

## Marketing Strategy In An Effort To Increase The Number Of Members Of Savings And Loans Products In The Jasa Bintang Muda 88 Cooperative In Makale District, Tana Toraja District

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**Abstract.** *The purpose of this study was to find out what marketing strategies were carried out by the Bintang Muda 88 service cooperative in increasing the number of members of the savings and loan product and to explain the explanation of the product marketing strategy savings and loans can have an impact on the development of the number of members in the young star service cooperative 88. The type of research informants 5 people. Data collection was carried out by means of observation, interviews and documentation. The research results obtained by promotion by implementing the 4P strategy (product, price, place and promotion) are proven to be able to increase the number of members in saving and loan savings at the Bintang Muda 88 service cooperative because the Bintang Muda 88 cooperative markets its products on social media such as facebook, instagram and so on and conduct outreach to various places of service. By Implementing the 4P strategy, it can have an impact on increasing the number of outstanding members by increasing the number of savings and loan members every year..*

**Keywords** Products, Price, Place and Promotion

### 1. INTRODUCTION

The purpose of this research is to determine the marketing strategy carried out by the Jasa Bintang Muda 88 Cooperative in increasing the number of members of its savings and loan products. Explain the implementation of the marketing strategy for savings and loan products which has been implemented which can have an impact on the development of the number of customers in the Jasa Bintang Muda 88 Cooperative. As a business entity, the cooperative is an economic organization that seeks to mobilize potential resources to advance the welfare of members because economic resources are limited and in developing cooperatives they must prioritize the interests of members and face competition in the market, cooperatives must be able to work efficiently following cooperative principles and economic rules . Therefore, member participation will greatly determine the success of the cooperative in helping to achieve members' economic goals, in accordance with the cooperative's task of strengthening and developing the member's economy. A marketing strategy is basically a comprehensive, integrated and integrated plan in the field of marketing, which provides guidance on the activities that will be carried out to achieve a company's marketing goals.

In other words, marketing strategy<sup>1</sup> is a series of goals and objectives, policies and rules that provide direction to a company's marketing efforts from time to time, at each level and its reference and allocation, especially as a company's response to facing the environment and competitive conditions. always changing (Assauri, 2017).

One of the cooperatives that has used a marketing strategy is the Bintang Muda 88 Services Cooperative which is located in Makale District, Tana Toraja Regency. The Bintang Muda 88 Services Cooperative which initially still used a conventional marketing strategy pattern, namely by carrying out promotions through brochures, began to change its marketing pattern. by adapting to the current market. The use of marketing strategies at the Bintang Muda 88 Services Cooperative is based on developments in the economic situation in society, so that as a form of adjustment to the economic conditions of the community the Bintang Muda 88 Services Cooperative begins to determine the right marketing strategy. Another reason for the change in marketing strategy patterns used by the Bintang Muda 88 Services Cooperative is because of the large amount of competition that has emerged between financial institutions. This competition increasingly encourages the Bintang Muda 88 Services Cooperative to change its marketing strategy pattern in order to remain competitive with other financial institutions. The reason for researching marketing strategies at the Bintang Muda 88 Services Cooperative is because there is a lot of competition with various financial institutions. This competition increasingly encourages the Bintang Muda 88 Services Cooperative to change its marketing strategy pattern in order to remain competitive

## **2. LITERATURE REVIEW**

Menurut Marrus (2014), strategi adalah suatu proses penentuan rencana para pemimpin puncak yang berfokus pada tujuan jangka panjang organisasi, disertai penyusunan suatu cara atau upaya bagaimana agar tujuan tersebut dapat dicapai. Manajemen strategi menjadi populer karena merupakan salah satu faktor penting dalam dunia bisnis, khususnya bagi para pelaku bisnis yang selalu mengejar kinerja unggul, antara lain menjadi penenang dalam persaingan bisnis. Oleh karena itu manajemen strategi, telah dikembangkan menjadi pemenang dalam persaingan bisnis. Oleh karena itu manajemen strategi telah dikembangkan menjadi teori yang secara substantive membantu para manajer dalam rangka pengambilan keputusan strategis untuk mengatasi masalah-masalah rumit dalam organisasi (Ramadan & Borgonovi, 2015).

According to Marrus (2014), strategy is a process of determining plans by top leaders that focus on the long-term goals of the organization, accompanied by the preparation of a method or effort on how to achieve these goals. Strategic management has become popular because it is an important factor in the business world, especially for business people who always pursue superior performance, including calming business competition. Therefore, strategic management has been developed to become a winner in business competition. Therefore, strategic management has been developed into a theory that substantively helps

managers in making strategic decisions to overcome complex problems in organizations (Ramadan & Borgonovi, 2015).

Based on this definition, it can be concluded that marketing strategy is the determination of marketing policies by controlling factors that can be controlled, as well as factors outside the company's strength to achieve company goals through consumer satisfaction (marketing strategy). In other words, marketing strategy is a series of goals and objectives, policies and rules that provide direction to a company's marketing efforts with comprehensive planning, implementation and evaluation, in the field of marketing, which provides guidance on the activities carried out to achieve a marketing goal. company. With a marketing strategy, implementing programs and creating company goals can be done effectively, consciously and rationally. The marketing mix is a set of tools that marketers can use to shape the characteristics of the services offered by marketers to shape the characteristics of the services offered to customers Tjiptono (2014), From the definition above it can be concluded that the marketing mix is a series of marketing tools that are interrelated, organized which are controlled and used by the company to achieve marketing objectives in the target market while meeting customer needs and desires so as to achieve consumer satisfaction. Marketing Mix (Marketing mix) consists of:

Product Strategy. According to Kotler and Armstrong, a product is something offered to the market to attract attention, be bought and sold, used or consumed. Syukur, P. A., & Syahbudin (2020) 2. Pricing Strategy. According to Tjiptono, price is a sum of money or other aspects that are useful in getting a product Nurhadi, N., & Salim, (2019). 3. Place Strategy. According to Lupiyohadi, place or location is related to marketing channels, which is a combination of location and decisions regarding distribution channels Nasuka (2020) 4. Promotion Strategy. According to Tjiptono, promotion is marketing communication to influence, persuade or remind the target market of a company's product so that it is accepted, purchased or attracts consumer loyalty. Barcelona, O., Tumbel, T. M., & Kalangi (2019) Based on the definition above, it can be concluded that the marketing mix is the four core components in marketing to influence consumers in making purchasing decisions. These four components are product, price, place and promotion. A product is something that a company offers to its consumers. Price is the amount of money consumers have to pay to get a product. Place is a location where consumers can find and use the products provided by the company

### **3. METHODS**

This study uses a qualitative method. Qualitative methods are research procedures that produce descriptive data. Speech or writing and behavior that can be observed by people (subjects) themselves. This approach directly shows the setting and individuals in the setting as a whole, the subject of the investigation, whether in the form of an organization or an individual, is not narrowed down to a separate variable or a hypothesis, but is viewed as part of a whole that produces descriptive and written data with information from people involved in the object. In this case, it is the party authorized to handle marketing strategies. According to Sugiyono (2014), the determination of informants often used in qualitative research is purposive sampling. In this study, the determination of information was chosen by purposive sampling, namely a data source sampling technique with certain considerations and objectives. The particular consideration in question is choosing a data source or person who is considered to know the most about what is expected. Research informants in research are people who can provide information. The research informants in this study were the Bintang Muda 88 Service Cooperative which consisted of several main informants/key informants, namely the leader of the Bintang Muda 88 Service Cooperative and one of the staff/employees of the Bintang Muda 88 Service Cooperative. In addition to the two main informants, the researcher also selected three members of the Bintang Muda 88 Service Cooperative as supporting informants to confirm the data from the two main informants.

### **4. RESULTS**

Marketing strategy of savings and loan products implemented by Koperasi Jasa Bintang Muda 88 in increasing the number of members Savings services have an important role for a financial institution, both banks and non-banks, this service aims not only to benefit the institution but also to benefit members. Savings services are formed on the basis of collecting member funds to be stored and redistributed to other members who need funds, including in Koperasi Jasa Bintang Muda 88 to make it easier for members to make loans and savings. Talking about the marketing strategy carried out by Koperasi Jasa Bintang Muda 88 in increasing the number of customers of savings and loan products, namely by carrying out several marketing strategies, based on the results of interviews with several informants regarding the marketing strategy of Koperasi Jasa Bintang Muda including products, price, place & promotion, it can be explained as follows:

## **4.1 Product**

### **4.1.1 Product:**

The marketing strategy offered by Bintang Muda 88 in offering its products is by conducting socialization to various places such as schools, churches, etc. The obstacles faced in marketing its products are time issues because not all people have the same time and activities. Likewise, the Staff of the Bintang Muda 88 Service Cooperative, Mrs. Desi Turu Allo, explained that the products available at the Bintang Muda Service Cooperative are savings and loans, student savings (0-17 years), term savings (preparation for old age for each member with a 5-year contract and from the age limit of 17-75 years), JSBM savings (insurance savings), student savings, agricultural savings (to accommodate all agricultural products from members), dream savings and vehicle savings. The marketing strategy implemented by the Bintang Muda Service Cooperative is an approach to the community/villages, providing socialization, refreshing and mobilizing partners. According to Mrs. Desi Turu Allo, socialization can have a good impact on increasing the number of members because it prioritizes villages because so far many senior cooperatives have only been engaged in savings and loans, so the Bintang Muda Service Cooperative is present by offering savings and loans and doing several businesses.

### **4.1.2 Price**

Mr. Stepanus Pallunan as head of the Bintang Muda service cooperative explained: "The price of savings and loan products at the Bintang Muda 88 Services Cooperative starts from opening an account with administration of IDR 600,000,- while the minimum deposit depends on the package taken and for subsequent deposits it also depends on the package taken. Mr. Stepanus Pallunan also explained that if a member's savings book is lost and the person who lost it is Bintang Muda staff/cadre, a savings book replacement fee of IDR 50,000 will be charged, whereas if a member's savings book is lost at the office, they do not need to pay the replacement fee for the book and if the savings book is full, the book will be replaced with a new savings book without any fees.

### **4.1.3 Place**

According to the explanation from the head of the Bintang Muda 88 Service Cooperative regarding the location/place of the Bintang Muda 88 Service Cooperative, the location of the Bintang Muda 88 Service Cooperative is in a very strategic location because it is on the side of the road and is close to residential areas and is also easy to reach because it is located on the highway. According to several customers, one of them is Mrs. Paulina, explaining that the shape and layout of the Bintang Muda 88 Service Cooperative is very

comfortable and simple, both in terms of decoration and layout for members to make transactions, there is also a waiting room in each service room, there is also a hall for holding briefings/meetings which can also be used by members to write receipts, etc. and there is also a Bintang Muda 88 restaurant.

#### **4.1.4 Promotion**

Based on the interview results, according to the head of the Bintang Muda 88 Service Cooperative, the aim of conducting promotional activities is to increase the number of members of the Bintang Muda 88 Service Cooperative and to promote its products. In conducting promotional activities, the Bintang Muda 88 Service Cooperative carries out several forms of promotional activities as follows: - Mass media. One way the Bintang Muda 88 Service Cooperative promotes its products is by installing banners/billboards about the Bintang Muda 88 Service Cooperative in every cadre's house/in every region so that the public can see and pay attention to it more easily. Based on the results of the interview, according to the leadership of the Bintang Muda 88 Services Cooperative, the aim of carrying out promotional activities is to increase the number of members at the Bintang Muda 88 Services Cooperative and promote its products. In carrying out promotional activities the Bintang Muda 88 Services Cooperative carries out several forms of promotional activities as follows: - Mass media. One way the Bintang Muda 88 Services Cooperative promotes its products is by installing banners/billboards about the 88 Bintang Muda Services Cooperative in every cadre's house/in every area so that it is easier for people to see and pay attention to it. - Electronic Media. Promotion via electronic media is carried out with Facebook, Instagram, etc. accounts. Promotion through electronic media is quite good, because the Bintang Muda 88 Services Cooperative can cover and disseminate information about Bintang Muda widely so that the public can see the latest information about the products of the Bintang Muda 88 Services Cooperative. - Private sales. Through personal selling, the Jasa Bintang Muda 88 Cooperative carries out a pick-up strategy where this strategy is carried out in marketing the products of the Jasa Bintang Muda 88 Cooperative by assigning employees as marketing to offer products to prospective members and visiting members who want to make transactions but do not have much free time to come to Bintang Muda 88 Services Cooperative office so that it will make it easier for members to make transactions without having to come directly to the Bintang Muda 88 Services Cooperative.

The impact of marketing strategies for savings and loan products can increase the number of members using savings and loan products at the Jasa Bintang Muda 88 Cooperative. As for the impact of the marketing strategy implemented by the Jasa Muda 88 Cooperative in increasing the number of members using savings and loan products, based on the results of interviews with the Jasa Muda 88 Cooperative, the marketing strategy implemented was 4P (product, price, place & promotion) which turned out to be able to increase the number members who use savings and loan products, this is proven by the increase in the number of members at the Bintang Muda 88 Services Cooperative. The impact of the savings and loan marketing strategy is proven to be able to attract people's interest in using these savings because if you look at the development of the number of members every year it has increased from 2019-2023 .

## **5. CONCLUSION**

Based on the research conducted by the researcher at the Bintang Muda 88 Service Cooperative, it can be concluded that the marketing strategy applied to savings and loan products at the Bintang Muda 88 Service Cooperative is the Marketing Mix 4P (product, price, place & promotion). The impact of the savings and loan product marketing strategy in increasing the number of members at the Bintang Muda 88 Service Cooperative from the product, price, place & promotion that the Bintang Muda 88 Service Cooperative has carried out has an impact. The Bintang Muda 88 Service Cooperative has effective results in its implementation, so that it has a positive impact in increasing the number of members using savings and loans, this positive impact is proven by the number of customer developments.

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