

Marketing Mix Strategy for Mitraguna Berkah Financing Products at Bank Syariah Indonesia Renon Denpasar Branch Office

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Abstract. Bank Syariah Indonesia Renon Denpasar Branch Office as an institution engaged in the financial sector is certainly inseparable from marketing strategies as a support for its growth and development. The marketing strategy aims to support banks in achieving success and as a measure of banking performance. So that a marketing mix is also needed to achieve banking goals and objectives so that it can increase the number of customers in the bank. The focus of the research 1. How is the marketing mix strategy of mitraguna blessing financing products in increasing the number of customers at PT Bank Syariah Indonesia Renon Denpasar Branch Office? 2. What are the obstacles faced in implementing the marketing mix strategy for mitraguna blessing financing products to increase the number of customers at PT Bank Syariah Indonesia Renon Denpasar Branch Office? Research Objectives 1. To find out the application of the marketing mix strategy of financing mitraguna blessing in increasing the number of customers at PT Bank Syariah Indonesia Renon Denpasar Branch Office. 2. To find out the obstacles faced in implementing the marketing mix strategy of financing products mitraguna blessing to increase the number of customers at PT Bank Syariah

1. INTRODUCTION

Bank Syariah Indonesia Renon Denpasar Branch Office as an institution operating in the

financial sector certainly cannot be separated from marketing strategies as a support for its growth and development. This marketing strategy aims to support banks in achieving success and as a benchmark for banking performance. Marketing strategy according to Ilvia Lanniza and Tuti Anggraini is selecting and analyzing the target market which is a group of people the company wants to reach and creating a suitable marketing mix.

Over time, various types of sharia banking financing products have developed so that banks are encouraged to get customers with the right marketing strategy. The availability of similar products offered by other banks makes it possible for customers to choose superior products. So sharia banking requires an appropriate marketing strategy.

Bank Syariah Indonesia Renon Denpasar Branch Office offers several products, one of which is the blessing partner financing product. Mitraguna Berkah financing is collateral-free financing aimed at BUMN and PNS employees with the source of salary or payroll payments through Bank Syariah Indonesia. Mitraguna Berkah financing is offered with a murabahah or sale and purchase agreement.

So, in this case, marketing a blessing partner product requires a good and appropriate marketing strategy. This marketing strategy is applied through a marketing mix to achieve effective and targeted marketing, so that the number of customers interested in financing will increase every year.

The increase in the number of customers is determined based on whether the customers themselves are satisfied or not. Customers will determine the increase in the number of customers by triggering buying interest or repurchase decisions. In measuring customer satisfaction, it can be seen from several indicators, namely repeat purchases (buying again), referrals (willingness to recommend products), and retention (not easily influenced by negative things about the company).⁷

Therefore, the author is interested in reviewing further research with the title "Analysis of Marketing Mix Strategy for Mitraguna Berkah Financing Products in Increasing the Number of Customers at Bank Syariah Indonesia, Renon Denpasar Branch Office."

2. RESEARCH METHOD

Marketing Mix Strategy uses the method of literature study and exploration of the Marketing Mix Strategy. In its preparation, complete and relevant information and data are required which include:

1. Literature Study

Literature study is a data collection technique carried out from various sources references related to Marketing Mix Strategy. In the literature study, information is obtained about the theories, methods and concepts that are appropriate to the problem. The references

obtained are from several books and research journals that have been conducted.

2. Exploration

Exploration carried out in research aims to gain broader knowledge about a situation. In the exploration process and stages, Marketing Mix Strategy in detail. From the process of collecting these forms,

3. RESEARCH RESULTS AND DISCUSSION

1. Marketing Mix Strategy for Mitraguna Berkah Financing Products in Increasing the Number of Customers at Bank Syariah Indonesia Renon Denpasar Branch Office

a) Product

In an effort to increase the number of customers in banking, banks must maximize product quality so that they can maximize purchases or repurchases of these products. One of the factors in the product elements is determining the logo and motto. The logo is a series of characteristics of a bank, while the motto is a series of words that contain the bank's vision and mission in serving the community.

Blessing partner financing is in accordance with the meaning of the logo, namely reflecting confidence and enthusiasm. Then the motto of sharia banking is to become a top 10 global Islamic bank so that the link to the product is to convince customers that Mitraguna Berkah's products are truly sharia.

b) Price

Price is an important aspect in marketing mix activities. Price can determine the decision to purchase a banking product, so it is very important to pay attention to determining the price. In the Mitraguna Berkah financing product, there is a special price in certain months for customers who will apply for Mitraguna Berkah financing.

The triangulation results show that special prices for blessing partner financing products are usually given to certain agencies and key persons from agencies that have collaborated with BSI. One of them is the PLN agency. Special prices appear in certain monthly periods

c) Place

Location is the physical structure of a business which is the main component involved in forming the impression of a business carried out by the company in carrying out its business placement and activities in providing service channels needed by customers. In the location there is access that needs to be considered. Access is one of the location indicators that really needs to be paid attention to. In this case, access can be in the form of a location that is easily reached by public transportation. Hasil triangulasi

menyatakan bahwa lokasi kantor BSI Kantor Cabang Renon Denpasar sangat strategis yaitu berada di pusat pemerintahan kota dan kabupaten. Memudahkan bagi nasabah untuk mengakses lokasi kantor tersebut dan dijangkau oleh transportasi umum maupun pribadi

d) Promotion

Promotion is a form of marketing communication which is a marketing activity that seeks to disseminate information, influence and remind the target market of the company and its products so that they are willing to accept, buy and be loyal to the products offered by the company in question. In promotion there is an advertising factor.

Advertising is one of the important activities in the marketing mix. The main purpose of this advertising is to provide information about the product to the target to increase sales.

The triangulation results explain that the promotional media used for Mitraguna Berkah financing products are mass media, print media and electronic media. Such as using social media WhatsApp, Facebook, Instagram, brochures, installment simulations, and open booths to related agencies

e) People

The importance of human resources in marketing determines future marketing success. In the people element there are service people. In service organizations, service people usually through good, fast, friendly, thorough and accurate service can create customer satisfaction and loyalty towards banking which will ultimately improve the good name of the banking company.

This theory is in line with the results of triangulation which states that BSI marketing must always respond quickly to customers, use eye-catching brochure media because it has a big influence on customers' decisions whether to ask questions or continue to be interested in financing, according to SOPs, assisting customer needs, and providing excellent service.

f) Process

The process is a combination of all activities generally consisting of procedures, work schedules, mechanisms, activities and routine matters, where services are produced and delivered to customers. One of the things contained in the process is complexity. In the process there is complexity which is a factor in the process elements. Complexity relates to the steps and stages of the process

g) Physical Evidence

The final 7P marketing mix strategy is physical evidence or physical facilities. Physical facilities are something that significantly influences customers' decisions to buy and use the products offered. There are media that create attention. The form of media that creates attention is to make physical facilities as attractive as possible to attract customers from the target market. This theory is in line with the results of triangulation which states that the physical facilities for customers who come to the bank are free parking facilities, a comfortable building, air conditioning from 8 am to 6 pm, there is a dealing room and waiting room on the 2nd floor, a prayer room on 3rd floor, installment simulation, and brochure

2. Constraints faced by marketing in implementing the marketing mix strategy for Mitraguna Berkah financing products

A product that will be marketed to a target market will certainly have obstacles faced by the company's marketing, especially in implementing the marketing mix strategy. Some of the obstacles faced are as follows:

The obstacle faced by marketing in implementing the marketing mix strategy for Mitraguna Berkah financing is when customers and institutions have used products or payroll from other banks and have received facilities from other banks, so marketing needs a more approach towards these customers.

4. CONCLUSION

Based on the results of research, data analysis, and discussion regarding Marketing Mix Strategy Analysis for Mitraguna Berkah Financing Products in Increasing the Number of Customers at PT Bank Syariah Indonesia Renon Denpasar Branch Office, the following conclusions can be drawn:

1. Marketing mix strategy for Mitraguna Berkah financing products at PT Bank Syariah Indonesia Renon Denpasar Branch Office using the 7 elements of the marketing mix, namely product, price, place, promotion, people), process (process), and physical environment (physical evidence). The people element plays a very big role in increasing the number of customers, because the quality of human resources greatly influences the company's growth. The increase in the number of customers for this product is based on repeat purchases, referrals (willingness to recommend the product), and retention (not easily influenced by negative things about the company).

2. The obstacles faced in implementing the blessing partner financing product at PT Bank Syariah Indonesia Renon Denpasar Branch Office are competing banks that offer similar products to similar target markets, moreover.



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