

Optimizing Gold-Pawn Decisions: The Role of Marketing Mix, E-Mas Services, and Brand Image at Bank BSI KCP Medan Adam Malik

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ARTICLE INFO

Keywords: Marketing Mix, E-Mas Services, Brand Image, Gold Pawn Decisions, Bank Syariah Indonesia

Received : 12, December

Revised : 26, December

Accepted: 28, January

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ABSTRACT

This study examines the influence of the marketing mix and E-Mas services on gold pawn decisions, with brand image as an intervening variable, at Bank Syariah Indonesia (BSI) KCP Medan Adam Malik. Employing an associative quantitative approach, the study surveyed 154 respondents selected using Slovin's formula. Data collection involved questionnaires for primary data and documentation studies for secondary data. Structural Equation Modeling (SEM) using SmartPLS 3.0 was applied for analysis. The findings reveal that the marketing mix and E-Mas services positively and significantly affect brand image and gold pawn decisions. Additionally, brand image mediates their impact on gold pawn decisions. The results highlight practical strategies to improve marketing approaches and optimize digital gold pawn services to enhance customer satisfaction and decision-making.

INTRODUCTION

The banking industry in Indonesia achieved a historic milestone with the establishment of PT Bank Syariah Indonesia Tbk (BSI) on February 1, 2021. This institution was born from the merger of three leading Islamic banks: PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. Officially approved by the Financial Services Authority (OJK) through Decree No. 04/KDK.03/2021, this merger aimed to create a competitive Islamic banking institution capable of supporting Indonesia's vision as the largest Muslim-majority nation. The merger united the strengths of these banks, delivering enhanced services, broader market reach, and increased financial capacity, thereby establishing BSI as a significant player in the global Islamic finance landscape (Khotimatus et al., 2022; Zahra, 2024).

Among BSI's numerous products, the Sharia Gold Pawn service (Gadai Emas Syariah) is a flagship offering tailored to meet the short-term financing needs of its customers. This service operates on Rahn (collateral) and Ijarah (lease) contracts, following the guidance outlined in DSN-MUI Fatwa No. 26/DSN-MUI/III/2002. Customers can pledge gold in the form of jewelry or bullion as collateral for financing, with storage and maintenance costs structured in compliance with Sharia principles. Despite its potential, the performance of this service has encountered challenges at certain branches, such as BSI KCP Medan Adam Malik, where outstanding positions and the number of accounts (NOA) have declined consistently over the past three years. In 2021, the branch reported an outstanding amount of IDR 3.2 billion and 180 accounts, which decreased to IDR 2.87 billion and 158 accounts by 2023 (Zahra Hafizhah, 2024).

Table 1 Outstanding Position and NOA Pawn

Unit	Year					
	2021		2022		2023	
	OS	NOA	OS	NOA	OS	NOA
<i>Gold Pawning Business</i>	3.697	191.523	4.286	226.145	4.889	253.193
Region II Medan	319	12.856	384	15.481	431	17.372
Medan City Area	93	3.007	100	3.391	109	3.572
Sub-Branch Office Medan Adam Malik	3,2	180	2,9	167	2,87	158

Source : Bank Syariah Indonesia, Processed by Researcher (2024)

The declining performance of Sharia Gold Pawn services at specific branches necessitates an exploration of the factors influencing customer decision-making. Three critical variables are identified: the marketing mix, digital service innovations like E-Mas, and brand image. The marketing mix—comprising product, price, place, promotion, people, process, and physical evidence—plays a pivotal role in influencing consumer preferences (Angga, 2023; Azani, 2023). Additionally, E-Mas, a feature within the BSI Mobile app, represents a digital innovation that allows customers to conduct gold pawning transactions conveniently. Features such as simulations, extensions, and online top-ups

address modern consumers' demands for efficiency and accessibility (Karmila, 2023).

Brand image further influences consumer decisions, reflecting customers' perceptions and associations with a brand. A positive brand image fosters loyalty and satisfaction, particularly in competitive markets where alternatives like Pegadaian Syariah offer similar services with attractive propositions (Reva, 2024; Syifa et al., 2024). For instance, ease of requirements and faster processing are cited as reasons customers may prefer Pegadaian Syariah over BSI (Rizki Umar et al., 2023).

This research investigates the interplay between the marketing mix, E-Mas services, and brand image, and their collective impact on customer decisions regarding gold pawning. By focusing on a unique sample from BSI KCP Medan Adam Malik, the study aims to provide insights into consumer behavior in Islamic financial services. Furthermore, the research contributes to theory by examining how digital innovations and marketing strategies influence decision-making in a niche financial context. Employing Structural Equation Modeling (SEM) and SmartPLS, this study offers practical recommendations to enhance service delivery, strengthen BSI's market position, and foster greater customer satisfaction (Zukhri et al., 2020; Dendi et al., 2024).

Through this study, the objectives include analyzing the influence of the marketing mix and E-Mas services on customer decisions, evaluating the mediating role of brand image, and identifying actionable strategies to optimize service offerings. These objectives align with BSI's broader goals of leveraging digital advancements and strengthening its competitive edge in the Islamic banking sector.

LITERATURE REVIEW

Bank Syariah Concept

Bank Syariah operates based on Islamic principles, including fairness, balance, and social benefits, as regulated by Indonesian Law No. 21 of 2008. These principles are upheld through fatwas from the National Sharia Council and supervised by the Financial Services Authority (OJK) to ensure compliance. Additionally, Bank Syariah plays a social function, receiving zakat, donations, and other charitable funds and distributing them as mandated.

Decision-Making in Consumer Behavior

Consumer decision-making involves multiple stages: recognizing a problem, searching for information, evaluating alternatives, making a purchase decision, and reflecting on post-purchase behavior. Effective marketing can guide consumers through this process, resulting in satisfaction and loyalty. Kotler and Keller describe this as a rational process that includes identifying needs and assessing available options. Tjiptono (2016) and Assauri (2015) emphasize that consumer behavior and habits also influence decision-making, especially in repetitive transactions.

Brand Image

Brand image reflects how customers perceive a brand based on their experiences and associations. Prisca dan Michael (2018) describe it as a collection of customer beliefs about a brand. A strong brand image, built through consistent marketing and service quality, leads to trust and influences purchase decisions positively. This is especially critical in financial services where reliability and consumer trust are paramount.

Marketing Mix

The marketing mix, commonly referred to as the 7Ps (product, price, place, promotion, people, process, and physical evidence), is crucial in shaping consumer perceptions and influencing purchase behavior. According to Zahra (2024), an effective marketing mix helps businesses cater to consumer needs and desires, particularly in service industries like banking. Elements such as pricing strategies, promotional efforts, and customer service work together to create a competitive advantage (Purwati et al., 2022).

E-Mas Services

Gold pawn services, such as those offered by Bank Syariah Indonesia (BSI), allow customers to use gold as collateral for short-term financing under Islamic principles. The service operates on a *rahn* contract (loan) and an *ijarah* contract (storage fees). Additionally, BSI's digital pawn service, accessible via mobile app, offers customers convenience, security, and transparency in managing their gold assets, from simulations to renewals and top-ups (Charissa & Bayu., 2020).

Hypotheses

Based on these considerations, the following hypotheses are proposed:

- H1: The marketing mix has a positive and significant effect on brand image at BSI KCP Medan Adam Malik.
- H2: The marketing mix has a positive and significant effect on gold pawn decisions at BSI KCP Medan Adam Malik.
- H3: The E-Mas service has a positive and significant effect on brand image at BSI KCP Medan Adam Malik.
- H4: The E-Mas service has a positive and significant effect on gold pawn decisions at BSI KCP Medan Adam Malik.
- H5: Brand image has a positive and significant effect on gold pawn decisions at BSI KCP Medan Adam Malik.
- H6: The marketing mix has a positive and significant effect on gold pawn decisions at BSI KCP Medan Adam Malik through brand image as a mediating variable.
- H7: The E-Mas service has a positive and significant effect on gold pawn decisions at BSI KCP Medan Adam Malik through brand image as a mediating variable.

METHODOLOGY

This study employs a quantitative survey methodology, specifically utilizing an associative approach. As delineated by Sugiyono (2019), associative research focuses on formulating research questions that explore the relationships between two or more variables. The indicators of the research variables are measured using a Likert scale, which involves constructing questions or statements wherein each item is assigned a score within the framework of the Likert scale. This scale serves as an effective tool for assessing the attitudes, opinions, and perceptions of individuals or groups concerning various social phenomena.

The population for this research is tourist in the location on Bukit Lawang. A sample of 154 respondents was drawn from this population using slovin formulation from 252 population representing individuals who The number of gold pawn financing customers at BSI KCP Medan Adam Malik . The study relies on primary data collected directly from original sources to adequately address the research questions posed. Data collection techniques primarily center around the use of questionnaires.

Analytical methods employed include descriptive analysis and path analysis through Partial Least Squares Structural Equation Modeling (PLS-SEM). Data processing is facilitated by SmartPLS version 3.

RESEARCH RESULT

Measurement Model

This section provides an overview of the measurement model results, including the loading factors, composite reliability (CR), and average variance extracted (AVE) for each construct in the study. This comprehensive evaluation offers insights into the validity and reliability of the constructs related to, as detailed in Table 2.

Table 2 : Measurement Model Results

Constructs	Items	Loading factors	CR	AVE
Marketing Mix			0,970	0,604
	MM1	0,847		
	MM2	0,786		
	MM3	0,787		
	MM4	0,874		
	MM5	0,776		
	MM6	0,744		
	MM7	0,726		
	MM8	0,766		
	MM9	0,838		
	MM10	0,723		
	MM11	0,710		
	MM12	0,734		
	MM13	0,737		
	MM14	0,865		

	MM15	0,741		
	MM16	0,709		
	MM17	0,853		
	MM18	0,816		
	MM19	0,691		
	MM20	0,771		
	MM21	0,782		
E-Mas Service			0,957	0,850
	ES1	0,899		
	ES2	0,903		
	ES3	0,817		
	ES4	0,804		
	ES5	0,904		
Brand Image			0,856	0,697
	BI1	0,931		
	BI2	0,922		
	BI3	0,926		
	BI4	0,922		
	BI5	0,908		
Gold-Pawn Decisions			0,918	0,751
	GD1	0,775		
	GD2	0,823		
	GD3	0,856		
	GD4	0,882		

Table 2 presents the measurement model results for four constructs: Marketing Mix, E-Mas Service, Brand Image, and Gold-Pawn Decisions. These constructs were assessed using their respective indicators, with the analysis focusing on loading factors, composite reliability (CR), and average variance extracted (AVE).

The results indicate that all indicators have loading factors exceeding the minimum threshold of 0.5, which is consistent with the guidelines proposed by Ghozali (2016). He states that loading factor values between 0.5 and 0.6 are acceptable for convergent validity. For example, the Marketing Mix construct includes 21 items (MM1 to MM21), with loading factors ranging from 0.691 to 0.874, confirming the adequacy of its indicators. Similarly, the E-Mas Service construct consists of five items (ES1 to ES5), showing loading factors between 0.804 and 0.904. The Brand Image construct has five indicators (BI1 to BI5) with loading factors ranging from 0.908 to 0.931, and the Gold-Pawn Decisions construct contains four items (GD1 to GD4), with loading factors ranging from 0.775 to 0.882.

All constructs demonstrate composite reliability (CR) values greater than 0.7, which indicates a high level of internal consistency. Specifically, the Marketing Mix achieves a CR of 0.970, the E-Mas Service records a CR of 0.957, the Brand Image achieves 0.856, and the Gold-Pawn Decisions records a CR of

0.918. These CR values affirm the reliability of each construct, in line with the recommendations of Ghozali and Latan (2015).

Furthermore, the average variance extracted (AVE) values for all constructs exceed the critical value of 0.5, as recommended by Hair et al. (2010), confirming adequate convergent validity. The AVE values are as follows: Marketing Mix (0.604), E-Mas Service (0.850), Brand Image (0.697), and Gold-Pawn Decisions (0.751). These results suggest that each construct successfully captures the variance of its respective indicators.

In summary, the findings in Table 2 demonstrate that all constructs meet the required criteria for loading factors, composite reliability, and average variance extracted, confirming the robustness and reliability of the measurement model. This provides a strong foundation for subsequent structural model analysis.

Structural model

The predictive power of the constructs examined in this study is illustrated through the R-square values for Brand Image and Gold-Pawn Decisions. These values provide insights into the extent to which the independent variables explain the variance in each dependent variable. The R-square values are presented in Table 3.

Table 3. Predictive power

Construct	R-square
Brand Image	0.445
Gold-Pawn Decisions	0.558

Table 3 illustrates the predictive power of the constructs under investigation by presenting the R-square values for Brand Image and Gold-Pawn Decisions. The R-square value reflects the proportion of variance in the dependent variable that can be explained by the independent variables within the model.

Specifically, an R-square value of 0.445 for Brand Image indicates that approximately 44.5% of the variance in this construct is explained by the independent variables in the model. According to Hair et al. (2010), R-square values above 0.25 are considered acceptable, with higher values indicating stronger explanatory power. In this case, the value suggests a moderate predictive capability for the factors influencing Brand Image.

Similarly, the R-square value for Gold-Pawn Decisions is 0.558, meaning that about 55.8% of the variance in this construct is explained by the independent variables in the model. This value surpasses the commonly accepted threshold of 0.5, indicating good explanatory power. Overall, these R-square values suggest that the model demonstrates strong predictive power for Gold-Pawn Decisions and moderate predictive power for Brand Image, highlighting the relevance of the independent variables in explaining the variations observed in these constructs.

Table 4 : Path Coefficients (Direct and Indirect Effect)

Path	Effect Type	β	M	SD	t statistics	Sig. (< 0.05)	Decision
Marketing Mix -> Brand Image	Direct	0,537	0,538	0,064	8,380	0,000	Accepted
Marketing Mix -> Pawn-Gold Decisions	Direct	0,357	0,360	0,083	4,284	0,000	Accepted
E-mas Services -> Brand Image	Direct	0,213	0,215	0,066	3,227	0,001	Accepted
E-mas Services -> Pawn-Gold Decisions	Direct	0,196	0,199	0,070	2,813	0,005	Accepted
Brand Image -> Pawn-Gold Decisions	Direct	0,333	0,328	0,081	4,130	0,000	Accepted
Marketing Mix -> Brand Image -> Pawn-Gold Decisions	Indirect	0,179	0,177	0,051	3,536	0,000	Accepted
E-mas Services -> Brand Image -> Pawn-Gold Decisions	Indirect	0,071	0,070	0,027	2,597	0,009	Accepted

Table 4 presents the path coefficients for both direct and indirect effects in the structural model. The table provides insights into the relationships among Marketing Mix, E-mas Services, Brand Image, and Pawn-Gold Decisions.

The direct effect of the Marketing Mix on Brand Image shows a path coefficient (β) of 0.537, indicating a significant positive influence, as evidenced by a t-statistic of 8.380 and a p-value of 0.000. This result demonstrates that an effective marketing mix significantly enhances brand image. Additionally, the direct effect of the Marketing Mix on Pawn-Gold Decisions is also significant, with a β of 0.357, a t-statistic of 4.284, and a p-value of 0.000, suggesting that the marketing mix positively influences decisions to use pawn-gold services.

The direct effect of E-mas Services on Brand Image is significant, with a β of 0.213, a t-statistic of 3.227, and a p-value of 0.001. This indicates that the provision of E-mas services contributes positively to enhancing brand image. Similarly, the direct effect of E-mas Services on Pawn-Gold Decisions is significant, with a β of 0.196, a t-statistic of 2.813, and a p-value of 0.005, showing that E-mas services play an essential role in influencing pawn-gold decisions.

The relationship between Brand Image and Pawn-Gold Decisions shows a strong, significant direct effect, with a β of 0.333, a t-statistic of 4.130, and a p-value of 0.000. This result underscores the critical role of brand image in influencing customers' decisions to utilize pawn-gold services.

Regarding indirect effects, the influence of the Marketing Mix on Pawn-Gold Decisions through Brand Image is significant, with a β of 0.179, a t-statistic of 3.536, and a p-value of 0.000. This highlights the mediating role of brand image in the relationship between the marketing mix and pawn-gold decisions. Similarly, the indirect effect of E-mas Services on Pawn-Gold Decisions via Brand Image is significant, with a β of 0.071, a t-statistic of 2.597, and a p-value of 0.009, emphasizing the importance of brand image as a mediator between E-mas services and pawn-gold decisions.

Overall, these findings affirm the importance of the marketing mix and E-mas services in enhancing brand image, which, in turn, influences customers' decisions to utilize pawn-gold services.

DISCUSSION

The analysis reveals that the marketing mix significantly and positively influences pawn decisions, as indicated by a path coefficient of 0.357 and a significance value of 0.000, confirming the acceptance of Hypothesis 1. This finding implies that an improved marketing mix at BSI KCP Medan Adam Malik enhances customers' decisions to engage in pawning services. Conversely, a decline in marketing mix quality leads to decreased pawn decisions. This result aligns with the findings of Yusuf and Matiin (2022), who identified the marketing mix as a critical determinant of customer decision-making.

Key aspects contributing to this influence include product suitability with customer needs, competitive pricing, accessible locations, effective promotions, knowledgeable staff, swift processes, and high-quality service facilities. Therefore, BSI KCP Medan Adam Malik must consistently enhance these elements to attract more customers. Additionally, other factors such as institutional trust, transparency, and perceived benefits play a role in influencing pawn decisions. Addressing these elements through strategic marketing efforts, such as attractive promotions and user-friendly processes, can further encourage customer engagement.

Similarly, e-mas services demonstrate a significant positive impact on pawn decisions, as evidenced by a path coefficient of 0.196 and a significance value of 0.005, supporting Hypothesis 2. This indicates that superior e-mas services, offering convenience, security, and efficiency, foster increased customer engagement with pawning services. The findings align with Agustina (2024), who emphasized the role of innovative digital services in shaping customer decisions. BSI KCP Medan Adam Malik must prioritize improving e-mas services by enhancing technology, security features, and user experience to ensure a seamless and satisfying customer journey.

Regarding the influence of the marketing mix on brand image, the analysis shows a significant positive relationship, with a path coefficient of 0.537 and a significance value of 0.000, supporting Hypothesis 3. An effective marketing mix

fosters a stronger and more positive brand image, consistent with Zukhri et al. (2020). By focusing on tailored products, competitive pricing, accessible locations, impactful promotions, and exceptional customer service, BSI KCP Medan Adam Malik can solidify its brand reputation.

E-mas services also significantly contribute to brand image, as reflected by a path coefficient of 0.213 and a significance value of 0.001, validating Hypothesis 4. High-quality e-mas services, characterized by user-friendly applications, robust security, and practical functionality, enhance the brand image by creating a positive customer perception. This finding echoes Yohannes (2024), highlighting the importance of digital innovations in strengthening brand equity.

The analysis further demonstrates that brand image significantly affects pawn decisions, with a path coefficient of 0.333 and a significance value of 0.000, supporting Hypothesis 5. A strong brand image fosters customer trust and confidence, driving their decision to utilize pawning services. This is consistent with Muhammad Nur Fajri (2022), who emphasized the role of brand image in influencing consumer behavior. BSI KCP Medan Adam Malik should continuously build its brand image through quality service delivery, transparent communication, and meaningful customer experiences.

Lastly, the mediation analysis confirms that brand image mediates the relationship between the marketing mix and pawn decisions (path coefficient: 0.179, significance value: 0.000) as well as between e-mas services and pawn decisions (path coefficient: 0.071, significance value: 0.009), supporting Hypotheses 6 and 7. These findings align with previous research by Angelina et al. (2024) and Dimas and Faisal (2023), underscoring the pivotal role of brand image in linking marketing strategies and customer decision-making.

By integrating a robust marketing mix and innovative e-mas services with a strong focus on brand image, BSI KCP Medan Adam Malik can significantly enhance customer engagement and satisfaction, ultimately fostering growth in its pawning services.

CONCLUSIONS AND RECOMMENDATIONS

The findings of this study indicate that the marketing mix and e-mas services have a significant impact on customers' decisions to use gold pawn services at Bank Syariah Indonesia (BSI) KCP Medan Adam Malik, with brand image serving as a mediating factor. While many respondents expressed positive perceptions, a notable proportion highlighted areas for improvement, such as the competitiveness of appraisal values, the clarity of marketing strategies, and the attractiveness of e-mas service features. This feedback suggests that BSI has opportunities to further enhance its services to better meet customer expectations. To address these concerns, it is recommended that BSI ensures greater transparency in its gold appraisal process, offering values that are not only competitive but also clearly justified. Additionally, improving transaction security and emphasizing customer-centric features, such as flexibility and added benefits, can help position BSI as a preferred choice for gold pawning services. In terms of marketing efforts, BSI should strengthen its promotional strategies by communicating its unique advantages more effectively and introducing loyalty programs to foster long-term customer relationships.

Moreover, the development of the e-mas service is critical in adapting to customers' evolving preferences for digital solutions. BSI is encouraged to innovate by introducing more interactive and user-friendly features while addressing customer needs for convenience and accessibility. This could include enhancing the digital platform with tools for easy appraisal simulations, secure transaction processes, and personalized recommendations. Targeted educational campaigns highlighting the advantages of e-mas services would also help improve customer awareness and engagement. For future research, it is suggested to investigate additional variables, such as trust, service quality, and emotional attachment, to gain a deeper understanding of factors influencing customer decisions. Expanding the research to other branches or regions, and incorporating qualitative or mixed-method approaches, could provide more comprehensive insights to help BSI remain competitive and enhance customer satisfaction in the gold pawn market.

ADVANCED RESEARCH

This study contributes to the literature on Islamic banking services by examining the impact of marketing mix and e-mas services on customer decision-making, with brand image as an intervening variable. The findings highlight critical areas where service improvement can enhance customer satisfaction and loyalty in the competitive gold pawning market. While the results underscore the importance of transparency, innovation, and effective communication strategies, they also open avenues for more advanced research to deepen the understanding of customer behavior in this sector.

Future research could explore the interplay between digital transformation and customer trust, particularly in Islamic financial services, where adherence to Sharia principles is a key factor. Incorporating advanced methodologies, such as structural equation modeling (SEM), could allow for a more nuanced analysis of how variables like customer experience, digital literacy, and brand loyalty interact to influence decision-making. Furthermore, comparative studies across regions or between Islamic and conventional gold pawning services would provide valuable insights into market dynamics and customer preferences. By expanding the scope and incorporating longitudinal data, researchers could uncover trends and causal relationships that inform strategic development for institutions like BSI.

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