



## KUR Product Marketing Model at PT. UPS Bangkalan Sharia Pawnshop

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### ARTICLE INFO

#### Article history:

Received 2 October 2023

Revised 15 November 2023

Accepted 30 November 2023

Available online

<http://journal.iaialhikmahtuban.ac.id/index.php/JSE>

#### Keywords:

KUR, Sharia, Marketing Mix, Pegadaian, Method.

#### Turabian style in citing this article: [citation Heading]

Hariratun Hodro ;  
Dahruji "KUR Product Marketing Model at PT. UPS Bangkalan Sharia Pawnshop" *Journal of Sharia Economics* 5, No. 2 (December 2023): 137-149. 2023.

### ABSTRACT

Sharia pawnshops are financial institutions. this Financial Institution divided into two, namely Islamic financial institutions, banks and institutions Non-Bank Sharia Finance. Sharia financial institutions banks are bodies businesses that carry out activities in the financial sector by collecting funds, funds from the community in the form of savings and giving back society in the form of loans. Meanwhile, non-bank sharia financial institutions are businesses that operate in the financial sector, either directly or indirectly, collecting funds by issuing securities and distributing them to the public to finance company investments. Sharia pawnshops are part of non-bank companies intended for lower middle income people who need funds quickly and the process is quite short. This sharia pawnshop uses financing with a pawn system that complies with sharia principles. This research is analyzed in the marketing model in the implementation of KUR Syariah at PT. UPS Bangkalan Pawnshop. The results of the discussion of the KUR Syariah marketing model with the research method used are qualitative using the 7P Marketing Mix concept (Product, Price, Place, Promotion, People, Process, Physical Evidence). This research found that product strategy is carried out by maintaining and improving quality for customers. Pricing strategy, with Pegadaian Syariah becoming a non-bank company intended for lower middle class people who need funds quickly. This sharia pawnshop uses financing with a pawn system that complies with sharia principles.

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## 1. Introduction

Sharia Financial Institutions are sharia financial institutions whose business model is based on sharia law. How Islamic financial institutions can avoid getting involved in riba and gharar , and *maysir*. In implementing this marketing model, Pegadaian

Syariah needs to take an approach that is based on sharia principles. This includes ensuring halalness and blessings in every aspect of the business carried out. The people's business credit (KUR) marketing model at Sharia Pegadaian can be carried out using the following marketing strategies:

1. Targeting potential markets: Pegadaian Syariah can market its KUR products by targeting potential markets that require financing for small and medium businesses.
2. Using social media: Pegadaian Syariah can utilize social media such as Facebook, Instagram and Twitter to promote its KUR products.
3. Establishing partnerships with business actors: Pegadaian Syariah can establish partnerships with small and medium businesses to promote its KUR products.
4. Providing good customer service: This can be done by providing clear information about its KUR products, as well as by providing support and assistance to customers who need it.

## **2. Literature Review**

### *2.1. 7P Marketing Mix Concept*

To determine the feasibility and risks of providing People's Business Credit (KUR) to Sharia Pegadaian in a marketing model, of course this can be done by using a marketing *mix*, 7 main elements, namely: (Product, Price, Place, Promotion, People, Process, Physical Evidence), as well as various models, namely: (Determining Target Market, Product Offering, Marketing Communication, Service Delivery, Monitoring and Evaluation).

#### 1. Product ( *Product* )

KUR Pegadaian Syariah offers financing products for SMEs that need business capital funds. This product is adapted to sharia principles and includes various types of financing, such as productive, investment and consumer financing. The product is often consumed for practical and ceremonial needs. To satisfy product wants and needs, consumers must mentally store something as a product balancing act. However, KUR products currently do not use a guarantee and some also use a guarantee depending on the outlet.

#### 2. Price

KUR Pegadaian Syariah offers competitive prices and is in accordance with sharia principles. This price is determined based on the sharia interest rates prevailing in the market and depends on the type of financing chosen. Setting prices is an important part of any marketing campaign. The price of Sharia Pegadaian KUR and other KUR can vary depending on many factors such as interest rate, term, loan size, and so on. . However, in general, Sharia Pegadaian KUR tends to have lower interest rates compared to other KUR. This is because Pegadaian Syariah KUR is based on the principle of profit sharing, while other KUR are based on an interest system. The advantage of KUR Pegadaian Syariah is that it is a system that complies with sharia principles so it is suitable for those who want to borrow money in a halal way. Apart from that, KUR Pegadaian Syariah also offers flexibility in loan applications and disbursement and has requirements that are easier to fulfill.

### 3. Place

Locational strategy highlights several aspects of product distribution to service end users, such as location convenience, stock availability, customer service quality, and facility quality. In this context, the customer perspective is as important as the end product itself. Because Pegadaian Syariah's ability to effectively differentiate itself from other companies " by communicating effectively or providing value to customers and choosing the most convenient and strategic location " is critical to the success of the position search. Another thing to remember is that the design of the building and office space must be as efficient as possible so that customers feel comfortable when carrying out transactions at PT. Sharia Pawnshop.

### 4. Promotion

Promotion is one of the methods used by individuals and businesses to sell their goods and services. Actions taken by a company to promote all the goods and services it offers, either directly or indirectly. It is permissible in Islam to advertise a product. But such promotions must be honest and avoid deception to be effective. Some examples of possible advertising approaches to selling goods are :

- a. *Publications* : A business can use targeted publicity releases to increase its business visibility .
- b. *Event (Activity )*: A properly designed *event can achieve a certain public relations goal.*  
*News* : All efforts are made to make company activities newsworthy.
- c. *Community Involvement* ( concern for the Community): When establishing a new branch of a company in a different area, it is very important for the company to establish good relationships with the local community.
- d. *Identity Media* (Use of Media as Identity): All used stationery, such as business cards, letterheads, and envelopes, must have a uniform appearance to enhance the company's reputation. The following are promotional activities at the UPS Bangkalan sharia pawnshop:

(Using Online): Ups Bangkalan usually uses the WhatsApp, Instagram, Facebook applications in its marketing model, where employees simply upload brochures and explanations in their stories.

(Using Via Offline):

Like distributing brochures and leaflets, Pegadaian Syariah can distribute brochures and leaflets about KUR products to the public through branch offices, UPS, exhibitions or seminars, and other strategic places. The following is a brief explanation of the various processes that occur at the UPS Bangkalan sharia pawnshop:

- a. Distribution of brochures or *leaflets* . These brochures and *leaflets* can provide complete information about the requirements and benefits of KUR. Pegadaian Syariah can distribute brochures and *leaflets* about KUR products to the public through branch offices, UPS, exhibitions, seminars and webinars.
- b. Social media and the Pegadaian Syariah UPS Bangkalan website uses social media such as Whatsapp, Facebook, Instagram, Twitter and YouTube to promote KUR products. The mya function can share informative content, testimonials from satisfied customers, and offer consulting services through the platform. Apart from that, the official Sharia Pawnshop website can also be a source.
- c. Webinars Webinars are seminar activities carried out online. Pegadaian Syariah innovates through webinars which introduce its products to the public and provide information regarding effective ways to build a business in the right and strategic location, right on target for budding entrepreneurs in MSMEs.

#### 5. People

Islam requires it every Muslim, especially those who have dependents, to work . Work is one of the main reasons that allows humans to have wealth. and one of the types of work is doing business, explained in QS al-Mulk 67:15

*Meaning: "And indeed, We have placed us on the earth and there We have provided (a source of) livelihood for you..."*

At PT. The UPS Bangkalan sharia pawn shop has qualified and trained workers/employees with a good understanding of sharia principles , Islam places great emphasis on the halal aspect, both in terms of acquisition and utilization. Also explained in QS al-An'am 6:14

*Meaning: "But, don't overdo it. Indeed, Allah does not like those who are excessive" ...*

and ways to provide good service to customers who want to apply for KUR sharia loans. In the UPS Bangkalan sharia pawn shop it is called BPO KUR (Business Process Outsourcing). a business model in which a company employs a third party to manage certain business processes. A method of doing business in which an organization outsources some functions or tasks to a third-party service provider.

This task is accomplished through collaboration between the company and the vendor in a labor provider capacity, and is documented.

#### 6. Process

This application usually includes filling out an application form and submitting the required documents, such as the applicant's identity and other supporting documents, as follows:

- a. Evaluation & Verification: this is done to examine other documents, assess the suitability of the applicant and the business project (business ownership, feasibility of a business that has been started for at least 1 year), then submit it.
- b. Determining collateral: in this case Pegadaian Syariah will determine the type and value of collateral required for KUR application. Collateral can be in the form of collateral for business assets that have value that can be guaranteed. One example: customer A has a frozen food business, so the customer must have business assets such as what size refrigerator and adequate stock.
- c. signing the agreement: if the KUR application is approved, the applicant and Pegadaian Syariah will sign a credit agreement containing details of the loan amount, repayment period and the rights and obligations of both parties.
- d. disbursement of funds: UPS Bangkalan tells the customer to come to the unit/outlet and give it directly, then there is a group photo session for documentation of a KUR BPO for reporting to the branch manager and usually a little advice/explanation is given to remain trustworthy and not let bad credit occur. . These funds can be used to finance the proposed business.

#### 7. Physical Evidence

- a. Image of PT. Sharia Pawnshops To the Community: Excellent service, namely PT. Sharia Pegadaian provides high quality services to the community. Friendly, efficient and professional service gives a positive impression to the public. And Commitment to Sharia Principles: PT Pegadaian Syariah shows a strong commitment to sharia principles in all aspects of its operations. This includes providing products and services that comply with sharia, as well as following fair and ethical principles. Innovation and ease of access.
- b. Appearance of UPS Bangkalan: The UPS Bangkalan sharia pawnshop unit/outlet is quite narrow, approximately 10 people can be seated for customers, more than that, customers usually wait outside the room. And the prayer room at the top of the attic is quite spacious, and usually the attic is filled to store all the files that are no longer in use, for example SBRs that have been tied up and then stored in cardboard boxes, used printers that are damaged, computers that are damaged. etc.
- c. Advantages of PT. Pegadaian Syariah Appearance of UPS Bangkalan: Easy Products: PT Pegadaian Syariah offers various products and services, such as gold pawning, electronic pawning, and Sharia financing. This can provide access to funds quickly and easily for customers who

need them, one of which is KUR sharia. And Insurance Protection: PT Pegadaian Syariah also provides insurance protection for pawned goods. This provides additional security for customers, because in the event of damage or loss of the pawned item, they can receive compensation.

### **3. Research Methods**

#### *2.1. Types of research*

This research used a type of fieldwork known as *œ*field research, with quantitative analysis conducted at PT. Sharia Pawnshop UPS Bangkalan Madura. In qualitative research, data such as interviews, observations, documentation are certainly collected. As a result, aggregate data can serve as a key to unlocking previously undiscovered information .

#### *2.2 . Nature of Research*

This research uses a descriptive qualitative approach through the use of focus groups and in-depth interviews; That is, it draws its conclusions from the facts and phenomena discovered in the formal study of the data used to describe an event and its context.

#### *2.3. Data source*

a. Primary data:

Primary data is main data obtained objectively by information or explanations from customers and related parties located at PT. UPS Bangkalan Sharia Pawnshop. In this study, we used purposive sampling to collect our data. Information is collected from those who are considered to have in-depth knowledge of the problem being researched as a result .

b. Secondary Data:

Secondary data is data that informs primary data sources such as books, journals and documents related to research.

#### *3.1. Data Collection Techniques*

a. Observation

Observation is the practice of gathering information by directly observing and recording details about the object to be studied. In this kind of observation, the researcher enters the field directly to the location of the company being studied. Researchers monitor company activities in their capacity as

independent experts, looking for signs that the activities are related to ongoing research projects.

b. interview

The gathering of information about a particular issue is called an interview, and it takes the form of a face-to-face question-and-answer session between two or more people. These discussions are held to gather as much information as possible about the research topic in the clearest way possible.

c. Documentation

Documentation is the process of collecting information for use in social and economic research to compile a complete scientific report about the past. In this research, we used documentation to check the validity of the research.

### 3.2. *Data analysis*

The data analysis method used in this qualitative research is an inductive method which is a thinking process based on empirical data using a theory. In other words, data obtained from the field is analyzed using theory and then a conclusion is drawn. In this research the author describes the results of observations obtained in the field through interviews and documentation regarding problems with PT. UPS Bangkalan Sharia Pawnshop. Next, the author analyzes the data obtained by adapting the theory explained in chapter II and then draws conclusions based on the problem, so that the answers in this research are easy to understand for both the author and readers.

### 3.3. *Time and location of research*

The research location took place at PT. UPS Bangkalan Sharia Pawnshop during December 2022- April 2023.

## 4. **Results and Discussion**

### 4.1. *Observation*

The results of the observations were found in the KUR Pegadaian Syariah UPS Bangkalan product marketing model regarding the marketing mix as follows:

- a. Products : in the KUR UPS Bangkalan product, from the results of direct observations in the field, the product does not use collateral that is held as a

financing loan transaction or people's business capital. However, at the UPS Bangkalan outlet, even though it was explained that the guarantee requested at the beginning of the application was not valid, the appraiser asked for proof in the form of business assets owned by the prospective customer. one example is: refrigerator, stock of goods, and how long the business has been started, as well as other business assets as support so that the financing can be verified or approved by the UPS Bangkalan sharia pawnshop. And this is also very significant as a form of care and caution for the UPS Bangkalan sharia pawnshop so that there are no undesirable events, one example of which is bad credit or failure to pay. Because in financing sharia pawnshops, UPS Bangkalan has to choose and sort out the character of the prospective customer, whether they deserve the financing or not, so that they don't get the wrong target.

- b. Price : The price of KUR Pegadaian Syariah can vary depending on many factors such as term, loan amount, and so on. However, in general, Sharia Pegadaian KUR tends to have lower interest rates compared to other KUR, but sharia pawnshops do not call this interest because it is usury. Kukur sharia is based on the principle of profit sharing. Damar Latri Setiawan, Head of Syariah Finance at PT Pegadaian, said, "KUR Syariah Pegadaian is a facility for people who have productive businesses to develop their businesses within a certain period of time with a nominal loan of up to IDR 10 billion with a Margin/Mu'no of 6 percent per year. " All regional offices and KUR Syariah Pegadaian service centers can be visited to submit applications. With a minimum of 6 months of business operations, customers can choose a loan repayment period of 12, 18, 24 or 36 months .
- c. Place : At the UPS Bangkalan sharia pawnshop, access is easy to reach using various means of transportation, both public vehicles and private vehicles. If reached by public or private transportation, it only takes approximately 5 minutes or depending on the distance traveled.. The location is close by . with the Gelora Bangkalan Stadium, which is a center for people when they want to watch a football match, take a leisurely bike ride, or even just want to have a culinary meal as well as a cool hangout place for young people, both young and old, and is close to the Pertamina petrol station which makes it easier for the public, employees or sharia pawn shop customers. if you run out of fuel. which has a very strategic location is quite a big opportunity because there are lots of people doing activities there, so there are lots of people passing by who visit every day because of an urgent need. For example: there is someone who wants to go home but on the way he doesn't have enough money, then that person does it . transactions at the UPS Bangkalan pawn shop and carrying out financing. UPS Bangkalan sharia pawn shop could be the solution.

d. People

At the UPS Bangkalan sharia pawn shop there are people or workers called BPO KUR, BPO KUR is tasked with taking care of the distribution of brochures in the field, conducting surveys, collecting data on customers who want to register/apply for loans in terms of customer identity, business owned, distance from unit location, up to the disbursement of loan funds. BPO KUR is usually called (Business Process Outsourcing). The responsibility of a BPO KUR is not only as explained above, but they also have the responsibility to maintain, monitor, and collect whether the customer's business is trustworthy.

e. Process

- 1) Verification and evaluation process
- 2) Survey process to prospective customers' business premises
- 3) Guarantee Determination Process
- 4) Agreement signing process
- 5) Fund Disbursement Process
- 6) Payment and refund process

f. *Physical Evidence*

UPS Bangkalan image

- 1) Excellent service
- 2) Commitment to sharia principles
- 3) Awareness education

PT's appearance. UPS Bangkalan sharia pawn shop

- 1) UPS Bangkalan unit/outlet: UPS Bangkalan sharia pawn shop is quite narrow, approximately 10 people can be seated for customers, more than that customers usually wait outside the room.
- 2) Employee room: The employee room is also quite narrow, it can only accommodate 3 people, more than that it is normal if there are guests from outside, for example: the arrival of a sharia pawnshop deputy, usually one of the employees sits in the middle room (which is usually used to store goods such as food, files, and gallons of water).
- 3) Place of worship or prayer room: The prayer room is in the attic, quite spacious, and usually the attic is also filled to store all files that are no longer in use, one example is SBR which has been tied and then stored in cardboard, used printers damaged, computer damaged etc.
- 4) Toilet: quite narrow, adjacent to the storage room for valuables/treasures such as gold, about 4/5 meters away.
- 5) Security alarm: usually located near the door, when someone has malicious intent or touches it, it will automatically be detected and sound. And as far

as I know, this alarm goes straight to the center (this information was provided by the security of the UPS Bangkalan sharia pawnshop).

#### Advantages of PT. UPS Bangkalan sharia pawn shop

- 1) Sharia Principles: PT Pegadaian Syariah follows Sharia principles in its operations. This means that sharia pawnshops offer products and services that comply with Islamic teachings, including transactions that do not involve riba (interest) and things that are prohibited according to Sharia.
- 2) Easy Products: PT Pegadaian Syariah offers various products and services, such as gold pawning, electronic pawning, and Sharia financing. This can provide access to funds quickly and easily for customers who need them, one of which is KUR sharia.
- 3) Insurance Protection: PT Pegadaian Syariah also provides insurance protection for pawned goods. This provides additional security for customers, because in the event of damage or loss of the pawned item, they can receive compensation .

#### 4.2. Interview

The results of interviews with UPS Bangkalan sharia pawnshop employees were found in the marketing model of UPS Bangkalan Syariah Pegadaian KUR products regarding the marketing mix as follows:

- a. Promotion (*Promotion*) : Manager and estimator of PT. UPS Bangkalan sharia pawn shop " Retna Nurlita " said: that the form of promotion at UPS Bangkalan uses offline and online systems. In the form of online promotional activities, employees use social media and websites . Where employees usually share informative content, testimonials from satisfied customers, via the WhatsApp, Instagram, Facebook applications in the marketing model, where employees simply upload brochures as well as explanations in their stories. As well as offering consultation services through the platform. Mrs. Retna Nurlita also said during the interview session about offline promotional activities, the following was her explanation: "Usually, sharia pawnshop employees UPS Bangkalan carry out brochure or leaflet distribution activities. These brochures and leaflets can provide complete information about the requirements, margin/mu'nah, KUR benefits . And usually Pegadaian Syariah can distribute brochures and leaflets about KUR products to the public through branch offices, UPS, exhibitions or seminars, usually at UPS Bangkalan, the brochures are distributed in every shop/stall by a KUR BPO.
- b. (*Physical Evidence*) : in the interview results found in *Physical Evidence* on PT's Disadvantages. UPS Bangkalan Sharia Pawnshop Limited to Valuables . PT Pegadaian Syariah mainly focuses on pawning gold and other valuables. This means that they may not be suitable for individuals or businesses that require other forms of financing, an example that I know from the results of an interview with Mr. "Arie Effendy" as UPS Bangkalan appraiser as a replacement for Mrs. "Retna Nurlita, where not all sharia pawnshop outlets

can accept Pawn electronic goods, even though the pawnshop explains that it can accept pawning of any electronic goods, such as cellphones, there are outlets that accept pawning of iPhones, there are also those that cannot accept it, the same is the case with sharia KUR products, some use a guarantee, some don't use a guarantee. However, sharia pawnshops still require collateral for business assets so that they remain safe and comfortable for both the pawnshop and its customers. Low Appraised Value: In the process of assessing pawned goods, PT Pegadaian Syariah may provide an estimated value that is lower than the actual market value. This aims to reduce risk for the company, but for customers, this could mean getting a lower amount of funds than expected and is limited to operational areas, namely PT Pegadaian Syariah may not have an extensive network throughout the region, especially in rural or remote areas. This may limit accessibility for those living outside major cities .

#### 4.3. *Documentation*

The results of the documentation with the UPS Bangkalan sharia pawnshop employees were found in the marketing model of UPS Bangkalan Syariah Pegadaian KUR products regarding the marketing mix as follows:

##### a. *Webinars*

One of the employees and deputies of Bangkalan PT. Sharia pawnshop during the online webinar session, namely "Anisa Nur Lestari" as the speaker said: nowadays people understand enough and are not blind to technology, as is the case at PT. Sharia pawnshops hold online webinars. Although virtually this does not reduce the promotion carried out by PT. Pegadaian Syariah by innovating the webinar event which introduces its products to the public and provides information regarding effective ways to build the right business, and strategic locations, right on target for entrepreneurs. beginners in MSMEs. And not only does it provide information about its products, but sharia pawnshops also provide tips so that their customers can also develop and their businesses advance, as well as providing room for questions if there are customers who want to argue regarding products and other products at sharia pawnshops, including UPS Bangkalan. The following are the results of the documentation with Mrs. "Anisa Nur Lestari" as the speaker and with Mr. " Mohammed Choyyin " as deputy for Bangkalan PT. UPS Bangkalan sharia pawn shop.



**Figure 1. 4 UPS Bangkalan Online Webinars**

(Source: Personal Documentation 14 March 2023)

## 5. Conclusion

From the marketing model that has been implemented by Pegadaian Syariah UPS Bangkalan using the 7P marketing mix, in KUR Syariah financing products, namely by: in product strategy, carried out by maintaining and improving quality for customers, and loans that can be paid in installments in accordance with selected time. In the pricing strategy, with supervision of the product so that it continues to be run based on sharia principles, and is suitable for those who want to borrow money for business capital in a halal way. Apart from that, KUR Pegadaian Syariah also offers flexibility in loan applications and disbursement and has requirements that are easier to fulfill.

In the location strategy, by providing a comfortable and safe place and making it easier for customers to access the UPS Bangkalan Sharia Pawnshop location.

In the promotional strategy, the company's marketing activities are carried out to promote all of its products and services, either directly or indirectly, such as via online or offline by distributing brochures to the public, and maintaining the product promotion strategy and maintaining public trust in the quality of the product.

At *people* Providing qualified and trained workers/employees with a good understanding of sharia principles and how to provide good service to customers who want to apply for this sharia KUR loan.

The process here explains how to apply for KUR sharia well and easily, then finally there is Physical Evidence or the physical appearance of the PT office/company. Sharia pawnshop physical appearance is related to the image or appearance of the

sharia pawnshop. The design of the business premises and the image it conveys are part of the physical appearance.

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