

## ***SWOT Analysis of Arrum Hajj Products of Pawnshop Parepare Area***

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### ***Abstract***

*This study discusses the service process on Hajj Arrum products, SWOT analysis of Hajj Arrum products and Islamic economic perspective on the SWOT analysis used on Hajj Arrum products. The purpose of empirical data regarding the service process carried out on Hajj arrum products, the use of SWOT analysis and Islamic economic perspectives on Hajj Arrum products Pawnshop Parepare Area. This type of research is an empirical study using descriptive qualitative. Primary data sources in this study are Business Deputy, Sales Asmen and Staff. Whereas secondary data are scientific books, journals, and theses. The results of this study are: (1) The service process of the Hajj arrum product undertaken by Pawnshop Parepare Area to customers is in the form of a gold deposit worth Rp. 1,900,000 by customers. The contract used for hajj arrum products is rahn (2) One of the results of a SWOT analysis conducted by the Pegadaian Board of Directors when looking at the development of hajj arrum products in general. The issuance of Board of Directors Regulation Number 21 of 2019 concerning the Second Amendment to Board of Directors Regulation Number 132/DIR I/2017 concerning Arrum Hajj Pawnshop Standard Operating Procedure as a form of maximizing arrum hajj products in the face of developments in the business world (3) Based on the Islamic economic perspective on arrum hajj products through SWOT analysis in product development that the service process is carried out based on SOP that have been issued and based on the DSN-MUI fatwa in its administration.*

***Keywords:*** *SWOT Analysis, Arrum Hajj, Pegadaian, al-bai', Islamic Economics*

### **1. Introduction**

Basically, every Muslim wants perfection in the worship of Allah swt. Hajj is the fifth pillar of Islam. The obligation in pilgrimage is minimal once in a lifetime, and is charged to a Muslim who has been able to. A Muslim who has been able in a broad sense that is able physically and spiritually. Hajj is in fact a sacred activity whose implementation is obligatory by Allah to all Muslims who have achieved *istita'ah* (able).

This is as in the words of Allah swt., QS Ali-Imran/3:97: “There are clear signs in it, (among them) the abode of Abraham, Whoever enters it (the House) it will be safe for him; Performing Hajj is a human obligation to Allah, that is (for) those who are able to travel to the House. Whoever denies (the obligation of Hajj), then indeed Allah is Rich (does not need anything) from the universe”.

Pawnshops is a long-established financial institution and is well known by the Indonesian people. Pawnshops is a place for consumers to borrow money with consumer's personal items as collateral. In accordance with the pawnshop motto “solve problems without problems” the process for disbursing funds is very easy. Pawnshops is one of the most effective funding alternatives because it does not require complicated requirements that can make it difficult for customers to provide funds (NH, 2005). In addition to the fast and easy process of disbursing funds, pawnshops also have the opportunity to increasingly play a role in financing, especially for small businesses.

The development of pawnshops as a financial institution is growing rapidly. Various kinds of products have been offered in order to facilitate each transaction. Indonesian people, who are predominantly Muslim, want that every financial transaction carried out is in accordance with Islamic law, including pawning. Pawnshops is an alternative for the community in helping with financial problems.

The purpose of establishing a sharia pawnshop itself is a government-owned non-bank financial institution that has the right to provide financing to the public on the basis of the pawning law (*rahn*) which aims to prevent the public from being harmed by non-formal financial institutions which tend to take advantage of the urgent needs of the community. In sharia pawn, the most important thing is that it can provide benefits in accordance with the expectations of the community. In addition, there is a need for people who are starting to want a pawnshop that applies sharia principles (Anshori, 2006).

Marketing is not just a sales process. In terms of marketing it is much broader than sales. Marketing is an organized and clear process for thinking and planning a market. The marketing process can be applied not only to goods and services, but also to anything marketable such as ideas, events, organizations, places and personalities. However, it is important to emphasize that the form of marketing does not start with a product or offering but with the liquefaction of market opportunities

(Hendra, n.d.). Strategy is a plan of action (a series of company activities) including the use of methods and utilization of various resources or strengths. Thus, strategy is a process of formulating a work plan, not yet taking action. Strategies are structured to achieve certain goals. That is, the direction of all strategic planning decisions is the achievement of goals. Therefore, before determining a strategy, it is necessary to formulate clear objectives and measure its success (Assauri, 2011). There are four characteristics of sharia marketing that can be used as a guide for the marketer's section, namely *theistic (rabbaniyyah)*, *ethical (akhlaqiyyah)*, *realistic (al-waqi'iyah)* and *humanistic (insaniyyah)*. This is what distinguishes the Islamic economic system from the conventional economic system.

In addition, Islamic marketing prioritizes moral values and moral ethics in its implementation. Therefore, Islamic marketing is important for marketers to penetrate the market (Sula, 2006). One form of innovation in pawnshop products that are increasingly developing is from the aspect of financing, namely *Arrum* Haji products. This product was first released in April 2016, where this product is the right solution in order to help Muslims realize the implementation of the fifth pillar of Islam. Customers can obtain financing for Hajj registration using a minimum of 15 grams of gold or the equivalent of Rp. 7,000,000, -.

These requirements run until there is a Board of Directors Regulation issued on February 25, 2019. Directors Regulation Number 21 of 2019 concerning Second Amendment to Directors Regulation No. 132/DIR/I/2017 concerning *Standard Operating Procedure (SOP)* on *arrum* pawnshops the hajj. In the latest regulations, customers can obtain a portion number for the pilgrimage with gold collateral weighing 3.5 grams or the equivalent of Rp. 1,900,000-.

Products *Arrum* Hajj is a product of Pawnshops which allows to get the portion of the pilgrimage with guaranteed gold weighing 3.5 grams, equivalent to the amount of money Rp. 1,900,000,- and the money lent to customers is Rp. 25,000,000, - according to the registration fee for the hajj portion set by the Indonesian Ministry of Religion. The loan can be paid in installments for several years. Pawnshops provides options to customers for 12,24,36,48 and 60 months. Maintenance cost of collateral (*mu'nah*) per month 0.95% x the estimated value of the guarantee. When the *Arrum* Hajj contract takes place, it will also open Hajj savings and hajj portion numbers.

The fatwa used in *Arrum* Haji products is financing accompanied by *rahn*, which is stated in the Fatwa of the MUI National Sharia Council No. 92/DSN-MUI/IV/2014 concerning *al-rahn* accompanied financing (*al Tamwil al Mautsuq bi al-rahn*). *Arrum* Haji products in the form of financing use the *Qardh* contract, this contract in the form of funds loaned by the Pawnshop to customers to get a portion of the hajj, where the customer within a certain period of time must return the amount of funds borrowed and there is an *ijarah* fee that the customer must pay to the Pawnshop. In addition to the *qardh* contract, on financing (Fikri, Masse, Semaun, Wahidin, & Basri, 2018). *Arrum* Haji also has a *Rahn* agreement. Where the customer has the right to provide a guarantee to Pawnshops as an asset that is entrusted to finance Hajj registration.

Public knowledge about the existence of sharia court is still minimal. This is because the sharia pawnshops are still very new and the sharia branch offices are still relatively few. Pawnshop Parepare Area is one of the area offices in the Makassar area. Pawnshop Parepare Area oversees 11 conventional branch offices and 1 sharia branch office. The sharia pawnshop branch is located in Pangkajene, and oversees 9 units spread across the SulSelBar area. Hajj *arrum* products, which started in 2016 until 2019, have a total of 530 customers. A significant increase occurred in 2017, namely 198 customers during the current year. However, a decrease in the number of customers occurred in 2018. The decline in the number of customers in 2018 is in stark contrast to the large Muslim population, especially in the Parepare Area office coverage area, because it requires proper marketing of this Hajj *arrum* product .

In marketing, one of the tools or models that can be used is a SWOT analysis (*Strengths, weaknesses, opportunities, and threats analysis*). The SWOT analysis is divided into two parts: an analysis of the *strengths and weaknesses* (strengths and weaknesses) while the analysis of *opportunities and threats* (opportunities and threats) is an analysis outside the company where the company does not have the ability to control it. Based on this, the authors want to see how the use of SWOT analysis on *Arrum* Hajj products, especially in terms of product marketing, to make it more known and attractive to the public. Therefore, the authors raised the title “SWOT Analysis of *Arrum* Products Haji at Pawnshop Parepare Area.

Based on the background of these problems, the main problem in this study is how the SWOT analysis of the marketing strategies used in the Hajj *arrum* products at Pawnshop Parepare Area, with the following sub-

problems: 1) How is the service process for *Arrum* Haji products at Pawnshop Parepare Area?, and 2) How is the SWOT analysis of the *Arrum* Hajj product of Pawnshop Parepare Area?.

## **2. Theoretical Review**

### **2.1. The Theory of SWOT analysis**

Analysis is one step of explaining and describing a problem. The problems in question can come from each section and through this description a precise and overall understanding of the problem can be obtained.

SWOT analysis is a systematic identification of various factors to formulate a company strategy. This analysis is based pada logic to maximize the strengths (*strengths*) and opportunities (*opportunities*), but simultaneously to maximize weakness (*weakness*) and threats (*threats*) (Rangkuti, 2017). The process of returning to strategic decisions is always related to the development of the company's mission, goals, strategies and policies.

Thus, strategic planning must analyze the company's strategic factors (strengths, weaknesses, opportunities and threats) in the current conditions. This is called a Situation Analysis. The most popular model for situation analysis is the SWOT analysis (Rangkuti, 2017). SWOT Analysis is a strategic planning method used to evaluate the strengths (*strengths*), weakness (*weakness*), opportunities (*opportunities*) and threats (*threats*) in a project or a business venture. These four factors make up the SWOT acronym (*Strengths, weakness, opportunities and threats*).

SWOT analysis can be one of the planning models used by every company in evaluating these four things, because these four things determine the company's development. Based on the wishes and needs of the company for improvement, it is necessary to study the environmental aspects.

Environmental aspects that are meant either originating from the internal or external environment that affect the institutional / institutional strategy patterns in achieving goals. SWOT analysis is defined as the analysis based on the logic that maximizes the strengths (*strengths*) and opportunities (*Opportunities*), but simultaneously to minimize the weakness (*weakness*) and threats (*threats*) (Rangkuti, 2017).

SWOT analysis can also be interpreted as an evaluation of the overall strengths, weaknesses, opportunities and threats (Keller, 2009). SWOT analysis is a systematic identification of the factors and strategies that describe the associated

guidelines(Tunggal, 2005). Based on these definitions, the SWOT analysis in question can be seen based on several factors that will later become determinants and become one of the considerations in strategy formulation. Apart from that, the factors in question are environmental factors. In environmental factors , it is divided into two things, namely the external environment (environment outside the company) and the internal environment (the environment within the company).

SWOT analysis is used to determine the company's or organizational strategy policies in maximizing the strength factors and taking advantage of existing opportunities as well as playing a role in minimizing existing weaknesses in the company and suppressing various threats that will arise (Jogiyanto, 2005). External factor is a force that is outside the company where the company has no influence at all so that changes that occur in this environment will affect the performance of all companies (Wahyudi, 2000).

In marketing and corporate enhancement activities, the business unit should pay close attention to the major forces of the macro environment and the significant micro environmental factors that influence its ability to generate profits. The business unit must establish a marketing intelligence system to track important trends and developments and all opportunities and threats associated with them. Good marketing is the art of finding, developing and making a profit from these opportunities. Marketing opportunities are the areas of buyers' needs and interests, where companies have a high probability of satisfying those needs profitably (Keller, 2009).

Meanwhile, the internal environment, namely the ability to find attractive opportunities and the ability to take advantage of these opportunities, are two different things. Every business must evaluate its internal strengths and weaknesses. Through internal evaluation, a company can better know its potential for improvement and progress of the company. How to make a SWOT analysis that Research shows that company performance can be determined by a combination of internal and external factors. These two factors must be considered in a SWOT analysis.

SWOT stands for *Internal Strength* and *Weaknesses* as well as external environment *Opportunities* and *Threats* facing the business world. SWOT analysis compares the external factors of *Opportunities* and *Threats* with internal factors of *Strength* and *Weaknesses* (Rangkuti, 2017).

## **2.2. The Theory of Marketing**

Marketing is a social and managerial process in which a person or group of people gets what they need and want through the creation and exchange of products and values (Jusmaliani, 2008). Marketing is described as a system of activities aimed at planning, pricing, promoting and distributing goods or services to buyers. Basically, marketing activities are more consumer-focused or oriented than competitors. The company's marketing activities must provide satisfaction to consumers if the company wants its business to continue and consumers have a better view of the company (Rivai, 2012). Islamic marketing is a strategic business in accordance with the contract and the principles of the Koran and hadith. In general, Islamic marketing is a business strategy that is in charge of all activities in a company, covering all processes, creating, offering, exchanging value from a producer or a company that is in accordance with Islamic teachings.

According to Hair Jr., marketing is the process of planning and implementing the concept of pricing, promotion and distribution of products, services, and ideas aimed at creating satisfaction between the company and its customers. According to Shimp, marketing is a set of activities in which businesses and other organizations create value exchanges between the business and the company itself and its customers (Buchari Alma dan Donni Juni Priansa, 2014).

The marketing process occurs or begins long before these goods are produced. Marketing decisions must be made to determine the product and its market, its price, and its promotion. Marketing activities do not start at the time the sale is made. Companies must be able to provide satisfaction to consumers if they expect their business to continue, or consumers have a good view of the company. Thus, a good guarantee of goods and services can be made after the sale (Basu Swasta dan Ibnu Sukotjo, 2002). Marketing can be said as an activity process that is influenced by several social, cultural, political, economic and managerial factors. The result of the influence of these various factors is that each individual or group gets their needs and wants by creating, offering and exchanging business products that have commodity values in society. Based on this opinion, it can be concluded that marketing is a process of all planning consisting of concepts, prices, promotions and distribution in creating a product or service as a step in creating customer satisfaction and achieving the company's business goals.

Marketing or more commonly known as *marketing*. *Marketing* comes from the noun *market* which means market. Meanwhile, the verb *to market* means to market. The definition of marketing in simple terms is all activities that aim to

satisfy the needs and desires through the means and processes of exchange in the form of goods and services from producers to consumers in the most efficient way (Prawirosentono, 2007). Marketing is very important to do, this is because marketing is one of the ways in order to meet the needs and desires of society in a product and service. This is because marketing is the spearhead of the success of a business. This means that the marketing aspect is one of the important factors that ensure the survival of a company (Arif, 2010).

In terms of marketing, what usually happens is a mismatch between what has been promised and the product. This is what must be proven in marketing, especially marketing that is based on sharia principles, whether in the sale of goods or services, that marketing based on sharia principles is not a world full of sweet promises or with deceptive deception but marketing based on sharia principles (Prawirosentono, 2007).

The marketing mix can be interpreted as a combination of a set of marketing tools that can be controlled by the company as part of an effort to achieve goals in the target market (Arif, 2010). In the marketing strategy, there is a reference strategy / marketing mix (*Marketing Mix*) who set the fourth best composition of the marketing variables, in order to reach the target market while achieving the intended goals and objectives of the company. The four elements of the Marketing Mix are: product strategy, price strategy, location determination strategy and promotion strategy (Assauri, 2011).

### **3. Research Methodology**

This study is a type of empirical research using qualitative descriptive. This approach because there are several things that are taken into consideration, namely; 1) using and adapting qualitative methods in this research is easier when faced with facts; 2) this method presents directly the nature of the relationship between researcher and resource person, and 3) this method is more sensitive and more adaptable to the many sharpening of the joint influence and to the value patterns encountered. Primary data is data obtained directly from the object to be studied. Primary data were obtained directly from the source, either through interviews, observations or reports on unofficial documents which were then processed by researchers.

The primary data sources in this study were employees of Pawnshop Parepare Area. The employees in question are those who are directly involved in marketing the Hajj *arrum* products at Pawnshop Parepare Area. Secondary data is data obtained



from books related to the object of research in the form of reports, theses, theses and dissertations. The secondary data, namely: results from literature studies, newspapers or magazines, and the internet. The technique for collecting data in this study is the field *research* technique: this technique is a technique used to obtain data that contains what the researcher hears, sees, experiences and thinks when conducting research in the field. Data collection techniques used in this study are observation, Interview and Documentation.

#### 4. Results and Discussion

The Hajj *arrum* product is *rahn*, namely; *murtahun* provides about a loan to *rahin* with collateral for valuable goods in the form of gold and Proof of Initial Deposit for Hajj Implementation Costs, Hajj Registration Certificate and Savings Book or Sheet for the maintenance and guarding services of this guarantee, the Company gets *mu'nah*. The management of the loan object, which includes the storage and maintenance of *marhun*, is the responsibility of the Branch *Manager* at the place where the Haj *arrum* is approved until the contract ends.

The process of financing the hajj *arrum* by pawnshop, the pawnshop in this case the employee appointed to assist the customer will continue to guide the customer until the registration process is complete and the customer receives the hajj portion number. Before applying for a Hajj *arrum* loan, make sure that *rahin* meets the requirements set by the Ministry of Religion. Requirements for the financing of the Hajj *arrum* product are all requirements which include the requirements for the candidate for *rahin*, the requirements for the candidate for *Rahin* and for the requirements for the *marhun*. This is as regulated in the Directors Regulation regarding *Standard Operating Procedured*. Therefore, the authors describe how these requirements are regulated in the directors' regulations.

The process of the hajj *arrum* product mechanism begins with the customer visiting the existing pawnshop office or service unit with the terms and conditions described earlier and also paying administrative fees, then the pawnshop will process all the required documents. After that, the customer will be directed by the pawnshop employee to the bank for making a savings book to obtain SBAPIH (Initial Deposit for Hajj Implementation Costs) as well as providing loans that are

directly credited to the customer's Hajj savings, in this case the bank that works with all outlets in the Parepare is the Panin Dubai Sharia Bank.

The process of returning money to a pawnshop can be done in installments within a maximum period of 3 years plus *mu'nah* fees. Through the results of interviews conducted by the author to the Pegadaian in calculating the monthly installments after adding *mu'nah* are as follows: 1) *Mu'nah* during the term of the contract is regulated in a separate Board of Directors Regulation; 2) *Mu'nah* is rounded up to Rp. 100, - (one hundred rupiah) and above, and 3) If the value of *Marhun Bih* does not reach the maximum limit of the estimated value, *Rahin* is given a *Mu'nah* discount, the amount of which is regulated in a separate Board of Directors Regulation.

If *rahin* repays the loan before maturity, the *mu'nah* during the contract period will be given a discount, the amount of which is stipulated in a separate Board of Directors Regulation. the process of registering the hajj *arrum* contract is called an administrative fee and also the cost of *kafalah*. Furthermore, the authors describe the fees and deposits paid at the time of the contract, which are as follows; 1) *Mu'nah* akad, namely administrative fees collected from *Rahin* in order to process the contract, the amount of which is regulated in a separate Board of Directors Regulation, and 2) *Kafalah* /Guarantee fees that are deposited to the Loan Guarantee Company in the same manner as the Cooperation Agreement with the Company. The IJK tariff rate is in accordance with the cooperation agreement with the guarantee company.

Transfer fees for *Marhun Bih* to a Hajj savings account for customers who have previously owned Hajj savings and want loan payments to be made by transfer to Hajj *Rahin's* savings account. The amount of the transfer fee is in accordance with the cooperation agreement with the Partner Bank.

Based on the results obtained by the author through interviews and searching for the number of Hajj *arrum* customers through *Pegadaian's* Data Management Information System, the most significant increase was from 2016 to 2017. In 2016 the number of *arrum* Hajj customers was only around 45 people in the Parepare Area. Furthermore, in 2017 the number of Hajj *arrum* customers became 198 people

in the Parepare Area. However, in 2018 there was a decrease in the number of Hajj *arrum* customers .

In 2018 the number of Hajj *arrum* customers was 136 in the Parepare Area. Therefore, it is necessary to use a proper SWOT analysis by Pegadaian in order to determine the right strategy for *arrum* products the hajj. Therefore, the issuance of Directors Regulation Number 21 of 2019 concerning Second Amendment to Directors Regulation Number 132 / DIR I / 2017 concerning *Standard Operating Procedure* (SOP) of Pegadaian *Arrum* Haji. This SOP is one of the results of the SWOT analysis carried out by the Pawnshop Directors when looking at the development of Hajj *arrum* products in general. In addition to the strength of the Hajj *arrum* product through the SOP.

The Qur'an teaches always to have a sweet face, to behave well and to be sympathetic. This is as the word of Allah swt., In QS al-Hijr / 15: 88: "Never show yourselves to the enjoyment of life which We have given to some of them, and do not grieve over them and be humble towards the believers".

Based on this verse, we are always taught to always have a cute face, to behave well and be sympathetic. Likewise, someone who wants to sell his goods / products must be happy, sincere and give a good impression to the buyer or customer. The strength possessed by *arrum* hajj products is that the organizing company is a state-owned company whose products are based on the MUI fatwa and also the Financial Services Authority (OJK). The DSN fatwa and OJK regulations which form the basis for this Hajj *arrum* product are national Sharia Council Fatwa Number 26/DSN-MUI/III/2002 concerning gold *rahn*, fatwa of the National Sharia Council Number 92/DSN-MUI/IV/2014 concerning Financing Accompanied by *rahn* ( *at tamwil al-mautsuq bi al-rahn* ), and Financial Services Authority Letter Number S-500/NB.223/2016 dated 17 May 2016 Concerning Hajj Registration Service Products through the Sharia Pawn Mechanism ( *Arrum* Haji).

This Hajj *arrum* product is actually a product that has a great opportunity considering that the majority of Indonesians are Muslim and have a great desire to do Hajj. However, we, as parties who provide Hajj registration services through this product, must really explain in detail about this product. Employees must explain what the mechanism looks like. The most important part is whether the customer

really understands his rights and obligations in this product. One of the weaknesses of this hajj *arrum* is the inadequate explanation to prospective customers. Pawnshop efforts to overcome internal weaknesses are by improving services and also anticipating that NPF will not increase in *arrum* products this pilgrimage. Furthermore, the authors see that the internal improvement of weaknesses is by explaining and providing understanding to customers, especially to Hajj *arrum* customers .

One form of opportunity for this Hajj *arrum* is the large number of Muslim communities that exist, making the market share owned by this product very wide. Through in-depth interviews conducted by the author, it was found that the ease of transactions and service offerings from the beginning of the process to the end of registration were added values possessed by this product.

Furthermore, it was explained that other opportunities it had were due to the existence of a separate sales section called BPO and the existence of a Pegadaian Agent. BPO is a vendor employee who works at the Pegadaian office as the party that has a product sales target including the Hajj *arrum* product . Another opportunity you have is that there is a sales division or those who market the Hajj *arrum* products , not only pawnshops but also BPO employees. Then other opportunities such as cooperation with pawnshop customers themselves are called Pegadaian Agents. This Pegadaian agent is a pawnshop customer himself who will later become a *channel* for each existing product. It is given that one of the things you want to achieve is *consumer get consumer*. So it is not only a customer but also able to market products.

The threat to the product of this hajj *arrum* is a product to make it easier for the people of hajj, not only the product of the hajj *arrum* . The pawnshop realizes that it is not only Pegadaian that has products to make it easier for people to do Hajj. There are banks and other non-bank institutions that have products to make Hajj easier. However, the pawnshop has regulations that support our operations, such as a DSN-MUI fatwa and a letter from the OJK.

## 5. Conclusion

The Hajj *arrum* product is *rahn*, namely *murtahun* provides about a loan to *rahin* with collateral for valuable goods in the form of gold and Proof of Initial Deposit for Hajj Implementation Costs (SA BPIH), Hajj Registration Certificate (SPPH) and Savings Book or Sheet For the maintenance and guarding services of this guarantee, the Company *gets mu'nah*. Management of the loan object which includes storage and maintenance of *marhun*, is the responsibility of the Branch *Manager* at the place where the Haj *arrum* agreement is *made* until the end of the contract. Based on the Islamic economic perspective on *arrum* hajj products through SWOT analysis in product development that the service process is carried out based on the SOP that has been issued and is based on the DSN-MUI fatwa number 26/DSN-MUI/III/2002 regarding Gold *Rahn* and the DSN- fatwa MUI number 9/DSN-MUI/ IV /2014 concerning financing accompanied by *rahn (At-Tamwil Al-Mautsuq Bi Al-Rahn)*.

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