The Influence of Personal Selling on the Interest in Gold Pawn at Bank Syariah Indonesia Kupang Branch Office Customers

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A R T I C L E I N F O

ABSTRACT

This study aims to explore the influence of promotional activities on customer interest in using the Gold Pawn service at Bank Syariah Indonesia (BSI) Kupang Branch. The main focus is on the effectiveness of promotion strategies, particularly personal selling techniques, which include five elements: sales skills, customer approach, product presentation, handling objections, and encouraging purchasing decisions. Customer interest is measured across four dimensions: transactional, referential, preferential, and exploratory. The research used a quantitative method with a survey of 45 active customers. Data were obtained through questionnaires and analyzed using validity tests, reliability tests, simple linear regression, and t-tests. The results indicated that respondents were predominantly productive-age women with higher education and permanent employment. The average score for personal selling is 4.12, and for mortgage interest, it is 3.87. A strong correlation was found between personal selling and interest in mortgaging ($r = 0.734$), with a contribution of 52.9%. For every one-point increase in personal selling, interest in mortgaging increased by 0.588 significantly.

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INTRODUCTION

In the last two decades, the Indonesian banking industry has undergone a major transformation with rapid growth driven by economic stability, the expanding middle class, and advancements in information technology. The function of banking now goes beyond its traditional role as a financial intermediary, evolving into a driver of economic development through innovative and adaptive services (Adiningsih, 2019). In this dynamic, Islamic banking emerges as an alternative financial system that marks the diversification of national banking while also meeting the needs of the Muslim community for services that align with Islamic principles such as justice, transparency, and the prohibition of usury (Atmoko, 2024). Since the enactment of Law Number 21 of 2008 concerning Islamic Banking, this sector has shown impressive growth, reflected in the increasing number of Islamic institutions and the growing diversity of financial products offered to meet the demands of a market increasingly aware of Islamic values.

With the increasing number of Islamic banking institutions in Indonesia, competition among institutions is becoming increasingly fierce. Every Islamic bank strives to attract customers by offering innovative and unique flagship products. This competition is not only about products but also encompasses service quality, the use of advanced technology, and dynamic and segmented marketing strategies. In facing this challenge, Islamic banks are required to continuously innovate in products and services that are relevant to consumer needs while still adhering to Sharia principles (Muhammad & Mukhsin, 2024). One strategy used to attract public interest in saving at Islamic banks is systematically and purposefully designed

promotions.

Asriani (2022) explains that personal selling is a form of interpersonal communication that takes place directly between individuals, intended to build, strengthen, manage, or maintain a mutually beneficial exchange relationship between the seller and other parties involved. Meanwhile, according to Julitawaty (2020), personal selling is not only understood as a mere sales activity but also as a strategic effort to build emotional closeness and solid relationships with consumers. In a study presented by Ratnawita (2023), personal selling can be analyzed through five main indicators: mastery of selling skills (salesmanship), initial approach to potential customers, delivery of product presentations and demonstrations, ability to handle customer objections, and the drive to generate purchasing decisions. The promotional approach through personal selling strategies is considered to have a significant influence on shaping and increasing consumer buying interest in a product or service.In the context of consumer behavior, interest plays a significant role as a primary determinant in the decision-making process, particularly in the banking industry. Santoso (2022) defines interest as a deep attraction to a specific object or activity, which serves as a driving force in achieving individual goals. Furthermore, according to Pitaloka (2016), interest can be identified through four key indicators: first, transactional interest, which reflects a person's intention to make a purchase; second, referential interest, which is the drive to suggest or recommend a product to others; third, preferential interest, which indicates a high level of interest in a specific product compared to other options; and fourth, exploratory interest, which is reflected in an individual's curiosity to seek additional information about the product or service.

Bank Syariah Indonesia (BSI) Kupang Branch is a financial institution that operates based on the principles of Islamic Sharia and offers a variety of financial products designed to be attractive and in accordance with these values. One of its flagship services is the gold pawn product, presented as an efficient alternative financing solution for the community. This pawn scheme is known for having relatively simple and straightforward requirements, making it easier for customers who need quick funds without complex administrative burdens. Within the framework of Islamic pawnshops, the application of interest rates is not permitted, in line with the prohibition of usury in Islamic teachings. Nevertheless, the bank still earns a profit margin through fees charged for the maintenance and storage of collateral pledged by customers.

Based on direct observation conducted by the researcher during an internship at Bank Syariah Indonesia (BSI) Kupang Branch Office, a particular interest arose in the Gold Pawn service offered by the institution. This interest stemmed from BSI being the only Islamic bank in the Kupang region that provides gold pawn facilities with competitive advantages, including relatively high appraised value of goods and low storage fees. Additionally, the pawn process implemented is also considered efficient, ensuring security and reliability. During the internship period, the researcher actively participated in various customer outreach activities. Through this interaction, it was identified that a number of customers still do not fully understand the mechanism and benefits of the Gadai Emas product offered by BSI. This lack of understanding often leads customers to compare BSI's Gadai Emas service with similar products from other Islamic pawnshops. Based on this phenomenon, the researcher was motivated to delve deeper into the extent to which promotion strategies, particularly personal selling, influence customer interest in utilizing the Gold Pawn product. Therefore, the researcher decided to conduct a scientific study focusing on the influence of personal selling on customer interest in pawning at the BSI Kupang Branch Office.

LITERATURE REVIEW

Personal Selling

Personal selling is a form of marketing strategy conducted face-to-face, where the product or service provider directly introduces and presents offerings to potential customers. The main goal of this approach is to cultivate a strong interest in potential customers, encouraging them to make a purchase or utilize the services offered. Through this direct communication mechanism, business owners—both producers and distributors—strive to optimize sales volume increases. Additionally, according to Sistiawan (2024), one of the strategic functions of personal selling is to provide consumers with a deeper education about the characteristics of a product or a specific brand identity, which can ultimately build customer loyalty to that brand in the long run.

Nashih (2017) states that personal selling is a form of interpersonal communication that takes place

directly and face-to-face between individuals, with the aim of forming, strengthening, managing, and maintaining a mutually beneficial exchange relationship. This approach emphasizes the importance of emotional engagement and trust between the actors and their interaction partners in the context of business transactions.On the other hand, according to Wahyudi and Wijaksana (2016), personal selling encompasses the process of direct interaction between a salesperson and one or more potential consumers. This interaction is not only intended to deliver a product presentation but also serves as a means to directly answer consumer questions and manage the potential ordering process in such situations.

Siregar and Natalia (2018) stated that there are several key indicators that serve as benchmarks in the implementation of a personal selling strategy. First, salesmanship, which is the ability to comprehensively understand the characteristics of the products offered and the skills in selling, including the ability to influence and persuade potential customers to be willing to purchase certain goods or services. This aspect emphasizes the importance of mastering product knowledge and interpersonal communication skills in building productive relationships with consumers.Second, customer approach, which refers to the initial stage in the sales interaction process where marketers or company representatives actively seek to attract attention and build an emotional connection with potential customers as the foundation for a potential business relationship.Third, delivering presentations and demonstrations is a strategic technique used to directly showcase the benefits and value of a product or service, aiming to increase potential buyers' understanding and interest in what is being offered.Fourth, overcoming customer rejection, which is a crucial part of personal selling, where salespeople are required to respond appropriately to any form of objections or doubts raised by potential customers regarding the product or service, thus minimizing psychological barriers in the decision-making process.Fifth, driving purchase decisions, which is an intensive effort by the seller to motivate and convince potential customers to make an immediate purchase decision for the product or service that has been previously introduced.

Customer Interest

Interest is a psychological state that arises from the complex interaction of various mental elements, such as emotional aspects, expectations, personal attitudes, prejudices, fears, and other tendencies, which together shape the direction and focus of an individual's thinking towards a specific object. From a general perspective, Riani (2019) defines interest as a strong internal drive accompanied by a high sense of attraction and enthusiasm towards something. According to H.C. Witherington (1991), interest can be understood as a form of awareness within a person regarding the existence of a connection between themselves and specific objects, people, issues, or situations that are relevant to their life. In another explanation, interest is interpreted as a natural and spontaneous inclination or feeling of attraction towards an object or activity, without any external pressure or compulsion. Essentially, interest reflects an individual's positive form of affection towards the connection they feel with something outside of themselves. The stronger the feeling of connectedness, the greater the intensity of interest that develops (Riani, 2019).

According to Saleh (2004), interest can be classified into two types based on the direction and source of motivation: intrinsic interest and extrinsic interest. First, intrinsic interest refers to the attraction that stems directly from within an individual towards an activity, without the interference of external interests. This type of interest tends to be authentic and deep and is rooted in the natural drive to engage in an activity because of the pleasure or personal satisfaction derived from it. For example, someone who enjoys reading and consistently enriches their knowledge purely out of curiosity and a love of learning, not because they expect praise or recognition from their social environment. Conversely, extrinsic interest is oriented towards the end result or specific benefits that are desired from an activity. This type of interest is usually temporary and tends to decrease once the desired goal has been achieved. As an illustration, a student who works hard to study in order to achieve the highest rank or pass an exam is likely to experience a decline in interest in learning activities after that goal is successfully achieved (NS Development, 2021).

Aptaguna and Pitaloka (2016) identified that interest can be evaluated through a number of key indicators that reflect an individual's behavioral and attitudinal tendencies towards a product or service.First, transactional interest refers to a person's internal drive to take a purchase action towards a product, indicating a willingness to engage directly in the consumption process.Second, referential interest is understood as an individual's tendency to recommend specific products to others, which generally manifests as a reflection of their satisfaction and trust in the product.Third, preferential interest indicates a strong and specific preference from a consumer for a particular product that is considered suitable for their personal taste or needs. This

preference is stable and sustainable, unless there is an external intervention capable of changing their views or habits. Fourth, exploratory interest reflects an individual's active spirit in seeking and gathering additional information about products that catch their attention. This exploratory activity aims to deepen understanding and strengthen positive perceptions of the product in question, while also serving as an indicator of high cognitive engagement in the decision-making process.

Conceptual Framework

A conceptual framework can be understood as a systematic arrangement of initial steps designed by the researcher to form the theoretical basis for conducting a study. This framework serves as a guide that clarifies the relationships between the variables to be studied and provides direction for analyzing the phenomenon under investigation. In the context of gold pawn services, there are two main components that demonstrate a causal relationship. The first component is the promotional aspect of the gold pawn product, which serves as a medium for conveying information and attracting the interest of potential customers towards the available services.

The second component relates to the aspect of interest from the customer's perspective, which reflects the internal drive and desire to engage in pawn transactions before the actual decision is made. In this research design, the personal selling variable is placed as the independent variable (X), which is assumed to have an influence on customers' interest in pawning, which in this case serves as the dependent variable (Y). In the following section, the author will detail the conceptual framework that serves as the foundation for this research.
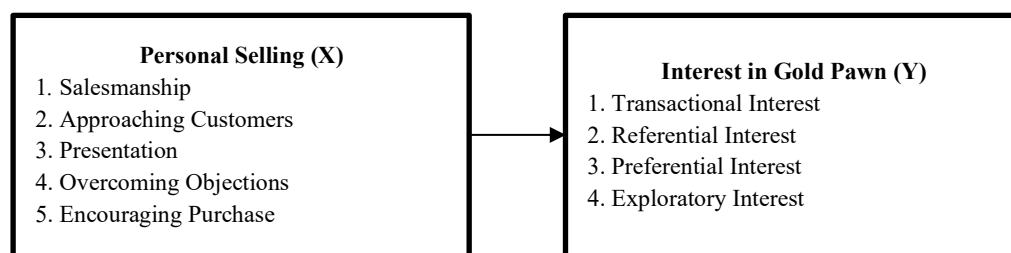
| **Personal Selling (X)**
1. Salesmanship
2. Approaching Customers
3. Presentation
4. Overcoming Objections
5. Encouraging Purchase | → | **Interest in Gold Pawn (Y)**
1. Transactional Interest
2. Referential Interest
3. Preferential Interest
4. Exploratory Interest |

Figure 1. Conceptual Framework

RESEARCH METHOD

This research was conducted using a survey approach and analyzed through quantitative methods. As explained by Sugiyono (2018), the quantitative approach is a research method that focuses on the process of testing a specific population or sample that has been systematically determined. In the context of this research, the population under study includes all customers of Bank Syariah Indonesia (BSI) Kupang Branch Office who are targeted for personal selling activities for gold pawn products. However, the exact number of this population cannot be concretely identified due to the lack of detailed data explicitly specifying which customers have directly received personal selling offers.

Considering these limitations, the researchers decided to use accidental sampling techniques in the sample selection process. This technique is a method of determining a sample based on chance, where individuals who unintentionally interact with the researcher and meet the eligibility criteria to be respondents will be included in the research sample. The selection of this method was considered due to its practical nature and suitability for the dynamics in the field, where subjects successfully encountered and willing to provide information were considered sufficiently representative in reflecting the characteristics of the population that is the focus of this study.

The sample in this study consists of a portion of customers who showed interest in using the Gold Pawn product at Bank Syariah Indonesia (BSI) Kupang Branch Office. Considering the overall population size cannot be known with certainty, the sample size determination refers to the guidelines proposed by Hair (2010), which suggest that the sample size can be determined based on the number of indicators for each variable—both independent and dependent multiplied by five to ten times. Based on this reference, the number of respondents in this study is calculated using the formula: number of indicators × 5, which is 9 × 5 = 45 respondents. For the sampling technique, this study applied the accidental sampling method, which is a

sample selection strategy based on unplanned or coincidental encounters in the field. In practice, any customer who accidentally interacts with the researcher and meets the criteria established as a relevant data source will be included as a respondent. This method was chosen considering its flexibility and ability to accommodate field dynamics (Sugiyono, 2018).

The data collection method in this study was carried out using a questionnaire instrument. According to Sugiyono (2018), a questionnaire is one of the data collection techniques conducted by presenting a series of written questions or statements to respondents, who are then asked to provide independent answers based on their perceptions or experiences. The data obtained from the questionnaire were then analyzed using the simple linear regression method, considering that this study only involved the analysis of one independent variable and one dependent variable. Simple linear regression is a statistical analysis technique that aims to test the extent to which there is a causal relationship between the independent variable and the dependent variable. Through this approach, researchers can quantitatively determine the direction and strength of the influence of variable X on variable Y in the form of a linear equation model.

RESULTS AND DISCUSSIONS

RESULTS

Validity Test

Validity testing is conducted to ensure that each question item listed in the questionnaire is truly capable of accurately measuring the aspect being researched. This process is done by correlating each indicator against the total score of the indicators within the relevant variable. The correlation results were then compared to the threshold value at the established significance level, which was 0.50. In this context, the minimum correlation value considered to meet the validity criteria is $r \geq 0.30$, meaning the calculated correlation value must be greater than or equal to the r table value. When an item has a correlation value below 0.30, it is considered invalid and unsuitable for use as a measurement tool in research.

Table 1. Validity Results

Personal Selling (X)	R-Calculate	R-Table	Description
1	0,816	0,30	Valid
2	0,764	0,30	Valid
3	0,719	0,30	Valid
4	0,772	0,30	Valid
5	0,795	0,30	Valid
Interest in Pawning (Y)	R-Calculate	R-Table	Description
1	0,842	0,30	Valid
2	0,808	0,30	Valid
3	0,925	0,30	Valid
4	0,841	0,30	Valid

Source: SPSS Output Data, 2025

Referring to the results presented in Table 1, it can be concluded that all question items used for the Personal Selling (X) and Pawn Interest (Y) variables meet the validity criteria. Our conclusion is indicated by the R-Calculate values for each item, which all exceed the R-Table threshold of 0.30. For the Personal Selling variable, the five question items recorded correlation coefficients ranging from 0.719 to 0.816, while for the Pawn Interest variable, the four items showed correlation values ranging from 0.808 to 0.925. Based on these findings, all statements in the questionnaire were proven to be valid in representing the theoretical constructs being measured, making the instrument suitable for use in this research.

Reliability Test

Reliability testing is conducted to assess the extent to which an instrument can produce consistent data when used for repeated measurements. An instrument is categorized as reliable when the obtained reliability coefficient value reaches or exceeds 0.60. Therefore, if the test results show that the r alpha value is equal to or greater than 0.60, the instrument is considered to have an adequate level of reliability, and the

measured variable is considered reliable in the context of this study.

Table 2. Reliability Test Result

Variable	Alpha Value	Threshold Value	Description
Personal Selling (X)	0,931	0,60	Reliable
Interest in Pawning (Y)	0,876	0,60	Reliable

Source: Primary Data Processed, 2025

The reliability test results show that the instruments used to measure each variable have an alpha value of 0.931 for variable X, or personal selling, and 0.876 for the alpha value of variable Y, or pawning interest. Each of these values is greater than 0.60, so it is concluded that all instruments in this study are reliable.

Normality Test

Normality testing is one of the steps in classical assumption testing, aiming to evaluate whether the residual distribution in the regression model follows a normal distribution pattern. This testing is important to ensure the validity of statistical inferences derived from regression analysis. The interpretation of the test results is based on the significance value: if the significance value is ≥ 0.05, it can be concluded that the residuals are normally distributed. Conversely, if the significance value is ≤ 0.05, the residuals are considered not normally distributed, which means the normality assumption is not met.

Table 3. Normality Test Result.

		Unstandardized Residual
N		45
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.75798616
Most Extreme Differences	Absolute	.122
	Positive	.097
	Negative	-.122
Test Statistic		.122
Asymp. Sig. (2-tailed)		.088[c]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Primary Data Processed, 2025

Based on the normality test results shown in the table above, a significance value of 0.088 was obtained, which is greater than the threshold of 0.05. Therefore, it can be concluded that the residual distribution in this model meets the normality assumption.

Correlation Coefficient

The correlation coefficient between variables is used as an analytical tool to measure the strength or closeness of the relationship between the two variables being studied. This test is conducted to identify the extent to which changes in one variable are related to changes in another variable. In its interpretation, decision-making is based on certain guidelines that provide a quantitative meaning to the magnitude of the correlation coefficient values obtained.

Table 4. Correlation Coefficient Result.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.734[a]	.539	.529	2.790
a. Predictors: (Constant), *Personal selling*				

Source: Primary Data Processed, 2025

Based on the analysis results obtained, the adjusted R-squared value, or coefficient of determination, is recorded at 0.529. This figure indicates that the independent variable (X) contributes 52.9% of the influence on the dependent variable (Y), meaning that more than half of the variation in the dependent variable can be explained by the model through the presence of the independent variable.

Hypothesis Testing (t-test)

Hypothesis testing through the t-test aims to evaluate the partial influence of each independent variable on the dependent variable in the regression model used. This procedure is performed by comparing the significance value (Sig.) or the calculated t-statistic value with the t-table value at a specific significance level. The basis for decision-making in this test is as follows: if the Sig. value is < 0.05 or the calculated t-value is > the t-table value, then H_0 is rejected and H_1 is accepted, indicating that the independent variable has a significant influence on the dependent variable. Conversely, if the Sig. value is ≥ 0.05 or the calculated t-value is ≤ the t-table value, then H_0 is accepted and H_1 is rejected, meaning there is no significant influence between the independent and dependent variables. This test serves as an analytical tool to help researchers identify whether each independent variable individually contributes significantly to explaining the variation occurring in the dependent variable.

Table 5. Results of Simple Linear Regression Analysis

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.263	1.791		1.822	.075
	Personal Selling	.588	.083	.734	7.096	.000

a. Dependent Variable: Interest in Pawning

Source: SPSS Output Data, 2025

Referring to Table 5, hypothesis testing was conducted through a t-test to evaluate whether the personal selling variable has a significant influence on the interest in pawning. The analysis results show that the t-statistic for the Personal Selling variable reaches 7.096, with a significance value (Sig.) of 0.000. Because the significance value is far below the threshold of 0.05, it can be concluded that H_0 is rejected and H_1 is accepted, meaning there is a significant influence of personal selling on the interest in pawning.

Additionally, the regression coefficient value of 0.588 indicates that for every one-unit increase in the Personal Selling variable, there will be an increase of 0.588 units in the Interest in Pawning, assuming other variables remain constant. Furthermore, the standard beta value of 0.734 indicates that the relationship between the two variables is statistically strong. Therefore, it can be concluded that there is a positive and significant influence of the personal selling variable on the pawning interest variable in the context of this study.

DISCUSION

Based on the analysis results, the correlation coefficient (r) value obtained was 0.734, which, according to the correlation interpretation guidelines, falls into the strong relationship category. This indicates a fairly high correlation between the measured variable—in this case, halal labeling—and purchase interest. In other words, the higher the quality or presence of halal labeling, the greater the tendency for consumers to show purchase interest. Additionally, the coefficient of determination value obtained from Adjusted R Square is 0.529, indicating that 52.9% of the variation in the dependent variable (purchase interest) can be explained by the independent variable (halal labeling) in the regression model used. The remaining 47.1% was influenced by other factors outside the scope of this research model.

The subsequent simple linear regression analysis yielded a constant value of 3.263, indicating that if there is no change or influence from the personal selling promotional service variable (in a zero or constant condition), the public's interest in pawning is estimated to remain at 3.263. In addition, the positive regression coefficient value of 0.588 indicates that every one-unit increase in the personal selling variable will result in a 0.588-unit increase in the public's interest in pawning. This finding underscores the positive and unidirectional relationship between promotional activities through personal selling and the public's tendency to utilize pawnshop services. This means that the higher the intensity and effectiveness of personal selling activities—through approaches such as direct education, personal consultations, and other interpersonal interactions—the greater the likelihood of increased public interest in the pawnshop products offered.

Based on the results of hypothesis testing aimed at evaluating the influence of personal selling

variables on customer interest in pawning at Bank Syariah Indonesia (BSI) Kupang Branch Office, it was found that there is a positive and significant influence of the personal selling strategy for gold pawn products on customer interest in using the service. This study involved 45 respondents with one independent variable, resulting in 43 degrees of freedom (df) and a significance level of 5% or 0.05.Referring to the analysis output from SPSS software, a calculated t-value of 7.096 was obtained, which statistically far exceeds the t-table value of 1.681. Additionally, the P-value was recorded as 0.000, which is clearly smaller than the established significance level ($\alpha = 0.05$). Based on the decision-making criteria—namely, t-calculated > t-table and P-value < 0.05—it can be concluded that H_0 is rejected and H_1 is accepted. Thus, these findings confirm that personal selling has a real and positive influence on increasing customer interest in using gold pawn services at BSI Kupang Branch.

The findings in this study are supported by previous research conducted by Abdi and Mufaizin in 2024, titled "The Influence of Gold Pawn Promotion on Customer Interest at BMT UGT Nusantara Burneh Branch." Although there are similarities in the focus of the studies, namely both researching gold pawn products as the main object, there are several fundamental differences between the two studies. The most striking difference lies in the independent variable (X): in previous studies, promotion was analyzed in general without separation based on specific strategies, whereas in this study, the aspect of promotion examined is more focused on the personal selling approach as a form of direct, interpersonal promotion. Additionally, the geographical location of the research is also a significant differentiator, as the study location is at the Indonesian Sharia Bank (BSI) Kupang Branch Office, while previous research was conducted in the Capem Burneh area. Nevertheless, both share similarities in the context of studying customer interest in gold pawn services as the main research object.

CONCLUSION

Based on the research findings regarding the influence of personal selling on the interest in pawning gold products at Bank Syariah Indonesia (BSI) Kupang Branch Office, it can be concluded that personal selling has a positive influence on customers' interest in pawning. This means that the more intensive the implementation of the personal selling strategy, the higher the customers' tendency to use the gold pawning service at BSI Kupang Branch. The personal selling variable (X) obtained an average value of 4.12 and falls into the "clear" category according to the interval range of 4.04–4.33, while the mortgage interest variable (Y) received an average value of 3.87, which falls into the "high" category based on the interval of 3.73–4.08, thus reflecting a positive perception of the respondents towards both variables. The correlation coefficient (R) value of 0.734 indicates that the relationship between personal selling and the interest in mortgaging falls into the strong category according to the interpretation classification within the 0.60–0.799 interval. Additionally, the determination coefficient (R Square) value of 0.529 or 52.9% indicates that more than half of the variation in the interest in mortgaging can be explained by personal selling, while the remaining 47.1% is influenced by other factors outside this research model.

Based on the conclusions obtained from this research, the researcher proposes several recommendations that can be considered for further development. First, it is recommended that further research be conducted with a broader scope of variables, considering the results of the coefficient of determination indicate that 47.1% of the variable of interest in mortgaging is still influenced by factors other than personal selling. Therefore, it is important to identify and explore these variables in order to gain a more comprehensive understanding of the determinants of customer interest.Second, considering that the majority of respondents showed a preference for the Gold Pawn service provided by BSI compared to other financial institutions, BSI needs to maintain its existing competitive advantage. This can be achieved by providing real added value, such as offering competitive margins, fast and efficient service processes, and ensuring the halal and safety aspects of products in accordance with Sharia principles.Third, the effectiveness of the personal selling strategy is expected to be enhanced by integrating digital-based promotional support, such as online brochure distribution, creating educational content in video format, and actively utilizing social media. This approach is believed to expand the reach of the promotion, especially in attracting the attention of the younger generation segment, which is more responsive to digital media.

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