

STRATEGY TO INCREASE CUSTOMER INTEREST IN GOLD PAWN PRODUCTS AT PT. BANK ACEH SYARIAH LHOKSEUMAWE BRANCH

Hamdiah¹, Likdanawati², Khairina AR³, Sutriani⁴, Sofatun Nisa⁵

^{1,2,3,4,5}Faculty of Economics and Business, Universitas Malikussaleh

Corresponding E-mail: hamdiah@unimal.ac.id

Abstract

This report presents the Strategy for Increasing Customer Interest in Gold Pawn Products at PT. Bank Aceh Syariah Lhokseumawe Branch. Gold pawning is a form of loan where customers provide gold jewelry as collateral in exchange for cash. One of the products that many customers are interested in is gold pawning financing where gold pawning products have a high estimated value and low deposit fees with a fast, safe and secure process. The purpose of this report is to find out the strategy to increase interest, obstacles and solutions to gold pawning. The strategy carried out is to carry out an effective marketing campaign, provide clear information, and increase trust and transparency, education and financial literacy regarding obstacles in the strategy of customer interest in pawn gold. It is important to align the strategy with the target market and needs of potential customers in Lhokseumawe. By implementing this strategy, PT Bank Aceh Syariah Lhokseumawe Branch can overcome obstacles and increase customer interest in community gold pawn services.

Keywords: *Improvement, Customer Interest, Strategy*

1. INTRODUCTION

The development of the business world in various types of industry never seems to fade due to changing times. Likewise, the development of the banking industry is not much different in level from other industries. By adapting to the times and the needs and input from the wider community, banking is currently experiencing many developments. The banking industry in Indonesia has experienced development, especially sharia banking, which is the result of the influence of the development of sharia banks in Islamic countries in the early 1980s, which was then finally established in Indonesia in 1992, marked by the existence of Law Number 7 of 1992 which was discussed there. regarding banking with a profit sharing system which can finally be implemented in the banking business in Indonesia. Sharia banking in Indonesia then began to show progress in the reform era where Law Number 10 of 1998 was approved, which regulated sharia licensing, prudential supervision and management of sharia banking. However, along the way, the basis for the legality of sharia banking experienced several changes in legislation, then in circular letters from Bank Indonesia, and most recently, it was changed to Law Number 21 of 2008 concerning more comprehensive regulations related to sharia banking, thereby creating rapid development which was realized in a form that varies both in terms of product innovation, principles, operational systems, as well as paradigm shifts to self-conversion.

Sharia banking is a business entity whose function is to collect funds from the community and distribute funds to the community, whose business activity systems and mechanisms are based on Islamic law as regulated in the Al-Qur'an and Al-Hadith. Sharia banking is everything that concerns Sharia Banks and sharia business units, including institutions, business activities, as well as methods and processes for carrying out business activities Andrianto & Firmansyah (2019). According to Hatim & Muba (2016) Sharia banks are banks whose activities do not charge interest and do not pay interest to customers. Sharia bank rewards received or paid to customers depend on the contracts and agreements made by the customer and the bank." Sharia banks are banks that operate based on sharia principles or Islamic religious principles which prohibit the burdensome system of interest and usury, sharia banks operate based on partnerships in all business activities on

the basis of equality and justice Budisantoso and Nuritomo (2018). Therefore, PT Bank Aceh Syariah is here to present a bank with financial services according to customer needs with the easiest reach and serving customers with excellent service (service excellence) and offering various products that are in line with customer expectations with sharia principles.

In collecting funds there are savings products (Wadi'ah savings, Mudharabah savings, Firdaus savings, Sahara savings, Syariah savings). In the distribution of funds there are Murabahah Financing, Musyarakah Financing, Mudharabah Financing, Istishna Financing, Salam Financing, Qardhul Hasang Financing, Rahn Financing, Wakalah Financing, Diploma Financing. There are also other products from Bank Aceh Syariah, namely gold pawning and gold installments. Of the many products offered, PT Bank Aceh Syariah has a role as an intermediary that collects funds from surplus customers and distributes funds to deficit customers. One product that is in great demand by customers is gold pawn financing. Pawning gold is a financing product based on collateral in the form of gold as an alternative to obtaining cash quickly. Gold pawning is a product of Bank Aceh Syariah in the form of a financing facility by providing loans (qardh) to customers with gold (jewelry) as collateral in a pawn contract (rahn). Bank Aceh Syariah then takes a fee (fee) for the storage or custody services provided for the gold based on the service agreement (ijarah). In this case, Bank Aceh Syariah introduces its product and needs to market it, one of which is by promoting the product. According to Tjiptono (2015), promotion is a form of marketing communication. What is meant by marketing communication is marketing activities that seek to disseminate information, influence or persuade, and remind the target market of its products so that they are willing to accept, buy and be loyal to the products offered by the company in question.

Promotion is a determining factor in customer interest, whether the product can be accepted by the wider community or not. Therefore, promotion requires effective communication with customers. Promotions will be in vain if they are not communicated effectively to avoid misunderstandings. Because the main aim of promotions is to influence consumer behavior by informing, persuading and reminding. Interest is needed to influence customer decisions. According to Slameto (2015), interest is a feeling of preference and interest in a thing or activity, without anyone telling you to." Whether or not a financial institution is of interest is greatly influenced by psychological factors involving behavioral aspects, attitudes and tastes. And it's not just psychological factors, there are many factors that influence people to use the services of Sharia Financial Institutions. Factors that influence people's interest in using banking services are consumption, income, products, location, public awareness services and promotions. According to Rahmat (2018), interest is a state of someone paying attention to something, which is accompanied by the desire to know, have, learn and prove. Interest is formed after obtaining information about an object or desire, as well as with the involvement of feelings directed towards a particular object of activity, and is formed by the environment. Interest is attention that contains elements of feeling. Therefore, interest really determines the attitude that causes a person to be active in a job or situation, or in other words, interest can be a cause or motivational factor for an activity Darmadi (2017).

The goal of every company is to obtain maximum profits and maintain or even try to increase them for a long period of time. This goal can be realized if the promotion runs as planned. Innovation in marketing can influence the success of a company directly through increasing sales, through more attractive advertising, slogans or marketing channels and other promotional means. Therefore, promotion is the most effective means of attracting and retaining customers. Although promotion is not the only way to increase people's interest in becoming customers, it is quite fair in influencing the achievement of the desired targets. For this reason, promotions must be carried out in appropriate and appropriate ways and media so that promotions are effective and are expected to achieve targets in an effort to increase customer interest in selecting gold pawn products. During the author's Field Work Practice (PKL) at Bank Aceh Syariah Lhokseumawe Branch, the author was interested in the Gold Pawn product because Bank Aceh Syariah is one of the Aceh Banks that has a Gold Pawn product, where this product has a high estimated value and low deposit fees with

a fast process. , safe and secure, the author wants to know how much influence promotions with a high estimated value and low deposit fees have on customer interest in the gold pawn product itself. Based on the background above, the author is interested in making a Practical Work Report entitled "Strategy to Increase Customer Interest in Gold Pawn Products at PT. Bank Aceh Syariah Lhokseumawe Branch".

2. IMPLEMENTATION METHOD

Understanding Strategy

Strategy is a plan or steps designed and serves as a guide or framework that directs the actions and decisions taken in an organization or certain situation. In general, strategy involves identifying the goals to be achieved, determining the steps needed to achieve these goals, as well as the effective allocation of resources to support strategy implementation. Strategy can be applied in various contexts, including in the fields of business, marketing, product development, human resource management, finance, and so on. Each strategy must be adapted to the situation and goals to be achieved. Meanwhile, according to Marrus (2002), strategy is a process of determining plans by top leaders that focus on the long-term goals of the organization, accompanied by the preparation of a method or effort on how or that goal can be achieved. Furthermore, according to Hamel and Pharalad in Tania (2018), strategy is an action that is incremental or continually increasing and continues to be carried out based on the perspective of what customers expect in the future. From the understanding described above, it can be concluded that strategy is a planning process carried out by a company or person or leader with several considerations in the form of factors such as: internal and external factors in the company to achieve the desired goals so that it is able to excel from its competitors. According to David (2010) Strategy is a way to achieve long-term goals, business strategies can be in the form of geographic expansion, diversification, acquisition, product development, market penetration, employee rationalization, divestment, liquidation and joint ventures.

A. Types of Strategy

There is an approach that is closely related to an idea, planning and implementing activities within a certain time period. Strategy has a tactical difference, shorter time, and a narrower framework, although people generally often mix these two words. Bryson (2001) explains that every financial institution has various strategies, namely:

1. Strategy in General

- a. Corporate strategy is a strategy prepared at the top of an organization which states what businesses an organization (banking) will enter.
- b. Business strategy is a strategy that focuses on how to compete in a particular business.
- c. Functional strategy is focused on the short term, paying attention to functional sub-activities (financial operations, marketing, resources, etc.).

2. Strategy in competition

a. Management management strategy

Management strategy is the art and science of preparing, and implementing, evaluating decisions across the board, strategic management focuses on the process of setting organizational goals, developing policies and plans to achieve goals, and allocating resources to implement policies and planning the achievement of organizational goals. There are three stages in strategic management, namely strategy formulation, strategy implementation, and strategy evaluation.

b. Marketing strategy

Marketing strategy is a series of goals and objectives, policies and rules that provide direction to marketing efforts from time to time, at each level and reference and location, especially as a response to financial institutions in facing the ever-changing competitive environment and conditions.

- c. Product development strategy
Product development strategy is part of corporate strategy. In product development strategy, there are potential benefits and risks from product development activities, and there are many factors that cause an organization to consider developing new products.
3. Strategy based on form
 - a. Integration Strategy
Integration strategies are backward integration, forward integration, and horizontal integration, which are sometimes all called vertical integration. A vertical integration strategy allows a company to control suppliers, dealers and competitors.
 - b. Defensive Strategy
In addition to integrative, diversified and intensive strategies, the organization can implement strategies to rationalize costs, liquidation or divestment. Cost rationalization occurs when organizations restructure through cost and resource savings to increase sales and diminishing profits. Sometimes called a reversal or reorganization strategy, cost rationalization serves to strengthen an organization's basic differentiation skills. During the cost rationalization process, strategic planning works with limited resources and is under pressure from employees, shareholders and the media.
 - c. Intensive Strategy
Product development and market penetration are sometimes called intensive strategies because they all require intensive efforts to improve the company's competitive position with existing products.
4. Michael Porter's General Strategy
According to Porter, there are three basic strategies that companies can use to achieve competitive finance, namely differentiation, cost leadership and focus. Porter mentions three general strategies, namely cost advantage, emphasizing the production of standard products at very low unit costs for consumers who are sensitive to price changes.

3. RESULTS AND DISCUSSION

Understanding Improvement

"Increase according to (KBBI 2015) a process or condition in which there is a significant increase, growth or improvement in a particular matter." This term is used to describe a positive change in the amount, level, value, intensity, or quality of something from one time period to another. Improvement can occur in various contexts, whether in the fields of economics, education, technology, health, or other things. For example, economic improvement refers to the growth and development of a country's economic activities, such as an increase in national income, investment growth, and a decrease in the unemployment rate. Improvement can also mean improvement or progress in the quality or performance of something. For example, improvements in product quality may refer to efforts to improve the features, reliability, or customer satisfaction with the product.

Improvement is not always positive. In some contexts, increase can also refer to a negative increase or growth in undesirable things, such as increased levels of crime, pollution, or disease. In any context, improvement is usually associated with better or increasing changes, both quantitatively and qualitatively. According to Adi, (2016) Improvement is an increase that comes from the word level. Which means layers or layers of something which then forms an arrangement. Improvement is an attempt to make something better than before. An effort to achieve an improvement usually requires good planning and execution. This planning and execution must be interconnected and not deviate from the predetermined goals." Improvement is also a process, a method of action to improve something or an activity to improve something, something that is better than before. (KBBI, 2015).

According to Moeliono, (2005) Improvement is a method or effort made to get better skills or abilities. In general, improvement is an effort to increase the degree, level, quality and quantity." Improvement can also mean adding skills and abilities to become better. Apart from that, improvement also means achievements in processes, sizes, traits, relationships and so on. In conclusion, improvement is a process carried out to improve the quality of a system, process, or person by increasing efficiency, effectiveness, and the quality of the results. This improving process can be carried out in various fields, such as business, education, health, and others.

Understanding Customer Interest

According to Kotler and Keller (2008), interest is that consumers are stimulated to seek information about innovations in goods and services. Interest as a psychological aspect does not only color a person's behavior in carrying out activities that cause a person to feel interested in something." Meanwhile, customers are consumers as providers of funds in the goods or services transaction process. In the Big Indonesian Dictionary, interest is defined as "an intention or desire" (KBBI, 2005). Interest is a mental device consisting of a mixture of feelings, hopes, convictions, prejudices, fears or other tendencies that direct individuals to a certain choice. Shaleh and Wahab (2005). Thus, it can be said that interest is a strong encouragement for someone to do everything to achieve the goals and ideals they desire. Apart from that, it can arise because of a person's high motivation to do something they want. Customers are people who can deal directly with the bank or become bank customers (in financial matters) Alwi (2002). Customers or consumers are the company's main asset or wealth because without customers, customers mean nothing, there is even a term that says "Customer is King" and all the needs and desires of customers or customers must be met. So customer interest is a person's tendency to be interested in carrying out goods and service activities in banking.

Customer interests have an important role in the world of business and marketing. A high level of interest can be an indicator of the potential success of a product or service. As customer interest increases, the likelihood that they will buy or use the product or service also increases. Companies or financial institutions usually try to increase customer interest through effective marketing strategies, such as promotions, special offers, developing attractive products, and providing added value to customers. It is important for companies or institutions to understand and identify the factors that influence customer interest, so they can develop appropriate strategies to attract interest and meet the needs of potential customers. By understanding customer interests, companies can build better relationships with customers, increase their satisfaction, and gain sustainable profits.

Understanding Gold Pawning

Pawning Gold According to Anshori (2007) is pledging or physically handing over the right of authority over the price or valuables (in the form of gold) from the customer (Rahin) to the bank (Murtahih) to be managed using the ar-Rahnu principle, namely as collateral (al-Marhun) for loans or debts (al-Marhumbih) given to customers or loans. Ar-Rahnu is an agreement to hand over goods from the customer to the bank as collateral for the customer's debt. According to Triyono (2019), Gold Pawning is a sharia bank product in the form of a financing facility by providing loans (qardh) to customers with gold (jewelry) as collateral in a pawn contract (rahn). The Sharia Bank then takes a fee (fee) for the storage or custody services provided for the gold based on the service agreement (ijarah). The meaning of Rahn (Ar-Rahnu) according to Hadi, (2003) is to use goods that have property value (economic value) as collateral for debt, so that the owner of the goods in question can take out the debt. Ar-Rahn also means pawn, which is a contract or guarantee agreement and is binding when the control rights over the collateral change hands. In this contract, there is no transfer of ownership of the collateral. Or in other words, it is a contract to hand over goods from the customer to the bank as partial or complete collateral for the customer's debt. Thus, the transfer of ownership of goods only occurs under certain conditions as an effect or result of a

contract or agreement. Gold Pawning Gold pawning is a form of loan that uses gold jewelry as collateral or collateral. In a gold pawn transaction, the customer gives gold jewelry to a financial institution or pawnshop as collateral to obtain a cash loan. The gold pawn process generally involves the following steps:

- a. Appraisal: The customer brings the gold jewelry he wants to pawn to the pawnshop. The jewelry will be appraised to determine the value and authenticity of the gold. Appraisals are usually carried out by expert appraisers who are competent in assessing the value of gold.
- b. Loan offer: based on the assessment, the pawn institution will offer the loan amount that can be given to customers. The loan amount is usually a certain percentage of the value of the mortgaged gold.
- c. Contract approval and signing: if the customer agrees to the loan offer, they will sign a pawn contract containing the terms and conditions of the loan, including the interest rate, term, and associated fees.
- d. Gold storage: once an agreement is reached, the gold jewelry will be stored safely by the pawnshop for the duration of the loan. The pawning agency is responsible for maintaining the security and integrity of the gold jewelry.
- e. Loan repayment: customers have a certain period of time to repay the loan, including interest and related fees. If the customer cannot repay the loan according to the agreement, the pawnshop can sell the gold jewelry to get payment.

Gold pawning provides customers with benefits by providing quick and easy access to cash funds without having to sell the gold jewelry. However, customers need to pay attention to interest rates, fees and related risks that may arise in the gold pawning process. It is important for customers to understand and carry out payment obligations to avoid losing pawned gold jewelry. Gold pawning at PT Bank Aceh Syariah is a banking service that allows customers to get loans using gold as collateral. PT Bank Aceh Syariah, as a bank that operates with sharia principles, provides gold pawning services in accordance with the provisions of Islamic law in banking transactions. The gold pawning service at PT Bank Aceh Syariah is designed in accordance with sharia principles which prohibit usury (interest), speculation and gharar (uncertainty). In this context, the interest rate charged can be based on the principle of profit sharing or determining fair and transparent service fees. It is important to understand that the process and conditions for pledging gold at PT Bank Aceh Syariah can be different from conventional banks, because it is based on the principle - sharia principles that regulate banking operations and transactions. Increasing customer interest in gold pawning can provide benefits for pawn institutions, such as increasing income from interest or service fees. However, customers also need to consider the risks and costs associated with pledging gold, including interest, appraisal fees and the risk of loss if they cannot repay the loan. It is important for customers to understand the applicable terms and conditions before deciding to use gold pawning services.

1. Benefits of Pawning Gold

The purpose of having a pawn (rahn) is for precautionary purposes, especially when someone encounters unexpected situations such as death and accidents where they need cash quickly and to meet their working capital needs for the continuity of their business. Amin & Chong, (2011) This large potential for default of course trapping customers in large debts and this is of course detrimental to the customers themselves. Sharia gold pawning (Qardh backed by gold) has a number of advantages, namely Antoniiio, (2001):

- a. Pawning gold does not apply rewards in the form of profit sharing because this product was created to help people who are having difficulty with funds in the short term, customers are only required to repay the loan in the same amount but are not subject to capital costs, but are only charged for renting the safekeeping and maintenance of the gold which is used as collateral.

- b. Sharia gold pawning does not contain elements of usury, such as loan interest, so this product reflects the element of helping others who are experiencing short-term financial difficulties.
- c. Sharia gold pawning is classified as a liquid type of financing (easy to disburse) for customers who need a quick and easy loan, sharia gold pawning products can be an option.
- d. The sharia gold pawning procedure is relatively easy and not complicated.
- e. Sharia gold pawning is considered safe for lending banks because gold has a relatively stable value compared to other collateral, and if the customer is unable to pay on time the gold is easy to resell.
- f. Pawning gold is actually an effective way to store it because in a sharia pawnshop security is guaranteed and the costs are relatively cheap.
- g. By pawning gold, you can increase the value of the gold, because gold has a tendency to always increase in price from year to year.

2. Gold Pawn Risk

Pawning gold itself also has several weaknesses, namely Antonio, (2001):

- a. The financing provided through sharia gold pawning is classified as short-term financing (less than 1 year) so it is only suitable for financing urgent needs, not suitable for long-term investment.
- b. Sharia gold pawn products contain risks due to changes in gold prices, gold price fluctuations are a market risk faced by sharia banking which is related to the risk of declining gold prices.
- c. Sharia gold pawning combined with gold investment has the potential to influence the balance of the gold market. The convenience and benefits offered in sharia gold pawning have caused customers to flock to gold pawning.

The risks involved in sharia gold pawning, Antonii, (2001), are when implemented as a product:

- a. Risk of non-payment of customer debt (default)
- b. Risk of decline in value of retained or damaged assets

3. Types of Gold

There are several types of gold that are commonly found, including:

- a. Pure Gold (24 Karat): pure or 24 carat gold is gold with the highest purity, namely 99.9% or more. Pure gold is not mixed with other metals, so it has a distinctive bright yellow color. Pure gold is often used in the form of jewelry or gold bars.
- b. 22 Karat Gold: 22 carat gold has a purity of around 91.7%, where 22 parts out of 24 parts are pure gold and the remaining 2 parts are other metals such as copper or silver. 22 carat gold is often used in making jewelry.
- c. 18 Karat Gold: 18 carat gold has a purity of around 75%, where 18 parts out of 24 parts are pure gold and the remaining 6 parts are a mixture of other metals. 18 carat gold is generally used in making jewelry.
- d. 14 Karat Gold: 14 carat gold has a purity of around 58.3%, where 14 parts out of 24 parts are pure gold and the remaining 10 parts are a mixture of other metals. 14 carat gold is usually used in making jewelry.
- e. White Gold: white gold is a mixture of gold with white metals such as palladium, nickel, or zinc. These metals give gold a white or silver appearance. White gold is often used in jewelry making to give it a more contemporary look.
- f. Rose Gold: rose gold or pink gold is a mixture of gold and copper. Copper metal gives gold a pink or red-gold appearance. Rose gold is often used in making jewelry with an elegant and distinct appearance.

Apart from that, gold can also be found in various forms such as gold bars, gold coins, jewelry, or in the form of investments such as gold certificates or gold accounts. The choice of gold type depends on the user's personal preferences, needs and goals.

Table 1. Specific Gravity of Gold

Rust	Copper Alloy (MM)	Silver Mix (MK)	Copper Alloy and Silver
23	18.43	18.68	18.55
22	17.61	18.08	17.83
21	16.84	17.49	17.17
20	16.16	16.94	16.55
19	15.53	16.44	15.98
18	14.94	15.44	15.98
17	14.94	15.50	15.94
16	13.88	15.08	14.48
15	13.41	14.67	14.04
14	12.96	14.29	13.62
13	12.56	13.39	13.25

4. Gold Content

Gold is usually measured in carats (k) to describe its grade or purity. The following are some commonly used gold grades:

- a. Pure Gold (24 Karat): pure gold has a content of 24 carat or 99.9% purity. Pure gold is not mixed with other metals and is the highest grade that can be achieved.
- b. 22 Karat Gold: 22 carat gold has a gold content of 22 parts out of 24 parts, or around 91.7% purity. The remainder usually consists of metals such as copper or silver.
- c. 18 Karat Gold: 18 carat gold has a gold content of 18 parts out of 24 parts, or around 75% purity. The remainder consists of a mixture of other metals such as copper or silver.
- d. 14 Karat Gold: 14 carat gold has a gold content of 14 parts out of 24 parts, or around 58.3% purity. The remainder consists of other metals such as copper or silver.
- e. 10 Karat Gold: 10 carat gold has a gold content of 10 parts out of 24 parts, or around 41.7% purity. The remainder consists of a mixture of other metals such as copper or silver.

Higher gold content indicates higher purity, while lower gold content means the presence of other metals mixed in. The gold grade chosen depends on individual needs and preferences. Pure gold tends to be softer and bends easily, while gold mixed with other metals is usually more durable and suitable for making jewelry or other purposes.

Strategy to Increase Customer Interest in Gold Pawn Products at PT Bank Aceh Syariah Lhokseumawe Branch

Increased interest in gold pawning customers refers to the growth or increase in people's interest in using gold pawning services provided by financial institutions or pawnshops. Gold pawning is a form of loan where customers provide gold jewelry as collateral in exchange for cash provided by a pawnshop. The increase in interest from gold pawning customers can occur due to several factors. The following are several possible reasons why customer interest in gold pawning may increase:

- a. Difficult economic circumstances: when economic conditions are difficult, many people may experience financial difficulties or an urgent need for cash. In situations like this, pawning gold can be a quick and easy alternative to obtain emergency funds.
- b. Easy availability of services: several financial institutions or pawnshops have simplified the process of applying for a gold pawn. They offer a fast, transparent and hassle-free process, thus encouraging customers' interest in utilizing this service.

- c. Increase in gold prices : if the price of gold increases, people who own gold jewelry may see an opportunity to obtain a higher value by taking advantage of gold pawning. This can be an incentive for them to use gold pawning services.
- d. Loss of trust in the traditional banking system : some people may lose trust in the traditional banking system or have difficulty qualifying for loans from conventional financial institutions. Gold pawning can be an attractive alternative for those who do not have access to other financing options.

To increase customer interest in pawning gold at PT Bank Aceh Lhokseumawe, here are several strategies that can be considered:

- a. Effective Marketing Campaign: carry out a targeted and effective marketing campaign to promote gold pawn services to potential customers. Use social media, print advertisements, brochures and other marketing channels to increase awareness about the advantages and benefits of gold pawning at PT Bank Aceh.
- b. Providing Clear Information: ensure that information about gold pawn services is clearly available and easily accessible to customers. Provide information about the pawn process, terms, interest rates, appraised value, and other benefits. This helps customers understand and make better decisions.
- c. Increasing Trust and Transparency: focus on increasing customer trust by providing transparency in the gold pawning process. Provide a detailed explanation of the estimated value calculation, applicable interest rates, and security measures taken by PT Bank Aceh to protect customer assets.
- d. Incentive and Discount Programs: offer attractive incentive and discount programs for customers who use gold pawning services. For example, provide discounts on pawn fees or lower interest rates for customers who involve a larger amount of gold pledge or maintain a pawn for a certain period of time.
- e. Good Customer Service: improve customer service by providing positive and pleasant experiences to customers. Provide training to bank staff to provide accurate information, be responsive to customer questions, and assist customers in the gold pawning process with professionalism.
- f. Partnerships and Collaborations: form partnerships with local gold shops or jewelry shop owners to increase awareness and expand customer networks. Collaboration with related gold sellers to provide special benefits to their customers who choose to pawn gold through PT Bank Aceh.
- g. Financial Education and Literacy: provide financial education and literacy programs related to gold pawning. Collaborate with local communities, educational institutions, or non-profit organizations to provide information about the benefits of gold pawning, wise financial management, and gold investment strategies to the public.

It is important to align the strategy with the target market and needs of potential customers in Lhokseumawe. In addition, continue to evaluate and monitor customer responses to the strategies implemented, and make adjustments if necessary to increase their effectiveness.

Obstacles in the Customer Interest Strategy for Gold Pawn Products at PT Bank Aceh Syariah Lhokseumawe Branch

Obstacles in customers' interest in gold pawning strategies can include a lack of understanding of the gold pawning process, lack of clarity about the terms and conditions, concerns about the security of the items being pawned, and negative perceptions of pawning as a last financial option. Overcoming these obstacles could involve better education of potential customers, increased transparency, and providing assurance about the protection and fair treatment of pawned goods.

1. Obstacles based on law According to several views in Islam, pawning gold is haram, for three reasons as follows:

- a. In gold pawning, benefits are taken from the provision of debt.
- b. In gold pawning, the fee (ujrah) for custody/storage services is charged to the pawnbroker (rahn), namely the customer.
- c. In gold pawning, there is a duplicate contract, duplicate contracts are not permitted according to the Sharia.

Sharia gold pawn is a product of the Sharia Business Unit in the form of a financing facility by providing debt (qardh) to customers with gold (jewelry/inlaid) as collateral in a pawn contract (rahn). From this agreement, the Sharia Business Unit (Sharia Bank) takes wages (ujrah) for the storage/custodial services provided for the gold based on the service agreement (ijarah). In fact, the sharia banking regulations themselves regulate provisions prohibiting sharia commercial banks, sharia business units and sharia financing banks from carrying out business activities that are contrary to sharia principles.

2. Social Barriers

Many Muslims do not understand the concept of pawning according to the Al-Quran and Sunnah or at least do not understand the concept of pawning in general and comprehensively. As a result of not having a comprehensive understanding of pawning in Islam, there are some people who carry out pawn transactions in violation of sharia principles. One of these phenomena is ar-rahn which in some cases is oriented towards becoming gold gardens. This shows a shift in meaning and deviation from the rules regarding gold pawning. Apart from that, the public's lack of knowledge regarding the concept of ar-rahn financing with an al-qardh contract means that the public cannot differentiate between al-qardh contracts which are in accordance with the provisions of Islamic law and which are contradictory.

3. Sociological Barriers

This sociological obstacle arises due to customers not having good intentions by pawning fake gold and the public's ignorance of the concept of ar-rahn financing with a qardh contract which is in accordance with the provisions of Islamic law. Customers do not have good intentions by pawning fake gold. The character or character of the prospective borrowers is wrong. one of the most important considerations in deciding on financing. In practice, gaining knowledge that a prospective borrower has a good character and meets the requirements as a borrower is not as easy as one might think, especially for first-time debtors. Meanwhile, for old customers who want to repeat their credit, it can be seen from the appearance or performance of their credit in the past. From all the information that has been collected, conclusions can be drawn in terms of character, whether the prospective borrower meets the requirements or not. If not, the credit application must be immediately rejected, but if it meets the requirements, it must still fulfill the following requirements. The lack of thoroughness by pawn analysts in assessing the authenticity of gold brought by customers also creates opportunities for customers who have bad intentions by making attempts to pawn fake gold.

Public ignorance of the concept of ar-rahn financing with a qardh contract which is in accordance with the provisions of Islamic law. Consumer knowledge about sharia banking information will have an impact on consumer behavior. Consumer behavior is a series of decisions taken by consumers regarding sharia banking products. Therefore, efforts to increase public knowledge about sharia banks have become a strategic issue in the development of sharia banks in the future. The better the knowledge about Islamic banking, the higher the possibility of adopting Islamic banking. The majority of people who adopt sharia banking are still predominantly influenced by religious emotions and are not based on a good rational understanding of sharia financing in accordance with the provisions of Islamic law. Customers' good understanding of sharia banking has a positive influence on the decision to become a customer at PT. Bank Aceh Syariah Lhokseumawe Branch, as well as providing social control over sharia banking products that do not comply with the provisions of Islamic law.

Efforts to Overcome Obstacles in Customer Interest in Pawning Gold at PT Bank Aceh Syariah Lhokseumawe Branch

Efforts to overcome obstacles in the strategy to increase customer interest in gold pawning at PT Bank Aceh Lhokseumawe:

1. Targeted Marketing Campaign Targeting marketing campaigns specifically to the community in Lhokseumawe. Using social media, print advertisements, banners and brochures to increase public awareness about gold pawning services at PT Bank Aceh.
2. Education and Counseling Holding educational and counseling programs about the benefits and process of gold pawning. Organizing seminars, workshops or question and answer sessions to educate the public regarding the use of gold as collateral and the benefits obtained through gold pawning.
3. Local partnerships form partnerships with local gold shops or jewelry sellers in Lhokseumawe. Collaboration to provide special offers to customers who pawn gold through PT Bank Aceh, increasing customer interest and expanding reach.
4. Increasing Trust Focus on building customer trust by providing professional and transparent services. Provide a clear explanation of the gold pawning process, estimated value, and bank policies related to the security of customer assets.
5. Superior customer service improves customer service by providing a good and satisfying experience. Train bank staff to provide accurate information, respond quickly to customer requests, and provide solutions that meet customer needs.
6. Special offers and promotions Providing special offers and promotions to customers who use gold pawning services at PT Bank Aceh Lhokseumawe. Discounts on pawn fees, competitive interest rates, or reward programs for loyal customers can increase customer interest.
7. Collaboration with External Parties Collaborate with local communities, educational institutions, or non-profit organizations to organize financial literacy programs and public education about the benefits of investing in gold and using gold pawning.
8. Evaluation and Adjustment Continuously evaluate customer responses and the results of the strategies implemented. Adjust strategies based on customer feedback and performance data to increase the effectiveness of increasing customer interest.

By implementing these points, PT Bank Aceh Lhokseumawe can overcome obstacles and increase customer interest in their gold pawning services.

4. CONCLUSION

The strategies implemented for the first improvement are, effective marketing campaigns, providing clear information, increasing trust and transparency, incentive and discount programs, good customer service, partnership and collaboration, education and financial literacy. Efforts undertaken include targeted marketing campaigns, education and outreach, local partnerships forming partnerships with local gold shops or jewelry sellers in Lhokseumawe, increasing focused trust, superior customer service, increasing special offers and promotions, collaboration with external parties, evaluation and make adjustments. Barriers to customer interest strategies include legal barriers, social barriers and sociological barriers.

REFERENCES

- Aditya, (2010). *Visi dan Misi Perusahaan*. Penerbit Gramedia Pustaka Umum: Jakarta
- Alwi. (2002) . *Kamus Besar Bahasa Indonesia*. Jakarta: Balai Pustaka.
- Ancok, Djamaludin, Dr. (2007). *Kepemimpinan dan Inovasi*. Jakarta: Erlanga
- Arman, (2008) *Visi dan Misi Perusahaan*, The Global Source for Summaries & Reviews. Diakses 4 Oktober 2010
- Andrianto dan Anang Firmansyah. (2019). *Manajemen Bank Syariah (Implementasi Teori dan Praktek)*. Surabaya: Qiara Media
- Hatim F. & Muba M. (2016). *Preferensi Komsumen dalam Memilih Layanan Perbankan Syariah*. Jurnal Prosiding Konferensi Internasional
- Anshori, Abdul Ghafur, *Perbankan Syariah di Indonesia*, Yogyakarta: Gajah Mada University Press, (2007)
- Moeliono, (2005). *Kamus Bahasa Indonesia*. Jakarta: Balai Pustaka
- Antonii, M. S. (2001). *Bank Syariah: dari teori ke praktik*. Jakarta: Gema Insani.
- Bryson, John. (2001). *Perencanaan Strategis Bagi Organisasi Sosial*. Yogyakarta: Pustaka Pelajar
- Budisantoso, dan Nuritomo. (2018). *Bank dan Lembaga Keuangan Lain*. Jakarta: Salemba Empat
- Daft, Richard L. (2006). *Management edisi keenam*. Salemba Empat . Jakarta
- Darmadi. (2017). *Pengembangan Metode Pembelajaran dalam Dinamika Belajar Siswa*. Jakarta: Rineka Cipta.
- David, F. R. (2010). *Manajemen Strategi : Konsep*. Jakarta: Salemba Empat edisi 12.
- Indrajit (2008), *Visi Perusahaan dan Strategi Sistem Informasi*. Diakses 4 Oktober 2010
- Triyono. (2019), *Manajemen Pemasaran*. Yogyakarta : CV Budi Utama
- Drucker, P. F. (2005). *Inovasi dan Kewiraswastaan*. Jakarta: Erlangga.
- Fandy Tjiptono. (2015). *Strategi Pemasaran*. Yogyakarta: Andi
- Gitosudarmo, dan Sudita. (2010). *Perilaku Keorganisasian Edisi Pertama*. Jogyakarta: Erlangga.
- Hadi, Muhammad Solikhul, (2003). *Pegadaian Syariah*, Jakarta: Salemba Diniyah, 2003
- Hamel dan Prahalad. (2018). *Management*. New Delhi: Tata McGraw Hill,
- Hasibuan, Malayu. S P. (2013). *Organisasi dan Motivasi, Dasar Peningkatan Produktivitas*, Jakarta: Bumi Aksara
- Marrus. (2002), *Desain Penelitian Manajemen Strategi*. Jakarta: Rajawali Press.
- Hidayat, (2016). *Education Managemnt: Teori dan Pratik Pengelolaan Sekolah/Madrasah di Indonesia*. Jakarta: Kencana.
- Kasmir. (2006). *Etika Customer Service*. Jakarta: PT Rajagrafindo Persada.
- Kotler, P. Dan Keller, KL., (2008). *Manajemen Pemasaran*. Jakarta: PT. Macanan Jaya Cemerlan
- Rahmat.(2018). *Psikologi Pendidikan*. Jakarta: Bumi Aksara
- Robbins dan Judge, (2015), *pengertian struktur organisasi*
- Robbins, S. P., & Coulter, M. (2016). *Manajemen*, Jilid 1 Edisi 13, Alih. Bahasa: Bob Sabran Dan Devri Bardani P, Erlangga, Jakarta.
- Robbins, Stephen P dan Timothy A Judge. (2014). *Perilaku Organisasi*. Jakarta: Salemba Empat.
- Shaleh, AR. dan Wahab, MA., 2005. *Pesikologi suatu pengantar Dalam Perseptkif islam*. Jakarta: Pranada Media
- Slameto. (2015). *Belajar dan Faktor- Faktor Yang Mempengaruhi*. Jakarta: Rineka Cipta.
- Thoha, Miftah. (2003). *Perilaku Organisasi Konsep Dasar Dan Aplikasi*. . Rajawali : Jakarta
- Wibisono. (2014). *Manajemen Kinerja*. Erlangga: Jakarta
- _____. (2016). *Visi dan Misi Perusahaan*, Jakarta: Gramedia Pustaka Utama
- Wright, 2016, *struktur organisasi merupakan suatu cara dimana tanggung jawab dan tugas didelegasikan kepada individu*.