

Product Marketing by Frontliners

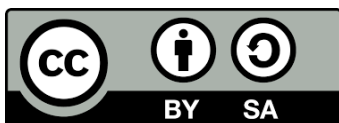
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Abstract

This research aims to analyze the role of frontliners in improving marketing effectiveness at PT Pegadaian, especially at Mulyosari Branch Surabaya. This research uses a descriptive qualitative approach with a field research method involving direct observation and interviews. Data were collected through direct observation and discussions with frontliners regarding the marketing of Pegadaian products. The analysis focused on the key factors that influence the success of marketing strategies, including the skills and knowledge required by frontliners. The results showed that frontliners at PT Pegadaian have a crucial role in providing services, providing product information, and engaging in marketing activities. However, frontliners' dual roles as marketing officers, collateral managers, cashiers and estimators limit their time to fully engage in marketing tasks, especially during busy times. To overcome this, PT Pegadaian implements strategies such as involving back-office staff in marketing activities and organizing regular promotional schedules such as canvassing activities in the market. These efforts aim to expand marketing reach and increase customer engagement, ultimately strengthening customer loyalty and trust in PT Pegadaian's services.

Keywords: Frontliner, Marketing, Marketing Effectiveness



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INTRODUCTION

Global economic development continues to face complex dynamics, especially after the Covid-19 pandemic period which has had a significant impact on economic stability in various countries. Global uncertainty accompanied by high inflation, rising interest rates, and geopolitical tensions are factors that slow down economic recovery. In Indonesia, this situation has caused many people and businesses to look for quick solutions to meet the need for funds to support their consumption and business activities.

Under these conditions, financial institutions have an increasingly important role as providers of access to funding, both through conventional loans and other alternatives. One institution that plays an active role in the financing sector is PT Pegadaian, which operates as a State-Owned Enterprise (BUMN) in the non-bank financial sector. With its superior products, such as Kredit Cepat Aman (KCA) and gold investment-based services, PT Pegadaian offers solutions for the public to obtain funds with a fast process and flexible requirements through a pawn system.

PT Pegadaian Mulyosari Surabaya Branch, as one of the strategic branches in Surabaya, is faced with the challenge of remaining relevant and competitive in the midst of intense competition with other financial institutions. Increasingly diverse customer needs and increasing awareness of easy and safe financial services encourage PT Pegadaian to strengthen service quality through optimizing the role of frontliners.

According to Chairunisyah (2018), frontliners are those who directly interact with customers and play a role not only in administrative services, but also product marketing. With good communication, product understanding, and a friendly approach, frontliners can build customer trust and increase loyalty through strategies such as cross-selling. At PT Pegadaian, frontliners include Cashiers, Appraisers, Collateral Managers, and Marketing Officers (MO), who have high communication intensity with customers. Effective marketing strategies by frontliners become a competitive advantage in the midst of intense market competition.

RESEARCH METHODS

The research in this article is descriptive with a qualitative approach that utilizes field studies. Field studies were conducted through direct observation to obtain the data needed as a reference in the preparation of the final report. This process involves observation and interview methods as the main data collection techniques. According to Hasibuan, et al (2023), observation is a data collection technique carried out by directly observing the object under study, and recording various conditions or behaviors displayed by the object. In this article, observation is carried out during the implementation of the internship by directly observing the circumstances and atmosphere in the surrounding environment. According to Iba (2023) interview is a process of direct interaction between researchers and respondents or research subjects involving questions and answers between the two parties. In this article, interviews were conducted during the internship by asking questions related to product marketing carried out by frontliners.

RESULT AND DISCUSSION

According to Dewi (2023) Marketing is a series of activities and processes that include the creation, communication, delivery, and exchange of value that is beneficial to customers and society. The term marketing comes from the word “market,” which in this case refers more to an abstract sense, not a concrete sense. According to Kiling (2016), Frontliner is a job category in companies, especially in the banking sector and other services. In general, frontliners are responsible for interacting directly with customers. Positions in this category include customer service (CS), receptionists, sales, and others.

Frontliners at Pegadaian refer to job categories that involve direct interaction with

customers. Positions included in this category include cashiers, marketing officers, estimators, and security guards. The main task of frontliners at Pegadaian is to provide clear service and complete information to customers, as well as ensuring that the transaction process runs smoothly.

In improving service quality, there are several skills that are prioritized to become a frontliner according to Lianovanda (2024):

- a) **Professionalism:** Frontliners must maintain the company's image and reputation by complying with the Company's internal procedures and policies. They are also expected to always look neat and polite, and speak clearly and politely to customers.
- b) **Product and Service Knowledge:** A frontliner must have a deep understanding of Pegadaian products and services, such as pawn services, loans, and other products. They must also be able to explain in detail and answer customer questions regarding the products and services offered.
- c) **Good Communication Skills:** frontliners need to have good communication skills because they interact directly with customers every day. They must be able to listen and understand customer problems and provide appropriate solutions. In addition, frontliners must be able to make customers feel comfortable and confident with Pegadaian services.

Frontliners have an important role in supporting marketing effectiveness at PT Pegadaian. Besides being responsible for carrying out daily tasks such as serving transactions, providing information, and handling customer needs, they are also responsible for offering various Pegadaian products. These products include gold pawning, microcredit, gold savings, and various other investment and financing products.

As the frontline, frontliners act as effective communicators in conveying the benefits and advantages of products to customers. They also act as consultants who help customers choose the product that best suits their needs and financial condition. A good relationship between frontliners and customers is key in creating long-term loyalty and trust. However, in carrying out this role, frontliners face several obstacles. One of them is time constraints due to the large queue of customers that must be served every day. Their roles as cashiers or estimators often take up most of their working time, so product marketing activities cannot be carried out optimally, especially when long queues occur.

This limitation results in marketing efforts often being sub-optimal despite frontliners having adequate knowledge and skills. To overcome these obstacles, additional strategies are needed, such as the utilization of digital technology in product marketing and the addition of special personnel who focus on marketing activities.

To overcome these obstacles, PT Pegadaian Mulyosari Surabaya Branch took several steps, among others:

1. Expand marketing implementation not only to frontliners, but also to back office staff such as Admin Officer, Accounting Officer, and Relationship Officer.

Examples are:

- a. *Marketing Officer* can conduct marketing during community literacy activities, namely providing information and counseling about Pegadaian products to the community.
 - b. Relationship Officer can offer Pegadaian products to customers who are consulting or waiting in line at the office. They can also conduct marketing via telephone or WhatsApp by contacting customers using numbers stored in the Pegadaian database.
 - c. Admin Officer dan Accounting Officer Admin Officers and Accounting Officers can conduct marketing when conducting customer location surveys, by offering other Pegadaian products that are relevant to customer needs.
2. Establish a specific promotional schedule, such as canvassing the market every Saturday

morning between 07.00 WIB and 07.45 WIB before starting services at the office. All employees will conduct direct marketing by carrying brochures of Pegadaian products to offer to sellers and buyers in the market.

CONCLUSIONS

Frontliners at PT Pegadaian play a crucial role in improving marketing effectiveness by carrying out main tasks such as serving transactions, providing information, and offering various Pegadaian products, including gold pawning, microcredit, and gold savings. In addition, they act as communicators and consultants for customers to build good relationships and create loyalty. However, frontliners' dual roles as cashiers and estimators often limit their time to maximize marketing activities. This hindrance results in less than optimal promotion despite frontliners having adequate skills and knowledge.

To overcome these obstacles, PT Pegadaian Mulyosari Surabaya Branch takes strategic steps, including: Involving back office staff such as Admin Officer, Accounting Officer, and Relationship Officer in marketing activities; Developing a routine promotional schedule such as canvassing activities in the market every Saturday morning.

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