

# Marketing Analysis at Pawnshop Shari'a Pekanbaru Riau, Indonesia

## Análisis de Marketing en Casa de Empeño Shari'a Pekanbaru Riau, Indonesia

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Recibido: 02/01/2017 • Aprobado: 12/01/2017

### Content

- [1. Introduction](#)
- [2. Pawnshop concept](#)
- [3. Methods](#)
- [4. Results](#)
- [5. Discussion](#)
- [6. Conclusion](#)
- [Acknowledgments](#)
- [References](#)

#### ABSTRACT:

The development of Shari'a pawnshops in Indonesia is increasing significantly, even service counter or office unit of Shari'a pawnshop can easily be encountered in various corners of the city in Pekanbaru, and this is certainly supported by the marketing strategies. In addition, pawnshops also do not forget the Shari'a marketing characteristics. This study aims to investigate the implementation of the marketing strategy undertaken by PT. Pegadaian (Persero) Shari'a branch office Ahmad Yani Pekanbaru seen the concept of the marketing mix to determine the level of application of Shari'a marketing characteristics. The subjects were customers and employees of PT. Pegadaian (Persero) Shari'a; number of customer is up to 2,310 clients while employees are 9 staffs. Customer samples number is 96 clients, obtained by using a solving formula. While the sample of employee is all staff which is 9 staffs.

Technique of collecting data is by questionnaires and analysis using a descriptive quantitative. Results of this study are the marketing strategy undertaken by PT. Pegadaian (Persero) Pekanbaru is done very well, because of the percentage value (P) is 83% which in

#### RESUMEN:

El desarrollo de casas de empeño Shari'a en Indonesia está aumentando significativamente, incluso el mostrador de servicios o la unidad de oficina de la casa de empeño Shari'a se puede encontrar fácilmente en varios rincones de la ciudad en Pekanbaru, y esto es sin duda apoyado por las estrategias de marketing. Además, las casas de empeño también no se olvidan de las características de comercialización Shari'a. Este estudio tiene como objetivo investigar la implementación de la estrategia de marketing emprendida por PT. Pegadaian (Persero) Shari'a sucursal Ahmad Yani Pekanbaru visto el concepto de la mezcla de marketing para determinar el nivel de aplicación de Shari'a características de comercialización. Los sujetos eran clientes y empleados de PT. Pegadaian (Persero) Shari'a; Número de clientes es de hasta 2.310 clientes, mientras que los empleados son 9 personal. El número de muestras de clientes es de 96 clientes, obtenido mediante el uso de una fórmula de resolución. Mientras que la muestra del empleado es todo el personal que es 9 personales. La técnica de recolección de datos es mediante cuestionarios y análisis utilizando

the interval of 80% to 100%. The application of Shari'a marketing characteristics of the Pawnshop is very well, with result of the percentage value (P) is 98% which in the interval 80% - 100%.

**Keywords:** Pawnshop Shari'a, Marketing Strategy, Marketing Characteristics of Shari'a

un método descriptivo cuantitativo. Los resultados de este estudio son la estrategia de marketing emprendida por PT. Pegadaian (Persero) Pekanbaru se hace muy bien, debido a que el porcentaje (P) es del 83% que en el intervalo de 80% a 100%. La aplicación de las características de comercialización Shari'a de la casa de empeño es muy bien, con el resultado del porcentaje de valor (P) es del 98% que en el intervalo de 80% - 100%.

**Palabras clave:** Casa de empeño Shari'a, Estrategia de Marketing, Marketing Características de Shari'a

## 1. Introduction

Islam is a religion that is not only related to the issue of ritual but Islam is a religion that has a comprehensive and universal system. According to (Syafi'i 2001) explains that a comprehensive means Islamic law encapsulates in all aspects of life, both rituals (worship) and social (mu'amalah). While universal means that the Islamic law can be applied in every time and place until the Day of Judgment. Nowadays, more people worldwide are aware of the Islamic mu'amalah activities, one of the proofs is rapid development of the economic interest in Islam. Indonesia as the largest Muslim nation in the world is also experiencing the same thing. Islamic economic developments in Indonesia increased rapidly, this is evidenced by the number of Islamic financial institutions were established in Indonesia in an effort to grow the Shari'a based economy at the moment. Islamic bank is a financial institution that is a very important role in supporting the growth of Shari'a economy, both as a collector of funds for the public and as a distributor of funds to the public, as well as agencies that provide other financial services.

Besides Islamic banks, there are also other Islamic financial institutions that contribute to the economic development of the Shari'a, namely Shari'a pawnshop. The Implementation of Shari'a pawnshops is pawning transactions contract based on Islamic principles and practices of government policies in developing economies and financial institutions in accordance with the values and principles of Islamic law. The amount of public demand for Shari'a mortgage, make Islamic financial institutions grow rapidly in Indonesia. This is because the mortgage Shari'a is able to reach all levels of society, especially the lower and middle class. Continue development of Shari'a pawnshop, then other Islamic financial institutions such as banks, began to offer Shari'a pawning products to their customers. Almost all of Islamic banks is providing Shari'a pawn products, it cannot be avoided anymore; competition in product Shari'a pawn is increasing competitively. Shari'a pawnshop branch is supposedly able to complete with other conventional financial institutions. It takes workable marketing strategy for the achievement of goals and expectations that have been set. PT. Pegadaian (Persero) Shari'a branch Ahmad Yani is one of the existing Islamic pawnshops in Pekanbaru, Indonesia. That Shari'a pawnshop offers products based on Shari'a to the public pledge.

As a financial institution of Shari'a, the Shari'a pawnshop is required not only to sell products of Shari'a principle but in terms of marketing their products, it also must be principled by Islamic Shari'a. Marketing itself is a form of mu'amalah justified in Islam, throughout the transaction process maintained all of the things that are forbidden by Shari'a compliance. The marketing of Shari'a is a strategic business discipline that directs to the process of creation, bidding, and changing the value of an initiator to its stakeholders, which in the overall process in accordance with the contract and the principles mu'amalah (business) in Islam. The Shari'a pawnshop as an Islamic financial institution that sells Islamic products required to implement the Shari'a marketing strategy in market its products. There are many advantages of applying Shari'a marketing efforts. Marketing is not only to market the Shari'a but also there are more values in marketing them, but more away the marketing has roles in Shari'a and the Shari'a has roles in marketing. Refer to background of the problems described above, the formulations of the problem are:

(a) How is the implementation of the marketing strategy undertaken by in PT. Pegadaian

(Persero) Shari'a branch Ahmad Yani Pekanbaru based on the concept of the marketing mix.

(b) How is the application of the Shari'a marketing characteristics in PT. Pegadaian (Persero) Shari'a branch Ahmad Yani Pekanbaru.

The purposes of this study are:

- (a) To investigate the implementation of the marketing strategy undertaken by PT. Pegadaian (Persero) Shari'a branch Yani Pekanbaru seen from the concept of the marketing mix; and
- (b) To determine the level of application of Shari'a marketing characteristics in PT. Pegadaian (Persero) Shari'a.

The extent to which the marketing characteristics of Shari'a be applied in PT. Pegadaian (Persero) Shari'a branch Ahmad Yani Pekanbaru. This research is expected to be useful for:

- (a) Provide information to the PT. Pegadaian (Persero) Shari'a and interested parties regarding the marketing of Shari'a. In particular regarding the marketing strategy and the implementation of Shari'a marketing characteristics, so that will be a constructive input to further enhance the marketing strategy and marketing characteristics of Shari'a; and
- (b) Adding to the repertoire of knowledge of Shari'a marketing, in particular marketing strategy and implementation of the marketing characteristics of Islamic Shari'a pawnshops. So it can be used as a reference and a reference to the parties who studied marketing Shari'a and Shari'a pawnshops.

In this research, case study is based on one of Pawnshop Company in Pekanbaru, Riau Indonesia which name is PT. Pegadaian (Persero) Shari'a. Various products are marketing in PT. Pegadaian (Persero) is based on a Shari'a product, such as Rahn (pawn Shari'a), Arrum (micro and small business financing), Noble (noble metal sales service in cash or installments), Multi Online Payments (monthly online bills payment services such as electricity, telephone, taps, etc), deposit services and estimates (service custody of valuables and valuation services karatase and quality jewelry).

Vision and mission of PT. Pegadaian (Persero) is based on Islamic pawnshop, vision is as integrated business solutions mainly based pawn which has been marketed and business solutions based on micro fiduciary will be the best for the middle and lower business. Islamic pawnshop mission is:

- (a) Provide financing which is fast, easy, secure and give guidance to the middle and lower class in effort to stimulate economic growth;
  - (b) Ensure equitable distribution of services and infrastructure that provide ease and comfort throughout Pawnshop in preparing itself to be a regional player and continues to be chosen by the public; and
  - (c) Assist the government in improving the welfare of middle-class society and carry out business in order to optimize company resources. Source: PT. Pegadaian (Persero) Shari'a branch Ahmad Yani Pekanbaru.
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## **2. Pawnshop concept**

### **2.1 The Theory of Marketing**

According to (Team 2001) market is a seller who wants to exchange goods or services with money and buyers who want to exchange money for goods or services. Then the word "market" gets the prefix and suffix into the word "marketing". In the (Team 2001), marketing means the process way, act a commodity market. (Peter 2000) Explains that marketing is a managerial process in identifying customer needs and satisfy them by providing products of feasible in order to achieve the company's goals. Furthermore, also explained that marketing was dealing with things that are more extensive than just selling what is produced by the company.

Marketing is a bridge between producers and consumers, so it can be regarded as the spearhead of the overall business activities of a company to distribute products or services of the company to the consumer. Marketing issue is one of very important aspect for the company to run the business, because it is uncommon company failed to achieve its objective due to lack of proper marketing system.

## 2.2 Marketing Strategy

Each company has a goal to survive and thrive, these objectives can only be achieved through efforts to maintain and improve the benefit (profit) of companies. This objective can only be achieve if the company is doing a solid marketing strategy to be able to use the opportunities that exist in marketing, so that the company's position in the market can be maintain simultaneously improve. In the (Main Indonesian Dictionary 2011), the word "strategy" has several meanings, namely:

- (a) Science and art of using all the resources of the nation (*bangsa*) to implement a particular policy in war and peace;
- (b) The science and art of leading an army to face the enemy in the war, under favorable conditions;
- (c) Plans careful about the activities to achieve specific objectives; and
- (d) Good place according to the tactics of war.

According to (F 2010) describes another meaning of the strategy, the term strategy comes from the Greek word that is strategic (consisting of two words, stratus military means; and a meaning lead), which means the art or science to become a general. The concept is relevant to the situation in ancient times were often tinged war, where the generals needed to lead a war service branch in order to always win the war. Tull and Kahle opinion expressed by (F 2010) define marketing strategies planned as a fundamental tool for achieving the company's goal to develop a sustainable competitive advantage through which entered the market and marketing programs that are used to serve the target markets.

Marketing strategies are also described in the (Team 2001), which plans to enlarge the influence on the market, both in the short term and in the long term, which is based on market research, assessment, product planning, promotion and sales planning, as well as distribution. Basically, the marketing strategy is a series of efforts taken in order to achieve the goal, policies and rules that give direction to the marketing efforts by the time, on each level and a reference also allocation, particularly in response to the company in the face competitive environment and ever-changing circumstances. The marketing strategy is a plan that is comprehensive, integrated and fused in marketing, which provides guidance on activities to be carrying out in order to achieve an optimal result. Successful marketing strategy is normally determined by the level of customer satisfaction achieved from the marketing activities of the company. Customer satisfaction is a key element of the marketing concept and marketing strategy. Every step made in formulating marketing strategy should be oriented in an effort to achieve customer satisfaction.

## 2.3 Marketing Mix

In (Khemchotigoon 2015) elaborated relationship between consumer animosity, marketing mix, perceived product quality, consumer satisfaction and intention to purchase of consumer behavior. The combination of the components contained in the marketing mix must be integrated. That is, the implementation and application of these components must be done by watching between one of component to others, because of them closely interconnected in order to achieve the objectives of the company and is not effective if it is executed individually. Marketing mix is a marketing strategy that emphasizes how to sell products as effectively as

possible. In other words, the marketing mix variables used by each company as a means to meet the needs and desires of consumers. The marketing mix elements of marketing are interrelated, desegregated, organized, and properly used, so that the company can achieve the marketing goals effectively. Marketing mix strategy is part of a marketing strategy, and serves as a guide in using the elements or variables that can be controlled marketing head of the company to achieve its goals in the field of marketing. (Peter 2000) describes the marketing mix definition cited by (Hurriyati 2010) as follows: marketing mix is a set of marketing tools that can be used by the company to achieve its marketing objectives in the target market.

In (Zeithaml V. ; Bitner 2000) also explain the definition of the marketing mix, quoted by (Hurriyati 2010) as follows: marketing mix is elements of the company's organization can be controlled by the company in their communication with consumers and will be used to satisfy consumers. In general, the concept of the marketing mix consists of four elements commonly abbreviated by 4P, namely product, price, place and promotion. Then, specifically for marketing services, marketing mix element was expanded with the addition of three more, namely the people, physical evidence, and process so that it becomes seven elements commonly abbreviated 7P. Each of the seven elements of the marketing mix is interrelated and dependent on each other and has an optimal mix according to the characteristics of the segment. The elements of the marketing mix are a marketing tool that has direct contact with the external environment, while the company itself only has limited control over the external environment. Therefore, the marketing mix plays an important role in the company's efforts to implement its strategy and policy in achieving customer satisfaction. These elements are elements that can be controlled by the company and interconnected, which was shown to serve and meet the needs of consumers. Companies must be able to plan and combine these elements in the right proportions so that the marketing mix according to the corporate environment, can satisfy the target market, and remain in line with the target company in the field of marketing as a whole. Marketing mix that has been set by the company should always be adapted to the conditions and situations faced by the company, so it must be dynamic.

## **2.4 Shari'a Marketing**

According (Kartajaya 2006) explains the meaning of Shari'a marketing is a strategic business discipline that directs the process of creation, bidding, and changes the value of an initiator to its stakeholders, which in the overall process in accordance with the contract and the principles mu'amalah (business) in Islam. This means that the entire process of marketing Shari'a either the process of creation, bidding, and the process of change in the value there should be no things that are contrary to the contract and the principles of Islamic mu'amalah. The extent they can be guaranteed, and the deviation principles of Islamic mu'amalah does not occur in a transaction or in a business process, then any transaction in the form of marketing can be allowed. Marketing Shari'a is the implementation of a strategic business discipline in accordance with the values and principles of Shari'a. So, marketing is executed based on the concept of Islamic Shari'a that has been taught by the Prophet Muhammad. The core value of marketing Shari'a is integrity and transparency, so that a marketer (which is also called marketers) should not lie and people buy because of need and in accordance with the wishes and needs, not because of the discount. The marketing concept of Shari'a is not much different to the current conventional marketing as implementing. The concept of conventional marketing is a science and an art that leads to the creation, delivery, and communication of values (the values contained in the marketed product) to the consumer as well as maintaining relationships with their stakeholders.

The Shari'a marketing concept itself is now emerging as the development of Islamic economics. Some companies and financial institutions, especially Shari'a have applied this concept and have obtained positive results. The Shari'a Marketing is predicted to continue growing and trusted community because its values are in accordance with what society needs is honesty. (Syafi'i 2001) Explains that the example of the application of Shari'a marketing is the Prophet

Muhammad. He was the last prophet revealed to enhance the teachings of Allah as revealed earlier. Prophet is a paragon of his people. However, on the other hand the Prophet Muhammad also is human. He is eating, drinking, and family or neighbors, business and politics, as well as leading the people. As a trader, Prophet Muhammad provides a very good example in every business transaction. He performs transactions in an honest, fair, and never makes customers complain, much less disappointed. He always kept his word and delivers the merchandise to the quality standards in accordance with customer demand.

In (Nuhtay 2015) discuss on the historical of Shari'a operational perspective according to Islamic Law, one of the risk management tools and it becomes more important in the daily lives. The non-shari'a complaints element such as interest, gambling and uncertainly involve in the marketing. The reputation of the Prophet Muhammad as a true trader, honest, professional, and trustworthy has been embedded well since his youth. He also showed a sense of responsibility and integrity greatly to every transaction made. So, He got the title of "Al-Amin" which means a person who can be trusted.

## **2.5 Characteristics of Shari'a Marketing**

(Kartajaya 2006) explain that there are four characteristics of Islamic marketing can be used as guide for marketers of Shari'a.

First, Theistic (Rabbaniyyah) one of characteristic Shari'a that is not owned marketing in conventional marketing is known so far that is a religious (diniyyah). This condition is created does not because of necessity, but departed from the awareness of religious values, which are seen as important and coloring marketing activities that do not to fall into acts that could harm. Marketers of Shari'a have to believe that Allah is always close and watch him while he was carrying out all kinds of business forms.

Marketing of Shari'a very concern with the value and should have a higher value and better brand, because the Islamic business is a business of trust, fair business, and businesses that do not contain a ruse in it. In addition, the service is also a matter that must be considered, customers will feel value and respect when the services receive was very good and satisfies. Even in the end will make the value of a company is becoming higher because of the service is a good spirit in the Islamic business.

Second, Ethical (Akhlaqiyyah) another privilege of Shari'a marketer in addition to his religious side, also because he is promoting moral issues (ethical and moral) in all aspects of its activities in Shari'a marketing. Marketing concept is promoting moral values and ethics, does not matter what their religion because the moral values and ethics is a universal value, which is taught by all religions.

Third, Realistic (Waqi'iyyah) a marketing of Shari'a is not a concept exclusive, fanatical, anti-modernity, and stiff of Shari'a marketing. A marketing concept is flexible, as well as the breadth and flexibility underlying the Islamic of Shari'a. Marketer of Shari'a does not mean it has to be dressed in the style of the Arabs with a dressing gown and does not forbid a tie because it is considered a symbol of western society. However, a marketer of Shari'a is a professional marketer with looks clean, neat and earthy then suitable wearing any model or style of dress. They are working with professional and promote religious values, piety, moral aspects and honesty in all marketing activities.

Fourth, Humanistic (Insaniyyah) other marketing privileges of Shari'a is universal humanistic, understanding is that of Shari'a was created for man to rank up, maintained and preserved human nature, and properties can be constrained the luxury with of Shari'a guidelines. With humanistic values, then he became a man who controlled and balanced, he is not a greedy man which justifies any sentence to achieve maximum profit. Man cannot be happy at the expense of others or human whose heart dry with social concerns. Islamic Shari'a is of Shari'a humanistic, Islamic Shari'a created for humans according to their capacities, regardless of race, color, nationality, and status. This makes the universal nature of the Shari'a thus become a

universal humanistic law.

## 2.6 Comparison Shari'a Marketing and Conventional Marketing

Shari'a Marketing differs from conventional marketing, the difference lies in Islamic marketing based on the teachings and guidance of Islam, while conventional marketing do not have it.

**Table 1:** Marketing differences Shari'a and conventional marketing.

The Different	Shari'a Marketing	Conventional Marketing
Basic philosophy and concept	Strong in the concept of Shari'a and believe that all the activities is under supervision of Allah SWT	Not based on Shari'a, thus do not have value in <i>Ilahiyyah</i>
Marketing ethic	Strong in integrity and Islamic attitude (Akhlaq)	Free to do any kind of marketing, no ethic values
Approach to client	Approach client as partnership	Client as object and customer to achieve target in sales
Vision to the competitor	Positive thinking that competitor is partnership and also together to make success in implementing economic Shari'a	Competitor is as enemy that have to "kill" and one of aspect could resistance in successfully of company
Culture in working	Strong in guidance is Islamic from Prophet Muhammad SAW	No Islamic guidance

Source: <http://konsultanekonomi.com/2012/05/marketing-syariah.html>: accessed 2013.

## 2.7 Mortgage Institution in Indonesia

Mortgage business in Indonesia began in the Dutch colonial era (VOC), at which time the mortgage assignment is to help people to lend money against pledge. At first, the business is run by the private sector, but in the subsequent development of mortgage business was taken over by the Dutch government. Then the companies become the state according to the law of Dutch government at the time with status Pawnshop Office. In age of independence, the government of the Republic of Indonesia took over the Office of Mortgage Brokers.

Today, as the development of Islamic financial institutions in Indonesia pawnshops sector also experienced it then has born the Islamic pawnshop. Islamic pawnshop is a financial institution that runs the pawn business in accordance with Islamic principles. In (Alma 2009) describes the development of Shari'a pawnshop. Pawnshops Shari'a was first established in Jakarta under the name of Shari'a Pawn Service Unit (ULGS) branch Dewi Sartika in January 2003. Following the establishment of ULGS in Surabaya, Makassar, Semarang, Surakarta, Yogyakarta, and there are also four branch offices pawnshops in Aceh converted into Shari'a pawnshops. Operational function is run by Shari'a pawnshops branch offices of Pawn Service Unit as an organizational unit under the guidance of others Business Division Pawnshop. Shari'a Pawn Service Unit (ULGS) is an independent business unit that is structurally separates to its management and from conventional mortgage business.

According to (Zakaria 2013) discuss on the ability of Al-Rahn scheme and conventional pawnbroking to guarantee security of gold as collateral, a comparison of Al-Rahn scheme and conventional pawnbroking to guarantee, the basic criteria in measuring the ability of both institution and are protection compensation payment for loss or damage of the collaterals license authorization to running pawnbroking. National Shari'a Council of the Indonesian (Majlis Ulama Indonesia) explains that the legal umbrella Islamic pawnshop in terms of compliance with Islamic principles adhered to the fatwas of the National Shari'a Council.

## **2.8 The Nature of Islamic Pawnshop**

The nature of mortgage business in principle to provide services for the benefit of public and the same time seeking profits based on the principles of good management.

(Soemitra 2010) describes the purpose and benefits Pawn, the aim is:

- (a) Helping to implement and support the implementation of government policies also programs in the field of economy development in nation, generally by channeling money financing / loans on the basis of the law of liens;
- (b) Prevention of the practice of debt bondage, dark pawn shops, and other loans are did not fair;
- (c) Utilization of interest-free pledge on Shari'a pawn has the effect of social safety nets for who need urgent funds and no longer entangled loan / interest-based financing; and
- (d) Helping people who need loans with easy terms.

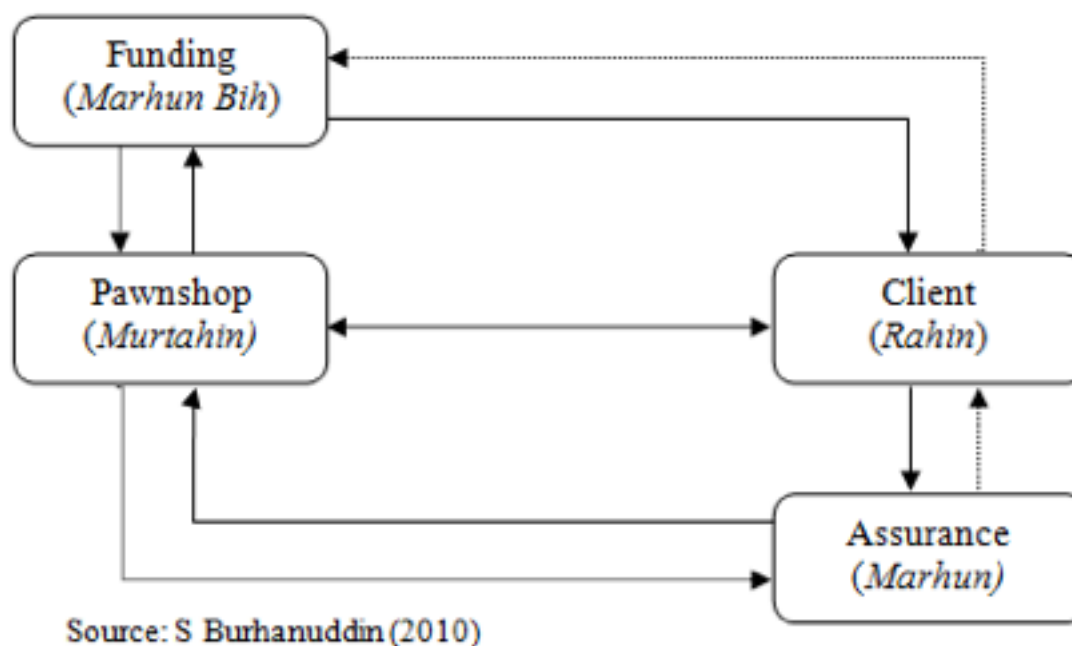
The benefits of pawnshops, among others:

- (a) For clients; the availability of funds with relatively simple procedure and within a faster time than the financing / bank loan. In addition, customers also benefit assessment of the value of a good move professionally. Getting care facilities that move goods safely and reliably;
- (b) For mortgage companies; (i) Income derived from capital lease paid by the borrower of funds; (ii) income derived from fees paid by customers who obtain certain services; (iii) The mission of PT. Pegadaian (Persero) as the companies involved in financing the provision of assistance to the people who need funding with a relatively simple procedure; and (iv) Based on the Government Regulation (PP) 10 In 1990, the profit earned is used to: fund the construction of the universe (55%), general reserves (20%), backup destination (5%) and social fund (20%).

## **2.9 Operational of Islamic Pawnshop**

Shari'a pawnshops running its operations adhere to Islamic principles. Basically, Shari'a-based products have characteristics such as: not picking interest in a variety of shapes because of usury, define money as a medium of exchange is not a trade commodity, and do business to obtain a reward for service and / or for the results. In the pawnshop operations, Shari'a illustrates the relationship between the customer and the Shari'a pawnshop. Technically, the implementation of the contract pawn in Shari'a pawnshop is as follows:





**Figure 1:** Operational scheme Islamic pawnshop

Specification:

- (a) Shari'a customer offers goods to pawnshops to obtain financing then Shari'a pawnshops assess the collateral to be used as a basis for providing financing.
- (b) Shari'a pawnshops and customer agree on contract pawn, this contract covers the loan amount, imposition of service charges on deposits and administrative costs.
- (c) Mortgage Shari'a provides financing or services required by customers according to the agreement.
- (d) Customers redeem the pawned goods after maturity.
- (e) Mortgage Shari'a return the goods pawned to its owner.

(Soemitra 2010) explains that basically Shari'a pawnshops walking on two contract of Shari'a transaction, namely:

- (a) Rahn agreement, rahn in question is hold property as collateral for the borrower receives a loan, the collateral that secures the gain to take back all or part of its receivables. With this contract, pawnshops Shari'a hold chattels as collateral for debts of customers; and
- (b) Akad Ijarah, namely the transfer of rights to contract for goods and / or services through a lease payment of wages, without being followed by the transfer of ownership of the goods themselves. Through this agreement, it is possible for Shari'a pawnshops to withdraw the rent on the storage chattels belonging to customers who have made the contract.

## 2.10 Existing Products in Islamic Pawnshop: PT.

Pegadaian (Persero) Shari'a Branch Ahmad Yani Pekanbaru provides products and services that can be used by customers, namely:

- (a) Rahn is a principled Shari'a pawn services, rahn serve skim loans to meet the financing needs for the community with the Shari'a system in accordance with the pledge collateral such as gold, jewelry, diamonds, electronics, and motorcycles or cars;
- (b) Arrum (Ar-Rahn to Small Micro), arrum is principled Shari'a loan scheme for micro and small entrepreneurs, for business development purposes with repayment by installment system and using collateral Books Own Vehicle (reg) motorcycles or cars;
- (c) Noble (Noble Metals for Investment Murabaha Eternal), Noble's program facilitates the sale of precious metals by Shari'a pawnshops to the community in cash and / or in installments with the process quickly and in a flexible time period. Murabaha contract for the precious metal is a lasting investment agreement or collective agreement made between the pawnshop and its

customers and costs are agreed upon;

(d) Multi-Payment Online (MPO), various monthly bill payment services such as electricity, telephone, water and others in online office Islamic pawnshop. This service is a fast payment solution that facilitate customer in the transaction without having a bank account;

(e) Courier Services and Estimates, courier service is a service to customers who want to entrust its valuables such as gold jewelry, diamonds, securities, and motor vehicles at an affordable cost. While the estimated service is a service to the public who want to know karate and quality treasure of gold jewelry, diamonds and gemstones, the cost is relatively reasonable.

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### 3. Methods

The research had been conducted in four months at the office of PT. Pegadaian (Persero) Shari'a Branch Ahmad Yani Pekanbaru. The population in this study is the customers and employees of PT. Pegadaian (Persero) Pekanbaru, number of customer is up to 2,310 clients, while employees of PT. Pegadaian (Persero) Pekanbaru is up to 9 staffs. The sampling technique used in this study is simple random sampling and sampling saturated. Total population (N) = 2.310, with a tolerance limit errors (error tolerance) = 10%. Thus, the number of samples is:

$$n = \frac{2310}{1 + (2310 \times 10\%^2)} = 95,85$$

Thus, the sample size is 96 people.

As for the employee population, the authors use a sampling saturated and this is done when the population size is relatively small, at less 30 clients. Thus, the number of samples in this study is equal to the number of population, for example 9 staffs. Data source of this research consisted of primary and secondary data and collection methods of this data are by questionnaire.

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### 4. Results

**4.1 Respondents' Identity:**The number of customers of PT. Pegadaian (Persero) Pekanbaru Shari'a Branch Ahmad Yani who were respondents in this study is 96 clients and the whole questionnaire back and deserves to be analyzed. Based on the questionnaire, respondents' identities can be identified in this study is based on four characteristics, such as age, gender, education, and employment. Table 2 shows number of respondent that filled the questionnaire then detail of them such as age is shown.

**Table 2:** Respondents age

No	Respondent Age	Number	Percentage
1	< 20	2	2%
2	20 - 29 tahun	36	37%
3	30 - 39 tahun	39	41%
4	40 - 49 tahun	18	19%
5	≥ 50 tahun	1	1%

Total	96	100%
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Based on data in table 2 above, it can be seen that out of 96 customers of PT. Pegadaian (Persero) Pekanbaru, most of respondents is clients with age between 30-39 years old which as 39 clients or 41% out of total respondent. Following by clients with age 20-29 years old accounted for 36 clients or 37%, aged 40-49 years old were 18 clients or 19%, and age less than 20 years old is 2 clients or 2%, and the last age is more than 50 years old is only 1 client or by 1%. Table 3 shows data of respondent based on gender.

Based on the data in table 3, it can be seen that out of 96 clients of PT. Pegadaian (Persero) Pekanbaru consists of male customers is 36 clients, or by 38% and customer with female gender is 60 client or 62%.

**Table 3:** Respondents' Gender.

No	Respondent Gender	Number	Percentage
1	Male	36	38%
2	Female	60	62%
Total		96	100%

*Source: Processed Data Research, 2013.*

## 4.2 Marketing Strategy At PT. Pegadaian (Persero) Shari'a Branch Ahmad Yani Pekanbaru (Customer)

The following are the results of questionnaire data and summary based on respondent feedback, table 4 shows complete respondent (client) data:

**Table 4:** Questionnaire Results Data Recapitulation on Marketing Strategy PT. Pegadaian (Persero) Shari'a Branch Ahmad Yani Pekanbaru.

No	Answer										Number	
	Very Agree		Agree		Neutral		Not Agree		Very Not Agree			
	F	%	F	%	F	%	F	%	F	%	F	%
1	21	21,88	73	76,04	2	2,08	0	0,00	0	0,00	96	100
2	18	18,75	71	73,96	7	7,29	0	0,00	0	0,00	96	100
3	24	25,00	54	56,25	16	16,67	2	2,08	0	0,00	96	100
4	19	19,79	58	60,42	15	15,63	4	4,17	0	0,00	96	100
5	45	46,88	44	45,83	7	7,29	0	0,00	0	0,00	96	100

6	23	23,96	62	64,58	9	9,38	2	2,08	0	0,00	96	100
7	56	58,33	40	41,67	0	0,00	0	0,00	0	0,00	96	100
8	55	57,29	41	42,71	0	0,00	0	0,00	0	0,00	96	100
9	23	23,96	42	43,75	17	17,71	14	14,58	0	0,00	96	100
10	19	19,79	46	47,92	28	29,17	3	3,13	0	0,00	96	100
11	10	10,42	59	61,46	25	26,04	2	2,08	0	0,00	96	100
12	30	31,25	54	56,25	12	12,50	0	0,00	0	0,00	96	100
13	31	32,29	61	63,54	3	3,13	1	1,04	0	0,00	96	100
14	37	38,54	53	55,21	6	6,25	0	0,00	0	0,00	96	100
15	19	19,79	64	66,67	13	13,54	0	0,00	0	0,00	96	100
16	24	25,00	67	69,79	5	5,21	0	0,00	0	0,00	96	100
17	27	28,13	67	69,79	2	2,08	0	0,00	0	0,00	96	100
18	18	18,75	54	56,25	24	25,00	0	0,00	0	0,00	96	100
19	33	34,38	60	62,50	3	3,13	0	0,00	0	0,00	96	100
20	33	34,38	59	61,46	2	2,08	0	0,00	0	2,08	96	100
21	31	32,29	53	55,21	12	12,50	0	0,00	0	0,00	96	100
Total	596	-	1.182	-	208	-	28	-	2	-	-	-

Source: Processed Data Research, 2013.

The recapitulation of the above is processed using the formula Percentage (P) as follows:

$$P = \frac{f}{N} \times 100\%$$

Noted that:

$$f = 8,390$$

$$N = 2,016 \times 5 = 10,080$$

$$\text{Then, } P = \frac{8.390}{10.080} \times 100\% = 83,23\%.$$

Based on the recapitulation as data presented in table 4 and formula above, it can be seen that the percentage (P) = 83%. This means that the marketing strategy at PT. Pegadaian (Persero)

implemented in the category of Very Good, because is in the interval of 81% - 100%. Characteristics of the application of Shari'a Marketing at PT. Pegadaian (Persero) is employees, the following are the results of questionnaire data summary as shows in table 5 of each respondents (employees):

**Table 5:** Questionnaire Results Data Recapitulation about Application Characteristics of Islamic Marketing at PT. Pegadaian (Persero) Shari'a Branch Ahmad Yani Pekanbaru.

No	Answer										Number	
	Very Agree		Agree		Neutral		Not Agree		Very Not Agree			
	F	%	F	%	F	%	F	%	F	%	F	%
1	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
2	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
3	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
4	8	88,89	1	11,11	0	0,00	0	0,00	0	0,00	9	100
5	8	88,89	1	11,11	0	0,00	0	0,00	0	0,00	9	100
6	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
7	6	66,67	3	33,33	0	0,00	0	0,00	0	0,00	9	100
8	8	88,89	1	11,11	0	0,00	0	0,00	0	0,00	9	100
9	8	88,89	1	11,11	0	0,00	0	0,00	0	0,00	9	100
10	8	88,89	1	11,11	0	0,00	0	0,00	0	0,00	9	100
11	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
12	8	88,89	1	11,11	0	0,00	0	0,00	0	0,00	9	100
13	7	77,78	2	22,22	0	0,00	0	0,00	0	0,00	9	100
14	8	88,89	1	11,11	0	0,00	0	0,00	0	0,00	9	100
15	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
16	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
17	9	100,00	0	0,00	0	0,00	0	0,00	0	0,00	9	100
Total	141	-	12	-	0	-	0	-	0	-	-	-

The recapitulation of the above is processed using the formula Percentage (P) as follows:

$$P = \frac{f}{N} \times 100\%$$

Noted that:

$$f = 753$$

$$N = 153 \times 5 = 765$$

$$\text{Then, } P = \frac{753}{765} \times 100\% = 98,43\%.$$

Based on the recapitulation as presented data in table 5 and formula above, it can be seen that the percentage (P) = 98%, this means that the marketing characteristics Shari'a is applied by employees of PT. Pegadaian (Persero). Implementation is in the category of Very Good because in the interval 81% - 100%.

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## 5. Discussion

Based on results above, it can be seen that the marketing strategy undertaken by PT. Pegadaian (Persero) Shari'a Pekanbaru is the strategy of product, pricing, place, promotion, physical evidence, and process strategy. The product strategy can be described with product quality, profitable products, and products vary. Pricing strategy can be seen with a competitive, reasonable, and prices vary. A strategy can be described with easy access to the location, strategic location and a large parking area also safe. Promotion strategy can be seen with the clear and correct promotion, advertising through media, and promotion by people. Based on the analysis of marketing strategy at PT. Pegadaian (Persero) Shari'a Pekanbaru respondents are known: The product strategy applied by PT. Pegadaian (Persero) Shari'a Pekanbaru is very well, it is known according to the recapitulation of the presentation data and the calculation formula is found that the percentage of 82.36%. Then, it is known that most marketing strategies very successfully because of a strategy has the highest percentage, for example 86.18%. Marketing strategies that are not performing well is because of strategy has low percentage value, for example 78.75%.

Results also show that the applications of Shari'a marketing characteristics of the PT. Pegadaian (Persero) Shari'a Pekanbaru are theistic values, ethical, realistic and humanistic. The theist values can be described with muraqabah nature, sincere intentions because of Allah, taqwa nature, pure heart and sincere, not cheating and deceiving, and provide good service. Ethical values can be seen in promoting, the value of moral and ethical, honest, and trustworthy. Realistic value can be described with a professional attitude, flexible, the appearance of clean, neat and understated, and intelligent. Ethical values can be seen a communicative nature, the nature of the humanist, universal nature, and have a sense of compassion and brotherhood. Based on the analysis of data in the application of Shari'a marketing characteristics of the PT. Pegadaian (Persero) Shari'a Pekanbaru (respondents) in mind:

- (a) Value theistic applied by employees of PT. Pegadaian (Persero) Shari'a Pekanbaru performing very well, it is known according the recapitulation of the presented data and the above formula found that the percentage is 99.26%.
- (b) The ethical value that is applied by employees of PT. Pegadaian (Persero) Shari'a Pekanbaru is performing very well. Refer to the recapitulation of the presented data and the above formula found that the percentage is 96.30%.
- (c) A realistic value applied by employees of PT. Pegadaian (Persero) Shari'a Pekanbaru

performing very well. It is shows the recapitulation percentage from the data presented and calculation found that the percentage is 97.78%.

(d) The humanistic value applied by employees of PT. Pegadaian (Persero) Shari'a Pekanbaru performing well as the recapitulation of the data presented and calculated by formula is achieve the percentage of 99.44%.

Based on the analysis above, note that the values of theistic, ethical, realistic and humanistic is applied by employees of PT. Pegadaian (Persero) Shari'a Pekanbaru very well because of the percentage interval is between 80% - 100% which is 98%. Then, it is known also that Shari'a marketing characteristics of the most performing very well is the humanistic value because it has the highest percentage value is 99.44%.

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## 6. Conclusion

PT. Pegadaian (Persero) Shari'a Branch Ahmad Yani Pekanbaru is Islamic financial institutions who market products based on Shari'a, namely Rahn (pawn Shari'a), Arrum (micro and small business financing), and Noble (noble metal sales service in cash or installments). In addition to market Islamic products, PT. Pegadaian (Persero) Shari'a Pekanbaru also providing services, namely Multi Online Payments (monthly online bills payment services such as electricity, telephone, etc), deposit services and estimates (service custody of valuables and valuation services karatase and quality of jewelry). Refer to the recapitulation of the research concluded that the marketing strategy at PT. Pegadaian (Persero) Shari'a Pekanbaru is at a value of 83%, which means that the marketing strategy implemented by PT. Pegadaian (Persero) Shari'a Pekanbaru is very well. Recapitulation of the research concluded that the application of Shari'a marketing characteristics of PT. Pegadaian (Persero) Shari'a Pekanbaru is at 98% which means that the value of the marketing characteristics of Shari'a are applied by employees of PT. Pegadaian (Persero) Shari'a Pekanbaru is very well. Marketing characteristics of Shari'a has been implemented by employees of PT. Pegadaian (Persero) Shari'a Pekanbaru must be maintained, Istiqamah and provide the best for the company and customers, practicing Islamic values in their work, and prioritize customer satisfaction. Istiqamahan is what should be always maintaining and even keep enhancing for the good service.

## Acknowledgments

Author would like to express thank you to Universitas Islam Riau, Indonesia to fund this research.

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Revista ESPACIOS. ISSN 0798 1015  
Vol. 38 (Nº 21) Año 2017

[Índice]

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