



Pegadaian Syariah Prenduan Sumenep Branch Strategy for Increasing Customer Interest

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Abstract

Every institution must carry out a promotional strategy to attract customers to want to use these products. Pegadaian Syariah Prenduan branch is one of the Islamic financial institutions that carries out promotional strategies in increasing customer interest, namely by installing benner at every point, gathering, providing cashbacks or coupon draws with prizes, this needs to be reviewed to combine with the promotion theory proposed by Kotler and Armstrong that the promotional mix as a marketing communication medium, has several main activities, namely advertising, personal sales, sales promotion and publicity. In Pegadaian Syariah Prenduan Branch from 2019-2021 decreased, but there was an increase in 2022. The approach in this study uses a qualitative approach. This type of research is field research. Field research is a research that is carried out intensively, in detail, and in depth on a certain object by studying it as a case. The data sources in this study are interviews, observations and documentation. The targets and locations are used as research sites at the Prenduan branch of Pegadaian Syariah. The promotion strategy of Pegadaian Syariah Prenduan branch in increasing customer interest is 1. Advertising, Personal Sales, Publicity, Sales Promotion in sales promotion has a special strategy to increase customer interest, namely providing cashbacks or lucky draw coupons. In addition, in carrying out a promotion strategy, there are also factors that become obstacles, namely: 1. Lack of customer understanding of social media, 2. Time to promote, 3. Weather conditions.

Keywords: Strategy, Promotion, Interes.

Abstrak

Setiap lembaga pasti melakukan strategi promosi untuk menarik minat nasabah supaya mau menggunakan produk-produk tersebut. Pegadaian Syariah cabang Prenduan merupakan salah satu lembaga keuangan syariah yang melakukan strategi promosi dalam meningkatkan minat nasabah, yaitu dengan melakukan memasang benner disetiap titik, silaturahmi, memberikan cashback-cashback atau undian kupon berhadiah, hal ini perlu dikaji ulang untuk memadukan dengan teori promosi yang dikemukakan oleh Kotler dan Armstrong bahwa bauran promosi sebagai media komunikasi pemasaran, memiliki beberapa kegiatan utama yaitu periklanan, penjualan secara personal, promosi penjualan dan publisitas. Pada Pegadaian Syariah Cabang

Prenduan dari tahun 2019-2021 menurun, akan tetapi terjadi kenaikan pada tahun 2022. Pendekatan dalam penelitian ini menggunakan pendekatan kualitatif. Jenis penelitian ini merupakan penelitian lapangan (field research). Penelitian lapangan adalah suatu penelitian yang dilakukan secara intensif, terperinci, dan mendalam terhadap suatu objek tertentu dengan mempelajarinya sebagai suatu kasus. Sumber data pada penelitian ini yaitu wawancara, observasi dan dokumentasi. Adapun sasaran dan lokasi yang dijadikan sebagai tempat penelitian di Pegadaian Syariah cabang Prenduan. Strategi promosi Pegadaian Syariah cabang Prenduan dalam meningkatkan minat nasabah yaitu 1. Periklanan, Penjualan Pribadi, Publisitas, Promosi Penjualan dalam promosi penjualan memiliki strategi khusus untuk meningkatkan minat nasabah yaitu memberikan cashback-cashback atau undian kupon hadiah. Selain itu dalam melakukan strategi promosi juga faktor-faktor yang menjadi kendala yaitu: 1. Kurangnya pemahaman nasabah terhadap sosial media, 2. Waktu untuk mempromosikan, 3. Kondisi cuaca.

Kata Kunci : Strategi, Promosi Minat.

PRECEDENCE

Financial institutions are part of the financial system in the modern economy that serves users of financial services. The financial institution system is basically a network of financial markets, institution, the business sector, households and government institutions are participants and also have the authority to regulate the operation of the financial system.¹

Islamic financial institutions can be divided into two, that is: Sharia Depository Financial Institutions Syariah so-called Islamic Bank Financial Institutions and Islamic Financial Institutions So-called Islamic Financial Institutions are not banks. The role of the two Islamic financial institutions is as a financial intermediary between overfunded parties and underfunded parties.²

Pegadaian is a State-Owned Enterprise (BUMN) that serves the Indonesian financial sector and is engaged in three types of corporate cooperative businesses, namely loans, gold and various services. Pegadaian is the only business entity in Indonesia that officially has a license to carry out financial institution activities in the form of loans for the distribution of public funds on

¹ Sumat'in, Konsep Kelembagaan Bank Syariah, (Yogyakarta: Graha Ilmu, 2012), 39

² Okta Liasari, "Efektivitas Pemasaran Tabungan Emas Pada Pt. Pegadaian (Persero) Syariah Unit Semangka Kota Bengkulu" (Institut Agama Islam Negeri (IAIN) Bengkulu, 2017), <http://repository.iainbengkulu.ac.id/3204/>.

the basis of pawn law.³

Sharia Pawnshop is a sharia financial institution that runs its business using a pawn system and based on Islamic principles. Sharia pawnshops uphold sharia principles in running a business. Basically, sharia-based products have characteristics such as not charging interest to customers, establishing the medium of exchange as a non-traded commodity, and trading to receive payment for services or profit sharing. At this time Pegadaian Syariah has been formed as its own institution under the auspices of PT. Pegadaian (Persero) and fully managed by PT. Pawnshop (Persero).

Pegadaian Syariah Prenduan branch is a non-bank financial institution engaged in financial activities and aims to help the economy of the community, especially the Prenduan area by providing financial assistance with collateral of valuables owned by the customers themselves. In this case, valuables can be in the form of jewelry, house or land certificates, vehicles, electronic goods, and other items that have value, of course, the operations used in the Prenduan branch of Sharia Pawnshops are based on Islamic sharia to avoid usury, gambling, and fraud.

Table 1

Year	Sum
2019	18.056
2020	17.307
2021	15.482
2022	15.603

Picture: Number of customers year 2019-2022.

From the table above, it can be seen that in 2019 there were 18,056, in 2020 there were 17,307, in 2021 there were 15,482, and in 2022 there were 15,603, so it can be concluded that there was a decrease from 2019-2021 and there was an increase in 2022 which affected the number of customers.⁴

To analyze the importance of strategy in developing customer interest

³ Ma'ruf Amin, *Mengatasi Masalah Dengan Pegadaian Syariah* (Jakarta: Renaisan, 2005), 12.

⁴ Maulana Syafirriyadi Al Amir, "Wawancara Bagian Pengelola Agunan," 13 Januari 2023.

of Pegadaian Syariah Prenduan branch is required to always innovate and adjust to the needs of customers, in this case the community around Prenduan. As for developing customer interest, the right strategy is needed, namely marketing mix which includes four: first with a product strategy, second with a pricing strategy, third with a distributor strategy, fourth with a promotional strategy.⁵

DISCUSSION

A. Advertising Promotion Strategy at Sharia Pawnshop Prenduan Branch

Advertising is the most frequently used means of promotion by banks in order to communicate bank products and services. In advertising usually contains products, prices, where can be obtained and product benefits. Meanwhile, the purpose of advertising activities is to provide information, influence buyers and consumers to buy bank products.⁶

The purpose of advertising is to provide information about all products manufactured by the company. The information provided is in the form of product names, product benefits, product prices and product benefits.

Advertising activities can be through several media that are considered suitable for the company's goals, namely: (a) installation of signage on protocol streets, (b) printing brochures distributed in fields, markets, mosques and crowded places, (c) installation of banners in strategic places, (d) newspapers, (e) magazines, (f) radio, (g) television, (h) seminars, (i) socialization, (j) internet, (k) opening stands at certain events, (l) utilize social media.

From the theory in the promotional activities above in accordance with the data that the author can be in the field, namely data collection using

⁵ Faridatun Sa'adah, "Strategi Pemasaran Produk Gadai Syariah Dalam Upaya Menarik Minat Nasabah Pada Pegadaian Syariah," *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, vol.1, no. 2 (7 February 2009), diakses 25 July 2022, <http://journal.uinjkt.ac.id/index.php/iqtishad/article/view/2464>.

⁶ Azmi Sutinah, "Dampak promosi produk penghimpun dana bank sumut syariah terhadap minat menabung nasabah pada perbankan syariah pada pt. Bank sumut syariah, kep hm. Joni medan"

interviews, observations, and documentation from the promotion to provide information to customers about products in the Prenduan branch of Pegadaian Syariah to increase customer interest.⁷

There are two things to know about advertising strategy (advertising) are as follows:

- a. *Marketing brief*, i.e. briefing on the product. The main thing before the strategy is formulated is knowledge about the product, information about the product, and services to be advertised.
- b. *Creative brief*, a clearly defined strategy to stimulate a large purpose that benefits from the agency's Creative Brief in creating ads.⁸

The application in the field regarding advertising indicators used by the Prenduan branch of Pegadaian Syariah can be achieved from advertising objectives. The advertising strategy is used in the product promotion strategy of Pegadaian Syariah Prenduan branch using a product strategy. In product promotion, product information is conveyed, namely its usefulness and the conditions that must be met. The purpose of advertising products carried out by the Prenduan branch of Pegadaian Syariah is comprehensive in all circles of society. Then the advertising applied is in the form of installing banner, providing brochures, broadcast on television, newspapers, radio and online media such as websites and Instagram.

Based on the analysis above, it can be concluded that the implementation of advertising strategies in the Prenduan branch of Sharia Pawnshops according to Kotler's theory, namely Advertising is all forms of non-personal presentation and promotion of ideas, goods or services carried out by certain sponsoring companies (Kotler, 2000). Advertising is used by companies to inform, attract, and influence people to use or buy

⁷ Observasi yang dilakukan Peneliti pada 24 Desember 2022.

⁸ Dian Muliatul Istiqomah, "Strategi Promosi Dalam Meningkatkan Jumlah Nasabah Produk Tabunganku (Studi Kasus BSI KCP Ngawi)" (diploma, IAIN Ponorogo, 2021), 94, <http://etheses.iainponorogo.ac.id/13370/>.

their products. Without advertising, manufacturers and distributors would not be able to sell their goods.⁹

B. Personal Sales Promotion Strategy at Pegadaian Syariah Prenduan branch.

Personal selling is an interaction between individuals, meeting each other who are referred to create, improve, master or maintain mutually beneficial exchange relationships with other parties.¹⁰

This is in accordance with Tjiptono's opinion (200: 224), stating that personal selling is direct communication (face-to-face) between sellers and prospective customers to present products to potential customers and build customer understanding of the product, so they do it, try it, and buy it.¹¹

At this stage personal selling activities are carried out with strategies, including:¹²

1. General strategy

A personal selling strategy is a process that helps identify potential customers so that marketers can be trusted, feel needed, and agree to provide profitable solutions that customers need. Avoid the mistake of reacting too quickly to possible negative reactions.

2. Individual approach

The task of handling individual sales is to encourage to promote a product and build an internal company network that will later be followed up by middle level management.¹³

Based on the findings in the field, Pegadaian Syariah Prenduan branch in conducting personal selling uses a general strategy, which is

⁹ Abdul Mujib, *Manajemen Strategi Promosi Produk Pembiayaan Perbankan Syariah*, Jurnal Perbankan Syariah, Vol. 1 Mei 2016, 80

¹⁰ Ramsiah Tasruddin, *Strategi Promosi Periklanan Yang Efektif*, Jurnal Al-Khitabah, Vol. II, No. 1, Desember 2015 : 107 – 116. Hal. 111

¹¹ Mega Fareza Dellamita, Achmad Fauzi DH, Edy Yulianto, *Penerapan Personal Selling (Penjualan Pribadi) Untuk Meningkatkan Penjualan*, Jurnal Administrasi Bisnis (JAB) | Vol. 9 No. 2 April 2014. Hal. 3

¹² Dian Muliatul Istiqomah, “Strategi Promosi Dalam Meningkatkan Jumlah Nasabah Produk Tabunganku (Studi Kasus BSI KCP Ngawi)” (diploma, IAIN Ponorogo, 2021), 96 <http://etheses.iainponorogo.ac.id/13370/>.

¹³ Ibid, 97

assigned to the relationship officer in conducting promotions. The strategy used is to carry out a personal selling process which is to promote face-to-face in the form of direct contact with the community, conduct socialization to educational institutions or government institutions and also directly jump into the village head.¹⁴

Based on the explanation above, the personal selling strategy, carried out by the Prenduan branch of Pegadaian Syariah in accordance with the theory proposed by William G. Nickles which was restated by Basu Swastha, personal selling is defined as follows: Personal selling is an interaction between individuals, meeting each other who are referred to create, improve, master or maintain mutually beneficial exchange relationships with other parties.¹⁵

C. Publicity Promotion Strategy at Pegadaian Syariah Prenduan branch

Publicity is a promotion carried out to improve the bank's image in front of prospective customers and customers through sponsorship activities of charity, social activities or sports. From these activities that aim to inform, influence, and persuade and remember target customers about the company and its marketing mix.¹⁶

In promoting the products of Pegadaian Syariah Prenduan branch also carries out publicity strategies, the activity is the first to visit crowded or public places such as carnivals, the second to promote to groups such as social gatherings, institutions to educational institutions or government institutions and directly to the village head. This is done by Pegadaian Syariah Prenduan branch to contribute to sponsorship in socialization activities to customers or prospective customers, this aims to get closer to customers, and can improve the image of Pegadaian Syariah Prenduan

¹⁴ Harfan, Relationship Officer (RO), Wawancara 25 Desember 2022

¹⁵ Ramsiah Tasruddin, *Strategi Promosi Periklanan Yang Efektif*, Jurnal Al-Khitabah, Vol. II, No. 1, Desember 2015 : 107 – 116. Hal. 111

¹⁶ Randa, Rosa, dan Puspita, "Strategi Penghimpunan Dana Pihak Ketiga Pada Pt. Bank Rakyat Indonesia (Persero), Tbk. Unit Cibinong Kantor Cabang Cibinong Graha Inda," 15

branch in the eyes of the public.

From the explanation of the data above, the publicity promotion strategy carried out by the Prenduan branch of Pegadaian Syariah in implementing a publicity strategy is in accordance with theory, where the Prenduan branch of Pegadaian Syariah tries to get closer to the community so that customers get to know the Prenduan branch of Pegadaian Syariah more closely. This is in accordance with the theory put forward by Lesly, Publicity is the dissemination of messages that are planned and carried out to achieve goals through certain media and work, for the benefit of certain organizations or individuals without certain payments or payments on certain media.¹⁷

D. Sales Promotion Strategy at Pegadaian Syariah Prenduan branch

Sales promotion is a promotion that is used to increase sales through discounts or gifts at certain times and to certain goods or services as well, because in general people like a cheap and quality product.¹⁸

Basically, every bank will make various efforts and develop various strategies so that their products can be in demand and used by the public, this is done to remember that existing competitors also make various efforts to attract customers. No wonder banks dare to offer their products with various variations that can invite public interest, various conveniences, comfort and even gifts will be given if people want to become customers at the bank or financial institution.¹⁹

At the Prenduan branch of Pegadaian Syariah, there is a special strategy used to attract customers to use products at the Prenduan branch of Pegadaian Syariah, namely providing cashbacks, for example, there is a new product at the pawnshop, so as to attract the public, initially we are not

¹⁷<http://www.ilmu-ekonomi-id.com/2017/04/pengertian-publisitas-fungsi-dan-tujuan-publisitas-serta-contoh-publisitas.html> diakses pada sabtu, 31 Desember 2022

¹⁸ Arrafi, "Strategi Pemasaran Produk Funding Di Bank Muamalat Cabang Pembantu Magelang," 25-26

¹⁹ Iqbal Rafiqi Nor Lailina Ulfa, "Pengaruh Fee Based Income Terhadap Return on Asset (ROA) Di PT. Bank Syariah Mandiri," *al-ulum*, vol.9, no. 3 (2022): 336-347, <https://journal.uim.ac.id/index.php/alulum/article/view/1415/900>.

interested in fishing, maybe free administration for the first opening or in the form of cashback, for example, rich in gold savings, we usually often give cashback, In addition to free administration, we also give cashback, for example, he saves one million, we can give one million two hundred, so the current promotion is like that and also takes advantage of coupons with prizes.²⁰

From the exposure to the data above, the application of the sales promotion strategy applied by the Prenduan branch of Pegadaian Syariah is in accordance with the sales promotion theory proposed by Indriyo Gitosudarmo, namely sales promotion is a company activity to explain the product being marketed in such a way that consumers will easily see it and even with certain placements and arrangements, such as discounts and gifts, the product will attract consumer attention.²¹

The things that are obstacles to the product promotion strategy at the Pegadaian Syariah branch of Prenduan, namely:

1. Lack of customer understanding of social media

At Pegadaian Syariah Prenduan branch, the problem is due to the lack of customer understanding about products because in Pegadaian Syariah, especially the Prenduan branch, all customers are almost from parents or are old (50-70%) and also focus promotions on social media. Sometimes the obstacle is from the time given by the party who receives the promotion place, for example it is scheduled every month at least three times and we also determine the time of promotion. Sometimes customers do not receive immediately, still waiting for further information, yes it becomes an obstacle, so sometimes it is delayed from the specified time.

2. Time to promote

At Pegadaian Syariah, the Prenduan branch is constrained by time

²⁰ Novita Indriyani, Penaksir, Wawancara 24 Desember 2022

²¹ Ramsiah Tasruddin, *Strategi Promosi Periklanan Yang Efektif*, Jurnal Al-Khitabah, Vol. II, No. 1, Desember 2015 : 107 – 116. Hal. 110

to promote at Pegadaian Syariah, especially the Prenduan branch because it is scheduled every month at least three times. So they don't immediately accept, still waiting for further information, yes it becomes our obstacle so that sometimes it is delayed from the time we specify.

3. Weather Conditions

At the Prenduan branch of Pegadaian Syariah, constraints on weather conditions are one of the obstacles in promotional activities at the Prenduan branch of Pegadaian Syariah because it is during the rainy season. As I got in the field, either by interview or observation, the first is now the rainy season, the second obstacle in promotion, for example, the agent does not condition between us and his agent, then the next obstacle is a strategic obstacle.

CONCLUSION

The promotion strategies of products at the Prenduan branch of Pegadaian Syariah are::

- a. The advertising promotion strategy at Pegadaian Syariah Prenduan branch is: using mass media such as using radio, television. Print media such as installing benner installed in front of the office, distributing brochures. As well as using social media such as Instagram, Facebook, and websites.
- b. Personal sales promotion strategies at Pegadaian Syariah Prenduan branch are: promoting by means of friendship to the homes of customers or prospective customers, conducting socialization to village heads or to educational institutions.
- c. Sales promotion strategies at Pegadaian Syariah Prenduan branch, namely: providing cashback-casback, giving gifts, free administration for the first opening.
- d. Publicity promotion strategies that exist in the Prenduan branch of Pegadaian Syariah, namely: bringing to crowded places or places of public

events, group activities. In addition, it also utilizes social media such as Instagram, Facebook and also collaborates with Aengpanas radio.

Obstacles in carrying out product promotion activities at Pegadaian Syariah Preduan branch, namely:

- a. Lack of customer understanding of social media
- b. Time to promote
- c. Weather conditions

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