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## Communication Strategy of Sharia Pawnshop of Palu Plaza in Introducing Program of Easy Ways to Baitullah

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**Abstract.** This research aims to determine Communication Strategy of Sharia Pawnshop of Palu Plaza in introducing program of an Easy Ways to Baitullah. This research applied a qualitative descriptive approach which aimed to systematically describe the communication strategy of Pawnshop Syraiah of Palu Plaza. Data collection techniques include in-depth interviews and observation. The results show that in introducing Arrum Hajj products related to the easy ways to Baitullah, Sharia Pawnshop of Palu Plaza uses communication strategy consisting of (a) delivering messages; highly credible employees who are able to persuade customers, namely Leader, Public Relations and Marketing of Sharia Pawnshop of Palu Plaza; Messages related to Easy Ways to Baitullah such as making it easier for customers to make initial payments by providing a guarantee of 3.5 grams of precious metal, or ordinary gold of 4 to 5 grams and administrative costs as the initial process for managing Arrum Hajj, managing files through offline and online as well as the ability of the Leader, Public Relations and Marketing Officer in composing persuasive sentences using Indonesian and local languages, both face to face and media; and (c) Using social media such as Facebook, Instagram, Twitter and others. Furthermore, another conventional media such as face to face communication. The use of messages from these two media can be in form of standard language and local languages such as dialect and local language of Kailinnesse.

**Keywords.** communication strategy, baitullah, palu, pawnshop

### 1. Pendahuluan

The development of Islamic finance is currently growing in form of banks and non-banks, by offering various products needed by public or consumers. This causes the competition for market share to be increasingly difficult because of the large number of similar product offerings. Such conditions have triggered and spurred various banks in Indonesia to compete or influence prospective customers with different communication methods and strategies. As is done by Sharia Pawnshop, to pay more attention of marketing strategies in launching product or service lines offered to the potential customers or prospective customers. Marketing strategy is a series of goals and objectives, policies and rules that provide direction to the company's marketing efforts from time to time, at each level and its references and allocations, especially

as a company's response to the changing environment and conditions of competition (Assauri, 2010).

The issuance of Government Regulation (PP) Number 10 of 1990 on April 1 in 1990 concerning the Transfer of Forms of Pawnshop Service Companies (Perjan) to Public Companies (Perum), Pawnshops can be the initial milestone in revival of the Pawnshop itself (Huda, 2006). Pawnshop is divided into two forms, conventional and Sharia. However, in this study, researchers focused on Sharia-based.

Based on its development, Shariah Pawn developed after the issuance of Fatwa of National Sharia Council of Indonesian Ulema Council (Fatwa DSN-MUI) No. 25/DSNMUI/III/2002 and Fatwa DSN-MUI No. 26/DSN-MUI/III/2002 regarding Rahn Gold. Since then, Sharia Pawn services have flourished in various financial institutions. Sharia Pawn was formed on January 14 in 2003 under the name Sharia Pawnshop Service Unit. Sharia Pawnshop is a pawning service product which is based on sharia principles by referring to the modern administrative system in terms of rationality, eviction and effectiveness (Wirosa, 2005).

The existence of Sharia Pawnshop was initially driven by the development and success of Islamic financial institutions. Besides, it is also based on the need of Indonesian people for the presence of a pawnshop that applies sharia principles. Sharia Pawnshop are state-owned enterprises (BUMN) that run a pawn system in accordance with Islamic law (Anshori, 2011). The main task of this institution is to provide loans to people in need. From the operational concept, Islamic pawning financial institutions have a very large social function because in general, people who come to this place are economically under pressure and need immediate solutions as long as they have gold that can be pawned. And usually the loan needed is a consumptive loan that is urgent in nature.

Sharia Pawnshop of Palu Plaz which was founded on March 10 in 2004 is a financial institution whose business is engaged in pawning in form of sharia. Sharia Pawnshop located in Palu Plaza, Palu City, which is engaged in sharia-based financing with a non-usury system. One of the superior products of Sharia Pawnshop Palu Plaza is related to Arrum Hajj. This product provides convenience services for customers in the registration process for Hajj financing, which is for all Muslims in Palu City and its surroundings. The convenience that customers can get in making the easy process to Baitullah is starting from managing files that can be done not only in person but can be online, directly getting the hajj portion number and most importantly the community in the initial payment can only deposit gold precious metal weighing 3.5 grams or gold jewelry weighing between 4 grams or 5 grams plus initial processing costs with a period of 12 months, 24 months, 36 months, 48 months and 60 months. Furthermore, there are many other facilities that are very helpful for middle to lower class people who have the intention and willingness to carry out the pilgrimage in the holy land of Mecca.

Arrum Haji's product from Sharia Pawnshop located in Palu Plaza of Palu City, is one of the superior products that employees must introduce properly from the lowest position to the highest position (superior). The method or process of introducing these products can be done using the concept of a communication strategy. This means that in general, the existing products are communicated well so that people can understand and decide and then take positive action by registering as a candidate for Hajj at Sharia Pawnshop of Palu Plaza, Palu City. The communication strategy used in introducing Arrum Hajj products can be analyzed through several elements, starting from the messenger, the message itself and the media used

Based on the aforementioned background, formulation of the problem is that the Arrum Hajj product which is the superior product of Sharia Pawnshop which located in Palu Plaza, Palu City must be well introduced to prospective customers who have the intention to worship to

carry out the five pillars of Islam. How to introduce the Arrum Hajj program using a communication strategy that takes into account the presence of communicators, messages and media.

## **2. Literature Review**

### *Communication*

Communication is not just conveying words or delivering ideas but communication can be done with gestures or symbols. Communication is the process of delivering information, ideas, emotions, skills and so on with symbols or words, pictures, graphics, numbers and others (Ruslan, 2005). Harold Lasswell explains that the definition of communication is by answering the following question "who says what in which channel to whom with what effect?" (Effendi, 2003).

#### 1. Communicators (*communicator, source, sender*)

Source/communicator is the main actor/party who has a need to communicate or initiates a communication, it can be an individual, group, organization, or a country as a communicator.

#### 2. Message

Something that will be conveyed/communicated to the recipient (communicant), from the source (communicator) or the contents of the information. This is a set of verbal/non-verbal symbols that represent feelings, values, ideas/intentions of the source. There are 3 components of the message, namely meaning, symbols to convey the meaning and form/organization of the message.

#### 3. Media (*channel, media*)

A medium/tool for conveying messages from the communicator (source) to the communicant (recipient), either directly (face to face) or indirectly (through printed/electronic media and others).

#### 4. Communicate (communicant)

The person/group/organization/country that receives the message from the source. Called the destination (listener)/audience/communicant /interpreter/encoder back (decoder).

#### 5. Effect (effect, impact, influence)

The impact that occurs on the communicant (receiver) after receiving a message from the source, such as changes in attitude, increased knowledge (Effendi, 2003).

To understand communication more deeply, several elements of communication (Cangara, 2004) are:

#### 1. Source

Source is the main actor/party who has a need to communicate or initiates a communication, it can be an individual, a group or an organization as a communicator. The source is often called the sender or communicator.

#### 2. Message

Message is a set of verbal/non-verbal symbols that represent feelings, values, ideas or the intent of the source. The whole of what is conveyed by the communicator.

#### 3. Media

The media in question is a tool used to convey or send messages from the communicator (source) to the communicant (recipient), either directly (face to face) or indirectly (via printed/electronic media and others).

#### 4. Recipient

The recipient is the party to which the message was sent by the source. The recipient can consist of one or more people, groups or institutions.

5. Influence

Influence or effect is the difference between what the recipient thinks, feels and does before and after receiving the message. This influence can be in the form of changes in a person's attitude and behavior.

6. Feedback

Feedback is a form of influence that comes from the receiver. Feedback can also be interpreted as the recipient's response to messages received either through verbal communication or through certain signs.

7. Distraction

Disturbances are physical and psychological factors that can interfere and hinder the smooth communication process.

### 3. Research Methods

The research process was a qualitative approach. Qualitative research analyzes data from direct fieldwork of observations, in-depth interviews, open interviews, and written documents. Qualitative research aims to answer questions related to developing an understanding of the meaning and dimensions of experience from human life and the social world (Fossey, Harvey, McDermott, & Davidson, 2002). Qualitative research engages in naturalistic inquiry, studying real-world settings inductively to produce rich narrative descriptions and constructing case studies (Patton, 2005). Various data obtained from interviews, observations and written documentation related to the research attempted to be analyzed so that a clear picture of the communication strategy of Sharia Pawnshop was obtained in introducing the easy way to Baitullah. This research was conducted in Palu City, Central Sulawesi and the sample of the research was Head of Pawnshop, Marketing and Public Relations of Sharia Pawnshop of Palu Plaza. The samples were determined using purposive sampling technique. Purposive sampling is the selection of a sample unit in a population based on determined characteristics and has a lot of information about the object of research (Guarte & Barrios, 2006). It means that the samples of this research are those who know about the easy way program to Baitullah. To achieve the quality of research results, the researcher used himself as an instrument for conducting in-depth interviews. Qualitative research requires researchers to build themselves as a research instrument with all experiences and knowledge by studying stories, experiences and meanings (Thomas & Magilvy, 2011). Data that has been obtained or collected is analyzed by reducing data, presenting data, and drawing conclusions.

### 4. Result and discussion

Indonesia is the largest and the most Muslim country in the world. Almost all regions or islands in Indonesia, both the largest and the smallest islands, have Muslims, which of course are not small and come with various kinds of certain characters and cultures. Although Indonesia has the largest number of Muslims, tolerance is still very well upheld towards other religions such as Christianity, Hinduism, Buddhism, Catholicism and Confucianism. This is what proves that until now Indonesia remains safe, peaceful and serene.

The large number of Muslims in Indonesia certainly makes some of them who are materially and mentally able to fulfill their hopes so that they can go to the Holy Land to carry out the pilgrimage. The process of departure of the prospective pilgrims must be passed in various ways, all forms of management are determined by the Indonesian government in collaboration

with the Saudi Arabian government, and this is because the Holy Land or also known as Mecca is in the territory of the Arab country.

The Indonesian government has a certain strategy to be able to make material payments in order to get to the Baitullah (Holy Land), so that people who are in the middle to lower levels can have the opportunity to carry out the pilgrimage. One of the strategies currently undertaken by the government in order to make it easier to get to Baitullah is to collaborate with Sharia Pawnshop which are also included in State-Owned Enterprises (BUMN). The agreed cooperation, of course, must be put to good use, especially by Sharia Pawnshop so that the goals to be achieved in order to make it easier for Muslims to get to Baitullah can be realized properly. One of the initial ways that Sharia Pawnshop can do in introducing an easy way to Baitullah program with Arrum Hajj program which is by communicating the program to prospective customers in Palu city and its surroundings, with the hope that people who desire and have holy intentions to worship to the ground can be realized.

Based on the research findings, it shows that the leader of Central of Sharia Pawnshop invites all subordinates in this case Sharia Pawnshop's leaders in each province to hold a meeting in Jakarta and discuss the easy way to get to Baitullah so that it can be implemented properly in each work area whose purpose is can persuade the community, especially Muslims who are interested in the program and want to go on a pilgrimage trip with Sharia Pawnshop of Palu Plaza, Palu City. From the findings of this study, it is very clear that there has been organizational communication between superiors and subordinates. In this case, Thayer uses a systems approach in general in looking at organizational communication (Muhammad, 2007). According to him, there are three communication systems in the organization, namely (a) With regard to organizational work such as data regarding the tasks or operation of the organization, (b) With regard to organizational arrangements such as orders, rules and directives and (c) regarding with organizational maintenance and development.

The implementation program of Sharia Pawnshop of Palu Plaza in Palu City is good with regards to easy ways to Baitullah, so a form of communication strategy can be used which includes a planning process up to implementation. Communication strategy as a combination of communication planning and communication management to achieve a goal (Effendi, 2003). In achieving these objectives, the communication strategy must be able to show how its operation is tactical in the sense that the approach can vary from time to time, depending on the situation and conditions. This means that the definition is related to the approach, Sharia Pawnshop can apply through the use of messages that are not only using sentences based on Enhanced Spelling, but can write persuasive messages through local cultural sentences (regional language).

In detail, it also explains the very clear meaning of the definition of a communication strategy related to the condition of the audience regarding its ability to digest the messages conveyed so that the desired and expected goals can be achieved properly. Communication strategy is a whole conditional decision about the actions to be carried out in order to achieve goals. It can be said that in formulating a communication strategy, apart from having a clear objective formulation, it is also necessary to know the conditions and situations of the target audience. In this case, the condition of the audience can be done by conveying messages that are easy to understand and of course there is a special attraction for a communicator in conveying messages, both related to verbal and non-verbal language. This is done by Sharia Pawnshop of Palu Paza Palu City as a communicator in order to introduce an easy way program to Baitullah. However, it does not only reach the communicator element, but also the consideration of messages and media is also very important. The three elements of communication are also

found in the explanation of communication theory presented by Harold D. Lasswell. However, in this explanation, Lasswell added two more elements, namely communication and effects.

Harold Lasswell explains that the definition of communication is by answering the following questions "who says what in which channel to whom with what effect?" (Effendi, 2003). This means that in this definition there are five elements ranging from communicators, messages, communicants, media and effects. These elements become references in this research whose process is only based on the scope of the organization, namely Sharia Pawnshop of Palu Plaza, Palu City. Based on the division of the elements, then three elements were found related to the research findings, namely communicators, messages and media. The following is the division of the three elements in accordance with the research findings, namely:

#### *4.1. Communicatore*

1. Source/communicator is the main actor/party who has a need to communicate or initiates a communication, it can be an individual, a group, an organization or a country as a communicator. In the communication process, communicators must be able to design messages properly and correctly so that the goals to be achieved to change the mindset, attitudes and behavior of the recipient of the message can be realized properly. Communicators are parties who send messages to the public (Cangara, 2010). Therefore, the communicator is usually called the sender, source or encoder. As the main actors in the communication process, communicators play an important role, especially in controlling the course of communication. Thus, a communicator must be skilled at communicating, and also rich in ideas and full of creative power
2. Based on the findings of research at Sharia Pawnshop of Palu Plaza, it is explained that the communicators in State-Owned Enterprise consist of a leader of Pawnshop, public relations officer and two marketing people. In the communication process carried out, these communicators convey very interesting messages related to the sentence "the easy way to Baitullah". Starting from a leader as a communicator who mastered the new program to make it easier for Muslims in Central Sulawesi, especially those in Palu City who wanted to make the pilgrimage. Furthermore, the second communicator is a public relations officer who also has the responsibility of sending messages and striving to be able to make the message attractive when it will be published either through social media, mass media and can be communicated directly face to face to the public.
3. The third and fourth communicators are individuals with positions as marketing. They are organizational actors who mostly meet directly with the community (customers) in order to communicate the new program offered by the Syariah Pawnshop of Palu Plaza regarding "easy ways to Baitullah". The communication process carried out by them as marketing is of course very varied, namely they can use standard of Indonesian language which is combined with the local language of Central Sulawesi. The goal is that people quickly understand and are willing to act in accordance with the objectives of Sharia Pawnshop.
4. A communicator must be able to have good creativity (Cangara, 2010), so this is also in accordance with the findings of research which explains that initially the easy way to Baitullah program could be done by paying/pawning 15 grams of metal gold in 2016. However, when the program was implemented, many Muslim communities were unable to make payments weighing 15 grams of gold, so Sharia Pawnshop then thought critically, reviewed and changed the conditions which then made very thorough calculations based on the cost of going up Hajj following the dollar increase, It was agreed in August 2018 that gold metal payments could be made by paying only 3.5 grams of gold by following the dollar price and monthly installments so that it could reach the total cost of going on a pilgrimage.

#### 4.2. Message

1. Message is a set of verbal/non-verbal symbols that represent feelings, values, ideas or the intent of the source (Cangara, 2004). The whole of what is conveyed by the communicator. In this study, there is a very interesting message designed by Sharia Pawnshop of Palu Plaza, Palu City. The message was written in a very inspiring sentence, namely "Easy Ways to Baitullah". This sentence has a deeper meaning related to the facilities offered by Central of Sharia Pawnshop and then applied in various regions in Indonesia, such as in Central Sulawesi Province.
2. Through the sentence "Easy Ways to Baitullah". The community is invited to join Sharia Pawnshop in the process of making the pilgrimage to Mecca. The message related to this easy method has a very inspiring description and is easy for customers to understand as Muslims who will later become prospective pilgrims from Central Sulawesi. The conveniences include:
  - a. In managing files, prospective customers can come directly to Sharia Pawnshop of Palu Plaza or the files can be picked up by the marketing parties. Furthermore, people outside Central Sulawesi can also send files through email which will be processed immediately by Sharia Pawnshop.
  - b. In Central Sulawesi, there are only 9 Sharia Pawnshop outlets, which are seven in Palu City, one in Parigi Regency and one in Toli-Toli district, Sharia Pawnshop then makes it easy for people in other districts of Central Sulawesi to be able to make payment transactions and the provision of files at conventional pawnshops in all regions of Central Sulawesi Province.
  - c. The use of messages of Pawnshop of Palu on social media such as Facebook, Instagram, and others, when referring to the design of messages from the center generally use a standard message, but the sentences are then designed in such a way when forwarded or posted back on Facebook account and Instagram by regional branches of Sharia Pawnshop such as in Palu City using languages that are often used by local people such as accent and use of regional languages.
  - d. The message used by marketing when doing face-to-face with prospective customers is to use an accent that matches the local accent and local languages such as Kailinnesse.

#### 4.3. Media

1. Media is a tool used to convey or send messages from the communicator (source) to the communicant (recipient), either directly (face to face) or indirectly (through printed/electronic media and others) (Cangara, 2004). In this study, findings related to the media based on the explanation of the Sharia Pawnshop Branch of Palu Plaza, Palu City are as follows:
2.
  - a. Social Media  
In the research findings, it is explained that the air media in question is related to the use of social media such as Facebook, Instagram, Twitter and so on. This media helps existing Sharia pawnshops in areas such as the Palu Plaza Branch Sharia pawnshops by introducing a new program, namely "Easy Ways to Get to Baitullah". The media is used because it is very much in demand by people in Indonesia, especially in Central Sulawesi, ranging from the upper middle class to the lower middle class. So that in using the message, of course, you have also considered the condition of the audience, such as using sentences that are easy to understand both from accents and regional languages.

b. Conventional Media

The results of the research findings indicate that the land media in question is related to direct communication (face to face) carried out by the marketing party of Sharia Pawnshop of Palu Plaza to prospective customers in introducing the "Easy Ways to Baitullah" program. This land media is considered very effective, because in the communication process, marketing does not only use standard language but can be varied with the regional language or dialect of the local community such as prospective customers in Palu City, Parigi Regency and Toli-Toli Regency. The use of these varied messages is of course aimed at bringing closer emotional bonds so that prospective customers can be easily persuaded to become customers and realize their dreams of leaving for the Holy Land, Mecca in a relatively easy way.

The Shariah Pawnshop of Palu Plaza conducts a face-to-face process with prospective customers which is carried out at the prospective customer's house or in person at Sharia Pawnshop office. However, in this case, the Sharia Pawnshop also has a special strategy to attract the interest of the community, both the middle to lower and upper classes, namely by providing places called the Gade Clean and Gold and The Gade Coffee and Gold. This place belongs to Sharia Pawnshop of Palu Plaza which aims to be able to bring in prospective customers while sitting relaxed enjoying food and drinks while communicating directly with the Sharia Pawnshop regarding good intentions to carry out the pilgrimage.

## 5. Conclusion

Sharia Pawnshop of Palu Plaza in Palu City, Central Sulawesi has a new program with the theme "Easy Ways to Baitullah". In carrying out the program, the Sharia Pawnshop uses a communication strategy consisting of (a) The sender of the message is of course a highly credible employees who are able to persuade customers well, including the Leader, Marketing and Public Relations of Sharia Pawnshop of Palu Plaza; (b) Messages related to "Easy Ways to Baitullah" such as making it easier for customers to make initial payments with only 3.5 grams of gold, file management that can be offline and online as well as the ability of a leader, public relation and marketing to compose a good sentence or anything. Based on the local language of people of Palu City both through face to face and the social media; and (c) The use of social media such as Facebook, Instagram, Twitter and others. Furthermore, there is conventional media characterized by face to face communication. The use of messages from these two media can be in the form of standard language and local languages such as dialect and local language of Kailinnesse.

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