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Optimizing Promotional Strategies to Enhance Precious Metal Sales at PT. Pegadaian Talang Babat

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ABSTRACT

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The study purpose was … Click here and insert your text. Click here and insert your text. Click here and insert your text. Click here and insert your text. Click here and insert your text. Click here and insert your text. Click here and insert your text. Click here and insert your text.

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Keywords: First keyword, second keyword, third keyword, forth keyword, fifth keyword

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INTRODUCTION

The rapid development of globalization and technological advancement has driven significant transformations in the business world(Matyushok et al., 2021; Ramazanov et al., 2021). The increasing complexity of business dynamics requires every company to adapt and innovate in order to maintain its existence amid intense competition, whether at the local, national, or international level. Consumers now consider not only the quality of a product but also how effectively it is communicated to the public(Fatimah et al., 2024; Utami et al., 2024). Effective marketing is a key success factor in building relationships with consumers(Furbani et al., 2024; Pitri et al., 2024), and within this context, promotional strategies play a central role as the communication bridge between producers and the market(Andriyani et al., 2022; Wijaya et al., 2025).

Promotion functions not only as a tool to introduce products but also as a means to persuade, educate, and shape positive public perception(Shaddiq et al., 2021; Tsoy et al., 2021). In the financial services industry, promotion carries an even more strategic dimension. This is due to the intangible nature of the products offered, which demand a high level of trust from potential users. PT Pegadaian, as a state-owned enterprise (BUMN) engaged in non-bank financial services, faces distinct challenges in marketing its products. One of its flagship offerings currently being developed is precious metal—specifically gold bullion—available through various schemes such as installment plans, group savings (arisan), and gold savings accounts.

Precious metals, particularly gold, hold unique appeal amid global economic uncertainty. Their value stability and alignment with Islamic principles make gold a preferred investment instrument(Nurhidayah et al., 2024; Safitri et al., 2025). From an Islamic perspective, investments that avoid elements of riba (usury) and speculation are strongly encouraged, as emphasized in various verses of the Qur'an and Hadith. Therefore, Pegadaian Syariah offers precious metal products based on Sharia principles, including interest-free installment schemes with transparent processes. However, not all segments of society are aware of the potential and advantages of these products, especially due to the lingering perception that Pegadaian only deals with conventional pawn services(Wati et al., 2025).

As a long-established non-bank financial institution with a wide-reaching network across Indonesia, PT Pegadaian has significant potential to promote investment literacy among the public, particularly through its precious metal products. The Talang Babat Unit in Tanjung Jabung Timur is one of the branches actively marketing these products. Various promotional efforts have been undertaken, such as utilizing social media platforms (Instagram, Facebook, and WhatsApp Stories), sharing promotional content by all employees, and integrating promotions during credit disbursement activities. Nevertheless, preliminary observations indicate that the implemented promotional strategies have not been entirely effective in consistently increasing sales volume(Sartika et al., 2024).

Sales data of precious metals at the Talang Babat Unit reveal considerable fluctuations throughout the year. While certain months recorded high target achievements, others experienced significant declines. By the end of the year, total sales only reached 69.88% of the annual target. This inconsistency suggests the need for an evaluation of the current promotional strategies(Bayu et al., 2025; Rozikin et al., 2025). One of the main issues identified is the absence of a dedicated team to manage promotions in a structured and professional manner(Judijanto et al., 2024; Zikri et al., 2024). Moreover, the lack of public education on the benefits and safety of investing in precious metals has contributed to limited product recognition and acceptance.

These conditions indicate the existence of untapped potential that has not yet been optimized by PT Pegadaian's Talang Babat Unit. In this context, an effective promotional strategy tailored to the needs and characteristics of the local market is essential to enhance the competitiveness of precious metal products. This study is crucial as it aims to identify, evaluate, and provide strategic recommendations regarding the promotional efforts for precious metal products. In doing so, the company is expected to improve sales performance while strengthening its image as a financial institution offering trustworthy, Sharia-compliant investment solutions.

METHOD

Study participants

This study involved participants from both internal and external stakeholders of PT. Pegadaian, Talang Babat Unit, located in Tanjung Jabung Timur. The internal participants consisted of the unit manager and marketing staff directly engaged in the planning and implementation of promotional strategies, while the external participants included customers who had purchased precious metal products from the unit. Participants were selected purposively, based on their relevance to the research phenomenon in terms of knowledge and experience. In total, eight individuals were interviewed: one unit manager, two marketing staff members, and five regular customers. Customer selection was based on transaction records and their willingness to participate in interviews or complete surveys.

Study organization

This study employed a descriptive qualitative approach aimed at thoroughly describing and understanding the promotional strategies implemented by PT. Pegadaian Talang Babat Unit to increase the sales of precious metal products. The research was conducted as fieldwork, with the researcher serving as the primary instrument and acting as a non-participant observer. Data were

collected using multiple methods, including: (1) literature review to establish a theoretical foundation related to promotional strategies and precious metal marketing; (2) in-depth interviews with management and marketing staff to gather qualitative insights into the strategies employed; (3) surveys distributed to customers to capture consumer perceptions of the promotions; (4) direct observation at the Pegadaian unit to witness the real-time implementation of promotional strategies; and (5) document analysis, including sales reports, transaction records, and promotional materials. The data sources consisted of both primary and secondary data. Primary sources included interviews, surveys, and direct observations, while secondary sources comprised internal documents from Pegadaian, academic publications, statistical data from the Central Bureau of Statistics (BPS), as well as content from Pegadaian's official social media and website.

Statistical analysis

Data analysis in this study employed thematic analysis for qualitative data and descriptive analysis for quantitative data. The analytical procedure was carried out through the following stages: (1) data reduction, which involved sorting and simplifying data from interviews, observations, and surveys based on the research focus; (2) data presentation, using descriptive narratives and frequency tables to present survey results, including the number of respondents and percentage distributions; and (3) conclusion drawing, conducted inductively to identify thematic patterns, interconnections among findings, and to formulate strategic recommendations. Quantitative data obtained from customer questionnaires were analyzed using basic statistical methods, such as frequency distribution and percentage, to determine customer response tendencies toward various types of promotions. Meanwhile, qualitative data from interviews and observations were analyzed thematically to identify the strengths, weaknesses, and effectiveness of the promotional strategies implemented by PT. Pegadaian Talang Babat Unit.

FINDING AND DISCUSSION

The promotional strategy for precious metals implemented by PT. Pegadaian's Talang Babat Unit has proven to be reasonably adaptive to the local community's characteristics. One of its primary strengths lies in the installment system with low margins and the flexibility of the gold savings scheme. In an interview with one of the promotion officers, Mr. Dedi stated, "People here tend not to purchase gold in cash; they feel more comfortable if it can be paid in installments, and that's what we offer." Observational notes from the weekly market in Rantau Rasau Village indicate that direct selling in crowded public areas receives positive responses. Community members showed enthusiasm in listening to the product explanation, with some even registering for a gold savings account on the spot.

However, the research also identified several significant weaknesses in the promotional strategy's execution, particularly in the digital domain. Based on the internal evaluation document for the fourth quarter of 2024, social media utilization remains suboptimal due to limited human resources with digital marketing expertise. "We've never participated in any specific digital marketing training. So, our Facebook or WhatsApp Group posts are still very basic," admitted one administrative staff member during an interview. Moreover, budget constraints have led to selective field promotional activities. Some potentially high-yield villages remain unreached due to limited operational vehicles and a promotional team consisting of only three personnel across the entire service area(Hidayat et al., 2024).

Internal sales report analysis shows that the increasing public interest in gold investment has positively contributed to the strategy's effectiveness. However, this opportunity has not been fully leveraged, especially among younger demographics and MSME actors. Collaboration with local influencers and the production of educational content in the form of videos and live streaming on social media are currently under discussion. A young customer, Rina (25), revealed in an interview, "I only found out that Pegadaian offers gold savings after seeing my friend's Instagram story, but the information was still incomplete." This reflects a considerable opportunity in the digital realm, particularly in reaching digital natives who now represent a key target group.

Nevertheless, several obstacles continue to hinder the full optimization of the promotional strategy. One of the critical findings from field observations is the community's low financial literacy. Many still do not understand gold as a long-term investment instrument. During an educational session in Lambur Village, a housewife asked, "If I save in gold, can I withdraw it anytime like money?" — a question that illustrates the urgent need for more intensive educational approaches. On the other hand, limited internet access and the uneven distribution of smartphone usage further restrict the effectiveness of digital promotions in remote areas.

Ultimately, in the face of increasing competition from digital gold investment platforms such as Shopee Emas and Tokopedia Emas, Pegadaian must undergo transformation. The 2025 strategic planning document indicates that the company has developed plans for digital marketing training and the exploration of collaborations with village-owned enterprises (BUMDes) and educational institutions. However, without human resource capacity building, enhanced creativity in promotional efforts, and adequate budget support, these strategies risk falling short of their intended impact. Observations of promotional activities during the car-free day event in Muarasabak showed promising results: "Precious metals sales increased by 15% compared to the previous quarter," the unit head stated in the quarterly report. Nonetheless, ensuring the sustainability and equitable implementation of the promotional strategy remains a primary challenge that must be addressed with strategic and adaptive solutions.

Promotional strategy serves as a critical component in the success of marketing precious metal products at PT. Pegadaian, Talang Babat Unit, East Tanjung Jabung. Promotion functions not only as a communication tool between the company and its consumers but also as a means to shape perceptions, stimulate interest, and ultimately drive purchasing decisions. Within the framework of the promotion mix, the company has employed several key instruments, including advertising, sales promotions, events and experiences, public relations, direct marketing, digital marketing, mobile marketing, and personal selling. Each element possesses distinct characteristics that help establish consumer engagement and contribute to the company's strategic objectives. In the case of precious metal products, which are investment-oriented by nature, promotional strategies require a more emotional and educational approach to effectively build public trust.

Promotional activities at Pegadaian go beyond merely disseminating information—they are designed to evoke emotion and deliver education. Notable strategies include gold installment promotions with low margins and a gold savings program that allows consumers to invest gradually. These approaches are well-suited to the economic realities of the local population, who tend to prefer installment schemes over lump-sum purchases. Promotional implementations through weekly market exhibitions, banners, and direct engagement by staff have demonstrated significant results in boosting sales. Consumer trust is primarily built through personal selling and word-of-mouth communication, both of which have proven more effective than non-personal promotions. This indicates that Pegadaian's promotional strategy has, thus far, successfully adapted to the local socio-economic dynamics.

Nevertheless, this success does not fully reflect the optimization of all available promotional potential. Several fundamental weaknesses persist, particularly regarding the limited use of digital media. The company's lack of active presence on social media platforms has resulted in suboptimal engagement with digital-native consumer segments. Platforms such as Instagram, Facebook, and TikTok present significant opportunities to reach millennial and Gen Z consumers. A shortage of human resources proficient in digital marketing, coupled with the absence of structured training for promotional staff, represents a major constraint. Additionally, budgetary limitations restrict the geographical reach and uniformity of promotional efforts.

These challenges, however, can be transformed into strategic opportunities. The growing public interest in precious metal investments—driven by global economic instability and fluctuating

exchange rates—creates favorable conditions for market expansion. Digitalization emerges as one of the most promising solutions. By leveraging social media, Pegadaian can disseminate information, educational content, and promotional materials quickly and interactively. Collaborations with local influencers and the use of educational content such as short videos and live streams are highly recommended strategies. Promotional staff have expressed a strong interest in engaging with local influencers, reflecting internal readiness to adapt to digital marketing trends. If realized, such strategies would render Pegadaian's promotional approach more inclusive and better able to target diverse age groups and socio-economic classes.

Despite these opportunities, several external threats must also be acknowledged. Competition from other financial institutions, conventional gold shops, and fintech platforms offering digital gold purchases poses significant challenges. The ease of access and digital features offered by competitors may divert consumer interest if Pegadaian fails to promptly undertake digital transformation. Additionally, promotional regulations from the Financial Services Authority (OJK) and Bank Indonesia (BI) must be carefully observed. Promotional content must be accurate, non-misleading, and compliant with legal standards. According to the unit head, it is essential that promotional materials are not only appealing but also legally sound and capable of upholding the company's credibility.

Promotional strategies are evaluated periodically to ensure both effectiveness and efficiency. These evaluations incorporate sales data analysis, customer feedback, and consumer behavior trend monitoring. Feedback from customers highlights the need for more information through digital channels, underscoring the urgency of digital transformation within Pegadaian. This transformation includes staff training and the development of engaging, educational content. Materials such as gold installment simulations, long-term investment benefits, and precious metal purchasing tips can significantly shape positive consumer perceptions. With targeted and consistent content, the company can strengthen customer loyalty while attracting new clients, particularly from younger demographics.

The implementation of various promotional activities at the Talang Babat Unit demonstrates the synergy between centralized strategy and local flexibility. Direct promotion remains the cornerstone of the approach, especially considering the uneven levels of digital literacy in the region. WhatsApp groups have proven to be an effective communication tool between staff and customers, facilitating relationship-building and expediting the dissemination of promotional information. Face-to-face promotional activities, such as market exhibitions and outreach in village offices, continue to be maintained due to their proven effectiveness in building trust. This highlights the necessity for promotional strategies to be contextual and responsive to the demographic characteristics of the target audience.

The effectiveness of these promotional strategies can be seen through key performance indicators such as the increase in precious metal transactions, growth in new customer numbers, and higher gold savings balances. A 15% increase in sales during the first quarter of 2025 compared to the end of 2024 reflects the success of intensive direct promotional efforts. This success underscores the importance of sustainability and consistency in promotional activities, as well as the need to understand the local context in formulating appropriate communication approaches. Effectiveness indicators such as sales volume and customer growth provide objective benchmarks for assessing the impact of promotional efforts on company performance.

Strategic recommendations include the development of a mobile application for promoting precious metal products, partnerships with village-owned enterprises (BUMDes) to extend reach into rural areas, and the organization of educational events at schools and universities. An educational approach is crucial for fostering financial literacy from an early age and expanding the long-term customer base. Internal training should focus on enhancing the digital marketing capabilities of

promotional staff, including skills in creating visual and interactive content. Through a holistic and adaptive approach, Pegadaian stands to strengthen its position in the precious metals market and effectively address the promotional challenges of the digital era.

CONCLUSIONS

Based on the findings obtained through a SWOT analysis and in-depth interviews, it can be concluded that the promotional strategies implemented by PT. Pegadaian Unit Talang Babat have demonstrated considerable effectiveness, particularly through the use of light installment schemes, gold savings programs, and direct promotional approaches such as personal selling, banner installations, and word-of-mouth marketing, all of which have contributed to a 15% increase in gold transactions during the first quarter of 2025. Despite these achievements, several challenges remain, including the low level of financial literacy among the community, the limited number and capacity of promotional staff, inadequate digital infrastructure in rural areas, constrained promotional budgets, and intense competition from modern fintech platforms offering digital gold investments. Nonetheless, significant opportunities lie ahead, especially given the growing public interest in gold as a safe investment amid economic uncertainty, which opens up avenues for innovation through social media marketing, collaboration with local influencers, and the development of educational digital content tailored to younger demographics. At the same time, external threats such as stringent regulations on financial product promotion and increasing competition from financial institutions and fintech companies must be addressed through transparent, educational, and legally compliant communication strategies aligned with the standards of the Financial Services Authority (OJK) and Bank Indonesia. Overall, while the current promotional strategies have shown positive results, further enhancement is needed through greater innovation, digitalization, and expansion of promotional outreach to ensure continued relevance in an evolving market landscape. These findings carry important implications for Pegadaian and similar financial institutions, particularly regarding the need for context-sensitive strategies that consider local characteristics, the urgency of bridging digital marketing gaps through structured training and content development, the importance of improving public financial literacy to build long-term customer engagement, and the critical necessity of adhering to regulatory standards to protect institutional credibility in a competitive and highly regulated financial environment.

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