

ABSTRACT

Deanisa Dwi Imanda. 2025. Analysis of the Sharia Marketing Mix at Pegadaian Syariah CPS Padayungan Tasikmalaya City

Competition in the pawnshop industry is increasing, especially with the emergence of conventional pawnshops in the city of Tasikmalaya. This condition poses a distinct challenge for Pegadaian Syariah CPS Padayungan in maintaining its existence as an Islamic financial institution. In facing this, the Islamic marketing mix becomes one of the important strategies to attract and retain customers. In facing this situation, the Islamic marketing mix becomes one of the important strategies to consider in order to attract and retain customers. By using the Islamic marketing mix 9P, this study aims to determine how the Islamic marketing mix is implemented at Pegadaian Syariah CPS Padayungan, Tasikmalaya City.

This study employs a qualitative descriptive method with an explanatory approach, ultimately leading to conclusions. Data were collected through triangulation techniques, including observation, interviews, and documentation. The research informants consisted of the CRO, appraiser, cashier, and eleven customers of Pegadaian Syariah CPS Padayungan.

The result indicate that, in general, the sharia marketing mix has been implemented effectively and has succeeded in forming a positive perception among customers. However, there are still several finding that require attention, such as the ujah (service fee) calculation mechanism that continues to raise perceptions of interest-based practices within the Islamic Pawnshops, suboptimal promotional efforts, and the lack of understanding among employees regarding sharia principles.

Therefore, Pegadaian Syariah CPS Padayungan needs to carry out comprehensive improvements across all elements of the sharia marketing mix to strengthen its competitiveness and reinforce its identity as a sharia-based financial institution.

Keywords: Sharia Marketing Mix, 9P, Sharia Pawnshop, Pawn Competition