

العرفاء : مجلة الشريعة والاقتصاد الإسلامي والقانون

AL-ARFA

Journal of Sharia, Islamic Economics and Law

ISSN: 2988-0483 Vol. 1 No. 1 (2023)

Research Article

Strategy Marketing In Increase Amount Customer Financing Bank Sharia In Indramayu

Sharifah

Fakultas Agama Islam Universitas Wiralodra, sharifah@faiunwir.ac.id

Copyright © 2023 by Authors, Published by AL-ARFA: Journal of Sharia, Islamic Economics and Law. This is an open access article under the CC BY License <https://creativecommons.org/licenses/by/4.0/>

Received : March 21, 2023

Revised : April 08, 2023

Accepted : May 20, 2023

Available online : June 20, 2023

How to Cite: Sharifah. (2023). Strategy Marketing In Increase Amount Customer Financing Bank Sharia In Indramayu. *Al-Arfa: Journal of Sharia, Islamic Economics and Law*, 1(1), 37-47. <https://doi.org/10.61166/arfa.v1i1.5>

Abstract. This article aims to explore how marketing strategies are used to increase the number of financing customers at Bank Jabar Banten Syariah KCP Indramayu, and what are the obstacles faced by marketing lending in increasing the number of financing customers at Bank Jabar Banten Syariah KCP Indramayu. The research method used in this study is a type of field research using qualitative research methods. The research method used to examine the condition of natural objects that describe a data in the form of writing, pictures, and numbers that have been obtained in the form of a narrative. From the research results obtained, the marketing strategy used by Bank Jabar Banten Syariah KCP Indramayu is a strategy that is used in general such as the marketing mix which includes product, price, distribution, promotion by advertising, personal selling, sales promotion and also publicity. Apart from using this strategy, there are several more specific strategies, namely by conducting a Memorandum of Understanding (MoU), Top Up and outreach. And the obstacles faced

by marketing lending are rate competition for third party funds with other banks, obstacles in the process of disbursing funds which can be considered quite long compared to other banks. And another obstacle is the lack of understanding from the public about Islamic Banks.

Keywords: Marketing, Customers, Bjb Syariah Indramayu.

INTRODUCTION

Marketing Strategy is a series of processes carried out to market products or introduce products, including financing products to the public in various ways, so that these products become in great demand by the wider community. Moreover, at this time a lot of Conventional Banks are emerging with products and offers in such a way. The increasing development of banks resulted in increasingly fierce competition between banks. This can be seen from the emergence of many Islamic bank financial institutions and conventional bank financial institutions.

In everyday life, banks play a very important role important. Especially since the more development problem economy. Bank is institution finance Which his job collect fund from community and channel back to the community and give other services, either just collecting funds, or just channeling funds or both collect And distribute fund with objective obtain profit. In Indonesia, regulation about bank sharia contained in Law no. 21 of 2008 concerning Islamic banking. Bank Sharia is a bank that carries out its business activities based on principles sharia and by type consists of Sharia Commercial Banks, Business Units Sharia and Sharia People's Financing Bank (BPRS).¹

The main objective of establishing a financial institution based on sharia This is an attempt by the Muslims to underlie all aspects its economic life is based on the Al-Qur'an and As-Sunnah.² Banking sharia No know term interest/usury because hold firm teachings Islam Which the most important is realize justice and negatetilization or exploitation in business transactions. As already explained by Al-Qur'an Surah Ali Imran Paragraph 130 :

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بِالرِّبَا مَضَاعَفًا مُضَاعَفَةً ۖ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ﴿١٣٠﴾
وَاتَّقُوا النَّارَ الَّتِي أُعِدَّتْ لِلْكَافِرِينَ ﴿١٣١﴾

"O you who believe, do not eat Riba with multiply and fear Allah that you may receive luck" (Surah Ali Imran verse 130).

¹Siti Nasroch Nasution, " *Analysis Strategy marketing In Increase Product Financing BSM Implant* ", Economics Thesis And Islamic business (Medan: 2017).

²Eddie Susilo , *Analysis Financing And Risk Banking sharia* , (Yogyakarta:Student Library, 2017), 29

In muamalah humans must pay attention to the rules that has set God SWT And His Apostle. For maintain human life is given the freedom to meet their needs, however Such freedom does not apply absolutely because freedom is limited by other human freedoms so that mutual tolerance is needed so that it does not conflict occurs that causes humans to lose opportunities to fulfilled his needs.

Development bank Which the more increase resulted competition between bank the more strict. Matter This can seen Lots emerging Islamic bank financial institutions and bank financial institutions conventional. Wrong One institution financial bank sharia that is Bank Bjb Sharia. Development Bank Bjb Sharia Which started with exists the establishment of a Sharia business division/unit by PT. Java Regional Development West And Also Banten Tbk in date 20 May 2000, Which aim to meet need public Java West Which now start growhis wish For can use service banking Sharia on moment That. And until finally at this time the Bjb Syariah bank already owned it place and office in the center of Bandung City, precisely on Jalan Braga No. 135and already has eight branch offices, thirty eight branch offices maid, forty-six, an existing Automated Teller Machine network scattered in several areas in the provinces of West Java, Banten and also DKI Jakarta as well as 43,850 network ATM Together. And on year 2013 in expect Bank Bjb Already the more expand range service Which has spread in some in province area West Java And Jakarta.

Wrong One branch servant Bank Bjb Sharia is in city Indramayu, Bank BJB Syariah has a subsidiary branch of the city of Indramayu several products, one of which is a financing product, which includes: Home ownership financing, gold ownership financing financing ownership vehicle motorized, welfare financing employee, financing retail, microfinance, and pawn.

Development banks Sharia And in Indonesia experience constraint Because bank sharia present in in the middle development And practices conventional banking Which Already take root inpublic life at large. Obstacles faced by banks Sharia cannot be separated from the unavailability of human resources adequate And regulation legislation. Matter This remember that in each country, especially those whose people are predominantly Muslimhave infrastructure inside support operational banking sharia evenly. Consequences of development in each country of course will impact Good in a manner direct nor No direct to development Banking Sharia in world. Matter This remember that in each country, especially those whose people are predominantly Muslim, do not have infrastructure inside support operational banking sharia evenly.³

In the banking world, the terms marketing funding and marketing are known lending. Marketing funding or fundraising is an activity efforts made by banks to

^{3 5} Siti Nasroh Nasution, " *Analysis Strategy marketing In Increase ProductBSM Financing Implants*" Economic Thesis And Islamic business (Medan: 2017).

seek funds from depositors Which later will channeled to party creditor in framework run function as intermediation between party depositor with creditor. Meanwhile, marketing lending is the funds contained in bank can be distributed back by bank to society.

Marketing is a marketing activity. This activity is activities that are as important as the three activities, namely both product, price And location. In activity This every bank try For promote all and its services either directly or indirectly no direct. Can said marketing is liaison between producer with consumer on something market including all strategy which aims to provide satisfaction to consumers.⁴One goal marketing bank is inform all type product which offered and try interesting prospective customer which new.

Marketing is very much needed by banks and business entities In other words, marketing activities are carried out starting from planning, determining product, price, distribution, And method promote it with Meaning satisfying interest customers. In activity very marketing strategic concept is needed. This strategy is then used for meet the goals of the bank, both short term and long term, strategy Which appropriate must customized with need And ability customers.⁵

By because that marketing is means which most powerful for interesting and maintain customers. Wrong one objective marketing bank is inform all type product including product financing, Which includes: Financing ownership House, financing ownership gold, financing ownership vehicle motor vehicles, employee welfare financing, retail financing, financing micro, and mortgage offered and trying to attract potential customers who new.⁶

METHOD

The research method used in this study is a type of field research using qualitative research methods. Qualitative research methods are research methods used to examine natural object conditions, where researchers are key instruments, research techniques are carried out in a triangulation (combined) manner, data analysis is inductive in nature, and qualitative research emphasizes the meaning of generalizations. Research Techniques In the research used is descriptive technique,

⁴Maxmanroe " *Definition of Marketing* " In [https:// www.Maxmanroe.Com/Vid/Marketing/ Pengertian-Marketing.Html](https://www.maxmanroe.com/vid/marketing/pengertian-marketing.html) (Accessed On 12 March 2019)

⁵Siti Nasroh Nasution, " *Analysis Strategy marketing In Increase Product BSM Financing Implants*" Economic Thesis And Islamic business (Medan: 2017).

⁶Nizaryudharta, " *Strategy Marketing Bank Muamalat In Increase Amount Customer*", In "[Http://Nizaryudharta.Blogspot.Com/2015/04/Strategi-Pemasaran-Bank-Muamalat In.Html?=1](http://Nizaryudharta.blogspot.com/2015/04/Strategi-Pemasaran-Bank-Muamalat-In.html?)" (Accessed 23 December 2018 O'clock 21:53)

namely a technique that describes a data in the form of writing, pictures, and numbers that have been obtained in the form of a narrative.⁷

RESULTS AND DISCUSSION

Strategy marketing

Understanding strategy There is a number of type as put forward by para expert. Say strategy originate from say Strategy in Greek is a combination of Stratos or army and ego or leader. A strategy has a basis or scheme for achieve the intended target. So basically strategy is a tool to achieve objective.

According to Stephanie K. Marrus quoted in Husein's book Omar state that strategy defined as something process determination plan para leader peak Which focus on objective period long organization, accompanied drafting something method or effort How so that this goal can be achieved.⁸

Definition of strategy by afred chandler namely strategy is determination target And objective period long something company or organization And allocation source Power For reach objective the. Meanwhile, according to Kenichi Ohmae, strategy is a competitive advantage To use change strength company or organization so that be comparable or exceed strength competitor with method Which most efficient.⁹

From the two opinions above, the strategy can be interpreted as something plan Which arranged by management peak For reach objective Which wanted. Plan This includes: objective, policy, And action Which must done by something organization in maintain existence and win, especially companies or organization must own competitive advantage.

Marketing is something process And managerial that allows individuals or groups to get what they want want by creating, offering and exchanging products of value to other parties or all related activities delivery product or service started from producer And consumer.¹⁰ Marketing own role tree in map business something company and contribute to product strategy. Good company national or international scale makes a marketer reliable for promote product or service. Success something product accepted by target market no only determined by cheap priceor quality which offered, but determined also by strategy marketing Which done.¹¹ Marketing is process planning and execution thinking, pricing, promotion,

⁷Sugiyono, *Understanding Qualitative*, (Bandung, Alfabeta, 2007), 1

⁸Vidya Mardiyana, *"Islamic Marketing Analysis of Jumlad Increasing Strategies Savings Customers at PT. BPRS Jabal Nur Surabaya"*, Sharia Economic Thesis, (Surabaya: 2014).

⁹Late afternoon Nilasari, *"Management Strategy"*, (Jakarta; World Smart, 2014), Hal, 10

¹⁰Augustine Shinta *"Management Marketing"* (Poor: University Brawijaya press (UBPress) Member IKAPI No. 017/JTI/94), Matter, 2

¹¹Nurul huda, *"Sharia Marketing Theory And application"*, (Kencana, 2017), Matter 14

as well as distribution ideas, goods and services to create fulfilling exchanges target individuals and organizations.

Marketing according to Kothler and Armstrong is a social process managerial, where individuals and groups get what they want need and want, through the creation and exchange of products and values with other parties.¹²

So, Strategy marketing is series effort Which taken in order to achieve certain objectives related to the transfer product (goods or service) from hand producer to hand consumer, election target market, And planning mix marketing Which right. Every step Which done in formulate strategy Marketing must be oriented towards achieving customer satisfaction which is the main key to the marketing concept and marketing strategy. Matter That means process Which taken by every party (bank) can vary according to the capabilities and characteristics of each respectively. However with objective end Which The same, that is achievement satisfaction consumer (cousumers satisfaction). All function market (cover power sale, proportion service customer, management product, And research marketing) must coordinate And Work The same to meet need customers in a manner more well compared with competitor.¹³

Every company direct activity his efforts For can produce products that can provide satisfaction to consumers so that within a certain period of time and a certain number of products can be obtained profit as expected. Through the products it produces, company create, build And maintain trust subscribe to the product. The success of a company is very determined by the accuracy of the manufacturer in providing satisfaction to target consumer Which determined, Where efforts marketing directed to consumers Which addressed as target the market.

In this case marketing support the company is based on the marketing concept to be able to define a marketing strategy point to the real target market. The importance of strategy marketing for something company arise from outside, inability company in control all factor Which restricted in outside Company environment. Likewise the changes that occur on factors the No can is known previously in a manner Certain.¹⁴

Understanding Sharia Marketing

Mohammed Shakir Sula And Hermawan Kertajaya in the book Which introduce the concept of sharia marketing is something process business Which the whole process is implementing values Islam. A way how to market something

¹²Irvan Zevi "Analysis Strategy Marketing In Increase Volume Sale Product At PT. Proderma Success Independent" (Accessed On May 14th 2019 Time: 05:40)

¹³Bond Banker Sharia "Manage Business Financing Bank sharia" (Jakarta: PT.Scholastic Library Main, 2015), Matter, 280

¹⁴Reni Maulidia Rahmat, "Marketing Strategy Analysis at PT. Coco Jaya Prima Malassar", Thesis Economy And Business (Makassar. 2012), Matter, 19, 20

process business Which put forward values Which glorify justice And honesty. Sharia marketingis A discipline business Which direct process creation, offer, And value change from something initiator to its stakeholders, Which in whole the process in accordance with contract and the principles of muamalah (business) in Islam.

The sharia market is a market where the customer besides owning motive rational Also own emotional, where all the actions are done not based on the world alone. Customer interested For do business on market sharia, not only because of reason and desire to gain financial only Which characteristic rational, but because of the attachment to sharia values that he adhered to.

Types financing Bank Sharia

- a. Financing Ownership House. Financing Ownership House that is facility financing given to individual for necessity purchase House, place stay, apartment, home office Which sell Through developers or non developers And for No For business, but Can Also used For take over orrenovation.
- b). Financing Financing Vehicle Motorized. Motorized Vehicle Financing is facility financing which are given For buy vehicle motorized.
- c). Financing Ownership Gold. Gold Holdings Financing is a financing product Where Bank give facility financing to Customer for do purchase goods form gold bars/bulbs or jewellery, with method in installments. Goods gold referred to be placed in the control and maintenance of the Bank, as collateral.
- d). Financing micro. Microfinance Is financing provided to small businesses or individuals for working capital needs nor deep investment loan form installment.
- e). Pawn. Pawn is something right Which obtained somebody Which owed on a movable object, which was handed over to him by a debtor or by another person on his behalf, And give power to person Which owe That For take repayment from goods the in a manner come first than people Which owe other; with exception cost For auction goods the. Where somebody That must pawn the goods For get Money.
- f). Financing Well-being Employee. Financing Well-being Employee is product intended For need consumptive, used For multifunction like making or renovation House, canAlso used For multiservice ie No finished use And there are benefits, such as umroh. Employee Welfare Financing namely financing provided by Bank Jabar Banten Syariah to the customer who submitted the financing which one company Where place customers Work has Work The same with Bank Jabar Banten Syariah.
- g). Financing retail. Financing retail is financing Which givenby individual or body business And used For carry out business activities. The amount of the financing given on segment retail This varied on every Bank Sharia .

Research Result

Strategy marketing Which used in Bank West Java Banten Sharia KCP Indramayu according to interview from Mother Nurul bahiyah that is "Increasing MOUs with service or offer *top up* financing to customers with *maintenance* in a manner *continue* to Treasurer or *Customer Existing*".¹⁵

As for targets which aim by party Bank West Java Banten Syariah KCP Indramayu is a legal subject, both in the form of an entity law public nor body law private. Body law public, for example country, government province/regency/city. As for body law private, among others Company Limited (PT), Cooperative, And Foundation. Region enforceability from MoU That, Can regional, national, as well as international. Substance The MoU is cooperation in various ways certain aspects of life and time period. para party Which bound in the MoU no only body law private, however also between country the one with country other. On in fact substance of MoUs for example containing something agreement Work The same in various sectors of life, in the fields of economy, education, health, defence security (defence), finance, expertise, and others. In every MoUs too listed about period time. Period validity period MoU is related with ever Work The same That done, for example three months, six months, one year, and so on etc.

Top Up is the addition of new credit funds to debtors or activity gift credit Which aim increase And add amount loan from a debtor. Matter This Of course makes it easier for many people who are in need of fast funds for urgent needs. It's fun again, to get additional funds the No difficult. Condition Which needed also very simple.

Activity Socialize Which done by Bank West Java Banten Sharia costs by holding socialization that leads to agencies education or institution strength work. Contains about the product one of the financing products is Gold Ownership Financing (PKE). Besides with socialization Bank wide Banten Sharia Also give brochure And do maintenance to customers in a manner commercial.

Marketing Lending Constraints

Competition rates For fund party third with Bank other. Fund third party This is funds Which obtained from public, in the sense public as individual, company, government, House ladder, cooperative, foundation, And others both in rupiah currency as well as in foreign currency. As time goes by, banks in Indonesia and all over the world have had tight days, such as Lots product Which same or rates Which more tantalizing.

Constraint other Which faced by Bank West Java Banten Sharia according to an interview conducted with Mr. Galih Dirgantara namely in the long process of

¹⁵Nurul Bahiyah, *accounting officer*, Bank Bjb Sharia, Indramayu, 28 April 2019.

disbursing funds, for example at other banks there are customers those who apply for disbursement in the morning, in the afternoon they can liquid. Meanwhile, at Bank Jabar Banten Syariah, it can only be disbursed at afternoon.¹⁶

Development bank sharia until moment This of course Not yet maximum Still Lots society Which Not yet understand about bank Sharia, this is a big enough obstacle for Islamic banks. The amount of outreach to the community is carried out by banks sharia for 25 years shows that knowledge of society about it Still minimal. Besides That according to him, Still Lots also institution Islam Which apparently Not yet utilise system banking sharia maximally.

The challenge that must be faced by Islamic banking is how the concept of Islamic banking can humanize users. Besides that system Islamic banking can be an alternative to conventional systems, because conventional systems are suspected of being fragile under certain conditions and How Then application banking sharia could be more fair.

CONCLUSION

Based on the results and analysis of the previous chapter, the authors can conclude that : The strategy used by Bank Jabar Banten Syariah KCP Indramayu is a Marketing Strategy by multiplying *the MoU* to service or offer *top up* financing to customers with continuous *maintenance* to the treasurer or customers *existing*. With *MoU* so can create flavor calm for both parties, knowing clearly the boundaries of rights and obligations of both parties who agree, avoid disputes that may arise someday, as a reference in finish dispute or case Which Possible arise from an agreement.

In addition to multiplying *the MoU* strategies used by Marketing that is with offer *top up* financing Which aim increase or add amount loan from a debtor. And Also held socialization Which lead on agency education or agency strength work. Containing about product financing. Besides with socialization Jabar Bank . Banten Sharia Also give brochure And domaintenance to customers in a manner commercial.

The obstacle faced by Marketing Lending is competition rates For Fund Party Third with Bank other. Fund partythird is the funds obtained from public, in meaning public as individual, company, government, House ladder, cooperative, foundation, And others both in currency rupiah as well as in currency foreign. Apart from the DPK Rate, Marketing Lending has internal constraints the process of disbursing funds is arguably quite long in comparison with Bank other. And constraint other that is lack of understanding from the community about Bank Sharia.

¹⁶Galih aerospace, *accounting Officer* , Bank West Java Banten Sharia, Indramayu, 17 July

Based on the research above, the researcher provides related suggestions with a Marketing Strategy that is expected to be input for parties related. 1). Expected Bank West Java Banten Sharia understand weakness- weaknesses encountered at this time, more creative and active to increase strategy so that Can make Public interested For become Customer Bank West Java Banten Sharia Indramayu. 2). Expected Bank West Java Banten Sharia more reproduce offers Which more tantalizing For para prospective customer or do socialize through media social so that strengthen competition with banks other. Own account active and updated social media. How to promote the product most easy And cheap Which Can We do is promote it through media social. Media social besides used For interact in a manner on line with person other, often also used for promotion. Most social media often used For promotion is Facebook, Instagram, And Twitter. However, according to I, Facebook And Instagram is social media the most effective for promotion moment This.

REFERENCES

- Agustina, Shinta "Manajemen Pemasaran" (Malang: Universitas Brawijaya Press (Ub Press) Anggota Ikapi No. 017/Jti/94).
- Ahmada Nur, Citra Panorama, "Analisis Pembiayaan Bai' bitsaman Ajil Pada Mengembangkan Usaha Mikro Kecil Menengah (Umkm) Di Baitul Maal Wa Tamwil (BMT) Pahlawan Notorejo Tulungagung" Tesis Perbankan Syariah (Tulungagung, 2018)
- Bahiyah, Nurul, Accounting Officer, Bank Jabar Banten Syariah, Indramayu, 28 April 2019.
- Dirgantara Galih, Accounting Officer, Bank Jabar Banten Syariah, Indramayu, 17 Juli 2019.
- Falah, Putri Unjelikal, "Strategi Pemasaran Produk Pembiayaan Kesejahteraan Pegawai (Pkp), Tesis Ekonomi Dan Bisnis (Jakarta, 2017).
- Huda, Nurul, "Pemasaran Syariah Teori Dan Aplikasi", (Kencana, 2017).
- Hibghatullah Mujaddidi, Ahmad, 2013, *Analisis Sistem Marketing Terhadap Peningkatan Jumlah Calon Anggota Di Bmt Ugt Sidogiri Cabang Larangan Sidoarjo Dalam Perspektif Ekonomi Islam* Skripsi Ekonomi Syariah. Fakultas Ekonomi Syariah Universitas Islam Negeri Sunan Ampel.
- Ikatan Bankir Syariah "Mengelola Bisnis Pembiayaan Bank Syariah" (Jakarta: Pt. Gramedia Pustaka Utama, 2015).
- Imayanti, Novita, 2013, *Analisis Produk Pembiayaan IB Multiguna Dalam Meningkatkan Portofolio Pembiayaan Konsumen Pada Bank Muamalat Cabang Surabaya*, Skripsi Ekonomi Syariah. Fakultas Ekonomi Syariah Universitas Islam Negeri Sunan Ampel.

- Kupas, *Tugas Dan Tanggung Jawab Marketing*, <https://www.kupas360.com/2018/04/tugas-dan-tanggung-jawab-marketing-bank.html>
- Kurnia, Jaya, *Sejarah Bank Bjb Syariah*, <https://pengayaan.com/sejarah-bank-bjb-syariah/>, 19 Januari 2019.
- Laila, Nurul, 2015, *Strategi Pemasaran Bank Muamalat Dalam Meningkatkan Jumlah Nasabah*, Skripsi Ekonomi Islam.
- Mardiyana, Vidya, *Analisis Pemasaran Islam Terhadap Strategi Peningkatan Jumlah Nasabah Tabungan Pada Pt. Bprs Jabal Nur Surabaya*, Tesis Ekonomi Syariah, (Surabaya: 2014).
- Maxmanroe *"Pengertian Marketing"*, <https://www.maxmanroe.com/vid/marketing/pengertian-marketing.html> (Diakses Pada 12 Maret 2019).
- Narbuko, Cholid Dan Achmadi, Abu, 2007, *Metodologi Penelitian*, Jakarta: Bumi Aksara.
- Nasroch Nasution, Siti, 2017, *Analisis Strategi Marketing Dalam Meningkatkan Produk Pembiayaan Bsm Implan*, Skripsi Ekonomi Islam. Fakultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Sumatera Utara.
- Nilasari, Senja, *"Manajemen Strategi"*, (Jakarta; Dunia Cerdas, 2014).
- Profil Bank Bjb Syariah, Dalam <http://www.bjbsyariah.co.id/profil>.