

ABSTRAK

AQILLA KHARISMA. Faktor-Faktor yang Memengaruhi Nasabah Membeli Produk Gadai Emas, Tabungan Emas, dan Cicil Emas di Pegadaian UPC Pancing. Dibimbing oleh Dr. Ir. Mukdin Markus Turnip, M.S. dan Elvina Emanuella Br. Surbakti, S.M., M.M.

Penelitian ini bertujuan mengidentifikasi faktor-faktor yang dipertimbangkan nasabah dalam membeli produk Gadai Emas, Tabungan Emas, dan Cicil Emas, serta menganalisis penerapan *personal selling* oleh pegawai Pegadaian UPC Pancing, Kota Medan. Penelitian dilaksanakan pada Mei hingga September 2026 dengan teknik *convenience sampling*. Data diperoleh melalui wawancara terhadap 20 nasabah pada tiap produk dan 2 pegawai, serta observasi dan dokumentasi, lalu dianalisis secara deskriptif dengan tabulasi frekuensi. Hasil menunjukkan bahwa faktor pertimbangan nasabah berbeda sesuai motif ekonomi tiap produk, Gadai Emas berpusat pada kecepatan dan kemudahan memperoleh dana tunai, Tabungan Emas pada aksesibilitas dan fleksibilitas menabung bertahap, dan Cicil Emas pada kepastian kepemilikan serta pengendalian risiko finansial melalui angsuran. Ketiganya melayani kebutuhan likuiditas segera, investasi fleksibel jangka panjang, dan kepemilikan aset secara terencana. *Personal selling* pegawai bersifat adaptif dan terstruktur sesuai tahapan Kotler dan Armstrong (2021), mulai dari identifikasi kebutuhan, penyampaian informasi dan simulasi biaya, hingga komunikasi lanjutan melalui WhatsApp. Namun, efektivitasnya dibatasi oleh keterbatasan waktu pegawai ketika outlet sedang ramai. Pegadaian UPC Pancing disarankan menyesuaikan pendekatan *personal selling* dengan motif ekonomi dan karakteristik demografis nasabah pada tiap produk serta memperkuat edukasi digital.

Kata kunci: Gadai Emas, Tabungan Emas, Cicil Emas, keputusan pembelian, *personal selling*, Pegadaian.

ABSTRACT

AQILLA KHARISMA. Factors Influencing Customers' Decisions to Purchase Gold Pawn, Gold Savings, and Gold Installment Products at Pegadaian UPC Pancing. Supervised by Dr. Ir. Mukdin Markus Turnip, M.S. and Elvina Emanuella Br. Surbakti, S.M., M.M.

This study aims to identify the factors customers consider when purchasing Gold Pawn, Gold Savings, and Gold Installment products, and to analyze the application of personal selling by employees of Pegadaian UPC Pancing, Medan City. The research was conducted from May to September 2026 using convenience sampling. Data were collected through interviews with 20 customers for each product and 2 employees, along with observation and documentation, and were analyzed descriptively using frequency tabulation. The results show that the factors customers consider differ according to the economic motive of each product: Gold Pawn centers on the speed and ease of obtaining cash, Gold Savings on accessibility and flexibility in saving gradually, and Gold Installment on ownership certainty and financial risk control through installment schemes. The three products serve the needs for immediate liquidity, flexible long-term investment, and planned asset ownership. The employees' personal selling is adaptive and structured in line with the stages described by Kotler and Armstrong (2021), ranging from identifying customer needs and providing information and cost simulations to follow-up communication via WhatsApp. However, its effectiveness is limited by employees' time constraints when the outlet is busy. Pegadaian UPC Pancing is advised to tailor its personal selling approach to the economic motives and demographic characteristics of customers for each product and to strengthen digital education.

Keywords: Gold Pawn, Gold Savings, Gold Installment, purchase decision, personal selling, Pegadaian.