 2022).

In conducting the interview, the interviewer brings a guideline which is only an outline of the things to be asked. The method used to obtain information from data sources. As for those involved in the interview process is Pawning Appraisal (pawn financing manager) to obtain data related to Bank Syariah Indonesia gold pawn products (Dr. R. A. Fadhallah, 2020).

4. Documentation

The documentation method is needed to strengthen the evidence of the research results. In addition, documentation is also used to recheck if there is data that has not been recorded or if there is doubtful data during observation. (Pohan & Jannah, 2022).

The data analysis technique used in this research is to collectively analyze the data. Bogdan and Bilen in Moleong's book reveal data analysis is an effort made by working with data, organizing data, sorting it into manageable units, synthesizing it, looking for patterns, finding what is important and what is learned, and deciding what can be told to others. The data analysis process begins with reviewing all available data from various sources, namely from observations, interviews and documents related to research such as personal documents, official documents, pictures, photos and so on (Harahap, 2017) Describing qualitative data is by compiling and classifying existing data, so as to provide a real picture of the respondent. Qualitative research methods do not rely on evidence based on mathematical logic, principles, numbers, or statistical methods.

Qualitative data analysis of the Miles and Huberman model has 3 (three) stages:

1. Data Reduction

Data reduction is defined as the process of selecting, focusing on simplifying, abstracting, and transforming the "rough" data that emerges from written notes in the field. As we know, data reduction, takes place continuously during a qualitative-oriented project. Actually, even before the data is actually collected, the anticipation of data reduction is already apparent when the researcher decides on the conceptual framework of the research area, the research problem, and which data collection approach to choose. During data collection, further stages of reduction take place (summarizing, coding, tracing themes, creating clusters, partitioning, writing memos). This data reduction/transformation process continues after fieldwork, until the final report is complete. (Bernadus Bin Frans Resi, 2021)

2. Data Presentation

The second important flow and activity of analysis is data presentation. Miles and Huberman limit a "presentation" as an organized set of information that allows conclusions to be drawn and actions to be taken. A variety of presentations can be found in everyday life ranging from gasoline gauges, newspapers, to computer screens. By looking at the presentations we will be able to understand what is going on and what to do further analyze or take action based on the understanding gained from these presentations. In conducting research Miles and Huberman believe that better presentations are a major way for valid qualitative analysis. (Anggraini et al., 2023)

3. Drawing Conclusions/Verification

According to Glaser and Strauss (2019), the third important analysis activity is drawing conclusions and verification. From the beginning of data collection, a qualitative

analyzer begins to look for the meaning of things, noting explanatory regularities, possible configurations, causal pathways, and propositions. A competent researcher will handle the conclusions loosely, remaining open and skeptical, but conclusions are provided, at first vague, but with the borrowing of chiasmic terms and then increasing to become more detailed and firmly rooted. "Final" conclusions may not emerge until the end of data collection, depending on the size of the collection of field notes, the coding, storage, and retrieval methods used, the skills of the researcher, and the demands of the funder, but often conclusions are pre-formulated from the start, even if a researcher claims to have proceeded "inductively". (Rismadayanti, 2023)

RESULTS AND DISCUSSION

Marketing Mix Strategy of Gold Pawn Products BSI KCP Kisaran

BSI KCP Kisaran gold pawn is one of the Islamic bank financing products that is quite attractive to customers. Therefore, as a trade item, in marketing the gold pawn product, a targeted marketing strategy is needed. Based on interviews with Mr. Ali Husni as Pawning Appraisal, the marketing mix strategies of BSI KCP Kisaran gold pawn products in increasing customers use the 4P marketing mix, (Product, Price, Promotion, Place) to achieve the bank's marketing objectives. The following is the gold pawn marketing strategy at Bank Syariah Indonesia KCP Kisaran based on the marketing mix strategy is as follows:

1. Product

The application of marketing strategies in gold pawn products carried out by Bank Syariah Indonesia KCP Kisaran is to display the quality or quality of pawn products. so that it can fulfill the desires or needs of the community. The quality of this product provides facilities and conveniences that are in the product characteristics. Gold pawn products are short-term financing products. Gold that can be pawned at Bank Syariah Indonesia KCP Kisaran can be in the form of lantakan gold or gold in the form of jewelry, according to Mr. Ali Husni as Pawning Appraisal Bank Syariah Indonesia KCP Kisaran said that the product strategy implemented by Bank Syariah Indonesia KCP Kisaran in marketing its products is as follows:

2. Connected to Savings Accounts

The gold pawn product at Bank Syariah Indonesia KCP Kisaran is connected to a savings account, so that customers who want to pawn their gold at Bank Syariah Indonesia KCP Kisaran are required to open a savings account, opening an account for the pawn customer is intended to facilitate the installment payment process for each customer, so that at maturity the customer does not need to bother making payments manually because it will be directly withdrawn through the pawn customer's account, this can provide convenience for the customer.

a. Free Gold Washing Service

This service is intended for customers who will pawn their gold at BSI KCP Kisaran, this service is also opened during certain events such as the opening of pawn outlets at CFD (Car Free Day) activities.

b. Accept Takeover

Takeover is a gold pawn service where the gold to be pawned has been pawned at a pawnshop or other authorized pawn shop, and the customer will transfer his responsibility to make installments at the Bank Syariah Indonesia KCP Kisaran gold pawn service office.

Based on the interview above, the product strategy applied by the gold pawn at Bank Syariah Indonesia KCP Kisaran includes pawn takeover, providing free gold washing, and also providing facilities connected to savings to make pawn products at BSI KCP Kisaran attractive, with good product facilities provided by BSI KCP Kisaran.

3. Price.

Price is the amount of money (possibly plus some goods) needed to obtain some combination of products and services that accompany them. A price level can have a significant influence on both the economy and the company. The application of the marketing strategy for gold pawn products at Bank Syariah Indonesia KCP Kisaran in terms of price as a return on capital is in the form of a deposit fee system using a wadiah contract, the deposit fee is a policy provided by the bank according to mutual agreement (between the bank and the customer). At Bank Syariah Indonesia KCP Kisaran, the deposit fee system needs to be communicated intensively to foster a deep understanding of the operational system. The profit obtained by the customer on the pawn product depends on the weight of the gold deposited. Based on the results of interviews with Mr. Ali Husni as Pawning Appraisal BSI KCP Kisaran explained that the prices set for BSI KCP gold pawn products range as follows:

a. Administration Fee

Administrative costs provided by the BSI KCP Kisaran gold pawn include stamp duty (2 sheets) and also insurance costs, these costs are charged to the pawn recipient at the time of disbursement.

b. Rental Fee or Maintenance Fee

Collateral The rental fee set by the gold pawn of Bank Syariah Indonesia KCP Kisaran is very affordable, the rental fee or pawn maintenance fee is calculated at Rp. 4,500 per year. 15 days the rental fee at BSI KCP Kisaran can reach 1%. Based on the interview, it can be seen that BSI KCP Kisaran applies a cheap and affordable deposit fee for customers.

4. Promotion

The product has been created, the price has been set and the place or location has been prepared, meaning that the product is really ready to be promoted. Promotion is the last Marketing Mix and this activity is an activity that is as important as the three activities above, both product, price and place. Therefore, promotion is the most powerful means to attract and retain customers. The term promotion is often equated with marketing communication. According to Philip Kotler, promotion or marketing communication in itself on three important means or tools, namely: Advertising (advertising) publicity (publicity) and personal selling (personal selling). In facing competition, Bank Syariah Indonesia also conducts promotions. The means of promotion used by Bank Syariah Indonesia KCP Kisaran in marketing gold pawn products, as follows: Based on the results of interviews with Mr. Ali Husni as Pawning Appraisal BSI KCP Kisaran explained that the promotional strategy applied by BSI KCP Kisaran in marketing its products in the following way:

a. Advertising

The promotional strategy carried out by Bank Syariah Indonesia KCP Kisaran through advertising both door-to-door, agencies, schools, taklim assemblies, brochures, and banners even through social media is one of the promotions carried out by Bank Syariah Indonesia KCP Kisaran such as through WhatsApp, Facebook, Instagram. and Tiktok, with this promotion enough to attract customers to use Islamic pawn products offered by Bank Syariah Indonesia KCP Kisaran by telling the benefits or benefits that can be obtained.

b. Sales Promotion

In promoting its sales of gold pawn products, Bank Syariah Indonesia KCP Kisaran uses the following strategies to achieve its goals:

- 1) Visits to educational institutions, government agencies, which are carried out every 1 week or even 2 weeks.

- 2) Visits to women's recitation groups, women's social gatherings, communities and other organizations, to present BSI KCP Kisaran gold pawning products once a month.
- 3) Conducting market grebeg, namely by distributing gold pawn brochures. Which is done on the eve of big days such as ahead of Ramadan and ahead of the New Year because on the eve of these big days customers in the market need additional capital to increase the stock of goods available so that fast capital is needed, thus the fastest solution is a pawn, by doing a gold pawn, the customer will immediately get the funds needed without having to wait long.

c. Personal Selling

In personal selling on pawn products, this product is marketed by the pawn marketing officer or Pawning Appraisal, which is carried out directly by Mr. Ali Husni. BSI KCP Kisaran also has a special strategy to attract customers, BSI KCP Kisaran provides souvenirs for customers who pawn their gold at BSI KCP Kisaran, the souvenirs provided vary usually in the form of household furniture, such as bowls, glasses, and so on. The provision of these souvenirs is intended to make customers who make gold pawn financing contracts at BSI KCP Kisaran happy, and continue to be interested in pawning their gold at BSI KCP Kisaran. Based on the results of the interview above, it can be seen that BSI KCP Kisaran has carried out a good promotional strategy through advertising, sales and personal selling media and special marketing strategies to be able to introduce gold pawn products in BSI KCP Kisaran to the public, but in the personal selling strategy the officer who markets the pawn is only 1 person so it is less effective.

5. Place

According to Suryana, an attractive place for consumers is the most strategic, pleasant, and efficient place. Location selection is very important considering that the wrong location selection will result in an increase in costs to be incurred, the selection of a strategic location must be a careful calculation for each bank, as well as BSI KCP Kisaran. Based on the results of interviews with Mr. Ali Husni as Pawning Appraisal BSI KCP Kisaran explained that, The level of population density around business locations in strategic places. the location of the bank located on Jl Imam Bonjol Number 195, Kel.Kisaran Timur, Kota Kisaran Timur District, Asahan Regency, North Sumatra- 21211. Exactly on the edge of a highway such as an inter-city highway, available qualified labor, available facilities and infrastructure, open community attitudes, then the prospect of location progress and there are other facilities such as housing, is a very appropriate location to be designated as a place to develop banking products, especially Islamic Banks. Based on the results of the interview above, the place strategy that has been implemented by BSI KCP Kisaran is very good where the bank is in a very strategic location to carry out its operations and marketing.

From the results of the analysis I see that the Marketing Mix Strategy of BSI KCP Kisaran Gold Pawn Products is using 4P, (Product, Price, Promotion, Place). Bank Syariah Indonesia KCP Kisaran's strategy in marketing gold pawn products uses a 4P marketing mix to achieve marketing goals in terms of products, BSI KCP Kisaran develops gold pawn products into products that customers are interested in and can takeover, in terms of price BSI KCP Kisaran provides administrative costs and cheap rental fees, in terms of place, BSI KCP Kisaran is very strategic and easy to reach which is located on Jl Imam Bonjol Number 195, Kel.East Kisaran, East Kisaran City District, Asahan Regency, North Sumatra-21211, in terms of promotion, it is quite good in marketing products, by means of offline and online, offline includes (installation of banners / booths, banners, brochures, door to door / word of mouth, visiting agencies) and there are also using personal selling

while online promoting gold pawning through social media such as (Instagram, Facebook, Whatsapp, Tiktok).

Factors in the Occurrence of Fluctuations in Gold Pawn Product Customers at Bank Syariah Indonesia KCP Kisaran

The Gold Pawn product is one of the products whose profit sharing is higher than other Bank Syariah Indonesia products. Because of the high profit sharing so that many customers are interested in this Gold Pawn product. According to preliminary data obtained by the author, customers of BSI KCP Kisaran Gold Pawn products experience fluctuations. Where the number of customers from January to October experienced ups and downs (fluctuations), in January the number of customers was 35 people, in February it rose with the number of customers 107 people, in March it rose with the number of customers 125 people, in April it decreased with the number of customers 119 people, in May it decreased with the number of customers 100 people, in June it decreased with the number of customers 26 people, in July it rose with the number of customers 98 people, in August it rose with the number of customers 123 people, in September it rose with the number of customers 131 people, then in October it decreased with the number of customers 123 people. As for the cause of fluctuations in the number of customers of Bank Syariah Indonesia KCP Kisaran Gold Pawn products, due to the choice of the customers themselves who prefer other products to gold pawn products.

The thing that causes customers to prefer gold pawn products because of the easy installment payment process, the installment payment process that can be done by customers through transfer, e-banking, or savings, which on each predetermined date will be automatically taken from the customer's savings account. Furthermore, a good response from customers, a good response from the community and customers as evidenced by the increase in the number of customers. And marketing that can be done in all circles of society. Marketing carried out by the bank is carried out not only in agencies, but also carried out in associations in the community, for example in carrying out marketing strategies on industrial or manufactured goods products can be known as a series of distribution channels. This is a marketing channel for many products that have been produced by banks. In addition, by introducing direct banking and telephone banking. So that way customers can use the services of the bank without having to visit the offices - branch offices of the bank that have been chosen before. (The results of the interview with Mr. Ali Husni as Pawning Appraisal BSI KCP Kisaran).

From the results of the analysis I see that the factors of fluctuations in Gold Pawn product customers at Bank Syariah Indonesia KCP Kisaran are due to the choice of customers themselves who prefer other products compared to gold pawn products. This indicates that BSI KCP Kisaran must make more efforts to introduce gold pawn products to customers, so that BSI KCP Kisaran customers are interested in gold pawn products so that customers on pawn products at BSI KCP Kisaran will increase.

Marketing Mix Strategy in an Islamic Economic Perspective on BSI Gold Pawn Products (Case Study of Bank Syariah Indonesia KCP Kisaran)

In the development of marketing science, it was originally product centric. Over time, marketing turned into customer oriented, which is now happening at this time the marketing is trying to attract consumers by understanding all consumer needs. Marketing (marketing) has an important role for the company in an effort to achieve the company's goal of increasing revenue and gaining customers. The concept of Islamic marketing must be based on the basic philosophy of Islam. And the basic concept of Islamic philosophy is Tawhid. From this basic concept will then give birth to the characteristics of Islamic marketing. In developing marketing concepts and strategies, Islamic marketers must pay attention to social

responsibility which is a representation of a humanistic attitude. The role of Islam in marketing studies is as a marketing tool. In this case, Islamic marketing must be able to integrate Islamic teachings in the concept to realize an Islamic marketing concept from conventional marketing concepts. The concept of Islamic marketing through the integration of modern marketing and Islamic teachings according to Bin Ya "qub al-Tahir and Sharif Murad. Al-Tahir and Murad formulated the 4P marketing concept, namely, product, price, place, promotion with Islamic teaching.

Marketing can be interpreted as a socio-economic activity, in socio-economic activities it also applies sharia principles. There are 4 characteristics found in sharia marketing, namely:

1. Divinity (rabbaniyah)

For someone who carries out activities as a sharia marketer, he will always feel that every action he does will be held accountable on the last day. And believe in the existence of Allah who always oversees every activity. With this concept, an Islamic marketer will be very careful in his marketing behavior and try not to harm consumers. If an Islamic marketer is only profit-oriented, then he can harm consumers by making false promises. However, a sharia marketer has a maslahah orientation, so he will not seek profit but is balanced with blessings in it.

2. Ethical (akhlaqiyyah)

Being a sharia marketer must prioritize good morals in all aspects of its activities. And prioritize moral values regardless of religion.

3. ealistic (al-waqiyyah)

Sharia marketing is a flexible marketing concept. As a sharia marketer, he must look clean and neat and unpretentious in the style and style of clothing worn in accordance with the style of clothing in accordance with Islamic law.

4. Humanistic (insaniyyah)

Islamic Sharia is a humanistic sharia, created for humans according to their capacity regardless of race, colour, nationality, and status. So that sharia marketing is universal. Humanistic sharia marketing is created for humans according to their capacity regardless of religion, tribe, race, skin colour, nationality, and status. The basic marketing concept of spiritual marketing is a system of copyright, taste, heart that is guided by the integrity of faith, piety, and obedience to the laws of Allah SWT. If faith, taqwa, and obey all of this sharia, then marketing activities carried out no influence at all with Islamic law. In the Qur'an can be seen how Islamic teachings regulate the business life (marketing) of a Muslim. As in the Qur'an letter Al-Hashr verse 18:

Meaning: "O you who believe, fear Allah and let every one of you consider what he has done for the morrow (hereafter); and fear Allah, Verily, Allah knows best what you do." (Q.S. Al Hashr: 18)

According to Haroen (2020), the principles of marketing (muamalah) are as follows:

1. The basic principle in muamalah is to realise the benefit of mankind by paying attention to and considering various situations and conditions that are directly related to consumers.
2. Any type of muamalah is allowed in the rules of Islamic law as long as there is no evidence that forbids it.

From the results of the analysis that I see that the Marketing Mix strategy in an Islamic economic perspective on BSI Gold Pawn products (Case Study of Bank Syariah Indonesia KCP Kisaran) is based on Divinity, Ethical, Realistic and Humanistic. In this case, we can conclude that Islamic marketing must be able to integrate Islamic teachings in the concept to realise an Islamic marketing concept from conventional marketing concepts. The concept of Islamic marketing through the integration of modern marketing and Islamic teachings according to Bin Ya "qub al-Tahir and Sharif Murad. Al-Tahir and Murad formulated the 4P marketing concept, namely, product, price, place, promotion with Islamic teaching, and in

this case BSI KCP Kisaran has used the 4P Marketing Mix concept.

CONCLUSION

Based on the results of the research and discussion, the following conclusions can be drawn:

1. Products at BSI KCP Kisaran consist of products for channeling funds and raising funds.
2. Marketing Mix Strategy Gold Pawn Products BSI KCP Kisaran is using 4P (Product, Price, Promotion, Place).
3. Factors in the Occurrence of Fluctuations in Gold Pawn Product Customers at Bank Syariah Indonesia KCP Kisaran are due to the choice of the customer himself who prefers other products compared to gold pawn products.
4. Marketing Mix Strategy in Islamic Economic Perspective on BSI Gold Pawn Products (Case Study of Bank Syariah Indonesia KCP Kisaran) is that it must be based on Divinity, Ethical, Realistic and Humanistic.

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