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Analysis of the Shariah Marketing Strategy in Increasing the Number of Micro Servers Customers at Sharial Bank Indonesia (KCP Aek Kanopan)

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Abstract In the microfinance marketing strategy of Bank Syariah Indonesia (BSI KCP Aek Kanopan), the marketing mix consists of products, prices, promotions, locations, people, processes, and physical evidence. For this research, the methodology is qualitative, and a data descriptive approach is used. Officials working in the MRM Team Manager section of Bank Syariah Indonesia were interviewed and documented. Microfinance marketing strategies can generate more clients for Sharia Bank Indonesia KCP Aek Kanopan by using SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats). Microfinance offers competitive margins ranging from fifteen million to two hundred million, and a settlement period of between three and sixty months. With modern facilities, it is strategically located in the heart of Aek Kanopan. Promotion is done through socialization, brochures, banners, and social media to raise public awareness.

Keywords: Mixed Marketing, Micro, SWOT Analysis

INTRODUCTION

The Shariah financial institution plays an important role in economic development and as a tool for economic development because of its primary role as an intermediary between the Shahibul maal (who owns funds) and the mudharib (which needs funds), i.e. by collecting and channelling funds from the community. (Oktaviani & Fuadi, 2022). Microfinancing is one of the products made by Sharia Bank. The Shariah Bank provides funding to the community to set up micro or medium-sized enterprises. This will enable more jobs and reduce the unemployment rate. Micro-enterprises have contributed significantly to the growth of Indonesia's economy. Contemporary economies are governed by, including micro-businesses. Micro-enterprises, also known as private-owned enterprises, have the primary purpose of making a living and making a profit. (Iasoma et al., 2021). Sharia banks need marketing to sell their products. This is done to the goal and gain new customers, which in turn will generate profits (Batubara, 2022). In the business world, we're used to competition that requires every business owner to advertise. The basic concepts of marketing and marketing are needed to meet the needs of business and society. Businesses

have to market their goods and services in an increasingly competitive business. A marketer is often referred to as the bottom line of a company because they are responsible for mitigating, knowing the market, and meeting sales targets. The marketing strategy of Bank Syariah Indonesia for microfinance consists of a marketing mix, or marketing mix. (7P). This mix consists of a range of supervised tactical marketing tools that companies use to get desired feedback from their target markets, which includes products, prices, locations, promotions, individuals, processes, and physical evidence. The majority of people in the village still use conventional banks because of the large number of servants, so they don't know the products of the Indonesian Sharia Bank, especially microfinance. As a result of a survey conducted by researchers at BSI Aek Kanopan, the distribution of successful microfinance has declined in recent years. Mr. R. Hamdani Nasution, BSI MRM Team Leader Aek Kanopan, was the subject of the interview used to gather the following data.

Table 1. BSI KCP Aek Kanopan Microfinance Liquidation List

Years	Number of Customers	Melting ceiling
2021	15	1,1 M
2022	45	2,3 M
2023	20	1,7 M

Source: Interview with bpk. R. Hamdani Nasution as MRM Team Leader

The volume of microfinance distribution in BSI KCP Aek Kanopan has declined due to the number of competing banks selling similar products, such as BRI, BNI, Mandiri, Sumut Bank, and Mestika Bank. As a result, BSI KCP Aek Kanopan is trying various marketing strategies to enhance its customers. By 2021, 15 customers received 1.1 million, by 2022, 45 customers received 2.3 million, and by 2023, 20 customers received 1.7 million. By using good marketing and service strategies, it's becoming easier to attract new customers to use microfinance, which will definitely benefit the bank. An effective approach is needed to increase the number of customers. A lot of research has been done on the same subject. NURWIDIYANA research (2022) shows that the 7P strategy (place, product, price, promotion, people, process, and physical evidence) is the most important. Ball pickup systems, canvassing, and door-to-door and open tables are promotional strategies that are considered effective. Instead, research (Tuti Anggraini, 2021) found that implementing a 4P mixed marketing strategy (product, price, location, and promotion) can help increase the number of customers. (produk, harga, lokasi, dan promosi) Taking into account the above situation, the author will write an article entitled "Analysis of Sharia Marketing Strategies in Increasing the Number of Microfinance Customers at Sharia Bank Indonesia (KCP Aek Kanopan)" which will discuss further about the microfinance marketing strategy.

LITERATURE REVIEW

1. Marketing

Marketing means meeting the needs and wishes of customers. This includes pricing products, selling them, and delivering them to customers and other partners. Finding a target market to buy goods or services, raising brand awareness, and building a good image is a marketing goal. Effective marketing strategies enable companies to get closer to customers, understand their needs and preferences, and encourage product purchases. The company uses the marketing mix to its marketing targets in the target market. Ningsih (2020) stated that the 7P marketing mix is a marketing concept that combines seven essential components that companies can use to meet the needs and wishes of customers.

- 1) Product: Something offered to the market to be observed, owned, used, or consumed to satisfy a desire or need (Harahap et al., 2023).

- 2) Price: Price is very important to bear in mind as it will affect the behavior of the product marketed (MAS'ARI et al. 2020).
- 3) Location: A location or distribution channel consists of a group of organizations that perform all the tasks (functions) necessary to provide the product (Harapap et Al., 2023) This location must be strategic and accessible.
- 4) Promotion (Promotion): Companies use promotions to inform markets about new products or services through advertising, personal sales, sales promotions, and publications. Promotion indicators include advertising displays, oral ads, and brochures and ads. (Shafitranata, 2019).
- 5) Individuals: Individuals who work are included in the marketing mix. The people who work at the bank are an important resource that can serve customers directly. To customer satisfaction, the elements, competence, attitude, hospitality, and other behavioral elements of the staff are essential to the Indonesian society. (Ahmadisyah et al., 2022).
- 6) Process: During the financing process, customers often ask about how the process is, how long it takes, and what requirements must be met. Since employees are the motor of the company, this process ensures the quality of service (Resmiatini & Hapsari Imanika, 2020). It shows how simple banking services are for customers.
- 7) Physical Evidence: Physical evidence is very important as support. Customers can easily understand the service because there is a physical support. The customer's choice to buy the goods or the value advertised may be indirectly influenced by the physical means. According to Putri et al. (2023), means usually consist of physical buildings, furniture, equipment, accessories, logos, and colors.

2. Provision

To help them start a business, buy goods, or meet other needs, banks or financial institutions provide funds or bills to individuals, companies, or groups. It's known as financing. Financing given by funding institutions, such as the Sharia Bank, to its clients is referred to as "financing" in the narrow sense. In other words, financing broadly means financing or spending, that is, funding given to support a planned investment, either by yourself or by others. (Yanti, 2021).

METHOD

Interviews and documentation were conducted with employees in the MRM Team Manager section of Shariah Bank Indonesia for this qualitative research. The aim of this research is to identify the strengths, weaknesses, opportunities, and threats of the microfinance marketing strategy used by Bank of Indonesia KCP Aek Kanopan in its effort to gain more new clients. The SWOT matrix is useful to show which strategies are successful in increasing the number of customers and how the matrix produces alternative strategies that companies can use to their vision and mission.

RESULT AND DISCUSSION

Result

Marketing Strategy to Increase the Number of Microfinance Customers at Sharia Bank Indonesia KCP Aek Kanopan

The success of bank advertising depends on the marketing strategy applied. Shariah Bank Indonesia uses marketing strategies to expand its clients. BSI KCP Aek Kanopan uses the 7P marketing mix to increase microfinance to market the product. This mix includes products, prices, locations, promotions, individuals, processes, and physical evidence. Based on findings with Mr. R. Hamdani Nasution, Leader of the MRM Team for product

distribution and fundraising from the community, BSI KCP Aek Kanopan, along with other banks, has the goal of providing a range of comparable products. The funding that can be provided by BSI KCP Aek Kanopan ranges between 15 million and 200 million, with a funding duration between 3 and 60 months. Because the location of BSI KCP Aek Kanopan is in the city center of Aek Kanopan, the location was chosen. The company has its headquarters in Aek Kanopan, Kualuh Hulu Prefecture, Labuhan Batu North District, 21457. To sell micro products to potential customers, BSI KCP Aek Kanopan uses a variety of strategies. Some methods include surveys, promotions on social media, placing banners at locations like BSI KCP Aek Kanopan, and direct to the market.

BSI KCP Aek Kanopan hopes to accomplish many things, such as merchants, mobile phone companies, workshops, and wholesale companies. BSI Kcp Aek Kanopan microfinance is managed by four people, including Team Leader (MRM TL), Micro Marketing Manager, Executive Retail Sales (RSE), Liquidation Manager, and Manager (BOSM). The goal is to increase human resources. In the process of microfinance services, the prospective client of BSI KCP Aek Kanopan has gone through several stages. A photocopy of the husband and wife's CTP for promotions and other business documents, as well as photocopies of the family and household cards, is the first stage. The second stage is to check prospective consumers for their characteristics, including whether they've had a previous batch problem. The third phase is to conduct a candidate's eligibility survey by the BSI. The agreement is made and implemented in the fourth phase, which is advertising. The fifth step is to ensure that documents related to microfinance requirements can be released immediately. The physical evidence is the BSI office of KCP Aek Kanopan. Examples include company logos or symbols, motto, brochures, employee appearances, uniforms, interior and exterior decorations, comfortable waiting spaces, and name cards.

Microfinance product marketing strategy using SWOT analysis methods

The SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) is an analysis that evaluates strengths, weakness, strength, opportunity, and threat (MUKSIN RAFIQ ZIKRILLAH, 2020). According to this analysis, an effective strategy requires a good balance between internal and external factors. SWOT analysis for BSI KCP Aek Kanopan microfinance products includes:

a. Strength

The BSI KCP Aek Kanopan has a quick and easy microfinance process. The terms of submission of funding do not burden the customer; if the customer can meet the requirements, the funds can be disbursed within 2-3 days. 3. Easy requirements 4. The price offered is relatively cheap From 15,000,000 to 200,000,000

b. Weaknesses

1. The product is not very well known Generally speaking, the public is not too familiar with the sharia banking product. They're still very civic with the terms used by the Sharia banking institutions. Therefore, this is one of the weaknesses that requires a strategy to improve public understanding of BSI products.
2. Inadequate parking areas are one of KCP Aek Kanopan's weak points, which makes some customers feel uncomfortable, especially for four-wheeled vehicles.
3. Less effective promotion on social media.
4. Marketing that does not reach the entire community.

c. Opportunities

1. The majority of the population of Aek Kanopan is Muslim, so BSI KCP Aec Kanopan has plenty of opportunities to market microfinance products.

2. BSI Aek KCP Kanopan's strategic location: BSI's office is located in the city center. It's also close to shopping malls, offices, and other.
3. Technological advances that make it easier to connect with new clients through social media
4. The government supports the growth of the Shariah economy

d. Threats

1. Competition with conventional banks that exist in aek kanopan The emergence of similar financing in other banks is a major threat to business. This may be due to the fact that the promotion of other banks is better and the promised bonuses are more attractive.
2. Trouble financing: No bank or other financial institution can avoid the risk of troublesome financing. Though irreversible, the problematic financing tendency can be minimized. Financing that's stuck or not running smoothly is called troublesome financing.
3. The use of funds provided by the bank is not in accordance with the contents of the agreement when submitting the financing. In other words, the customer uses the funds for purposes other than those listed in the contract at the time of submission of the funding. In practice, some customers take microfinance products for purposes other than building a business or gaining capital. As a result, when the bank requests proof of the financing details (BON), the customer often avoids and is unable to show them.
4. A lot of similar products that offer advantages Many similar products are offered by other financial institutions or banks. These products offer advantages such as lower margins, higher ceilings, non-excessive estimates, and so on. That's why I'm interested in switching to a bank or a financial institution.

Discussion

SWOT Analysis With EFAS IFAS Table

Table 2. IFAS Microfinance BSI KCP Aek Kanopan

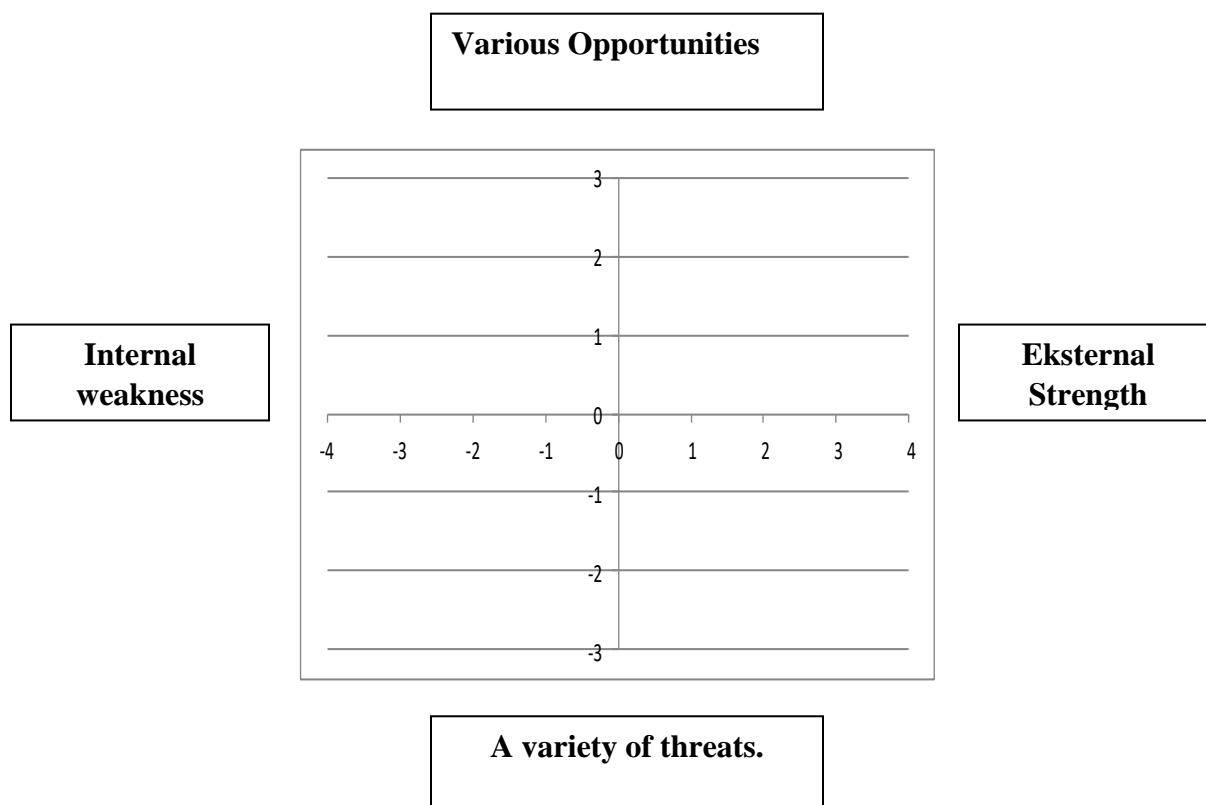
No	BSI KCP Aek Kanopan microfinance internal factor	Weight	Rating	Score total (weight x Rating)
Strength				
1	BSI KCP Aek Kanopan is the first sharia bank that exists in aek kanopan	0,15	4	0,61
2	Fast and easy financing process	0,15	3	0,45
3	Simple requirements	0,12	4	0,48
4	The price given is relatively cheap	0,15	4	0,61
Totally		0,58	-	2,15
weakness				
1	The product is not too well known to the public	0,12	3	0,36
2	Inadequate parking area	0,09	2	0,18
3	Less effective promotion through social media	0,12	3	0,36
4	Marketing that reaches the whole layer of society.	0,09	2	0,18
Totally		0,42	-	1,09
number		1,00		3,24

Table 3. EFAS Microfinance BSI KCP Aek Kanopan

No	BSI KCP Aek Kanopan Microfinance External Factor	Relative Weight	Rating	Total Score (wight x Rating)
Opportunities				
1	The development of technology that makes it easy to attract new customers through social media	0,14	3	0,41
2	Government support for the development of the Shariah economy	0,17	4	0,69
3	The majority of the people in aek kanopan are Muslims	0,17	3	0,52
4	Strategic location of BSI KCP Aek Kanopan	0,14	3	0,41
Totally		0,62		2,03
Threats				
1	Competition with the convensioanal bank that exists in aek kanopan	0,14	3	0,42
2	Problematic financing	0,07	2	0,14
3	Use of funds is not consistent with the contents of the agreement at the time of submission of funding	0,10	2	0,21
4	A lot of similar products that offer advantages	0,07	2	0,14
Total		0,38	2	0,90
Number		1,00		2,93

The IFAS score was 3.24 and the EFAS rating was 2.93, as shown in the IFAS and EFAS table above. For each factor, the total score was as follows: strengths 2.15, weaknesses 1.09, odds 2.03, and threats 0.90. Thus, the strength above the weak value was 1.06, and the odds above the threat value was 1.14. Once these factors are identified, SWOT diagrams can be used to describe situations.

IFAS	S-W	2,13 – 1,08	X = 1,06
EFAS	O-T	2,03 – 0,91	Y = 1,14



According to the above data, BSI KCP Aek Kanopan's microfinance marketing SWOT analysis is in quarter 1, which means aggressive (positive-positive) strategies help companies leverage their strengths and opportunities to move forward and greater success.

Internal	Stenghts (S)	Weakness (W)
	<ul style="list-style-type: none"> BSI KCP Aek Kanopan is the first sharia bank in aek kanopan Fast and easy financing process Easy requirements Prices given are relatively cheap 	<ul style="list-style-type: none"> Unknown products Inadequate parking spaces Inefficient social media promotions Marketing that reaches the whole layer of society
Eksternal	Opportunities (O)	Strategy (WO)
	<ul style="list-style-type: none"> Technological developments that make it easier to attract new customers through social media Government support for the development of the Shariah economy The majority of the population in aek kanopan are Muslim BSI KCP Aek 	<ul style="list-style-type: none"> Provide knowledge and information about BSI through comprehensive socialization in remote areas (O3, W1) Provides a comfortable place of service (T4, W2, W4)
	Strategy (SO)	
	<ul style="list-style-type: none"> Professional SDM (O1, S3) Improve relationships with local governments (O2, S2) Providing servers with the best quality on customers (O3, S4) 	

Kanopan's strategic location		
Threat (T)	Strategy (ST)	Strategy (WT)
<ul style="list-style-type: none"> • Competition with konvensional banks in aek kanopan • Problematic financing • Use of funds not in accordance with the contents of the agreement (account) at the time of submission of the funding • Lots of similar products that offer advantages 	<ul style="list-style-type: none"> • Conduct restructuring such as extending payment periods (T2, S4) • More selective in providing services to customers (T3, S2) 	<ul style="list-style-type: none"> • Socialization and Create a gifted program to attract public interest (T4, W1) • Improve services to remote areas (T1,W1)

After completing the SWOT analysis process, BSI KCP Aek Kanopan's marketing strategy will produce the appropriate SWOT analytics for developing future microfinance products. This analysis will ensure that the company is in the right strategic position to have a commercial advantage by considering the following factors:

1. Providing servers with the best quality for customers, aimed at ensuring that customers are satisfied with the products or services they receive.
2. Enhancing Professional SDM with the aim of facilitating the achievement of the goals of the bank because high-quality SDM is considered capable of performing its duties and functions as an employee in an institution.
3. Improving relations with local governments: Banks work with the local government to support integrated financing programmes for the development of small and medium-sized enterprises (SMEs) and empowerment of the community. The aim of this collaboration is to stimulate local economic growth and strengthen the SME sector.

CONCLUSION

The SWOT analysis on the marketing of Microfinance products of Bsi KCP Aek Kanopan is located in Quadrant 1 which means aggressive (positive-positive) strategies supporting the company to continue to maximize its strength, as well as the opportunities to continue advancing and achieving broader success. The right marketing strategy for Microfinancing products in Bsi Aek Aek kanopan in developing Micro products of its future is in Quad 1 (S O Strategy) namely: Providing servers with the best quality to customers, Developing Professional SDM and Enhancing relations with local government.

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