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Analysis of Marketing Strategy of Gold Savings Products in an Effort to Attract Customer Interest at Bank Syariah Indonesia (Case Study of Bank Syariah Indonesia KCP Marelan)

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Abstract. *Bank Syariah Indonesia (BSI) is currently facing increasing competition among banking institutions, prompting each bank to enhance service quality and diversify product offerings. In response, an effective marketing strategy is essential to increase public interest, particularly in gold savings products. This study aims to determine the marketing strategy used to attract customers to gold savings at Bank Syariah Indonesia KCP Marelan. The research employs a descriptive method with a qualitative approach. Data sources include both primary data, obtained through observations and interviews, and secondary data. A SWOT analysis is utilized to identify internal and external factors influencing the bank's marketing strategy. The results of the study indicate that BSI KCP Marelan falls into quadrant I of the SWOT matrix, which represents a strong and opportunistic position. This suggests that the bank possesses significant internal strengths and is well-positioned to capitalize on external opportunities. The recommended marketing strategy is the SO (Strength-Opportunity) strategy, which involves using internal strengths such as rising gold prices and adherence to sharia principles to leverage external opportunities. This strategy includes promoting the security and religious alignment of gold savings to build customer trust, introducing the product more widely, and ensuring that pricing remains accessible. The bank's position in quadrant I enables it to act aggressively and proactively in the market, allowing it to achieve marketing targets effectively. Overall, the study highlights the importance of aligning strengths with opportunities in order to develop an optimal marketing strategy for increasing customer interest in gold savings products at BSI KCP Marelan.*

***Keywords**: Marketing Strategy, Product, Interest*

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INTRODUCTION

To expand market share, Islamic banking needs to develop various products that are able to meet the needs and preferences of various levels of society (Yaqin & Monique, 2024). Product diversity allows to reach customers with various financial needs, from individuals to companies. Islamic banking needs a variety of products that must be developed to attract interest from customers. One product that has the potential for development is Islamic gold savings (Pratiwi & Makhrus, 2018). This gold savings is based on the Wadi'ah Yad Amanah contract, which means that customers only deposit gold with the bank. The purpose of launching the gold savings product is to provide convenience to customers who want to have gold by saving.

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Table 1. Development of Islamic Banking Products

Sharia Bank Products	Potential Growth (Number)	Market Share (2023)
Sharia Gold Savings	Estimated growth of 10-15% per year	N/A (New segment, continues to grow)
Sharia Gold Pawn	Stable growth of 8-12% per year	Around 15-20% of total pawn products in Islamic banks
Mudharabah	Potential growth of 8-10% per year	Around 10-15% of total Islamic investment products
Musyarakah	Estimated growth of 9-12% per year	Around 20-25% of total Islamic financing products

Source: Financial Services Authority (OJK) Report

Based on the table above, it shows that gold savings have a stable growth potential of around 10-15% per year. Gold pawn products experience stable growth at 8-12% per year. Mudharabah products experience growth of 8-10% per year and musyarakah products are estimated to grow by 9-12% per year. When viewed from the percentage of growth figures for each product, gold savings products are the products that experience the highest growth (Yudiana et al., 2019). The purpose of the table above is as a tool to measure the performance and position of each Islamic bank product in the banking market and to see the growth of each Islamic bank product. In addition to a gold buying and selling service, gold savings can also be used as a form of investment. Where investment is one of the development tools needed by a nation to improve the welfare of society, including the Indonesian nation.

There are two paradigms that apply to investment in society. First, investment is considered a finance and second is considered a necessity (Suhayati & Hikmahdiani, 2022). Gold is one of the investments that has been safe from inflation from the past until now. The price of gold that continues to increase is enough to conclude that investing in gold consistently over time will be very profitable. Islamic banks in expanding their products use marketing strategies to trigger transactions, so that customers are interested in choosing the products offered (Asmawati et al., 2022). In Islam, marketing must follow the principles of ethics and justice. Some marketing strategies in Islam include transparency in transactions, honesty in advertising and not taking advantage of consumer weaknesses (Prayuti, 2024). In addition, prioritizing halal products and ensuring that there are no usury elements in them.

Marketing strategy is the ability to sell and distribute existing products so that the company's targets can be achieved (Hasni et al., 2022). With a marketing strategy, companies can determine the type of product and target market they want, namely determining a market group that is targeted in marketing a type of product. Marketing strategy is a plan to select and analyze target markets, develop, and maintain a marketing mix that can satisfy consumer needs (Timbuleng & Tumbel, 2021). Bank Syariah Indonesia KCP Marelan is experiencing increasing competition between banks. Each bank will try to show the best service attitude and also the products offered will be more varied and pay attention to the marketing strategy used to attract public interest (Fikri, 2020). So the right marketing strategy is needed to achieve targets and goals because marketing activities are also not easy. The following is the number of BSI KCP Marelan gold savings customers.

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Table 2. Data on the Number of Gold Savings Customers at Bank Syariah Indonesia KCP Marelan

No	Year	Number of Customers
1	2020	280
2	2021	231
3	2022	275
4	2023	303
5	2024	267

Source: Interview with BSI Gold Savings Employees

Based on data collected from the BSI KCP Marelan Marketing Officer, it shows that from 2020 to 2024 the number of gold savings customers has fluctuated. In 2020 there were 280 customers, then decreased in 2021 to 231 and increased again in 2022 and 2023 by 275 and 303 customers and decreased again to 267 customers in 2024. The increase and decrease in the number of customers shows that public interest in this gold savings product is still unstable and can be influenced by several factors, namely lack of awareness and understanding of gold savings products, limited Islamic banking networks and services, competition with conventional banks and other products and ineffective marketing strategies (Dhia et al., 2024).

For this reason, even socialization is needed and appropriate and effective marketing strategies need to be developed in order to realize the target achievement by BSI KCP Marelan which reaches all levels of society. Several other studies also show that the banking world can implement marketing strategies by looking at challenges and opportunities in facing problems in order to achieve market targets for gold savings products (Suryani, 2017). As in the research conducted by Fikria Hasni entitled Marketing Strategy for Gold Savings Products in an Effort to Attract Customer Interest and research conducted by Zainur Rafik entitled Analysis of the Implementation of Islamic Marketing Strategies for Gold Savings Products in Attracting Customer Interest at Bank Syariah Indonesia KCP. Buleleng (Rafik et al., 2023).

Based on observations Pangaila (2020), gold savings products are under development. Therefore, marketing strategies play a very important role in the development of gold savings products at BSI KCP Marelan. The marketing strategies carried out in BSI KCP Marelan, namely socialization, promotion by distributing brochures with the marketing strategies as above, are expected to increase public interest in saving or using services at BSI KCP Marelan.

In an effort to increase customer interest in BSI KCP Marelan, a targeted marketing strategy is needed so that BSI KCP Marelan is able to meet the target and marketing growth that increases every year. Therefore, the research objective that the researcher wants to achieve is to find out how to analyze the marketing strategy for gold savings products in an effort to attract customer interest at Bank Syariah Indonesia (Case Study of Bank Syariah Indonesia KCP Marelan).

Theoretical Study

Marketing Strategy in Islamic Banks

Align with research from Ulandari (2023), the rise and fall of a company can be seen from the marketing strategy that affects public interest in increasing the number of customers. To survive, companies implement business development plans and strategies to increase the number of customers. Marketing strategy according to Philip Kolter (2004) is a marketing concept to achieve a certain goal. The target includes a specific target market strategy that takes into account the level of positioning, marketing mix, and marketing costs. Marketing strategy is a plan for selecting and analyzing target markets, developing, and maintaining a marketing mix that can satisfy consumer needs (Kereh et al., 2018).

Another definition shows that marketing strategy is a way to achieve goals by meeting consumer needs and wants through the exchange of goods and services (Hartono et al., 2012).

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Marketing strategy is used to help businesses identify sales goals, market segmentation, and positioning to generate profits.

Marketing Mix

a basic concept in marketing, which includes the stages of marketing a product or service. The stages of this marketing mix are known as the "4Ps", namely Product, Price, Promotion, Place. According to Istiqomah (2015), "the marketing mix is a marketing tool that can be controlled by product, price, promotion, and location combined by a company to produce the desired response in the target market." Then, according to Rawis & Pangemanan (2023), "the marketing mix is a series of marketing variables that can be controlled by the company and used to achieve its goals." Therefore, the marketing mix can be understood as a combination of a set of marketing tools that can be controlled by the company in an effort to achieve goals in the target market (Elvina & Indra, 2022). The following are the elements of the marketing mix as shown by Kotler (1994): (1) Product Broadly speaking, products can be divided into goods and services. Commodity products are tangible products, such as vehicles, electronic devices, and others. Although products and services are abstract, benefits can be felt such as medical services, haircuts, and others (Ziliwu et al., 2023). Decisions related to this product can include determining the physical appearance of the product included with the product, supply marks (brands), features offered, packaging, warranties, and warranties, operations and after-sales services; (b) Price For each product or service offered, the marketing department can determine the cost price and selling price of a product.

Factors that need to be considered in setting prices include costs, profits, prices set by competitors, and changes in market expectations; (c) Place Factors that must be considered in location decisions are the company's transportation system, storage system, and choice of distribution channels. The company must also be able to identify the target market; (d) Promotion is a component used to inform and influence the market for the company's products so that the market can find out about the products produced by the company. According to Akbar & Darmaputra (2022), the activities included in promotional activities are advertising, personal selling, sales promotion and publicity.

Customer Interest

A feeling of liking or being happy and also a sense of connection to something or an activity without anyone telling them to. Interest is a behavioral predisposition based on internal motivation, so that someone is driven to actualize their potential to develop into a competence, while a customer is a person or entity that has a savings or loan account at a bank (Rafik et al., 2023). Customer interest can be identified by the following indicators: (1) Transactional interest, is a person's tendency to buy a product; (2) Referential interest, is a person's tendency to refer a product to others; (3) Preferential interest, is an interest that describes the attitude of a person who has a primary preference for the product. This preference is only exchanged if there is something with the preferred product; (4) Explorative interest, this interest describes the attitude of a person who is always looking for data on the product he is interested in and looking for supporting information to support the positive characteristics of the product.

METHODS

The type of research used in this study is descriptive research with a qualitative approach. Qualitative research is researching whose data is not in the form of numbers but rather collects and analyzes narrative data (Sholikhah, 2016). The location of the research was conducted at Bank Syariah Indonesia KCP Marelan. The data sources obtained by the researcher consisted of 2 types, namely primary data and secondary data. Primary data was obtained directly through observation and came from research in the form of interview results from Branch Manager Mr. Aswani Zulaiha Daulay, Marketing Officer (MO) Mr. Khairuddin, Account Officer (AO) Mr. Riza Arfan Nasution and two gold savings customers at BSI KCP Marelan, namely Mrs. Lia Anggraini and Mrs. Putri Siregar.

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This secondary data was obtained through literature review or reading review, literature in the form of journals or other scientific articles and various related books. The data collection techniques and instruments used in this study were observation, interviews. The data analysis technique in this study used the SWOT analysis technique to summarize it and obtain weights or ratings with IFAS and EFAS and enter it into the SWOT matrix.

RESULTS AND DICUSSION

Marketing Strategy with SWOT Analysis

Based on the results of interviews conducted with the Marketing Officer (MO) of BSI KCP Marelan in marketing gold savings products, of course, there are strengths, weaknesses, opportunities and threats. The following are the results of the marketing strategy with SWOT analysis:

Strengths

The strengths of BSI KCP Marelan are as follows: (1) Transactions or services to customers are carried out optimally; (2) BSI KCP Marelan employees are friendly and fast when providing customer needs; (3) Providing innovation for gold savings products; (4) gold savings products are in accordance with sharia policies and principles.

Weaknesses

BSI KCP Marelan has weaknesses, namely the lack of market penetration and gold savings products are also less well known by the public because the public is still familiar with pawnshops, namely with their pawn products and also gold savings cannot be used for short-term investments.

Opportunities

The opportunities that exist are that gold savings products are one of the needs of the community to invest in the long term, away from inflation and gold prices which tend to rise. At BSI KCP Marelan, the minimum amount for saving gold can be reached by all levels of society.

Threats

The threats to BSI KCP Marelan are non-banking institutions that already have savings products and also the stability of gold prices that cannot be predicted by banks.

SWOT Analysis of BSI KCP Marelan Gold Savings Marketing Strategy Internal factors

Table 3. Internal Factor Indicators

Strength	Weakness
1.Gold savings products are in accordance with sharia policies. 2. Provide good service to customers. 3. Promote gold savings products to be more community-oriented. 4. Savings are guaranteed safe.	1. Lack of market penetration. 2. Gold savings products are still not widely known by the public. 3. There is a difference between the selling and buying prices. 4. Cannot be used for short-term investments

External Factors

Table 4. External Factor Indicators

Opportunity	Threat
1. Gold savings products are one of the needs of the community to invest. 2. The price given can be reached by all levels of society.	1. The stability of gold prices that cannot be predicted by the company. 2. Gold savings products are almost similar to pawnshops.

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3. Easy to liquidate. 4. The price of gold tends to increase.	3. Many other competing financial institutions with similar products. 4. Gold prices compete with prices at pawnshops.

IFAS and EFAS Matrix of BSI KCP Marelan Gold Savings Products

SWOT analysis in this study refers to the Rangkuti model, the IFAS and EFAS tables are obtained from the results of filling in the weights and ratings on the SWOT indicators. The following is a table of IFAS and EFAS matrices of gold savings products at BSI KCP Marelan:

Table 5. IFAS Matrix of Gold Savings Products at BSI KCP Marelan

No	Internal Factors of Gold Savings at BSI KCP Marelan	Relative Weight	Rating	Total Score (Weight x Rating)
	Strength			
1	Gold savings products in accordance with sharia policies	0,14	4	0,56
2	Provide good service to customers	0,14	3,8	0,53
3	Promote gold savings products to be more community-oriented	0,13	4	0,52
4	Safe savings guaranteed	0,14	4	0,56
	Total	**0,55**	**-**	**2,17**

Based on the IFAS matrix in table 5, it shows that the main strength factor of BSI KCP Marelan is the gold savings product in accordance with sharia policy and in addition, at BSI KCP Marelan, savings are guaranteed safe with a score of 0.56. The score of 0.56 is the largest compared to other strength factors. This shows that products and security are profitable for customers, therefore these factors are the main strengths that can increase BSI KCP Marelan customers.

Table 6. Internal Factors of Gold Savings at BSI KCP Marelan

No	Internal Factors of Gold Savings at BSI KCP Marelan	Relative Weight	Rating	Total Score (Weight x Rating)
	Weakness			
1	Lack of Market Penetration	0,1	3	0,3
2	Gold Savings Products are Still Not Widely Known by the Public	0,11	3,8	0,41
3	There is a Difference Between the Selling and Buying Prices	0,11	3,4	0,37
4	Cannot be Used for Short-Term Investments	0,08	2,8	0,22
	Total	**0,4**		**1,3**
	Grand Total	**0,95**		**3,47**

Based on the IFAS matrix in table 6, it shows that the weakness in the BSI KCP Marelan gold savings product is that the gold savings product is still not widely known by the public with a score of 0.41. This shows that promotion must be carried out more widely through various media, especially electronic media, so that this gold savings product can be better known by the public. So, based on the IFAS Matrix, the gold savings product at BSI KCP Marelan shows that the strength value is greater than the weakness value. This shows that BSI KCP Marelan is able to overcome existing weaknesses by utilizing its strengths.

Table 7. EFAS Matrix for Gold Savings Products at BSI KCP Marelan

No	External Factors of Gold Savings at BSI KCP Marelan	Relative Weight	Rating	Total Score (Weight x Rating)

Opportunity				
1	Gold savings products are one of the needs of the community for investment	0,15	4	0,6
2	The price given can be reached by all levels of society	0,15	4	0,6
3	Easy to liquidate	0,14	3,8	0,53
4	The price of gold is always increasing	0,15	3,8	0,57
	Total	**0,59**	**-**	**2,3**

Based on table 7, it shows that the main opportunity factor at BSI KCP Marelan is that gold savings products are one of the needs of the community to make investments and in addition the prices given are affordable for all levels of society with a score of 0.6. This shows that the big opportunity at BSI KCP Marelan is to take advantage of investment opportunities and affordable gold prices to increase customer interest.

Tabel 8. Matriks EFAS Produk Tabungan Emas Pada BSI KCP Marelan

No	External Factors of Gold Savings at BSI KCP Marelan	Relative Weight	Rating	Total Score (Weight x Rating)
Threat				
1	Many other competing financial institutions with similar products	0,1	3,2	0,32
2	Gold savings products are almost similar to pawnshops	0,08	2,8	0,22
3	Gold price stability that cannot be predicted by the company	0,1	3	0,3
4	Gold prices compete with prices at pawnshops	0.08	3	0,24
Total		**0,36**	**-**	**0,87**
Grand Total		**0,95**		**3,17**

Meanwhile, the main threat to BSI KCP Marelan, if seen from table 8, is the increasing number of competing financial institutions with similar products with a score of 0.32. This shows that BSI KCP Marelan must improve its marketing strategy better. So, based on the IFAS Matrix, the gold savings product at BSI KCP Marelan shows that the opportunity value is greater than the threat value. This shows that BSI KCP Marelan has a strong external position because it overcomes and faces threats by utilizing existing opportunities. Based on the tables, it can be seen that the IFAS value is 3.47 while the EFAS is 3.17. The total value for each factor can be detailed as follows: Strengths 0.55 Weakness 0.40 Opportunities 0.59 and Threats 0.36. So, it can be seen that the strengths value is above the weakness value, the difference is 0.15, then the opportunities value is above the threats value, the difference is 0.23. Furthermore, from the identification of these factors, they can be described in a SWOT diagram.

Table 9. Quadrant Determination Table in SWOT

IFAS	S-W	0,55-0,4	0,15
EFAS	0-T	0,59-0,36	0.23
TOTAL			0,38

SWOT Matrix of BSI KCP Marelan Gold Savings Products

From the results of the IFAS and EFAS matrices, the SWOT matrix of savings products at BSI KCP Marelan can be seen in the following image:

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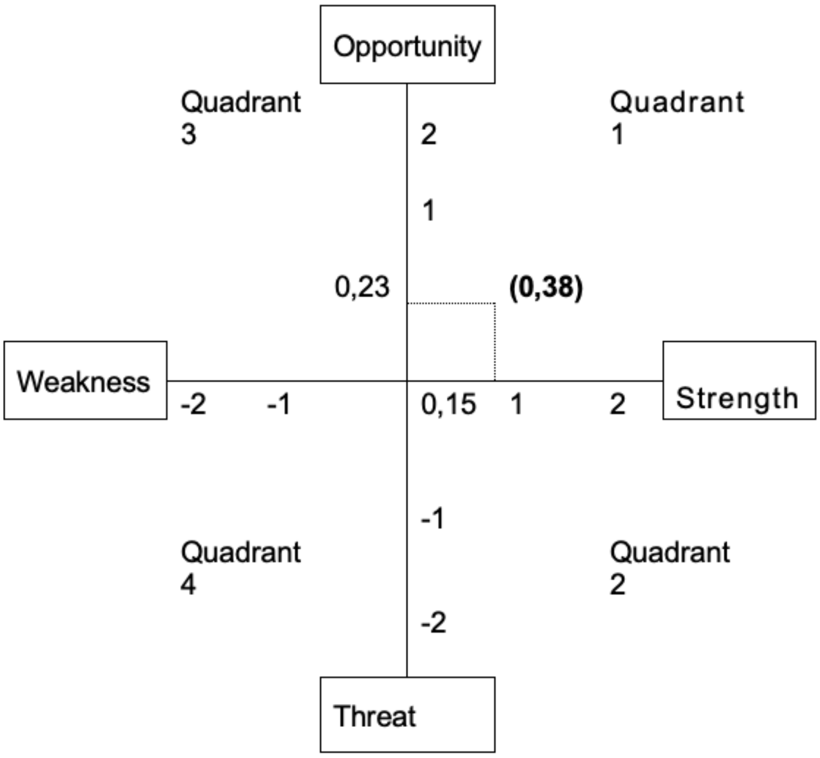

Source: Processed data (2024)

Alternative Development Strategies That Can Be Carried Out By BSI KCP Marelan

Based on the image above, it is known that the SWOT analysis of gold savings products is in quadrant 1. Where this position is a very profitable position for BSI KCP Marelan by implementing strategies that support aggressive growth policies. Quadrant 1 is where the strategy with maximum use of environmental opportunities by using organizational strengths and favorable situations because quadrant 1 has opportunities and has strengths so that it is able to take advantage of existing opportunities, so that the development strategies that can be carried out are as follows:

Table 10. SWOT Matrix of BSI KCP Marelan Gold Savings Products

IFAS / EFAS	***Strenghts (S)*** 1. Gold savings products are in accordance with sharia policies. 2. Provide good service to customers. 3. Promote gold savings products to the community. 4. Savings are guaranteed safe.	***Weakness (W)*** 1. Lack of market penetration. 2. Gold savings products are still not widely known by the public. 3. There is a difference between the selling and buying prices. 4. Cannot be used for short-term investments
OPPURTUNITIES (O) 1. Gold savings products are one of the needs of the community to invest. 2. The price given can be reached by all levels of society.	**Strategi S-O** 1. The price of gold tends to rise and saving in accordance with sharia principles makes people confident. 2. Supporting the high interest of the community to invest using gold	**Strategi W-O** 1. Prices that tend to rise can be used as a profitable long-term investment tool. 2. Expanding the market so that it can meet the needs of the community in investing.

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3. Easy to liquidate. 4. The price of gold is always increasing.	savings because of guaranteed security. 3. Introducing products more widely. 4. Affordable prices and ease of using gold savings are increasing public interest.	3. There is ease in selling or buying. 4. The community can recognize gold investment, namely gold savings products with prices that are affordable for all levels of society.
THREATS (T) 1. Many other competing financial institutions with similar products. 2. Gold savings products are almost similar to pawnshops. 3. The stability of gold prices that cannot be predicted by the company. 4. Gold prices compete with prices at pawnshops.	**Strategi S-T** 1. The number of competitors and their threats, the company must maintain product excellence and innovate. 2. Developing innovations in gold savings products. 3. Good service and a broader information system provide an advantage to compete with competitors. 4. Using a proactive strategy such as visiting customers directly.	**Strategi W-T** 1. With many competitors, it can boost the public to recognize similar products and to survive must have its own advantages in the product. 2. Conducting socialization regarding BSI KCP Marelan gold savings products to the public who are the target customers of gold savings. 3. Long-term investment products whose prices can go up or down cannot be avoided and overcome by the company. 4. Conducting official cooperation with gold shops in the market.

Source: Data processed 2024

SO Strategy (Strength-Opportunity)

SO Strategy (Aggressive Strategy) is a very profitable situation. The company has opportunities and strengths so that it can take advantage of existing opportunities. This strategy is in quadrant I because the strategy maximizes environmental opportunities by using organizational strengths, such as: (1) The price of gold tends to rise and saving in accordance with sharia principles makes people confident; (2) Supporting the high interest of the community to invest using gold savings because of guaranteed security; (3) Introducing products more widely; (4) Affordable prices.

Strategi ST *(Strenght-Threats)*

Strategi ST (Diversity Strategy) is a strength strategy to face the threats faced. This position is included in quadrant II because even though it faces various threats, the company still has internal strengths, such as: (1) The number of competitors and their threats, the company must maintain product excellence and innovate; (2) Developing innovations in gold savings products; (3) Good service and a broader information system provide an advantage to compete with competitors; (4) Using a proactive strategy such as visiting customers directly

Strategi WO (Weakness-Oppurtunity)

WO Strategy (Change Strategies or Turn Around Strategy) is a strategy of using the potential of environmental advantages located in opportunities to compensate for existing weaknesses. This position is included in quadrant III because the focus of the Company's strategy is to minimize the company's internal problems, such as: (1) Prices that tend to rise can be used as a profitable long-term investment tool; (2) Expanding the market so that it can meet the needs of the community in investing; (3) There is ease in selling or buying; (4) The community can recognize gold investment, namely gold savings products with prices that are affordable for all levels of society.

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WT Strategy (Weakness-Threats)

WT (Defensive Strategy) is a strategy by minimizing weaknesses and avoiding threats. This position is included in quadrant IV because it is a very unfavorable situation for the company to face various internal threats and weaknesses, such as: (1) With many competitors, it can boost the public to recognize similar products and to survive must have its own advantages in the product; (2) Conducting socialization regarding BSI KCP Marelan gold savings products to the public who are the target customers of gold savings; (3) Long-term investment products whose prices can go up or down cannot be avoided and overcome by the company; (4) Conducting official cooperation with gold shops in the market.

CONCLUSION

Based on the results of the study on the SWOT analysis, namely strengths, weaknesses, opportunities and threats, several indicators of internal and external factors are produced that are used in achieving company goals. The SWOT analysis states that BSI KCP Marelan is in quadrant I. The alternative marketing strategy carried out by BSI KCP Marelan is the aggressive quadrant I, namely the SO (Strength-Opportunity) Strategy by maximizing environmental opportunities by using organizational strengths such as gold prices that tend to rise and saving in accordance with sharia principles makes people confident, supports the high interest of the community to invest using gold savings because of guaranteed security, introduces products more widely and affordable prices. This position is a very profitable position that has great strength and good opportunities and is in a situation that can be used to act quickly and aggressively by BSI KCP Marelan.

SUGGESTION

The researcher tries to provide advice that one must better understand the current business strategy and then do not forget to conduct a SWOT analysis (strengths, weaknesses, opportunities and threats) to produce a strategy that will be used in the future in its place. With a SWOT analysis, you can find out what decisions can be taken so that the marketing strategy for Sharia Gold savings at Bank Syariah Indonesian KCP Marelan can run well and achieve its goals and objectives.

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