



The digital marketing strategy of the gold instalment product at the branch office of BSI in Yogyakarta

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ABSTRACT

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Marketing Strategy, Digital Marketing Strategy, Gold Installment, Bank Syariah Indonesia.

Good digital marketing is needed to promote gold installment products so that they do not compete with banks or other financial institutions. Thus, carrying out business innovations, which transform into digital, is necessary to connect Pawning Sales Officers with customers on the internet to generate high-demand prospects, save time and budget, and provide fast responses with real-time services. This study aims to find out the digital marketing strategy for gold installment products by the branch office of Bank Syariah Indonesia in HOS Cokroaminoto (BSI KCP HOS Cokroaminoto) of Yogyakarta and the obstacles faced by BSI KCP HOS Cokroaminoto in implementing digital marketing strategies for gold installment products. This field research uses the descriptive-qualitative approach, and the research object is the gold installment financing product at Bank Syariah Indonesia. The data are collected through observation, documentation, and interviews with PSO, CBRM, and customers. The digital marketing strategies used at BSI KCP HOS Cokroaminoto are financial technology, social media, referral marketing, and online advertising. These four strategies positively impact the introduction of gold installment products. However, the disadvantages of digital marketing are that more people are interested in using direct marketing, it is vulnerable to fraudulent activities, it needs to create exciting content, and it takes time to understand.

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Introduction

Economics helps humans meet their daily needs and manage finances effectively (Yuli et al., 2023). The financial sector, especially banking, plays an essential role in the economy and continues to grow to meet the needs of society (Ramadhan et al., 2022). In Indonesia, the banking sector is in great demand because of its contribution to economic growth and improving living standards through various products, including those based on sharia (Suprayitno & Tony, 2024). Bank Syariah Indonesia (BSI), the result of a merger of Bank Syariah Mandiri, BRI Syariah, and BNI Syariah, aims to become one of the 10 largest sharia banks in the world by 2025 (Syafi'i & Huda, 2022). Banking in Indonesia is divided into two models, namely Conventional Banks and Sharia Banks. The difference between the two is in the contract used in transactions. Banking financial institutions

have many kinds of products, one of which is the Gold Installment Financing product (Harahap et al., 2024). Gold installment products are currently attracting a lot of public attention, this is due to the many strategies for introducing products to customers in the banking sector through marketing (Safira et al., 2024; Syahputra et al., 2021). Marketing is the process of identifying, creating, and communicating value, and maintaining satisfying customer relationships to maximize company profits. This is done either through financial technology, social media, or other media (Noviati et al., 2023).

Bank Syariah Indonesia's (BSI) flagship product includes a gold installment facility and financing for gold ownership in installments (Harahap et al., 2024). This facility involves two types of contracts: (1) Murabahah Contract, where the purchase of gold is made with an agreed profit margin between the seller and the buyer, and (2) Rahn Contract, which is a gold pawn as collateral (BSI, 2021). According to the agreement, payment can be made in installments or all at once after purchase. BSI Cicil Emas is a strategic investment to achieve future financial plans and goals (Maulida, 2022). Bank Syariah Indonesia can create creative solutions that answer all the needs of society; among its products is Bank Syariah Indonesia (BSI) gold installments which provide facilities to the public to be able to own precious metals (LM) in the form of gold bars using a Murabahah (buy-sell) contract (Syahputra et al., 2021). Payment is made in installments (not cash).

Gold, like precious metals, tends to be a stable investment even during a recession. Historically, gold investment has been proven beneficial during the 1998 monetary crisis (Safira et al., 2024). Gold is often considered a solution for managing finances and storing value amid economic uncertainty (Tabrani et al., 2022). Although gold prices can increase during inflation or recession, investment in precious metals is generally considered safe and provides stable returns with low-risk (Ritonga, 2024). However, this investment requires a significant down payment, such as 20% of the purchase price, which can be challenging for novice investors (Ramadhan et al., 2022). Investing in gold is widely regarded as one of the best options for long-term growth. Investors can profit from the difference between the buying and selling prices, known as the spread (Wulandari et al., 2016). Typically, an investor purchases gold when prices are low and sells it when prices increase to make a profit. It's important to understand that gold investment doesn't provide monthly or yearly dividends, quick high returns, installment plans, or other schemes that promise rapid wealth. Instead, gold investment is ideal for those with mid- to long-term financial goals. It also serves as a key strategy for diversifying an investment portfolio, embodying the principle of not putting all your eggs in one basket (Juisin et al., 2023).

Bank Syariah Indonesia (BSI) seeks to minimize the risk of speculation in gold investment by following the regulations stipulated in BI Circular Letter Number 14/7/DPbS, which regulates Qardh products with Gold collateral for Islamic banks and Islamic business units (Rokan, 2022). To

meet the needs of customers who want gold installment products, BSI KCP Yogyakarta has utilized gold installment products as part of its offerings (Niswah & Tambunan, 2022). In addition, to promote gold installment products, BSI implements a digital marketing strategy that involves the use of various electronic platforms such as the Internet and social media (Fauziah et al., 2024). This strategy aims to increase the visibility of gold installment products and attract the interest of potential customers, as well as ensure effective communication with them through websites, blogs, and social media platforms such as Instagram, YouTube, TikTok, and WhatsApp (Triyanti et al., 2021).

In Indonesia, several studies have identified various challenges in marketing BSI gold installment products. Noviati et al., (2023) noted that one of the main obstacles is the need for more public understanding of BSI gold installment products and the inability to meet gold needs. Meanwhile, Muyassarrah (2019) showed that digital marketing strategies are the right way to get customers, save time, and provide fast responses in real-time. can save time and provide fast responses in real-time. The success of a bank in marketing often depends on the effectiveness of the strategies implemented, including digital innovation and adjustments to existing market opportunities, so it is important to continue to improve marketing strategies to build trust and achieve optimal results (Hananto et al., 2024). Aryanti et al., (2024) stated that marketing was conducted by Bank Sumsel Babel Syariah Palembang in promoting gold ownership financing products by making banners and distributing brochures, but this method is less effective because the selling value of gold is not fixed or often changes. Therefore, the bank then applies digital marketing, namely marketing products through digital media such as spreading through websites and social media, especially WhatsApp and E-mail (Amin, 2016). However, the problems faced by Bank Sumsel Babel Syariah KCP Muhammadiyah Palembang in connection with digital marketing are considered less effective because the increase in the number of customers is still too small (Aryanti et al., 2024).

The MUI fatwa relating to Gold Ownership Financing (PKE) products is Fatwa No. 77/DSN-MUI/V/2010 concerning Cashless Gold Trading (installments). It has been stipulated, that with this regulation the status of gold sales and purchases becomes clear (Noviati et al., 2023). The contents of the fatwa regulate (1) The law on buying and selling gold without cash, whether through regular buying and selling or Murabahah buying and selling, is permissible (Mubah, Jaiz) as long as gold is not an official medium of exchange (money); (2) Limitations and conditions: a. The selling price (Tsaman) may not increase during the term of the agreement even if there is an extension of time after maturity; b. Gold purchased with non-cash payments may be used as collateral (Rahn); c. Gold used as collateral as referred to in letter (b) may not be sold or used as the object of another contract which causes a transfer of ownership.

To deal with several problems in marketing gold installment products, a deep understanding of marketing strategies and product management is needed (Ramadhan et al., 2022). Although various efforts have been made, banks need to continue to innovate and overcome existing obstacles to avoid facing a void in product offerings. The latest research is interested in evaluating the digital marketing strategy implemented by Bank Syariah Indonesia KCP Yogyakarta HOS Cokroaminoto, to understand the value and effectiveness of gold installment products. Although gold products have high value and universal appeal, implementing an effective digital strategy is essential to achieve optimal results and overcome existing obstacles.

Method

This type of research is qualitative research with a descriptive approach. This research was conducted directly in the field (field research) at the BSI KCP Yogyakarta HOS Cokroaminoto No.33a, Palkuncen, Wirobrajan, Yogyakarta City, Special Region of Yogyakarta. The primary and secondary data sources for this research are primary and secondary data. Primary data were obtained through interviews with Consumer Banking Relationship Managers, Pawning Sales Officers, and gold installment customers at BSI KCP Yogyakarta HOS Cokroaminoto. Secondary data were obtained through research results, journals, and documents related to the research. The data collection techniques in this study were observation, interviews, and documentation. Then, a credibility test was carried out using the data validity technique of triangulation. Data analysis techniques were data reduction, data presentation, and conclusion.

Result and Discussion

Gold Installment Financing Product at BSI KCP Yogyakarta HOS Cokroaminoto

Based on the results of an interview conducted with Mr. Agung Mujiharto as an employee at Bank Syariah Indonesia (BSI) KCP Yogyakarta HOS Cokroaminoto, he revealed the following:

“The gold installment product is a facility offered by Bank Syariah Indonesia (BSI) to help customers own precious metal gold through an installment system. Customers can buy gold by paying a down payment of 20% and paying off the remaining 80% in installments over a flexible period, between one and five years. The advantage of this product is that it allows customers to invest in gold without having to pay the entire price upfront, thus facilitating accessibility. With this installment, customers can own the gold they want with a relatively smaller initial capital”.

From the results of the interview above, it is concluded that BSI Cicil Emas is a product from Bank Syariah Indonesia that allows the purchase of precious metal gold through installments. With installment options from one to five years, this product makes it easier for individuals to obtain and

own gold. BSI KCP Yogyakarta HOS Cokroaminoto also provides this facility, which meets consumer needs for gold investment flexibly and affordably. The agreement applied to the gold installment product at BSI in an interview that was conducted, the Pawning Sales Officer said:

"Gold installment products at Bank Syariah Indonesia use the Murabahah contract of collateral binding using the rahn contract".

From the results of the interview above, it is concluded that the gold installment product at BSI KCP Yogyakarta follows Sharia and Islamic principles. It is important to ensure that the product price is clear and the agreed profit is transparent. The seller must provide clear information about the product price and determine the profit level transparently, under the DSN MUI Fatwa No: 04 / DSN-MUI / IV / 2000 concerning Murabaha. This fatwa regulates the transaction mechanism by Sharia principles. In addition, the Fatwa of the National Sharia Council of the Indonesian Ulema Council No: 26 / DSN-MUI / III / 2002 also regulates gold products. According to an interview conducted with Mr. Agung Mujiharto as Pawning Sales Officer, namely:

"To apply for gold installments, prospective customers must provide an ID card and open an account at BSI, and if the amount of financing exceeds IDR 50,000,000, an NPWP is also required. Then, customers must fill out a gold installment application form, and the officer will process the application".

The procedure for owning a gold installment product at BSI KCP Yogyakarta involves several main steps. Prospective customers must apply and meet with an officer to receive a complete explanation of the product features and requirements. The officer then explains details such as prospective customer requirements, fees, administration, and consequences if they fail to pay. After that, the customer submits the documents required for verification and application, including a BI Checking examination. If approved, the customer is informed to make an initial payment and continue the gold installment process. The customer must then pay a down payment of 20% and an administration fee while the officer contacts the supplier to ensure the availability of gold. The financing is disbursed to the customer's account and then transferred to the gold supplier, with proof of purchase that must be stored in the bank. As we know, Sharia Bank of Indonesia (BSI) recently launched the Gold Installment product. Below, is an overview of examples of gold installments at the Sharia Bank of Indonesia (BSI):

Table 1. Example of Calculating Gold Installments at BSI

Weight (grams)	Gold Purchase Price	Down Payment (20%)	Financing (80%)	Monthly Installments				
				12	24	36	48	60
10	9.075.650	1.815.130	7.260.520	655.322	352.038	251.688	202.066	172.727
25	22.563.075	4.512.615	18.050.460	1.629.204	875.206	625.725	502.358	429.419
50	45.046.800	9.009.360	36.037.440	3.252.679	1.747.335	1.249.250	1.002.949	857.328
100	90.015.200	18.003.040	72.012.160	6.499.696	3.491.628	2.496.325	2.004.152	1.713.164

Source: BSI Website (2023)

The Gold Installment product is a product of public ownership of gold. Gold Installments give people the opportunity to own gold bullion in installments. The contract used for this financing is *Murabahah* with collateral tied to a *rahn* (pawn) (Noviati et al., 2023).

Digital Marketing Strategy for Gold Installment Products at BSI KCP Yogyakarta HOS Cokroaminoto

Gold installment products at BSI KCP Yogyakarta utilize digital marketing to reach consumers efficiently and effectively. Digital marketing involves various strategies, such as Search Engine Marketing (SEM), which includes SEO and PPC, Influencer/Affiliate Marketing, Content Marketing, Email Marketing, and Social Media Marketing. All of these strategies are used to connect with a wider audience and increase the effectiveness of gold installment product promotions. Mr. Agung Mujiharto explained this Planning Sales Officer (PSO), who said:

"The digital marketing strategy for gold installment products at BSI KCP Yogyakarta uses WhatsApp, Zoom, and Facebook. WhatsApp is effective for sharing information in groups, while digital marketing as a whole offers a wider reach than non-digital methods such as banners and flyers".

Based on the interview results above, BSI KCP Yogyakarta markets gold installment products through social media (WhatsApp, Zoom, Facebook), referral marketing, and online advertising. Social media facilitates communication with customers, referral marketing leverages customer trust, and online advertising drives impulse purchases with relevance and creativity. Market segmentation helps companies focus resource allocation, including reaching rural areas that still need to become familiar with the product. In marketing products digitally, Mr. Pralengga Wibawanto, as Consumer Banking Relationship Manager (CBRM), said that:

"BSI KCP Yogyakarta markets gold installments using Zoom for invitations, and WhatsApp to share information. Platforms such as Instagram, TikTok, YouTube, and the website were previously deleted".

Based on the interview results above, it can be concluded that BSI KCP Yogyakarta HOS Cokroaminoto has implemented a digital marketing strategy to increase reach and efficiency but has yet to use all digital platforms independently. They utilize social media such as WhatsApp, Zoom, and Facebook, while BSI Pusat manages platforms such as Instagram, TikTok, YouTube, and the website. Prospective customers can find product information through the official website of Bank Syariah Indonesia, which provides product details, rates, terms, and financing advantages. Digital marketing is the easiest thing to do with a very wide range (Harahap et al., 2024). In addition to facilitating marketing in marketing its products, digital marketing also provides convenience to the public in finding information related to products marketed such as information related to Gold installments such as the installment period, the amount of installment deposits every month, and even information about the benefits and advantages of using Gold installment products (Aryanti et al., 2024).

Digital marketing has become increasingly popular as a marketing medium, widely adopted to support various activities. People are gradually moving away from conventional marketing methods, shifting towards the modern approach of digital marketing. This method allows for continuous communication and transactions, making it a highly effective tool for promoting products and services through digital platforms (Larassati & Fauzi, 2022). When implemented correctly, digital marketing can positively impact a company's ability to reach its target market and effectively spread awareness of its products or services. Furthermore, Digital marketers can gauge consumer reactions to their products by reviewing testimonials or comments left by customers. Effective communication helps build strong relationships with customers, making them feel valued. When customers are satisfied, they are likely to leave positive testimonials and recommend the product to others (Rezeki et al., 2023).

Obstacles Faced by BSI KCP Yogyakarta HOS Cokroaminoto in Implementing the Marketing Strategy for Gold Installment Products

Based on the research that has been conducted, the author will discuss the results of marketing gold installment products at BSI KCP Yogyakarta HOS Cokroaminoto. This research covers various obstacles faced by BSI KCP Yogyakarta HOS Cokroaminoto in marketing gold installment products, especially related to obstacles for customers. The following is a statement from Agung Mujiharto as Planning Sales Officer (PSO).

"Digital marketing is more effective for millennials, while the age group over 40 years old is less familiar with technology and faces technical obstacles. Gold installment customers

are generally 21-40 years old, who are starting to get to know digitalization, but the older generation tends to choose other investments as they approach retirement".

In addition, Mr. Pralengga, as Consumer Banking Relationship Manager (CBRM), said:

"Obstacles in digital marketing include frequent communication interruptions, making the response from respondents inadequate. On the other hand, offline methods are more effective because they allow direct interaction, although they cannot always overcome individual busyness".

The results of the interview above show that although BSI KCP Yogyakarta HOS Cokroaminoto has implemented a digital marketing strategy, there are still obstacles that affect its effectiveness. Digital marketing has yet to fully attract potential customers for the Cicil Emas product due to a lack of understanding of the benefits of owning gold and concerns about the decline in gold prices. This causes a lack of interest in the product. According to YN, as a BSI gold installment customer, he said:

"Direct marketing carried out face-to-face has proven to be more attractive than other marketing methods for the BSI Cicil Emas product because other media are less effective in attracting the attention of potential customers."

The results of the interviews that have been conducted show that concerns about fraud affect the interest of potential customers in using Cicil Emas BSI online. Consumer trust, which is built through certainty from service providers, is an important factor in the decision to use the product. BSI KCP Yogyakarta HOS Cokroaminoto faces challenges in digital marketing but has the advantage of cheaper storage costs compared to Pegadaian, where the price of precious metals can be 9-15% more expensive. The in-depth knowledge of Pawning Sales Officers helps provide clear information to clients, making it easier for them to make investment decisions and attract more investors.

Implementing a marketing strategy for gold installment products can encounter several obstacles, including (1) Market volatility, the price of gold is highly volatile and can fluctuate significantly in a short period. This unpredictability can make it challenging to market gold installment products, as consumers may be hesitant to commit to a product with a price that could rise or fall unexpectedly (Amin, 2016). (2) Consumer awareness and education, many potential customers may lack understanding of how gold installment products work or the benefits they offer. Educating consumers about the advantages and risks associated with these products is essential, but it can be difficult and time-consuming (Juisin et al., 2023). (3) Digital marketing challenges, although digital marketing offers vast opportunities, reaching the right audience effectively can still be challenging. For instance, the target demographic for gold installment products may not be as active on digital platforms or may prefer traditional marketing methods

(Aryanti et al., 2024).

Conclusion

Based on the research that has been conducted, it can be concluded that the Cicil Emas product at BSI KCP Yogyakarta HOS Cokroaminoto provides convenience for customers to own precious metal gold with a flexible installment system, requiring a down payment of 20% and the remaining 80% paid in installments for up to five years. This study presents significant evidence that might assist service providers' management in gaining a better knowledge of the acceptance process, particularly in subscribing prospective clients to gold installment products. The contracts used are Murabahah and Rahn, following Sharia principles, with clear procedures involving documents and verification. In digital marketing, BSI KCP Yogyakarta utilizes WhatsApp, Zoom, and Facebook to reach consumers. Still, it has yet to use all digital platforms independently due to several technical constraints and limited technological knowledge in the older age group. Other obstacles include a need for more understanding and concern about the decline in gold prices that affect the interest of potential customers. However, the in-depth knowledge of the Pawning Sales Officer and cheaper storage fees compared to Pegadaian are competitive advantages to attract investors. Gold installments and gold savings both provide benefits for people to invest in gold, but if we compare gold installments and gold savings together, then gold savings make it very possible for customers to own gold on credit, which can be seen from the procedures for the gold ownership process offered by both.

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