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The Role of Telemarketing Strategy in Influencing Customers' Decisions to Choose Gold Installment Financing at PT Bank Syariah Indonesia (Persero) Tbk, Makassar 2 Branch

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ABSTRACT

This study aims to analyze telemarketing strategies in influencing customers' decisions to choose Gold Installment Financing at PT Bank Syariah Indonesia (Persero) Tbk, Makassar 2 Branch. This study employed a qualitative approach with a descriptive method. Data were collected through observation, in-depth interviews, and documentation involving six informants, consisting of three bank representatives and three customers using the Gold Installment Financing product. Data were analyzed through data reduction, data display, and conclusion drawing, while data trustworthiness was ensured through source, technique, and time triangulation.

The findings indicate that the telemarketing strategy at BSI Makassar 2 Branch is implemented systematically through segmented customer data, Standard Operating Procedures (SOPs), communication scripts, appropriate contact timing, and communication characterized by friendliness, persuasion, personalization, and education. The main factors influencing customers' decisions include accurate customer targeting, communication quality, information clarity, education regarding gold investment benefits and financing mechanisms, service convenience, and telemarketers' ability to reduce perceived risk. Although the strategy is considered relatively effective, its implementation faces challenges, including low customer response rates, negative perceptions of telephone calls, differences in customer characteristics, and inappropriate communication timing. Optimization efforts involve more effective customer data utilization, appropriate contact timing, personalized and empathetic communication, consistent engagement, and continuous education regarding gold investment and Islamic principles. The study demonstrates that telemarketing effectiveness depends not only on promotional activities but also on the integration of data-driven targeting, interpersonal communication, customer education, and trust-building throughout the customer decision-making process.

Introduction

Gold is one of the investment instruments widely considered by the public because of its economic value and its function as a hedge against economic uncertainty. Along with the development of the Islamic financial industry, gold has also become an investment instrument offered through Sharia-compliant financing products. PT Bank Syariah Indonesia (BSI), for instance, provides Gold Installment Financing as a facility for gold ownership based on Islamic principles and using a murabahah contract. Research on the marketing strategy for BSI's Gold Installment Financing indicates that the product represents one of the investment alternatives offered by Islamic banks amid increasingly competitive gold investment markets (Nurdin & Novitasari, 2024).

The growing public interest in gold investment is also reflected in the expansion of BSI's gold business. BSI reported that Gold Installment Financing disbursements grew by 135% year-on-year (YoY) as of July 2025, while the number of customers using Gold Installment Financing and gold pawning services increased by approximately 111% over the previous three years. This condition indicates that gold-based products offer increasingly significant opportunities for the development of Islamic banking businesses. BSI has also emphasized the importance of educating the public about the characteristics of gold as a long-term investment instrument.

This growth also indicates that competition in the marketing of Gold Installment Financing is becoming increasingly intense. Research on the marketing strategy for Gold Installment Financing at BSI KCP Sukabumi Sudirman found that the bank employed a segmentation, targeting, and positioning (STP) approach to determine its marketing targets. This finding demonstrates that accurately identifying prospective customers is an important component of the marketing strategy for Gold Installment Financing (Nurdin & Novitasari, 2024). Another study conducted at BSI KCP Bengkulu Panorama showed that Gold Installment Financing was marketed through customer segmentation, social media, WhatsApp blasts, socialization activities, canvassing, and personal selling (Meliana et al., 2024).

In this context, personalized marketing strategies are important because Gold Installment Financing requires not only the delivery of product information but also an understanding among prospective customers of the financing mechanism, investment benefits, gold prices, margins, financing periods, installment amounts, and Sharia principles. Research on the marketing strategy for murabahah-based financing through Gold Installment Financing at BSI KCP Panam Raya indicates that marketing barriers include low public awareness and understanding of Gold Installment Financing, competition from similar products, and fluctuations in gold prices (Lubis, 2024). These findings demonstrate that communication and education strategies are important components in the marketing process for Gold Installment Financing.

One form of marketing communication that enables direct and personalized information delivery is telemarketing. Telemarketing allows banks to communicate directly with prospective customers, explain product characteristics, answer questions, identify customer needs, and provide information that can support the decision-making process. In the context of financial products, personalized communication is particularly important

because prospective customers often require further explanation before deciding to use a financing product.

BSI KC Makassar 2 is one of the branches that markets Gold Installment Financing through various marketing strategies, including telemarketing. Based on the research data, the number of Gold Installment Financing customers at BSI KC Makassar 2 increased from 239 customers in 2023 to 448 customers in 2024 and 692 customers in 2025. This increase indicates substantial growth in the number of customers during the study period. However, this growth has occurred amid competition from other financial institutions offering gold investment products.

In addition to customer growth, the realization of Gold Installment Financing at BSI KC Makassar 2 also demonstrated significant development. The research data indicate that financing realization reached IDR 7.96 billion in 2024 and increased to IDR 21.75 billion as of December 10, 2025. This development demonstrates the potential for continued growth of Gold Installment Financing while simultaneously requiring the bank to maintain marketing strategies capable of converting prospective customers' interest into actual financing decisions.

Previous studies on BSI's Gold Installment Financing have generally focused on marketing strategies, promotional mixes, digital marketing, STP, personal selling, and increasing customer interest. For example, Meliana et al. (2024) found that the marketing strategy for Gold Installment Financing could be implemented through customer segmentation and a combination of various marketing channels, including social media, WhatsApp blasts, socialization activities, canvassing, and personal selling. Nurdin and Novitasari (2024) likewise demonstrated the importance of STP strategies in determining the target market for Gold Installment Financing. Meanwhile, research on the promotional mix strategy at BSI KCP Tangerang Cirendeu showed that promotional strategies were directed toward facilitating the achievement of marketing targets and improving market targeting accuracy (Alfarisi, 2025).

Nevertheless, studies specifically examining telemarketing as a personalized communication process influencing customers' decisions to choose Gold Installment Financing, particularly at the branch-office level, remain relatively limited. This study does not merely examine telemarketing as a promotional instrument but investigates how the strategy is implemented, how telemarketers communicate with prospective customers, which factors influence customer responses, and how such communication contributes to the decision-making process.

This research gap is particularly relevant because the effectiveness of telemarketing does not always produce consistent findings. Mayasari (2025), whose study serves as one of the references for this research, found that telemarketing can have a positive influence on customer decisions when implemented professionally and systematically. In contrast, Rohmawati (2023) found that the implementation of telemarketing for the Prohajj product was not fully effective due to inappropriate calling times, inadequate communication standards, and customers' negative perceptions of telephone-based promotions. These contrasting findings suggest that the effectiveness of telemarketing may be strongly influenced by how the strategy is designed and implemented.

Based on these conditions, this study addresses a research gap concerning the process and mechanisms underlying the implementation of telemarketing in the marketing of Gold

Installment Financing. Specifically, the study examines how the use of segmented customer data, SOPs and communication scripts, contact-time determination, personalized approaches, the quality of information delivery, and education concerning the benefits of gold investment and Sharia principles contribute to the formation of customers' decisions.

The novelty of this study lies in identifying telemarketing not merely as a telephone-based promotional activity but as a communication mechanism that integrates targeting accuracy, interpersonal communication, product education, perceived-risk reduction, and trust building. The findings demonstrate that this strategy is implemented through segmented customer data, SOPs and communication scripts, the determination of appropriate contact times, and personalized approaches adapted to customer characteristics.

Furthermore, customers' decisions in this study are not formed solely as a result of product promotion. Customers undergo a process involving need recognition, information seeking, evaluation of alternatives, risk consideration, assessment of service quality, and ultimately decision-making. The findings indicate that telemarketers' education regarding the benefits of gold investment and the financing mechanism can stimulate customer interest, while clear and comprehensive information can reduce uncertainty and strengthen customer confidence. Therefore, telemarketing can be positioned not only as a marketing communication medium but also as a customer education mechanism that assists customers throughout the decision-making process.

Based on the foregoing discussion, this study aims to: (1) analyze the telemarketing strategy implemented in offering Gold Installment Financing at BSI KC Makassar 2; (2) identify the key telemarketing factors that influence customers' decisions to choose Gold Installment Financing; and (3) analyze the effectiveness of the implementation and optimization efforts of the telemarketing strategy in increasing the number of Gold Installment Financing customers at BSI KC Makassar 2.

Method

This study employed a qualitative approach with a descriptive method. A qualitative approach was used to gain an in-depth understanding of phenomena based on the experiences, perspectives, and social contexts of the informants under investigation (Creswell & Poth, 2018). This approach was selected because the study focused on developing an in-depth understanding of the implementation process of the telemarketing strategy, informants' experiences, communication practices, factors influencing customers' decisions, and challenges encountered in implementing telemarketing.

The study was conducted at PT Bank Syariah Indonesia (Persero) Tbk, Makassar 2 Branch. The study involved six informants, consisting of three bank representatives and three Gold Installment Financing customers. The bank informants included the Branch Manager (BM), Branch Operational & Service Manager (BOSM), and Consumer Business Relationship Manager (CBRM). The customer informants consisted of three customers who had used BSI's Gold Installment Financing product. Informants were selected purposively based on their involvement, experience, and relevant knowledge regarding the focus of the study. Purposive sampling enabled the researcher to obtain in-depth information from

individuals considered to have direct experience with the phenomenon under investigation (Creswell & Poth, 2018).

Data were collected through observation, in-depth interviews, and documentation. These three techniques were employed to obtain comprehensive data concerning the research phenomenon and to enable the researcher to compare information obtained from different sources and data collection techniques (Creswell & Poth, 2018). Interviews were conducted to obtain information regarding telemarketing planning, the use of customer data, communication techniques, product information delivery, Sharia-related education, customer responses, implementation challenges, and the customer decision-making process. Observation was conducted to obtain an overview of telemarketing activities, while documentation was used as supporting evidence for the study.

Data analysis was conducted through three stages: data reduction, data display, and conclusion drawing/verification (Miles et al., 2014). During the data reduction stage, information obtained from observations, interviews, and documentation was selected, summarized, and categorized according to the research focus. The data were then systematically displayed based on the main themes that emerged, namely telemarketing strategies, factors influencing customer decisions, implementation challenges, and optimization efforts. The final stage involved drawing conclusions based on the patterns, relationships, and interconnections among the findings identified throughout the research process (Miles et al., 2014).

The trustworthiness of the data was established through source, technique, and time triangulation. Triangulation was employed to enhance the credibility of the research findings by comparing information obtained from different sources and data collection techniques (Creswell & Poth, 2018). Source triangulation was conducted by comparing information obtained from bank representatives with information provided by customers. Technique triangulation involved comparing the results of observations, interviews, and documentation, while time triangulation involved comparing data collected at different points during the research process. The comparison demonstrated consistency in the information obtained, particularly regarding the accuracy of telemarketing targeting, communication patterns, product education, clarity of information, and the customer decision-making process.

Results and Discussion

1. Telemarketing Strategy in Offering Gold Installment Financing

The findings indicate that the telemarketing strategy implemented by PT Bank Syariah Indonesia (BSI), Makassar 2 Branch, was carried out systematically through the use of Standard Operating Procedures (SOPs), communication scripts, and segmented customer data feeding. Based on interviews with bank informants, SOPs and communication scripts were used to maintain consistency in information delivery, minimize misunderstandings, and build customer trust.

Segmented customer data were also utilized to identify prospective customers considered to have potential interest in the Gold Installment Financing product.

These findings demonstrate that telemarketing at BSI Makassar 2 Branch is not merely a telephone-based promotional activity but forms part of a marketing strategy with clearly defined procedures and target customers. This finding is consistent with Mayasari (2025), who found that telemarketing has a positive and significant influence on customer decisions when implemented professionally, systematically, and in a data-driven manner. Therefore, the use of segmented customer data can help the bank improve the accuracy of its communication targeting and reduce the likelihood of making offers to customers whose needs are not relevant to the product.

The telemarketing strategy is also reflected in the way telemarketers establish communication with customers. The findings show that telemarketers pay attention to appropriate timing, first impressions, politeness, intonation, friendliness, and the completeness of information. These indicators are important components of telemarketing because telephone communication does not allow direct use of nonverbal communication. Consequently, voice quality, word choice, and the manner in which information is delivered become important elements in creating positive customer perceptions (Sastika, 2021).

To establish a positive first impression, telemarketers use greetings and forms of address adapted to customers' characteristics. Personalized greetings, such as addressing customers by name or adapting the form of address to their profession and circumstances, make the interaction more personalized. This finding is consistent with Hakim (2025), who explained that telemarketing requires communication skills, an understanding of customer needs, and the application of marketing ethics. Such a personalized approach can also create a more comfortable atmosphere for customers during the interaction.

Intonation is another important aspect of the telemarketing strategy at BSI Makassar 2 Branch. Telemarketers apply the concept of a smiling voice, characterized by a friendly, clear, gentle, and enthusiastic tone despite the absence of face-to-face interaction. The use of appropriate intonation is intended to make customers feel valued and prevent them from perceiving telemarketing as a form of aggressive or coercive selling. This finding is consistent with Cyntia and Sastika (2021), who explained that vocal intonation plays an important role in message delivery and can create a more engaging communication atmosphere while generating positive emotional responses among customers.

In addition to intonation, the friendliness of telemarketers when responding to customer inquiries is an important factor. Telemarketers are expected to possess adequate product knowledge so that they can clearly explain the akad (contract), financing mechanism, margin, financing tenure, and other relevant terms and conditions. Friendliness and the ability to provide detailed

explanations demonstrate that telemarketing functions not only as a promotional medium but also as a means of customer service and education for prospective customers. According to Cyntia and Sastika (2021), friendliness in communication reflects a human-centered service approach that enables customers to feel valued and more comfortable during interactions.

The completeness of information was another important aspect identified in the study. Telemarketers provided information regarding gold prices, margins, financing tenures, installment amounts, available gold options, and policies concerning early repayment. Providing comprehensive information enabled customers to obtain a clear understanding of the product before making a decision. From the perspective of S.A.V.E. Marketing, this condition is related to the Education element, which emphasizes providing customers with knowledge and understanding of the benefits and value of a product in order to build trust and reduce uncertainty (Ettenson et al., 2013; Mhaka, 2025).

The findings of this study are consistent with the research conducted by Risma Dani A. (2024) on the role of telemarketing in selling the Family Saver product, which demonstrated that telemarketing can reach consumers personally and establish relationships with customers. A similar personalized approach was identified in the present study through the use of appropriate intonation, personalized greetings, friendliness, and communication adapted to customer characteristics. However, the findings differ from those of Rohmawati (2023), who found that the implementation of telemarketing in promoting the Prohajj product was not fully effective due to inappropriate calling times, inadequate communication standards, and negative public perceptions of telephone-based promotions. This difference indicates that the effectiveness of telemarketing is strongly influenced by the quality of strategy implementation adopted by an institution.

Accordingly, the telemarketing strategy implemented by BSI Makassar 2 Branch can be understood as a marketing strategy that integrates customer data segmentation, SOPs and communication scripts, personalized approaches, appropriate timing, persuasive communication, and product education. This combination constitutes a key strength in establishing more targeted communication and increasing the likelihood that customers will understand and consider Gold Installment Financing.

2. Telemarketing Factors Influencing Customer Decisions

The findings indicate that both internal and external factors influence customers' decisions to choose Gold Installment Financing. Internal factors arising from the implementation of telemarketing include customer targeting accuracy, telemarketers' communication quality, and clarity of product information. Meanwhile, external factors arising from customers' experiences

and considerations include product education, information seeking, service convenience, perceived risk, service expectations, and purchase decisions.

a. Need Recognition

The interview findings indicate that customers' need for Gold Installment Financing emerged after they received explanations regarding the benefits of gold investment and the financing mechanism. Telemarketers' educational efforts played a role in helping customers recognize gold as an alternative investment that could support their financial objectives. This finding is consistent with the consumer behavior concept that the purchasing decision-making process begins with the recognition of a need or desire, which subsequently encourages consumers to seek an appropriate solution (Kotler & Keller, 2016).

In the context of this study, telemarketing functions as an initial stimulus that introduces the benefits of the product to customers. Therefore, the success of telemarketing should not be measured solely by its ability to generate immediate transactions but also by its ability to create awareness of customers' investment needs.

b. Information Search

After receiving the offer, customers sought additional information before making a decision. Such information was obtained from telemarketers as well as other sources, including social media and the BSI application. This condition indicates that telemarketing represents one of the information sources utilized by customers throughout the decision-making process.

From a consumer behavior perspective, information search is an important stage following the recognition of a need. Consumers gather relevant information before evaluating the various alternatives available to them (Kotler & Keller, 2016). Therefore, telemarketers' ability to provide clear and accurate information is essential to ensuring that the information received by customers can serve as an adequate basis for consideration and decision-making.

c. Evaluation of Alternatives

The findings indicate that some customers compared alternative products before choosing BSI Gold Installment Financing. Hadewiyah, for example, considered BSI Gold Installment Financing alongside similar products offered by Pegadaian Syariah. Her decision to choose BSI was supported by the convenience of transactions and the integration of the financing facility with her existing payroll account. This finding demonstrates that customers' decisions are not determined solely by telemarketing activities but are also

influenced by their evaluation of the benefits, convenience, and competitive advantages of the product compared with other available alternatives.

This evaluation process is consistent with the concept of consumer decision-making, which views purchasing decisions as a process in which consumers evaluate several alternatives before making a final choice (Ilahi, 2025). Therefore, telemarketers need to communicate the product's value proposition clearly so that customers can understand the advantages of BSI Gold Installment Financing compared with competing products.

d. Perceived Risk

Perceived risk was identified as one of the factors involved in customers' decision-making processes. Initially, customers expressed concerns regarding fluctuations in gold prices. However, after receiving explanations from telemarketers concerning the installment mechanism and financing terms and conditions, these concerns were reduced.

This condition demonstrates that customer education plays an important role in reducing perceived uncertainty. Clear information regarding the financing mechanism can help customers understand the risks and benefits of the product more rationally. From a consumer behavior perspective, psychological factors, including perceived risk, can influence the purchasing decision-making process (Kotler & Keller, 2016).

Furthermore, the Gold Installment Financing mechanism agreed upon at the outset provides certainty regarding customers' payment obligations. The provisions concerning deferred payment in gold transactions are also related to DSN-MUI Fatwa No. 77/DSN-MUI/V/2010, which serves as one of the Sharia foundations governing gold transactions conducted on a deferred-payment basis (DSN-MUI, 2010).

e. Service Expectations

The findings indicate that customers' expectations regarding BSI's services were generally fulfilled. Customers perceived the services as prompt, friendly, and delivered with patience in explaining the product. Nevertheless, some customers suggested that communication should be conducted more intensively so that the benefits of the product could be understood more comprehensively.

This finding is consistent with Fatimah et al. (2025), who demonstrated that trust and service quality are important factors in establishing customer relationships with Islamic banking institutions. Clear, transparent, and customer-oriented marketing communication can strengthen customers' trust

in banking institutions. Therefore, telemarketing should be viewed as part of the overall service process rather than merely as a sales activity.

f. Purchase Decision

Customers' decisions to use BSI Gold Installment Financing were formed after they had undergone a process of information search, evaluation of alternatives, risk consideration, and the development of confidence in the benefits of the product. Several customers indicated that they agreed to use the product after receiving sufficient information and gaining an understanding of its benefits.

These findings demonstrate that telemarketing plays a role in encouraging customers' decisions through communication and confidence-building processes. However, telemarketing is not the sole factor determining the final decision. Customers' decisions are ultimately shaped by their evaluation of their needs, available information, alternatives, perceived risks, and service quality. This finding is consistent with Kotler and Keller's view that purchase decision-making represents an important psychological process for understanding consumer behavior when selecting a product.

3. Effectiveness of Telemarketing Strategy Implementation and Optimization Efforts

The findings indicate that the telemarketing strategy implemented by BSI Makassar 2 Branch was reasonably effective in increasing customer interest and encouraging customers to choose Gold Installment Financing. This effectiveness was supported by the use of SOPs, segmented customer data, telemarketers' communication skills, and persuasive and informative product education. These findings are consistent with Mayasari (2025), who demonstrated that telemarketing can have a positive influence on customer decisions when implemented professionally, systematically, and in a data-driven manner.

Nevertheless, the implementation of telemarketing continues to face several challenges. These challenges include variations in customer responses, differences in customer characteristics, inappropriate calling times, and negative perceptions of telephone-based promotions, which are sometimes perceived as fraudulent activities.

These challenges are consistent with the findings of Rohmawati (2023), who found that telemarketing may become less effective when calls are made at inappropriate times, adequate communication standards are not established, and the public holds negative perceptions of telephone-based promotions. In contrast, BSI Makassar 2 Branch has anticipated some of these challenges through the implementation of SOPs, communication scripts, the

determination of appropriate calling times, and the enhancement of telemarketers' communication skills.

Several strategies have been implemented to optimize the telemarketing strategy. First, the bank has strengthened consistency and discipline in telemarketing activities. Second, telemarketers are encouraged to understand the characteristics and needs of each customer so that their communication approach can be appropriately tailored. Third, the bank considers the prime time for making calls to minimize disruption to customers' activities. Fourth, communication is directed toward becoming more interactive, allowing customers to express their needs, questions, and concerns.

Fifth, optimization is pursued by improving data quality and strengthening understanding of customer profiles. Segmented customer data enable telemarketers to identify target customers more accurately and tailor offers to their financial capacity and individual needs. This strategy reinforces the principle of data-driven marketing identified in Mayasari (2025).

Sixth, continuous education regarding gold investment and Gold Installment Financing is provided. Such education is important because some customers do not yet fully understand the financing mechanism and the benefits of gold investment. Providing education can also reduce uncertainty and strengthen customers' trust in the product. From the perspective of S.A.V.E. Marketing, this strategy is related to the Education element, which emphasizes providing customers with knowledge and understanding so that they can better assess the benefits and value of a product (Ettenson et al., 2013; Mhaka, 2025).

Overall, the findings demonstrate that the effectiveness of the telemarketing strategy at BSI Makassar 2 Branch is established through a combination of targeting accuracy, personalized communication, information quality, product education, service quality, and trust building. This finding reinforces the view that telemarketing should not be positioned merely as a sales instrument but also as a means of marketing communication and customer education. The study by Nura Safira et al. (2024) on the Gold Installment Financing marketing strategy at BSI likewise demonstrated the importance of marketing strategies in increasing customer interest in Gold Installment Financing.

Accordingly, the primary contribution of the telemarketing strategy identified in this study lies in its ability to establish initial contact, create awareness of customers' needs, provide information, reduce perceived risk, and build customer confidence before the financing decision is made. The final decision remains with the customer after considering their needs, available information, alternatives, perceived risks, and service experience. These findings indicate that the more relevant and transparent the communication,

the greater the potential for telemarketing to support customers' decisions to choose Gold Installment Financing.

Conclusion

Based on the findings of the study on telemarketing strategies in influencing customers' decisions to choose Gold Installment Financing at PT Bank Syariah Indonesia (BSI), Makassar 2 Branch, it can be concluded that the telemarketing strategy is implemented in a planned, systematic, and data-driven manner through the application of Standard Operating Procedures (SOPs), communication scripts, and the use of segmented customer data. Telemarketing activities are not limited to product offerings but also encompass personalized approaches, appropriate timing, politeness, friendliness, the use of a smiling voice, product knowledge, and the provision of complete and transparent information. These strategies enable telemarketers to establish more personalized communication, provide education regarding Gold Installment Financing, and strengthen customer trust.

The factors influencing customers' decisions include targeting accuracy, communication quality, information clarity, product education, information search, service convenience, evaluation of alternatives, perceived risk, and service expectations. Telemarketing primarily functions as an initial stimulus that helps customers recognize their need for gold investment, obtain relevant information, understand the financing mechanism, and reduce uncertainty regarding potential risks. Nevertheless, the final decision is not determined solely by telemarketing activities but results from customers' consideration of their needs, product benefits, available alternatives, perceived risks, service convenience, and service quality.

The implementation of the telemarketing strategy at BSI Makassar 2 Branch can be considered reasonably effective in increasing customer interest and supporting customers' decisions to choose Gold Installment Financing. This effectiveness is supported by persuasive and informative communication, customer data segmentation, product education, and telemarketers' ability to establish relationships and build trust with customers. However, several challenges remain, including differences in customer characteristics and responses, inappropriate calling times, and negative perceptions of telemarketing, which are sometimes associated with fraudulent activities. Therefore, further optimization is required through improvements in data quality and segmentation, appropriate calling times (prime time), enhancement of telemarketers' communication competencies, more interactive and personalized approaches, and continuous product education.

Overall, telemarketing functions as a marketing communication and customer education instrument that supports the customer decision-making process rather than serving as the sole determinant of purchase decisions. The more relevant, transparent, personalized, and informative the communication provided, the greater the potential for telemarketing to create awareness of customers' needs, reduce perceived risk, strengthen trust, and encourage customers to choose Gold Installment Financing at BSI Makassar 2 Branch.

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