

## Sharia-Value-Based 7P Marketing Mix in the Marketing of Rahn Products

Maulidiah Amirul<sup>1</sup>, Sulastr<sup>2</sup>, Amirah Nur Adilah Al-Aidid<sup>3</sup>

<sup>1</sup>Universitas Islam Internasional Darullughah Wadda'wah, Indonesia

\* Correspondence e-mail; mualidiahmirul@gmail.com

### Article history

Submitted: 2026/08/01; Revised: 2026/09/11; Accepted: 2026/09/22

### Abstract

This study is motivated by the growing demand for fast, secure, and accessible Islamic financial services, particularly gold pawning (rahn). However, customer growth remains constrained by limited product understanding, concerns about ujah fees, promotional effectiveness, and service quality. Previous studies have largely examined customer interest or marketing strategies separately, leaving limited research integrating the 7P Marketing Mix with Islamic marketing management values in rahn services. This study aims to analyze marketing strategies for increasing customers at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar. A qualitative field research design was employed, collecting data through observation, in-depth interviews, and documentation involving seven informants, including branch management, marketing and service staff, and customers. Data were analyzed through condensation, presentation, conclusion drawing, and verification. The findings indicate that customer growth depends on the synergy of all marketing elements, including accessible products, transparent ujah fees, strategic locations, digital and direct promotion, friendly staff, simple procedures, and secure facilities. The study's novelty lies in integrating customer value, trust value, and sharia value. Practically, it recommends educational promotion, cost transparency, staff development, queue management, and digital service innovation to strengthen trust and sustainable Islamic financial literacy.

### Keywords

Gold-Backed Pawn; 7P Marketing Mix; Sharia Marketing; Rahn; Marketing Strategy



© 2026 by the authors. Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution 4.0 International (CC BY SA) license, <https://creativecommons.org/licenses/by-sa/4.0/>.

## INTRODUCTION

The Islamic financial industry has experienced significant growth in recent years, including in Indonesia, driven by increasing public awareness of financial services that combine economic benefits with compliance with Islamic principles. Islamic financial institutions now operate across banking, insurance, capital markets, and non-bank sectors, including Islamic pawnshops. These institutions contribute to financial inclusion by providing alternatives that address the needs of Muslim

communities (OJK, 2024). One increasingly popular product is gold pawning (*rahn*), which provides short-term financing through a relatively straightforward Sharia-compliant mechanism. Under a *rahn* contract, customers can obtain cash by pledging their gold without engaging in interest-based transactions (*riba*). Its accessibility, relatively simple procedures, and the perceived security of gold make this product attractive to people requiring rapid financing while maintaining compliance with Islamic principles (Mubarak & Arianto, 2024).

However, growing demand for Islamic financial services does not automatically increase customer numbers at every institution. Intensifying competition requires financial institutions to develop effective marketing strategies. Marketing in financial services extends beyond product promotion; it also involves building trust, strengthening institutional reputation, improving service experiences, and maintaining long-term customer relationships. The Marketing Mix 7P framework product, price, place, promotion, people, process, and physical evidence provides a comprehensive approach to understanding these dimensions (Kotler & Keller, 2018). Previous studies have examined factors influencing the use of *rahn*. Sterendisa (2020) identified urgent financial needs, Sharia compliance, and confidence in pawnshop services as important determinants of customer interest. Syarifuddin (2021) found that marketing at Pegadaian Syariah Prenduan emphasized product, location, and promotion, but did not comprehensively examine all seven marketing elements. Putri (2021), studying gold-pawning marketing at PT BPRS Metro Madani in South Lampung, highlighted limited promotional effectiveness, low public interest in gold investment, and inadequate use of digital media. Syahira, Usdeldi, and Ridho (2024) emphasized information transparency, service quality, and Islamic marketing values in building customer trust. Nevertheless, these studies have not fully explained how all seven marketing elements interact to increase *rahn* customers, particularly at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar.

This study addresses that research gap by integrating the Marketing Mix 7P framework with Islamic marketing management. Kartajaya and Sula (2006) identify four fundamental characteristics of Islamic marketing: *rabbaniyyah* (theistic orientation), *akhlaqiyyah* (ethical conduct), *al-waqi'iyah* (realism), and *al-insaniyyah* (humanism). These principles provide an additional analytical perspective for examining Sharia compliance, transparent fees and honest promotion, the product's responsiveness to actual financing needs, and respectful, accessible customer service. The novelty of this study lies in its integrated analysis of the seven marketing elements and Islamic marketing values. Rather than examining individual marketing activities in isolation, it

investigates how these elements interact to strengthen customer trust, improve service experiences, and contribute to customer growth. The findings are expected to enrich scholarship on Islamic financial services marketing and provide practical insights for improving competitiveness and expanding financial inclusion. The study also relates to Sustainable Development Goals 8 and 9 by supporting inclusive economic activity and innovation in Islamic financial services. Accordingly, this study aims to analyze the marketing strategies implemented for the gold-pawning (*rahn*) product at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, and examine their contributions to increasing the number of customers.

## METHODS

This study employed a qualitative approach using a field research design. The qualitative approach was selected to explore not only the marketing strategies implemented by Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, but also how these strategies were implemented in practice and contributed to increasing the number of customers using the gold-pawning (*rahn*) product. This approach enabled an in-depth understanding of the research phenomenon through the experiences, perspectives, and interactions of individuals directly involved in marketing and customer service activities (Creswell & Creswell, 2018).

The study was conducted at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar. The research site was selected purposively because the branch actively offers gold-pawning services and seeks to increase its customer base amid growing competition among financial institutions. Primary data were obtained from informants involved in *rahn* services and marketing activities, while secondary data were collected from company profiles, activity reports, institutional archives, promotional brochures, and relevant scholarly literature. Informants were selected using purposive sampling based on their relevance to the research objectives. Seven informants participated: one branch manager, two marketing and customer service staff members, and four customers using the *rahn* product. Data were collected through observation, semi-structured in-depth interviews, and documentation. Observation examined service activities, staff–customer interactions, and the service environment. Interviews explored informants' experiences and perspectives, while documentation provided supplementary evidence. The researcher served as the primary research instrument (*human instrument*), participating directly in data collection, interpretation, and analysis. The analytical framework was the Marketing Mix 7P, comprising product, price, place, promotion, people, process, and physical evidence. These dimensions guided the investigation of marketing practices and their contribution to customer

growth.

**Table 1. Characteristics of Research Informants**

| No. | Informant Category                   | Number   |
|-----|--------------------------------------|----------|
| 1   | Branch Manager                       | 1        |
| 2   | Marketing and Customer Service Staff | 2        |
| 3   | <i>Rahn</i> Product Customers        | 4        |
|     | <b>Total</b>                         | <b>7</b> |

Source: Research Data (2025).

**Table 2. Research Instrument Blueprint**

| Research Focus    | Indicator                                           | Data Collection Techniques | Data Sources              |
|-------------------|-----------------------------------------------------|----------------------------|---------------------------|
| Product           | Advantages and benefits of the <i>rahn</i> product  | Interviews, documentation  | Branch manager, customers |
| Price             | Administrative fees and <i>ujrah</i> (service fees) | Interviews                 | Branch manager, customers |
| Place             | Location and accessibility                          | Observation, interviews    | Customers                 |
| Promotion         | Promotional media and activities                    | Interviews, documentation  | Staff                     |
| People            | Staff competence and service quality                | Observation, interviews    | Customers, staff          |
| Process           | Ease and speed of service                           | Observation, interviews    | Customers                 |
| Physical Evidence | Facilities and service environment                  | Observation, documentation | Customers                 |

Source: Adapted from Kotler and Keller (2018).

Data credibility was strengthened through source and method triangulation. Source triangulation involved comparing information from the branch manager, staff, and customers, while method triangulation compared observations, interviews, and documentation. Member checking was also conducted with selected informants to ensure that the researcher's interpretations accurately reflected their intended meanings (Miles, Huberman, & Saldaña, 2014). Data collection continued until data saturation was reached, indicated by recurring patterns and the absence of significant new information. Data were analyzed using the interactive model developed by Miles, Huberman, and Saldaña (2014), consisting of data condensation, data display, and conclusion drawing and verification. Analysis proceeded iteratively throughout data

collection to establish consistent and credible findings. Ethical principles were also observed. Before interviews, informants received explanations of the research objectives and the intended use of their information. Confidentiality was maintained, and all information was used exclusively for academic purposes to protect informants' rights and comfort.

## FINDINGS AND DISCUSSION

### Findings

#### **Rahn Products Are Preferred for Their Speed, Convenience, Security, and Relevance to Customer Needs**

The findings indicate that customers perceive gold pawning (*rahn*) as a practical and helpful financial service, particularly when they require funds within a short period. The product is valued not only for its financing function but also for its simple procedures, collateral security, and flexible redemption options. Mrs. Salmah, a customer of Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, explained that rahn offers fast processing, simple requirements, affordable administrative fees and *ujrah* (service fees), and secure collateral storage, with redemption permitted within the four-month period (interview, January 15, 2025).

Her statement demonstrates that the product's advantages extend beyond rapid fund disbursement to include customers' confidence in the security of their pledged assets. This aspect is particularly important because customers entrust valuable possessions to the institution. Consequently, collateral security contributes significantly to positive customer experiences and perceptions of service quality. Similarly, Mr. Ishak emphasized the simplicity and affordability of rahn services. He explained that customers could obtain financing by presenting identification and collateral, while the fees were calculated based on the appraised value of the pledged asset rather than the loan amount. He also noted that the costs were comparatively lower than those charged by other pawning services (interview, January 15, 2025).

The consistency between these customer accounts confirms that the *product* element of the marketing strategy is reflected in actual customer experiences. Internal institutional data and field observations further indicate that rahn is promoted as an accessible financing solution for people requiring immediate funds. Overall, triangulation across customer interviews, internal information, and observations demonstrates that the principal strengths of rahn products lie in their convenience, speed, security, and alignment with community financing needs.

#### **Cost Transparency as the Foundation of Customer Trust**

The second finding concerns the *price* element of the marketing mix. The results

indicate that customers do not evaluate service costs solely in terms of whether they are expensive or inexpensive; instead, they emphasize the importance of transparent cost information from the beginning of the transaction. Administrative fees and *ujrah* (service fees) are understood as charges for services rather than loan interest, helping customers feel more comfortable when using rahn products. Mrs. Herlina stated that the costs of gold pawning at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, remained reasonable, with rental and administrative fees ranging from IDR 2,000 to IDR 150,000, depending on the financing amount (interview, January 15, 2025). Her statement suggests that customers are more willing to accept service charges when their types and amounts are clearly explained. In the context of rahn, pricing therefore involves not only the nominal amount but also customers' perceptions of fairness and institutional transparency.

Similarly, Mrs. Rasni emphasized that service costs influenced customers' interest in using gold pawning products. She considered the fees reasonable because customers were required to pay rental and administrative charges without feeling excessively burdened (interview, January 15, 2025). The accounts of Mrs. Herlina and Mrs. Rasni reveal a consistent pattern: customers are more accepting of service costs when the charges are transparent, reasonable, and clearly communicated. These findings are supported by documentary evidence concerning the institution's established administrative and service fee policies, as well as field observations showing that cost information is an important part of customer service explanations. Overall, triangulation across customer interviews, documentation, and observations demonstrates that *price* in the rahn marketing strategy functions not merely as a mechanism for determining service charges but also as a means of building customer trust through transparency and perceived fairness.

### **A Strategic Location Facilitates Customer Access to Services**

The third finding indicates that *place* plays an important role in supporting the marketing of rahn products. Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, is considered accessible because it is situated near major community activity centers. Its location alongside a main road and within the city center, close to shopping areas and commercial establishments, makes the office easier for customers to find and visit. Mr. Amar confirmed that the branch occupies a strategic location, emphasizing that its proximity to shopping centers and other businesses facilitates access. He also noted that Google Maps helps customers locate the office more conveniently through their mobile phones (interview, January 15, 2025).

This statement demonstrates that physical accessibility remains an important

consideration for customers when selecting financial services. Although product information can increasingly be obtained through digital platforms, rahn transactions still require customers to visit the branch because the pledged assets must be physically presented and assessed. Therefore, a conveniently located office directly contributes to a smoother customer experience and reduces the effort required to access services. These findings are supported by field observations showing that the branch is situated in a commercial area where its location is relatively visible and accessible to the public. Mr. Amar's account also corresponds with documentary evidence regarding the strategic position of the office. Triangulation across customer interviews, observations, and documentation indicates that *place* functions not merely as a physical transaction site but also as an integral component of the marketing strategy. A strategic location enhances accessibility, supports service convenience, and helps customers obtain rahn financing in accordance with their needs.

### **Promotion through Digital Media and Direct Engagement**

The fourth finding concerns the *promotion* element of the marketing mix. Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, employs a combination of digital and direct promotional channels to introduce its rahn products to the public. Digital promotion is conducted through WhatsApp, Instagram, Facebook, and advertising videos, while direct promotional activities include distributing brochures, organizing open booths, visiting traditional markets and institutions, and encouraging word-of-mouth communication. Ms. Andini, a customer service representative, explained that the branch regularly produces promotional videos for Instagram and involves employees in word-of-mouth marketing. The institution also participates in public events, visits markets frequented by women, and approaches various institutions to introduce its gold pawning services (interview, January 15, 2025).

This statement indicates that promotion serves not only to disseminate product information but also to establish relationships with prospective customers. Visits to markets and institutions, together with open booth activities, demonstrate the continued importance of face-to-face engagement, particularly for customers who require direct explanations about rahn products and their procedures. These findings are consistent with field observations showing that promotional activities combine digital communication with direct customer interaction. Customer accounts also indicate that information about rahn products is obtained through various channels, including social media, brochures, and recommendations from others. Triangulation across interviews, observations, and customer accounts therefore identifies two primary promotional approaches: informative promotion through digital media and

relationship-based promotion through direct communication. Nevertheless, the findings suggest that promotional activities could be strengthened through more systematic educational content, particularly to clarify the differences between Islamic pawning and conventional pawning. Such efforts could improve public understanding and help prospective customers make more informed financial decisions.

### **Human Resource Quality and Service Speed Shape Customers' Service Experiences**

The fifth finding indicates that *people* and *process* are two marketing mix elements that customers experience most directly. Customers evaluate rahn products not only based on their benefits but also on how employees provide assistance, explain procedures, and facilitate transactions. Mr. Ishak stated that Pegadaian Syariah employees were friendly, knowledgeable, neatly dressed, polite, and helpful in explaining products, which made him feel comfortable using the service (interview, January 15, 2025). This statement demonstrates that human resource quality encompasses not only administrative competence but also interpersonal skills and service attitudes. In financial services involving valuable collateral, employees' communication and conduct can significantly influence customers' confidence in the institution.

Similarly, Mrs. Rasni expressed satisfaction with the service she received, highlighting the friendliness of security personnel, employees' responsiveness, and their ability to explain gold pawning procedures in detail. However, she also identified long queues as a source of dissatisfaction (interview, January 15, 2025). This account reveals two dimensions of the customer experience: positive interpersonal interactions and challenges related to service efficiency. Consequently, service quality depends not only on employee behavior but also on the smoothness of the overall service process.

Regarding *process*, Mr. Subair, a customer service representative, explained that rahn procedures were designed to be accessible and efficient, allowing customers to receive funds in approximately 15 minutes. Customers need to present valid identification and eligible collateral, such as gold jewelry, gold bars, or diamonds, and may receive funds in cash or through bank transfer (interview, January 15, 2025). These findings are supported by customer interviews and field observations showing that direct interaction and clear procedural explanations are essential. Overall, triangulation demonstrates that *people* and *process* reinforce each other: friendly service makes customers feel valued, while efficient procedures make rahn practical and suitable for urgent financing needs.

### **Physical Service Evidence Enhances Customer Comfort and Trust**

The sixth finding concerns *physical evidence*, which plays an important role in

financial services because customers evaluate not only the products offered but also the office environment, available facilities, employees' appearance, and the overall comfort of transactions. Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, provides customer service areas, parking facilities, transaction equipment, and employees who are ready to assist customers. Mrs. Salmah explained that customer satisfaction, service quality, and a comfortable environment influenced her willingness to continue using the institution's products. She expressed satisfaction with the employees' prompt service and the relatively short transaction process (interview, January 15, 2025). Her statement indicates that *physical evidence* encompasses not only tangible facilities but also the service atmosphere that shapes customers' comfort and confidence. A pleasant environment, efficient service, and attentive employees encourage customers to return and use rahn products again.

These findings are consistent with field observations identifying the availability of customer service areas and supporting transaction facilities. Documentary evidence also confirms that the institution provides physical facilities intended to support service convenience. Triangulation across customer interviews, observations, and documentation therefore suggests that *physical evidence* strengthens the institution's professional image and contributes to positive customer experiences. Overall, the findings demonstrate that the marketing strategy for rahn products at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, relies on the integration of all seven marketing mix elements. Accessible products, transparent fees, a strategic location, active promotion, friendly employees, efficient procedures, and comfortable physical facilities collectively contribute to customer interest and trust. Source triangulation further reveals consistency among customer accounts, staff explanations, field observations, and documentary evidence. Customers emphasize convenience, security, affordable costs, friendly service, and environmental comfort, while institutional representatives highlight fast financing procedures and multichannel promotional activities. Meanwhile, observations and documentation support the importance of facilities, location, and service activities in shaping customer experiences. Together, these findings illustrate how an integrated marketing strategy can strengthen the perceived value of rahn services and foster customer confidence.

## Discussion

This study examines the marketing strategy for gold pawning (rahn) at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, within the broader framework of marketing management. Kotler, Keller, and Chernev (2022) explain that marketing involves creating, communicating, and delivering value while building sustainable customer relationships. The findings indicate that customers consider not

only rapid access to funds but also simple procedures, transparent fees, professional staff, accessible locations, and collateral security. Therefore, effective rahn marketing requires a comprehensive service experience rather than promotional activities alone. The 7P Marketing Mix provides a framework for understanding how Islamic marketing values operate in practice. Product reflects rabbaniyyah through sharia compliance, while price and promotion embody akhlaqiyyah through honesty, transparency, and accurate information. Place and process represent al-waqi'iyyah by addressing practical community needs through accessible locations and efficient procedures. Meanwhile, people and physical evidence reflect al-insaniyyah through friendly service, clear communication, comfortable facilities, and customer security. Integrating these dimensions with Islamic marketing management principles (Kartajaya & Sula, 2006) enables rahn marketing to emphasize not only customer acquisition but also ethical conduct, trust, and sustainable value creation.

#### **Product: Rahn as a Quick-Fund Service That Provides Peace of Mind**

The findings on the product dimension indicate that customers perceive rahn as a fast, accessible, and secure service that enables them to obtain funds without lengthy administrative procedures. Within the 7P Marketing Mix framework, product represents the core value offered to customers, as Kotler, Keller, and Chernev (2022) emphasize that successful products must address customers' actual needs. In this context, customers seek not only rapid financing but also secure collateral storage and reliable transactions. From the perspective of Islamic marketing management, these findings reflect rabbaniyyah, as rahn provides economic benefits while offering a financing alternative designed to avoid *riba*, consistent with DSN-MUI Fatwas No. 25/DSN-MUI/III/2002 and No. 26/DSN-MUI/III/2002 on rahn and gold pawning (DSN-MUI, 2002a; DSN-MUI, 2002b). These findings align with Safardina and Hanifah (2024), who highlight the economic and sharia values embedded in Islamic gold-pawning products. However, unlike their emphasis on the Islamic Marketing Mix and SWOT analysis, this study foregrounds customers' direct service experiences, particularly procedural simplicity, collateral security, and rapid access to funds. The findings also complement Rismadayanti (2023), which emphasizes marketing strategies that improve public understanding of gold-pawning products. This study suggests that customers' understanding develops through straightforward service experiences and clearly perceived benefits. Therefore, rahn is understood not merely as a financing product but as a value-based service integrating service value, trust value, and sharia value.

#### **Price: Fee Transparency as a Way to Build Trust**

The findings on the price dimension indicate that customers evaluate rahn costs not merely in terms of affordability but, more importantly, in terms of transparency. Administrative fees and *ujrah* are acceptable when customers understand their calculation and are confident that no hidden charges exist. In Islamic financial services, cost transparency is therefore essential to building customer trust. From a marketing perspective, price represents more than the amount paid; it also shapes perceptions of fairness, service quality, and institutional credibility. Kotler, Keller, and Chernev (2022) explain that customers assess prices in relation to the benefits they receive. In rahn services, clear cost information provides reassurance by helping customers understand their financial obligations from the beginning. These findings reflect the principle of *akhlaqiyyah* in Islamic marketing, which emphasizes honesty, openness, and non-deceptive communication (Kartajaya & Sula, 2006). Accordingly, explaining *ujrah*, administrative fees, and financing periods is not merely an operational requirement but also an expression of Islamic marketing ethics. While Safardina and Hanifah (2024) position the Islamic Marketing Mix as an important framework for marketing gold-pawning products, this study extends that perspective by demonstrating that price effectiveness depends not only on affordability but also on transparency as a foundation for trust. Furthermore, the findings relate to Rismadayanti (2023), who highlights the need to improve public understanding of gold-pawning products. Customer education should therefore clarify not only product benefits but also the distinction between *ujrah* and conventional interest. Better understanding of this distinction may strengthen customer confidence in rahn as a sharia-compliant financing service.

#### **Place: Strategic Location as a Key Factor in Service Accessibility**

The findings on the place dimension indicate that Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, is considered strategically located because it is easily accessible, situated near community activity centers, and identifiable through digital technology such as Google Maps. These findings demonstrate that place encompasses not only the physical location of an office but also the convenience with which customers can locate and access services. Within the 7P Marketing Mix framework, place concerns how an institution makes its services available to customers. For rahn products, location is particularly important because transactions cannot be conducted entirely digitally. Customers must visit the office to present their collateral for appraisal and safekeeping. Therefore, an accessible office location can reduce barriers and encourage customers to use the service. These findings are consistent with Syarifuddin and Hidayat (2021), who identify place as an important

element in the marketing strategy of Islamic pawn services. However, this study extends their perspective by demonstrating that place in the contemporary context includes not only a strategically situated physical office but also digital accessibility, particularly the ability to locate the branch through Google Maps. From the perspective of Islamic marketing, place reflects *al-waqi'iyah*, or realism, which emphasizes the importance of providing practical services that respond to community needs. When customers require immediate financing, institutions should offer services that are accessible, easy to locate, and convenient to use. Safardina and Hanifah (2024) also emphasize the importance of considering practical conditions in gold-pawning marketing. This study further demonstrates that strategic location directly supports customer convenience because collateral must be physically delivered to the office. Thus, place integrates physical accessibility and digital information access to facilitate customer engagement with rahn services.

### **Promotion: Educational Communication Beyond Product Awareness**

The findings indicate that rahn promotion at Pegadaian Syariah Hasanuddin Branch is conducted through social media, brochures, open booths, market visits, institutional visits, and word-of-mouth communication. This approach demonstrates that the institution combines digital promotion with direct engagement to reach diverse community groups. Such a strategy is important because prospective customers may not fully understand rahn products through brief social media messages alone. In marketing theory, promotion serves as a communication channel between institutions and prospective customers. However, for Islamic financial products, its role extends beyond introducing services to explaining contractual arrangements, fees, benefits, collateral security, and the differences between Islamic and conventional pawning. These findings support Rismadayanti (2023), who highlights the limited public understanding of gold-pawning products and the need to strengthen promotional strategies. Nevertheless, this study emphasizes that effective rahn promotion should prioritize education rather than sales messages alone. Customers need to understand not only the availability of the service but also its mechanisms, distinctive features, and practical benefits. From an Islamic marketing perspective, promotion should reflect *akhlaqiyyah* and *al-insaniyyah* by ensuring that information is truthful, balanced, non-misleading, and responsive to community needs. Accordingly, promotional activities should aim to improve financial understanding rather than merely increase transaction targets. Compared with Safardina and Hanifah (2024), this study shares an emphasis on the Islamic Marketing Mix in gold-pawning marketing but offers a distinct perspective on promotional objectives. Effective

promotion is not measured solely by its frequency but by its ability to address public concerns and build customer confidence. Therefore, rahn promotion should evolve from merely informative communication toward an educational and relational approach that strengthens understanding, trust, and meaningful customer engagement.

### **People: Employees as the Link between Products, Contracts, and Customer Trust**

The findings on the *people* aspect indicate that employees' friendliness, politeness, neat appearance, responsiveness, and ability to explain products significantly influence customers' comfort when using rahn services. In the service industry, employees not only carry out operational procedures but also represent the institution in direct interactions with customers, shaping perceptions of professionalism and credibility. Within the *Marketing Mix 7P* framework, *people* constitute a strategic element because service quality depends heavily on human resource competence, particularly in explaining the *akad* (contract), fees, service periods, and redemption procedures. These findings are consistent with the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988), particularly the dimensions of *responsiveness*, reflected in employees' promptness; *assurance*, demonstrated through their ability to provide reliable explanations; *empathy*, expressed through friendliness and concern; and *tangibles*, reflected in professional appearance and the physical service environment. From the perspective of Islamic marketing, *people* also embody the value of *al-insaniyyah*, which emphasizes respect for human dignity through fair, friendly, and accessible services. Such practices contribute to *trust value* by positioning customers as individuals who deserve clear information and respectful treatment rather than merely as marketing targets. These findings reinforce Rismadayanti's (2023) research on the need to improve public understanding of gold pawn services while highlighting employees' role as educational agents who connect products, contractual agreements, and customer trust through transparent and easily understandable communication.

### **Process: Fast and Transparent Procedures as the Practical Value of Rahn Products**

The findings indicate that the rahn service process is relatively fast and straightforward, requiring customers to present their identification and pledged assets before employees conduct an appraisal and disburse the funds. This efficiency represents an important value proposition because many customers use rahn products when they need immediate access to financing. Within the *Marketing Mix 7P* framework, *process* encompasses the entire service journey experienced by customers, meaning that service quality depends not only on speed but also on procedural clarity,

simplicity, and the ability to minimize confusion. These findings are consistent with the *reliability* and *responsiveness* dimensions of the SERVQUAL model, as reliability reflects the institution's ability to deliver services as promised, while responsiveness concerns its promptness in addressing customer needs. However, the identification of queues as an area requiring improvement suggests that service efficiency also depends on effective queue management and the coordination of the overall service flow. Compared with Safardina and Hanifah (2024), this study highlights the importance of examining the *Marketing Mix* through more detailed customer service experiences, while Rismadayanti (2023) emphasizes marketing strategies to increase public interest in gold pawn services. This study extends these findings by demonstrating that customer interest can be strengthened when service procedures are genuinely fast, accessible, and convenient. From the perspective of Islamic marketing, *process* is closely associated with the principles of ease and public benefit (*maslahah*), whereby Islamic financial institutions should avoid unnecessary procedural burdens while maintaining prudential standards. Clear and efficient procedures therefore represent a human-centered approach to service delivery that helps customers access financing with greater confidence and understanding.

#### **Physical Evidence: Physical Facilities as Indicators of Professionalism and Trustworthiness**

The findings on the *physical evidence* aspect indicate that the comfort of service areas, parking facilities, office atmosphere, employee readiness, and the institution's physical appearance influence customers' perceptions of service quality. In financial services, physical evidence plays an important role because customers often evaluate an institution based on what they can directly see and experience. Bitner (1992), through the concept of *servicescape*, explains that the physical environment can influence the behavior of both customers and employees. In the context of Islamic pawnshops, comfortable service areas, well-organized offices, and employees who are ready to assist customers create an impression of professionalism and effective institutional management, which is particularly important because customers entrust valuable assets to the institution. These findings are consistent with Safardina and Hanifah (2024), who identify *physical evidence* as an essential component of the Islamic Marketing Mix for gold pawn products. However, this study emphasizes that physical evidence in rahn services has a deeper significance, as facilities are not merely supplementary elements but also symbols of trustworthiness and responsibility. Customers are more likely to develop trust when they observe a service environment that is orderly, secure, and comfortable. From the perspective of Islamic marketing,

*physical evidence* is closely associated with the values of *amanah* (trustworthiness) and professionalism. Islamic values should therefore be reflected not only in the contractual agreements (*akad*) but also in how the institution manages its services and facilities. Well-maintained facilities, a comfortable atmosphere, and employees who are prepared to provide assistance demonstrate the institution's commitment to maintaining service quality and safeguarding customer trust.

### **Theoretical Synthesis, Distinctions, and Suggestions for Strengthening the Strategy**

The findings, theories, and previous studies indicate that the marketing strategy for gold pawning (*rahn*) at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, operates through the synergy of the seven Marketing Mix elements. Product provides convenience and security, price builds trust through transparency, place ensures accessibility, promotion disseminates information and supports education, people enhance customer comfort, process ensures efficient transactions, and physical evidence reinforces security. This study shares similarities with previous research. Safardina and Hanifah (2024) emphasized the importance of the Islamic Marketing Mix in gold pawning services. Rismadayanti (2023) highlighted marketing strategies for increasing public awareness and interest, while Syarifuddin and Hidayat (2021) demonstrated the roles of product, place, and promotion in customer growth.

However, this study offers three distinctions. First, it examines how customers directly experience each Marketing Mix element. Second, it integrates the 7Ps with Islamic marketing values: *rabbaniyyah*, *akhlaqiyyah*, *al-waqi'iyah*, and *al-insaniyyah*. Third, it strengthens its empirical foundation through source triangulation involving customers, staff, customer service personnel, observation, and documentation. From a marketing management perspective, *rahn* services create three interconnected forms of value: customer value, trust value, and sharia value. Customer value arises from practical service benefits, trust value from security, transparency, and professionalism, and sharia value from compliance with Islamic principles and ethical service.

Theoretically, this study contributes to Islamic financial services marketing by demonstrating that the 7P Marketing Mix becomes more effective when integrated with Islamic marketing principles. Marketing is therefore not merely a means of attracting customers but also a process of creating value, trust, ethical conduct, and social benefit. Practically, Pegadaian Syariah should maintain secure and accessible services, clarify *ujrah* and administrative fees, provide educational promotion about *rahn* contracts and collateral security, improve staff communication, optimize queues, and maintain comfortable facilities. Ultimately, effective *rahn* marketing depends on integrating service quality, customer trust, and sharia values to establish sustainable

customer relationships.

## CONCLUSION

This study concludes that the marketing strategy for gold pawning (rahn) at Pegadaian Syariah Hasanuddin Branch, Gowa, Makassar, integrates the seven elements of the Marketing Mix: product, price, place, promotion, people, process, and physical evidence. These elements collectively shape customers' service experiences, trust, security, and transaction comfort. The research question is addressed by demonstrating that customer growth depends not only on product availability or promotion but also on overall service quality. Customers are attracted by simple procedures, rapid fund disbursement, transparent administrative fees and ujrah, accessible locations, friendly staff, efficient transactions, and comfortable facilities. Their decisions reflect economic needs, institutional trust, and confidence in sharia principles.

The study's key contribution is its integration of customer value, trust value, and sharia value. Theoretically, it demonstrates that the 7P Marketing Mix becomes more meaningful when combined with Islamic marketing values: rabbaniyyah (sharia compliance), akhlaqiyyah (ethical transparency), al-waqi'iyyah (practical relevance), and al-insaniyyah (human-centered service). The findings also relate to Sustainable Development Goals (SDGs) 8 and 9. Rahn can support economic activities through accessible Islamic financing, contributing to SDG 8. Meanwhile, digital promotion, service innovation, efficient queues, and improved infrastructure align with SDG 9. Overall, effective rahn marketing requires convenient services, trustworthy practices, sharia values, and sustainable customer relationships.

## REFERENCES

- Bitner, M. J. (1992). Servicescapes: The impact of physical surroundings on customers and employees. *Journal of Marketing*, 56(2), 57–71. <https://doi.org/10.1177/002224299205600205>
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE Publications.
- Dewan Syariah Nasional-Majelis Ulama Indonesia. (2002a). *Fatwa No. 25/DSN-MUI/III/2002 tentang Rahn*. Dewan Syariah Nasional-Majelis Ulama Indonesia.
- Dewan Syariah Nasional-Majelis Ulama Indonesia. (2002b). *Fatwa No. 26/DSN-MUI/III/2002 tentang Rahn Emas*. Dewan Syariah Nasional-Majelis Ulama Indonesia.
- Kartajaya, H., & Sula, M. S. (2006). *Syariah marketing*. Mizan.

- Kotler, P., & Keller, K. L. (2018). *Manajemen pemasaran*. Erlangga.
- Kotler, P., Keller, K. L., & Chernev, A. (2022). *Marketing management* (16th ed.). Pearson.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). SAGE Publications.
- Mubarak, H., & Harianto, B. (2024). Analisis strategi pemasaran produk gadai emas (rahn) di PT Pegadaian (Persero) KC Tanjung Pura. *Jurnal Ekonomi Bisnis, Manajemen dan Akuntansi*, 4(1). <https://doi.org/10.47709/jebma.v4i1.3687>
- Otoritas Jasa Keuangan. (2024). *Laporan perkembangan keuangan syariah Indonesia 2024*. Otoritas Jasa Keuangan.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
- Putri, F. C. A. (2021). *Strategi pemasaran gadai emas pada produk ar-rahn dalam upaya menarik minat nasabah di PT BPRS Metro Madani KC Jatimulyo Lampung Selatan* [Skripsi, Institut Agama Islam Negeri Metro].
- Rismadayanti, C. E. (2023). Strategi pemasaran produk gadai emas di Bank Syariah Indonesia KC Jenggolo Sidoarjo. *Jurnal Tabarru': Islamic Banking and Finance*, 6(1), 312–323. [https://doi.org/10.25299/jtb.2023.vol6\(1\).12153](https://doi.org/10.25299/jtb.2023.vol6(1).12153)
- Safardina, N., & Hanifah, L. (2024). Strategi pemasaran Islamic Marketing Mix produk gadai emas di Pegadaian Syariah: Pendekatan analisis SWOT. *Jurnal Adz-Dzahab: Jurnal Ekonomi dan Bisnis Islam*, 9(1), 82–98. <https://doi.org/10.47435/adz-dzahab.v9i1.2772>
- Safira, D., Fasa, M. I., & Susanto, I. (2024). Strategi pemasaran produk rahn gadai syariah: Meningkatkan aksesibilitas dan kepercayaan nasabah. *Jurnal Media Akademik*, 2(11). <https://doi.org/10.62281/v2i11.876>
- Sterendisa, M. (2020). *Faktor-faktor yang mempengaruhi minat nasabah terhadap produk gadai rahn di PT Pegadaian Syariah KCP Simpang Patal Palembang* [Tugas akhir, Universitas Islam Negeri Raden Fatah Palembang].
- Syahira, S., Usdeldi, U., & Ridho, M. T. (2024). Analisis strategi pemasaran syariah produk gadai emas (rahn) di Pegadaian Syariah: Studi pada Pegadaian Unit Pelayanan Syariah Simpang Mayang Kota Jambi. *Jurnal Penelitian Ilmu Ekonomi dan Keuangan Syariah*, 2(2), 87–101. <https://doi.org/10.59059/jupiekes.v2i2.1200>
- Syarifuddin, S., & Hidayat, M. H. (2021). Strategi pemasaran produk jasa gadai syariah (rahn) dalam meningkatkan jumlah nasabah. *Investasi: Jurnal Penelitian Ekonomi dan Bisnis*, 1(2), 58–64. <https://doi.org/10.56393/investasi.v1i2.193>