

Analysis of the Business Model Canvas Approach for Indonesian Sharia Bank Gold Pawn Products

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ABSTRACT: *This research was motivated by the existing condition of the Indonesian Sharia Bank Tomo branch which is still in the form of Sub-Branch Offices; there are no bank location points on maps, low marketing intensity on social media, and the traditional gold content measuring instruments. This research method is a field and qualitative descriptive approach. Primary and secondary data collection techniques through observation, documentation, and interviews using source triangulation techniques. Data analysis techniques of Miles and Huberman and SWOT analysis. The results of research through SWOT analysis that produce alternative strategies to form a Business Model Canvas improvements are in Customer Segments with the addition of younger generation segments. Customer Relationship by maximizing personal assistance. Channels with the addition of more intense and trending use of social media, website updates, more attractive and quality brochures, and holding seminars. Value Proposition: The modernization of measuring instrument technology. Key Activities with modernising gold content measuring instruments can minimize estimation errors. Key Resources, modernization of measuring instrument technology, training centres, and cash deposits at ATMs. Key Partnership is the hope of collaborating with universities. Revenue Streams are expected to increase existing revenue. Cost Structure by removing the cost of test water.*

Penelitian ini dilatarbelakangi oleh kondisi *eksisting* Bank Syariah Indonesia Cabang Tomo yang masih berupa Kantor Cabang Pembantu, belum adanya titik lokasi bank di peta, rendahnya intensitas pemasaran di media sosial, dan alat ukur kadar emas yang masih tradisional. Metode penelitian ini merupakan lapangan dan pendekatan deskriptif kualitatif. Teknik pengumpulan data primer dan sekunder melalui observasi, dokumentasi, dan wawancara dengan teknik triangulasi sumber dan triangulasi teknik. Teknik analisis data Miles dan Huberman, dan analisis SWOT. Hasil penelitian melalui analisis SWOT menghasilkan

alternatif strategi pembentukan Business Model Canvas perbaikan pada *Customer Segment* dengan penambahan segmen generasi muda. *Customer Relationship* dengan memaksimalkan bantuan pribadi. Channel dengan tambahan penggunaan media sosial yang lebih intens dan trending, update website, brosur yang lebih menarik dan berkualitas, serta diadakannya seminar. *Value Proposition*, modernisasi teknologi alat ukur. *Key Activities* dengan adanya modernisasi alat ukur kadar emas dapat meminimalisir estimasi kesalahan. *Key Resources*, modernisasi teknologi alat ukur, pusat pelatihan, dan setor tunai di ATM. *Key Partnership* adanya harapan untuk menjalin kerjasama dengan perguruan tinggi. *Revenue Streams*, diharapkan dapat meningkatkan pendapatan yang ada. *Cost Structure* dengan menghilangkan biaya air uji.

Keywords: *Business Approach, Canvas Models, Gold Pawn, Indonesian Sharia Bank.*

I. INTRODUCTION

Every business starts with a goal to be achieved. This goal will be easier if we have a good business model foundation. One form of business model that can be used to plan and develop company products and services is the Business Model Canvas. Business Model Canvas is a business model developed by two experts named Alexander Osterwalder and Yves Pigneur, along with their team consisting of 470 people from 45 countries in the world, where the business model consists of nine basic elements, namely Customer Segments, Customer Relationship, Channels, Value Proposition, Key Activities, Key Resources, Key Partnerships, Revenue Streams, and Cost Structure (Liu et al., 2023; Osterwalder & Pigneur, 2010; Serhan et al., 2023).

Business Model Canvas is an efficient business model because it is written only on a piece of canvas, it is easy and fast to find out the weaknesses and strengths of the business, easy to adjust if there are changes in business model activities (Muadzan Bernardus Yulianto, 2021; Mursyidah, 2022), fast process in analyzing profits and needs, systematic mapping of elements as a business model of strategy development decision it can be used for all types of businesses (Aji & Asmarawati, 2023; Jas et al., 2023). Due to these advantages, the researcher used the Business Model Canvas in this research.

Before mapping it into the Business Model Canvas, it is a good idea for a company to first know the threats, opportunities, weaknesses, and strengths through a SWOT analysis. This analysis is sufficient to determine the strategies and solutions that will be used if, in the future, a threat comes and can systematically achieve the company's goals (Marginingsih, 2019; Siuwandy & Wibowo, 2020). From the results of the SWOT analysis, internal and external factors are combined to form alternative strategies arranged in the SWOT matrix (Putri et al., 2022; Waluyo, 2022), which is useful as a basic view in providing business focus recommendations that are useful in finding solutions and improving the company's business (Ermawati, 2021; Pitaloka & Aji, 2020).

Likewise, Indonesian Sharia Bankh as a big goal: to compete at the global level by providing new enthusiasm for improving the national economy and not forgetting its contribution to the wider community. By relying on this goal, Indonesian Sharia Bank has produced various products, including a Sharia-based gold pawn product known as BSI Gold Pawn. In the monthly financial position report, BSI Gold Pawn financing for January to December 2022 increased, but there were fluctuations. In the annual report for the

period 2021 to 2022, BSI Gold Pawn financing has decreased (BSI, 2022), while PT Pegadaian (Persero) has increased (Pegadaian, 2022). Therefore, Indonesian Sharia Bank is expected to be able to improve its financial performance again by conducting an evaluation first to find out what obstacles are being experienced and then identifying alternative strategies to minimize existing obstacles (Khaer & Anwar, 2022).

On November 4 2022, Indonesian Sharia Bank announced the development of internal factors, namely the addition of a new feature to the gold pawn service on BSI mobile, namely online Gold Pawn Top Up (Faliana, 2022). This feature is an opportunity for Indonesian Sharia Bank to advance the BSI Pawn Gold product with the hope that Indonesian Sharia Bank can make the best use of existing opportunities.

Behind the opportunity, there is anxiety arising from the current gold sales price, where the selling price per 1 gram of Antam gold as of January 3 2023, touched one million rupiah, namely around IDR 1,022,000.00 with a trend that is accelerating compared to 2022 from September to October even exceeded the trend six months ago in June (OJK, 2022). With the increase in gold sales prices, companies providing gold pawn services have a great opportunity and are competing to meet consumer satisfaction with the best offers. This makes Indonesian Sharia Bank need to develop the BSI Gold Pawn product to compete in business.

One of the Branch Offices of Indonesian Sharia Bank that runs the BSI Pawn Gold product is Indonesian Sharia Bank KCP Samarinda Bung Tomo. If you look at it strategically, there is a big opportunity because Indonesian Sharia Bank KCP Samarinda Bung Tomo is located among a majority Muslim population of 59,563 people (BPS, 2023). However, the bank's weakness comes from the form of its Sub-Branch Office, where human resources are limited, so the customers who can be served are also limited. In addition, the infrastructure is smaller than the Main Branch Office, and the road access to the location of the Indonesian Sharia Bank KCP Samarinda Bung Tomo office cannot be found on the Indonesian Sharia Bank website map or the world map from Google Maps, making it more difficult for potential customers to find it. Apart from that, the largest competing pawn shop around the office, PT Pegadaian (Persero), which both have gold pawn products, threatens Indonesian Sharia Bank KCP Samarinda Bung Tomo.

During initial observations, apart from opportunities and weaknesses, researchers discovered several advantages of the BSI Gold Pawn product business: low pawning fees, guaranteed gold storage, fast and easy pawning process, and sharia-based contracts. In line with Merry Mulyati and Abu Hassan Makmun's research entitled Customer Perceptions in Using Gold Pawn Products at Indonesian Sharia Bank Meulaboh, research results show that superior factors influence people who choose to pawn using BSI Gold Pawn products in each bank branch, namely the service they offer. Well, promotions on social media are interesting, help overcome economic problems, and operational systems are by sharia (Mulyati & Makmun, 2021).

But behind its strength, there is an obstacle. Researchers did not find any official Indonesian Sharia Bank accounts at branches. Even though they had distributed leaflets and promotions on social media on the official Indonesian Sharia Bank accounts, the marketing intensity was still low. This is proven in the promotions on the official Indonesian Sharia Bank account during 2022 regarding the qardh contract in August,

while regarding the BSI Gold Pawn product itself in August and December 24 on the official Indonesian Sharia Bank account, which is different. Indonesian Sharia Bank KCP Samarinda Bung Tomo also conducts outreach to the public at least once a month. However, there is no detailed outreach regarding the BSI Gold Pawn product. In line with Mursyid's research entitled Samarinda City Community Preferences for Sharia Banks, the importance of socializing about Sharia Banks in Samarinda considering that the majority of people do not know details about Sharia Banking products and operations (Iryanto & Rusandry, 2022; Mursyid, 2011; Noor & Sanrego, 2011). Apart from that, the tool for estimating the value of gold content used is still not modern; the tool requires high precision and focus, so it takes quite a long time in the gold estimating process and can damage the gold due to friction of the customer's gold to be tested with a touchstone to measure the authenticity of gold.

The existence of opportunities, weaknesses, advantages and obstacles as threats faced in developing the BSI Gold Pawn product at Indonesian Sharia Bank KCP Samarinda Bung Tomo with all its factors is the result of the realization of the business model in the field, so there is a need for research on the innovation of the BSI Gold Pawn product business model at Indonesian Sharia Bank KCP Samarinda Bung Tomo which can be presented in a Business Model Canvas through alternative strategy analysis from the results of the SWOT analysis.

II. METHOD

This type of research is field research using a descriptive qualitative approach. Primary and secondary data collection techniques through observation, documentation and interviews. Testing the validity of data through source triangulation and technical triangulation. Data analysis techniques through data reduction, data display, concluding, and SWOT analysis.

III. RESULT AND DISCUSSION

Indonesian Sharia Bank KCP Samarinda Bung Tomo is one of the branch offices resulting from the merger; it was originally Bank Rakyat Indonesia Syariah, located on Jl. Bung Tomo, No. 2, Sungai Keledang Village, Samarinda Seberang District, East Kalimantan Province (Syafaat, 2023). One of the financing products is BSI Gold Pawn, a product owned by Mandiri Sharia Bank (BSM) and continued by Indonesian Sharia Bank. The BSI Pawn Gold product at KCP Samarinda Bung Tomo started operating in August 2021, six months after the start of the merger of the three banks (Aliansyah, 2023).

Obstacles Faced by Indonesian Sharia Bank KCP Samarinda Bung Tomo in Running the BSI Gold Pawn Product Business

1. Technology

There is an error in the network system, no cash deposits at ATMs, BSI mobile errors hinder customers who need fast funds to pawn online, and instruments for measuring authenticity, caratage, and dry/wet weight of gold are still traditional, gold must be appraised at the office, and customers have to come to the office.

2. Human Resources

Negligence of human resources who forget the initial value of gold caratage and errors in estimating the value of gold, no repeated human resource training, offline or on-site pawning process, which takes around 15 to 20 minutes

3. Marketing

There is no special social media for marketing and establishing relationships with customers, gathering events that invite customers are in Balikpapan City, including far from Samarinda Seberang City, limited operating hours, lack of promotions, and brochures used for promotions are less attractive, as well as the presence of competitors or competitors, namely pawn shops and gold price fluctuations.

4. Comfortable

The pawnshop room is on the second floor where customers, the majority of whom are mothers aged 35 years and over, must go up the stairs first, and there is only one chair provided for customers at each operational table. There is pressure from customers to want cash quickly, robberies, and the rise of fake gold.

Business Model Canvas Approach for BSI Gold Pawning Products at Indonesian Sharia Bank KCP Samarinda Bung Tomo

Based on research from observations, documentation and interviews, the researcher describes the BSI Gold Pawn business model currently being run by Indonesian Sharia Bank KCP Samarinda Bung Tomo using the Business Model Canvas approach as follows:

Table 1. BSI Gold Pawn Product Canvas Business Model Approach

Key Partnership	Key Activities	Value Propositions	Customer Relationship	Customer Segments
Central BSI	Operation of measuring instruments	High estimate	Personal assistance	Women aged 35 years and over.
Branch Manager	Estimating the karatage value and authenticity of gold	Cheap Ujrah	Dedicated personal assistance	The place to live around Bung Tomo Street
Gold shop	Marketing	Pawning gold online is a faster process	Self-service	People who often pawn gold
	Data input	Pick up service	Community	Take over customer / New Customer
	Disbursement of funds	Strategic location		Traders and civil servants
	Loan repayment	Security guaranteed		Minimum elementary school education
	Auction	Gift		
		Take over		
Key Resources			Channels	
Transportation			Mouth to mouth	
Computer			WhatsApp and	

	Instagram
Dry weight and wet weight scales	Gathering
Test needle	BSI mobile
Test water	Website
Touchstone	Brochure
Gold storage vault	Advertising and Banner
Human resources	Presentation
Company capital	Mouth to mouth
Cost Structure	Revenue Streams
Transportation costs	<i>Ujrah</i> (deposit fee)
Employee salary	Administrative costs
Brochure	
Gift	
Water Test	

SWOT analysis of BSI Gold Pawn products at Indonesian Sharia Bank KCP Samarinda Bung Tomo

From the research that has been carried out, the data collected regarding strengths, weaknesses, opportunities and threats will be compiled and form alternative strategies related to the BSI Gold Pawn product at Indonesian Sharia Bank KCP Samarinda Bung Tomo as follows:

Table 2. Matriks SWOT

IFAS	<p>S (Strength)</p> <ol style="list-style-type: none"> 1. High estimate 2. Cheap Ujrah 3. The online pawning process is faster 4. Pick up service 5. Insurance 6. Strategic bank location 7. Fireproof iron storage cupboard 8. CCTV and security 9. Many payment alternatives (transfer, cash deposit, direct) 10. The company image is very good 11. Giving gifts to certain customers. 12. Transportation for pick-up service.
EFAS	<p>O (Opportunity)</p> <ol style="list-style-type: none"> 1. Customer takes over 2. Gold prices can increase at any time 3. Online pawn customers 4. New customers in the young <p>Strategi SO:</p> <ol style="list-style-type: none"> 1. Maintaining product and company quality by maximizing direct promotions, print and electronic media. (S1,2,3,4,5,6,9,10,11, 12, O1,3,4,5)

segment of society 5. Lots of promotional media	2. Maintain and improve the online pawn system. (S3,4,9,12 O1,2, 3,4)
T (Threat) 1. Gold prices fluctuate 2. Robbery 3. Fake Gold 4. Customer pressure wants to dissipate quickly 5. Many people don't know yet 6. Competitor pawnshops 7. There are no bank office locations on the maps 8. Not all people have gold values that meet the requirements 9. Not all people have an Indonesian Sharia Bank account 10. Transfer rates differ from bank to bank	Strategy ST: 1. Establishing cooperation with universities (S9,10, T5,9,6) 2. Educate the public about BSI Gold Pawning. (S1,2,3,4,5,7,8,9,10,11,12, T1,4,5, 8,9,10) 3. Utilize strategic locations by fixing location points on maps (S6, T5,7) 4. Maintaining security systems (S7,8,12 T2,3,4)

Business Model Canvas approach to improve BSI Gold Pawn products at Indonesian Sharia Bank KCP Samarinda Bung Tomo

BSI Gold Pawn, business model innovation, is carried out by evaluating the existing Business Model Canvas approach to become an improved Business Model Canvas by adding or subtracting existing components to the Business Model Canvas elements under the alternative SWOT analysis strategy as follows:

Table 3. Business Model Canvas Improvement Approach

Key Partnership	Key Activities	Value Propositions	Customer Relationship	Customer Segments
Head office	Operation of measuring instruments	High estimate	Personal assistance (maximized)	Women aged 35 years and over.
Branch Manager	Assess the character value and authenticity of gold	Cheap Ujrah	Dedicated personal assistance	The place to live around Bung Tomo Street
Gold shop	Marketing	Pawning gold online is a faster process	Self-service	People who often pawn gold
College	Data input	Pick up service	Community	Take over customer / New Customer
	Disbursement of	Strategic location		Traders and civil

funds		servants
Loan repayment	Security guaranteed	Minimum elementary school education
Auction	Gift	The young generation of society
	Take over	
	Modern gold value estimating tools increase the level of accuracy and efficiency and do not damage the gold.	
Key Resources		Channels
Transportation		Mouth to mouth
Computer		WhatsApp and Instagram (more intense and trending social media)
Dry weight and wet weight scales (including caratage and gold content)		Gathering
Test needle		BSI mobile
Test water		Website (update)
Touchstone		Brochure (more attractive and high quality)
Gold storage vault		Advertising and Banner
Human resources		Presentation
Company capital		Seminar
Training Centre		
ATM cash deposit		
Cost Structure		Revenue Streams
Transportation costs		<i>Ujrah</i> (deposit fee)
Employee salary		Administrative costs
Brochure		
Gift		
Water Test		

The impact of the Business Model Canvas approach for the BSI Pawn Gold product on Indonesian Sharia Bank KCP Samarinda Bung Tomo

The impact that can be generated from the research results using the Business Model Canvas approach to the BSI Gold Pawn product at Indonesian Sharia Bank KCP Samarinda Bung Tomo can provide information related to the BSI Gold Pawn product and can also find out strategies for developing the BSI Gold Pawn product. Apart from that, it can also describe the business model that is currently being carried out using the Business Model Canvas approach. It can contribute to designing the BSI Gadai Emas business model, and

the results of this research in the form of an improved Business Model Canvas can be taken into consideration as a product development plan for BSI Gold Pawn in Indonesian Sharia Bank KCP Samarinda Bung Tomo in the future.

IV. CONCLUSION

The Business Model Canvas approach to Customer Segment elements includes demographic, geographic and psychographic segmentation. Customer Relationship with personal assistance, special personal assistance, self-service, and community. Direct and intermediary channels. Value Proposition is an offering of product value. Key Activities are operational activities. Key Resources are physical, human and financial resources. Key Partnership is a collaboration partner. Revenue Streams are income received. Cost Structure is the costs incurred. SWOT analysis produces alternative strategies by maximising online and offline marketing, conducting training, and paying attention to security and comfort. The Business Model Canvas approach improves Customer Segments by adding younger generation segments of society. Customer Relationship by maximizing personal assistance. Additional social media channels that are more intense and trending, website updates, more attractive brochures, and holding seminars. Value Proposition of increasing efficiency. Key Activities by Minimizing Pawning Appraisal Errors. Key Resources by modernizing measuring instruments, training centres and cash deposits at ATMs. Key Partnership collaborates with universities. Revenue Streams by increasing existing income. Cost Structure by removing test water costs.

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