



## Antam Marketing Mix Strategy Group

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**Abstract:** As a result, the goal of this article is to examine the marketing mix used by Antam's Padjadjaran Branch Group to market gold savings products, to evaluate the limitations and challenges faced by the marketing mix within the Antam Group Pajajaran Branch, and to develop marketing strategy recommendations to address both internal and external challenges encountered during the process of marketing gold savings products at the Antam Group Pajajaran Branch. Data for this study was acquired through interviews, observations, and recording using a qualitative descriptive methodology. The Antam Pajajaran Group Branch Managers, the Antam Pajajaran Branch Group Marketing Department, and the Gold Savings Products Pajajaran Bandung Branch's clients served as the study's informants. This study used the marketing mix theory as a guide. The study's conclusions include the marketing tactics used by Antam Group's Pajajaran Branch, which apply segmentation, targeting, and positioning principles, as well as the marketing mix, which includes product, price, place, promotion, people, processes, and facilities.

**Keywords:** Marketing Mix, Gold Savings, AntamGrup

## INTRODUCTION

A company must be able to produce a product that is increasingly sophisticated and, of course, of high quality, as competition in the pawn service industry is calculated, spread out widely, and easy to find (Hermawan, 2012). Antam Group is one of many state-owned enterprises (BUMN) in Indonesia. This competition has the potential to lower a company's sales of its products. Antam Group's business operations are centered on providing community loan services. The Antam Group also offers pawn-based financing and financing for multiple purposes, both of which are supported by a sizable physical outlet distribution network, a sales force staffing system, appraisers, and integrated digitization of business processes. The Antam Group has been actively serving the community for 120 years. The creation of a processing-capable investment system is, of course, essential to saving gold (Bau et al., 2020). At the moment, a lot of individuals choose to acquire metal when prices are low and sell it when prices are high. Since gold can be sold at any time when there is a pressing need, saving it is a good investment. The graph of gold prices shows that the longer it is stored, the more it increases annually and hardly ever appears to drop. The information about the recapitulation of gold

savings transactions at the PT. Antam Group Pajajaran Bandung branch is as follows:

**Table 1. Recapitulation of Gold Savings**

<b>Transaction Type</b>	<b>Year 2018</b>	<b>Year 2019</b>	<b>Year 2020</b>	<b>Year 2021</b>
Number Of Customers	1.698.737	4.634	9.052	5.380

**Source: processed from MIS in December 2022**

A recapitulation of gold savings transactions is shown in the table above, which was derived from the Antam Group Management Information System (MIS) at the Pajajaran branch office in Bandung in December 2022. According to the aforementioned data, there was a fluctuation in the number of customers for gold savings at The Antam Group (Persero) Pajajaran Bandung branch from 2019 to 2020, 2021, and 2022. In 2019, there were 1,698,737 customers, while in 2020, that number dropped to 4,634, after which there was an increase compared to 2020 with the number of customers in 2021, which was 9,052, and in 2022, there were 5,380 total customers for gold savings. Here, you can see a lack of awareness that fluctuated between 2019 and 2022. Due to this, it is the management of the Antam Group (Persero) Pajajaran Bandung branch's task to increase the product's visibility in the public's eyes. To do this, of course, the Antam Group (Persero) Pajajaran Bandung branch must compile and formulate the best marketing strategies in order to survive in the midst of society (Arif, 2021), especially in the face of fierce competition. Customer loyalty will be positively correlated with the 7P marketing mix implementation (Anjani et al., 2020). The marketing mix's components, customer segments, and outcomes are strategically related. The goal of this study is to examine how PT has implemented the product marketing mix and the gold savings that have been or are being made. In order to market gold savings products at the Antam Grupkantor Bandung branch of Pajajaran, Antam Group (Persero) Pajajaran first analyzed the constraints and challenges of the marketing mix at the Antam Group Pajajaran branch office and also made recommendations on marketing strategies to overcome internal constraints and external challenges (Nurhaliza, 2022). In earlier research that delivers literacy (Syarifuddin et al., 2021),

The best way to implement the marketing strategy is to introduce the public to Antam Group's gold savings products. By doing so, segmentation will be provided in the form of outreach, which will pique the interest of many people, including housewives (IRT) and non-PNS employees. According to research (Suciati & Maulidiyanti, 2023), Antam Group's product marketing strategy applies the 4p + 3p concept, one of which is socializing the benefits of the product and running sales promotions, which can have a positive impact on the strategy's ability to grow the customer base.

According to a study by Anggraeni and Iriani (2022), the 4P marketing mix (price, product, place, and promotion) can be used to reduce irregularities or volatility in the number of sales.

## **METHOD**

In order to better understand the phenomena experienced by the research subjects through oral and written descriptions that could reveal the phenomena in the research in more detail, this research was conducted using a descriptive qualitative research type by conducting case studies on the subjects studied (Sugiyono, 2008). The data analysis method employed in this study was in accordance with the Miles and Huberman model, and it involved developing data that had been obtained, either through interviews or field notes. Data reduction, which involves choosing and summarizing notes, interviews, and documents to be targeted according to the problem formulation and study objectives, is the process of analyzing the information that has been gathered. The information is summarized after that, and conclusions are drawn from the data. The researcher presents reduced data and draws conclusions that are corroborated by pertinent data collected during the data collection stage. Lastly, by employing data triangulation to confirm that the data are valid,

## **THE FINDINGS AND DISCUSSION**

The process for saving gold at the Antam Group Pajajaran branch is as follows, according to the findings of interviews with Antam Pajajaran Group Affiliate Marketing:

- a. Simply attach a photocopy of a valid KTP, such as a valid KTP, to open a gold savings account.
- b. When opening an account, fill out the form and pay the IDR 10,000 management administrative cost as well as the IDR 30,000 maintenance fee for a 12-month or 1-year term.
- c. PrGold can be purchased in increments of 0.01 grams with or without Rp. 8,600 at Antam Group's digital system source (28092022), with a 1 g purchase costing IDR 860,000.
- d. If clients need cash, they can, of course, sell the remaining value of their gold savings to the Antam Group or withdraw it to an account with a minimum sale of 1 gram and cash it out for IDR 83,000 at source (28092022), the digital system of the Antam Group.
- e. If the client wishes to trade in actual gold or precious metals By paying a printing cost for each portion chosen, print orders for a variety of garments (1g, 2g, 5g, 10g, 25g, 50g, and 100g) can be placed.
- f. with a 0.1-gram minimum account balance. The idea behind gold savings is that a customer deposits a deposit in the form of deposit money, which is then converted into gold at the current price. As a result, the amount of money deposited by the customer is not recorded in the gold savings book; rather, the number of grams of gold that were obtained as a result of the savings is.

From the findings of the interviews, it was also possible to learn about the segmentation, targeting, and positioning of the Antam Group Pajajaran branch gold savings, which are all parts of the marketing strategy:

- a. To make it more effective and efficient in accomplishing the desired goals, segmentation, or market division, is used. The largest consumers, according to the geographic segment, are in the Pajajaran region, while the demographic segment shows that Antam Group is more focused on the middle class and that age and gender indicators have no bearing on this. Finally, according to the psychographic segment, the targeted consumers lead more of an ordinary lifestyle, or you might say that their

lifestyle is not luxurious. According to the business market segment, Antam Group instructs consumers to buy gold when prices are low and sell it when prices are high. Antam Group also wants customers to consistently save money that can be utilized as a long-term investment.

- b. The middle-class community group is the target market that Antam Group is aiming for, regardless of several other variables like age, gender, education, and so on, making it possible to say that the target market is more broadly aimed at.
- c. Antam Group analyzes the competitive advantage that the gold savings product holds at a price that is simpler, less expensive, safer, and more trustworthy than its rivals, and with unlimited savings, through positioning. Likewise, simple access to the area

### **Marketing Plan For The Pajajaran Branch Of Antam Group's Gold Savings Products**

The marketing strategy for gold savings products being used by the Antam Grup Pajajaran branch at the moment is a combined marketing approach that takes into account product, price, place, promotion, process, people, and facility support (Kalalo et al., 2022). Utilize the marketing mix in your efforts to connect with your target audience (Khan, 2014). Researchers used the marketing mix strategy of each marketing mix concept as follows to examine the marketing strategy for the gold deposit product of the Antam Group Pajajaran branch:

#### **a. Product**

Gold savings is the product that Antam Group offers in this study. The company's stimulus may have an impact on consumer decisions to purchase goods (Riyono & Budiraharja, 2016). According to Ms. Ellisma Eka Nuzulia, the Group Leader of the Antam Pajajaran Group, the product of gold savings at the Antam Group's Pajajaran branch is in accordance with her explanation, which essentially states that gold savings are socialized as long-term investments, which are more profitable than currency savings because, in the long term, currency can be exposed to inflation, while gold savings are inflation-resistant so that their value will continue to rise. The claim made by Ms. Geugeut Kathia Hilda, marketing representative for Antam

Pajajaran Branch Group, that gold savings are included in savings or deposits that are long-term investments and that when we need the money, it is simple to discharge and that it can be mortgaged for the gold balance supports this argument. This is demonstrated by Mrs. Siti's declaration as a customer of the Antam Group's Pajajaran branch, which specifies that the minimum balance needed to withdraw the gold savings is 1.1 grams. Khalisa Dinda, a client of the Pajajaran branch of the gold savings account, provided additional evidence that while the gold savings product is a secure, simple, and affordable investment option, the account's format is too monotonous and lacks any character savings that might make it more engaging. The researcher concludes that the gold savings product is a long-term investment with buyback savings facilities based on the explanation from the aforementioned sources, either by withdrawing funds into an account or by printing money using precious metals that can then be mortgaged. To use the gold savings program that has been offered, there are criteria.

Marketing Antam Group Pajajaran claims that some payments can be completed quickly, including can be completed by paying an initial \$62,000, which includes administrative fees, annual maintenance fees, and stamp duty fees, and ultimately you can use PDS, or Antam Group Digital Service. This can be done through the shop or at Antam Group locations. The initial cost of this PDS is \$50,000. Mrs. Siti, a gold savings customer at the Antam Group Pajajaran branch, said the same thing, saying that the requirements are simple—just bring a KTP, while Khalisa Dinda said the same thing, saying that the requirements are straightforward—just bring an ID card. However, you still can't use another identity card, like a driver's license or passport, and fill out the form right away.

From the aforementioned justifications, it can be inferred that the requirements for signing up for gold savings are pretty simple; all you need to do is bring a card. It is still not possible to use identification like KTP for other IDs like SIMs and passports. Since all ages are included in the target market for gold savings, even those under the age of 17 who lack an ID card can still register as gold savings customers with their parents. As a result, the Family Card is the ID card used to register clients for gold savings products. Even though the funds are in the child's name, parents must be present when making transactions.

## b. Price

The value of usefulness is closely tied to customer satisfaction. The degree of a product's performance and the level of consumer satisfaction are directly impacted by its utility value. Value can be defined as the difference between what the customer receives from using the product and what it costs to own it. According to Widyastuti et al. (2002), the product's price should be taken into account. Price is one of the factors that customers take into account when selecting a product, and as a result, it has a significant impact on customer loyalty and satisfaction (Rahardjo & Surip, 2017). As a result, the Antam Pajajaran Branch Group considers price. According to Ms. Ellisma Eka Nuzulia, head of the Antam Group Pajajaran branch, in her interview, the key point is that the Antam Group Pajajaran branch offers gold at a lower price than other gold retailers in the market. For instance, the Antam Pajajaran Group lists 24 carat gold on the market for \$900,000. 850,000 and may be kept in your gold savings account. Ms. Geugeut Khatia Hilda made the same claim in her marketing materials, claiming that the price of gold offered for gold savings compared to gold shops on the market was lower and less expensive for precious metals. Mrs. Ellisma Eka Nuzulia's explanation led to the conclusion that this gold savings product was significantly more affordable than other gold shops on the market. The majority of them continue to squander their parents' pocket money. Following the explanations from Mrs. Ellisma and Mrs. Geugeut are explanations from clients of the product gold savings regarding the price offered, specifically from Khalisa Dinda as a customer, who claims that there is little difference between the price of gold in gold savings and the price of gold in the market. However, if you want to print gold savings accounts that are not yet in physical form, there will be a fee per chip, making them potentially more expensive than genuine gold shops on the market. From the claims made by these sources, it can be inferred that Antam Grup Pajajaran's gold savings prices are superior because they are less expensive than those found in other markets. However, as the gold savings are not yet in physical form, there will be an extra charge if you want to print them.

## c. Place

Jalan Sukup Baru No. 1A Padjadjaran, Bandung, is where you can find Antam Pajajaran Branch Group. This position is highly advantageous when looked at from the perspective of

strategic marketing. From the interview's findings According to Ms. Ellisma Eka Nuzulia, the branch manager, the Antam Group Pajajaran branch office is situated in a strategically advantageous location because it is adjacent to the market and next to a major thoroughfare. Khalisa Dinda, a client, stated the same thing, saying that because Antam Grup Pajajaran is situated on the edge of the main road, its location is already advantageous. People who don't know it by heart, however, might overlook it because it's a little closed and difficult to enter due to its location, which is a little juttet from the side of the road. Researchers can infer from the aforementioned justifications that the Antam Group Pajajaran branch office's location is strategic because it is close to roads and markets. However, because of the location's slight inclines and slants, many uninformed individuals frequently travel too far.

#### d. Promotion

As stated by Ms. Ellisma Eka Nuzulia, the head of the Pajajaran branch, the promotion strategy being used by the Antam Grup Pajajaran branch so far is in line with her explanation that, in order to promote gold savings products at the Antam Grup Pajajaran branch, it uses socialization and literacy between agencies in addition to taking advantage of events like free services to distribute gold savings brochures in the neighborhood. Following the reasoning from Mrs. Geugeut as marketing, it is not much different from Mrs. Ellisma. Antam Pajajaran Branch Group disclosed that clients who mortgaged BPKB of more than 25,000,000 gold savings opened for free. Antam Group Branch Pajajaran now offers a discount for opening a 20% savings account. Khalisa, a client of Antam Group's Pajajaran branch, brought up a new issue.

#### e. Process

According to Ms. Ellisma Eka Nuzulia, the process of developing this gold savings product was revealed to have begun with the gold division in Antam Grup Pusat. The procedure is all about continuity related to the business being operated (Rares & Jorie, 2015). This gold savings product is intended to be used as an investment, and the Antam Group Pajajaran's strategic position makes it simpler for customers to access. The material presented is related to opening free savings, but at the time of socialization there was a limited quota, so not everyone could get it. The socialization carried out to introduce this gold savings product has been carried out between agencies, for example, schools located around the office. Many members of the



community were found to be unaware of gold savings products that could be used as long-term investments during the socialization process. Marketing efforts had been made through radio and television commercials, direct mail, on-site instruction, and continuing public education in connection with this gold savings product.

### **Analysis Of The Gold Savings Product Marketing Strategy's Limitations**

The marketing challenges that Antam Group's Pajajaran office is currently facing, both internally and internationally, are inextricably linked to the promotion of gold savings products.

According to the findings of the interviews and observations, the following restrictions apply:

- a. Mrs. Siti, a user of the gold savings product from the Pajajaran Branch, claimed that she utilizes a one-year gold savings product. However, Mrs. Siti has not yet realized the value of the Antam Group Digital Service, which is supposed to make things simpler for consumers, particularly with regard to gold savings products. As a result, Mrs. Siti always makes her way straight to the closest shop for transactions and savings. Based on the findings of these interviews, the researchers came to the conclusion that the Antam Group Pajajaran branch did not inform or socialize the local population about the practical and survival advantages of this gold savings product.
- b. Pajajaran continues to rely on the center for promotions like cashback vouchers and other Antam Group outreach activities. based on the findings of customer interviewsA product for saving gold known as kalisah dinda is always overlooked while discussing promotions for vouchers like cashback coupons for gold savings transactions. The researchers came to the conclusion that the Antam Group Pajajaran Branch lacked socialization on the availability of promo vouchers for users of this gold savings product based on the findings of these interviews.
- c. Compared to other products, there isn't enough socialization about the new gold savings product at Antam Group locations in Pajajaran. Consequently, there are still numerous people.foreigners who are unfamiliar with or do not recognize this gold investment

instrument. Particularly those who continue to believe that Antam Group is just for Antam Group.

### **Analysis Of The Competition For Gold Savings Goods**

One of the many rivals for Antam Group's gold savings products is Aneka Gold. Because the gold in the Antam Group is used and does not belong to the Antam Group, the mine (Antam) charges a lower price for its gold than the Antam Group. The Antam Group then adds a margin to this price as a profit. Because of its extensive network and number of shops, the Antam Group is undoubtedly superior from a marketing and sales perspective. The gold savings product at Antam Group is relatively new, thus this is extremely realistic. From a sales perspective, Antam Group may be below Antam. Additionally, Antam Group and Antam have rates that are competitive with those of their rivals, yet Antam Group is significantly stronger in terms of marketing and network. Because few companies have this gold savings product, a large network, and a direct connection to the community as the Antam Group has, it is feasible that the Antam Group will come to dominate the industry in the future.

### **INFERENCES AND SUGGESTIONS**

It is clear from the discussion just above that Antam Pajajaran Branch Group currently employs the marketing mix idea, which is made up of the following elements: product, price, place, promotion, process, people, and supporting infrastructure. Application of the marketing mix concept results in a marketing strategy that is deemed effective and efficient. For example, the product is displayed with the aid of Antam Group Digital Service, which facilitates transactions for customers; the price is indicated by a down payment of at least IDR 11,000; the location is chosen next to the main road and close to the market; and promotion is done through the distribution of brochures and social media. Additionally, Antam Group's Pajajaran branch competitors are not particularly significant, and the rates supplied are not significantly different. Additionally, Antam Group benefits from its extensive network and strong ties to the local community. Limitations in the ability to utilize and use social media, as well as less-than-

optimal socialization and introduction of gold savings products and Antam Group Digital Systems to customers of gold savings products, are challenges faced in the marketing activities of gold savings products at Antam Group's Pajajaran branch. By providing souvenirs in the form of hand sanitizer from the Antam Group Pajajaran branch, it utilizes a strategy to assist clients in registering to use Antam Group digital services in order to overcome the challenges it faces. Antam Group's (Aneka Tambang's) competition with gold focuses solely on the price difference, which is not significantly different; Antam Group has an advantage over the network and has a reputation for being a member of the community.

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