

STRATEGI PEMASARAN PRODUK CICIL EMAS MELALUI PROGRAM NGOPI EMAS DI PT BANK SYARIAH INDONESIA (PERSERO) TBK

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ABSTRAK

Produk cicil emas merupakan salah satu produk unggulan PT Bank Syariah Indonesia (Persero) Tbk yang memberikan kemudahan bagi masyarakat untuk berinvestasi emas secara bertahap sesuai prinsip syariah. Penulisan ini bertujuan mengetahui strategi promosi produk cicil emas melalui Program Ngopi Emas berdasarkan bauran pemasaran 7P serta mengetahui kendala dan solusi pelaksanaannya. Pengumpulan data dilakukan melalui wawancara dan dokumentasi terhadap empat pegawai bagian pemasaran. Hasil penulisan menunjukkan bahwa Program Ngopi Emas telah menerapkan strategi promosi berbasis edukasi melalui pendekatan bauran pemasaran 7P, meliputi produk cicil emas sesuai syariah, promosi melalui media digital dan pendekatan personal, lokasi strategis, tim pemasaran sebagai edukator, proses kegiatan yang terstruktur, serta fasilitas yang nyaman. Kendala yang dihadapi meliputi kesibukan target pasar, anggapan bahwa cicil emas rumit, dan keterbatasan kapasitas ruang. Kendala tersebut diatasi melalui penyesuaian jadwal, penyederhanaan informasi, dan sistem konfirmasi kehadiran.

Kata Kunci: Strategi Pemasaran, Cicil Emas, Program Ngopi Emas, PT Bank Syariah (Persero) Tbk

**MARKETING STRATEGY OF GOLD INSTALLMENT PRODUCTS
THROUGH THE NGOPI EMAS PROGRAM AT PT BANK SYARIAH
INDONESIA (PERSERO) TBK**

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ABSTRACT

Gold installment product is one of the leading products of PT Bank Syariah Indonesia (Persero) Tbk that provides convenience for people to invest in gold gradually in accordance with sharia principles. This writing aims to identify the promotional strategy of gold installment products through the Ngopi Emas Program based on the 7P marketing mix framework, as well as to identify the obstacles and solutions in its implementation. Data was collected through interviews and documentation involving four marketing staff members. The results show that the Ngopi Emas Program has implemented an education-based promotional strategy through the 7P marketing mix approach, covering sharia-compliant gold installment products, promotion through digital media and personal approaches, strategic location selection, a marketing team acting as educators, structured activity flow, and comfortable facilities. The obstacles faced include the busyness of the target market, the perception that gold installments are complicated, and limited venue capacity. These obstacles were addressed through schedule adjustments, simplification of information delivery, and an attendance confirmation system.

Keywords: *Marketing Strategy, Gold Installment, Ngopi Emas Program, PT Bank Syariah Indonesia (Persero) Tbk*