

## Social Media Marketing In Developing Lazisnu Products

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**Abstract.** In order to address a number of issues, this study attempts to determine the most effective marketing techniques for Lazisnu items, particularly when it comes to social media marketing. Field observation techniques and a qualitative approach with a scientific foundation were used in this study to interpret the occurrences that were observed. The study's findings indicate that the internal and external variables of the research object have an impact on marketing strategy efforts. The existence of Lazisnu, the degree of rivalry among rivals, people's enthusiasm in starting their own businesses, and people's limited saving capacity are examples of external variables. Internal issue factors, on the other hand, prevent marketing strategies from being successful. These include subpar human resource quality, less creative promotional efforts, a lack of infrastructure and funding, and a failure to keep up with digitalization trends in the marketing industry.

**Keywords:** Marketing, Promotion Strategy, Lazisnu Products

### INTRODUCTION

The role of the larger community was the inspiration behind the creation of Lazisnu, a sharia-based financial institution that transcends all social, religious, and economic divides. Building a financial system that is more equitable and, more crucially, accessible to even the tiniest enterprises can be a collaborative effort by all facets of society. The growth and advancement of microbusinesses in Lazisnu surroundings is a major factor in the development of the country. As for banks, they can only operate at the upper middle level, despite expectations that they could eventually become financial intermediaries (Yusuf, 2020).

In reality, Lazisnu is an autonomous company endeavour that has been professionally managed and grown. The Baitul Maal component was created mainly to support Lazisnu institutions and ensure the well-being of members and recipients of ZISWAF monies (zakat, infaq, alms, and waqf). Lazisnu is known to have two primary roles: finance, or providing financing, and funding, or gathering funds (Suryantara & Syahmat, 2022). There is a strong relationship between these two roles. This relationship mostly relates to finance strategies that prevent a lack of cash or liquidity when needed, on the one hand, and plans for collecting funds so as not to cause idle funds (Idle Money), on the other.

Some parties in the current Indonesian developments attribute the country's economic woes to baitul maal's role during the former Islamic caliphate. This kind of rapid development suggests that Lazisnu has increasingly promising future prospects. But there are undoubtedly challenges ahead for this progress. According to Hendi Suhendi, there are two reasons why Lazisnu is currently facing difficulties. Firstly, internal elements are those that are specific to Lazisnu. This is evident from the fact that a large number of Lazisnu managers and

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administrators are ignorant of both the fundamentals of ethical business management and sharia law. Second, external issues, such the existence of a public culture that does not completely understand the establishment of sharia financial institutions, are not fully acknowledged by Lazisnu. (Moridu, 2022)

Lazisnu offers the standard products, including financing and savings options, just like Lazisnu does overall. Contracts like Murabahah financing, Ijarah financing, Musyarakah financing, and Mudharabah financing are used in financing products. Mudharabah Savings, Eid al-Fitr Savings, Eid al-Qurban Savings, and Term Savings are the savings products available in the interim. The goal of this savings programme is to give people the chance to set aside a portion of their assets for future usage in accordance with their needs.

Considering the range of things available, the location appears to be quite strategic given that it is close to a road. Lazisnu frequently faces a number of challenges with the products it makes available to the public that are not caused by Lazisnu, such as the public's ignorance of sharia financial products, their reluctance and closed attitude towards Lazisnu products, and the fact that the benefits and advantages of the product have not been fully communicated to potential customers. Product packaging is also a problem, as it tends to be boring and even outdated, which deters potential buyers. Finally, less inventive and more successful promotional strategies are used to generate interest in the products.

These days, every business needs technology, and it needs to keep developing in order to assist the business achieve its objectives. The development of the internet will bring about enormous changes in human behaviour, relationships, and interactions with others. The way social and economic activities are carried out has presented issues for the global communications network. Not only do messages facilitate the flow of information, but documents, movies, pictures, and sounds are also used. Internet users can use it in a variety of ways. Giving pupils knowledge about the world, for instance, interacting with friends on social media, or teaching them how to manage a business—more specifically, an internet business—are a few examples (Moridu, 2020).

An organisation puts a lot of effort into its web promotions. A financial company called Lazisnu bases all of its products on sharia law. Lazisnu uses a variety of marketing strategies to launch its goods, including social media campaigns on Facebook, Instagram, Twitter, and other platforms. The company also works to create and enhance the savings and finance solutions it offers. It is regrettable, nevertheless, as it was discovered that a large number of Bangkalan residents in the Kamal area are still unaware of and confused about Lazisnu.

In essence, one of the factors that determines whether a product is successful to sell is its marketing or promotion plan. Customers will be hesitant to purchase a product, regardless of its superior quality, if they have not heard about it or do not think it will be useful (Wayan, 2018). A promotion that reaches and is understood by consumers is a good, acceptable, and successful marketing tactic. Not only should a product's benefits be communicated, but it should also be able to explain to customers the advantages of adopting the product in question. A product's marketing plan has a significant impact on a company's development. Similar to this, Lazisnu, a sharia financial institution, requires a suitable and successful marketing plan that can entice the general public or prospective clients to want to transact, thereby benefiting Lazisnu's business development and the microeconomic advancement of the neighbourhood (Posumah, 2022).

## **RESEARCH METHOD(S)**

The author's research methodology involves normative juridical analysis, which involves data collection through the review of books, journals, and other publications through library study procedures. Descriptive analysis is used in research as part of the strategy. This method is used to investigate the current state of human groups, objects, ideas, cognitive systems, or events (Sugiyono, 2016).

In order to analyse the events that occur, the author of this research used a qualitative approach with a scientific foundation in addition to secondary data obtained from field observation techniques. This study employed secondary data for its data collection. Indirect data, or secondary data, is information gathered from books, papers, or notes published by an organisation or business as well as journals and library studies.

Data triangulation is used in this study to ensure the validity of the data. Finding more and various sources of the same information can be done through triangulation. As highlighted by Moleong (2007), "Data triangulation is a data validity checking technique that utilises something else from outside the data for checking purposes or as a comparison to the data." According to Yusuf (2017), triangulation is a technique used in data collection to produce more reliable and accurate results and interpretations of the data.

## **FINDINGS AND DUSCUSSION**

Finding a solution requires giving careful thought to the different issues that crop up in sharia financial institutions, or more accurately, Lazisnu, the Indonesian economy's colour that is founded on sharia principles in response to the economic woes of the lower middle class.

Managing the appropriate solution will relieve a great deal of people from the challenges associated with local economic development and assist the state and government in ending poverty. This issue calls for a precise approach and analysis that takes into account the circumstances of society. Since the solutions provided in response to these challenges offer two positive aspects that can be advantageous, such as for the people who use the product as well as for Lazisnu in maintaining quality for operational sustainability, the solutions will be more harmonious and readily accepted by the public in this way. long time and keep coming up with new ideas in spite of all obstacles.

Due to the numerous issues mentioned above, Lazisnu is making a greater effort to effectively promote financing solutions by being straightforward and educating consumers about the advantages of using these products. Lazisnudi is making an attempt to provide the following:

### **1. Enhancing Human Resource Quality**

Every business and government agency is still waiting for high-quality human resources (HR). Every action taken by an organisation needs to be carried out by a staff that is competent and able to execute tasks and assignments in accordance with planned goals. The establishment of a registration framework implemented by the office determines the calibre of human resources for every employee. A strong recruitment framework will enable you to hire employees with superior human resources. Employee performance is impacted by the quality of their human resources, and representative implementation may serve as an example of the calibre of resources that each employee possesses. Every organisation wants to achieve the anticipated aims through reliable staff execution (Hasibuan 2017). In essence, every business will make an effort to keep moving forward with employee implementation in order to meet the objectives that have been put forth. Employee performance is the outcome of the work that is produced by workers and is evaluated based on both quantity and quality in an attempt to fulfil all duties in line with the responsibilities that have been delegated to them (Mangkunegara 2018).

To be able to design an effective marketing strategy performance for business development and continue to support the lower middle class economy, management must fully integrate all of the creativity and high levels of loyalty found in every human being. Similar to this, Lazisnu's management, which has complete authority to explore and maximise each member's potential, can maximise human potential through a variety of techniques. Lazisnu is currently working on the following projects:

**a. Enhancing Provider Quality**

Providing the greatest customer service is a top priority that needs to be continuously enhanced. Conventional banks are making growth because they provide exceptional customer service, which instills a high level of trust in the bank in the minds of its clients. As a result, the number of bank customers is always rising. Thus, taking a look at the traditional banking system, Lazisnu needs to do everything in its power to attract more clients by using the moral standards that the Prophet lived by. Consumers will be comforted to use Lazisnu products whenever they visit thanks to the kind, prompt, and accurate service as well as the pleasant, verbal contact.

**b. Raising the calibre of employees**

It is imperative that companies pay close attention to the calibre of their workforce, since human capital is just as crucial to their success as technology. Employee quality is the outcome of human resources' labour towards accomplishing the ultimate aim of producing work that is effective, efficient, and well-executed (Flippo, 2005). A high degree of employee accomplishment can be determined by quality of personnel, and this will ultimately affect how well organisational goals are achieved (Ruky, 2004).

In any field, people are essentially the primary engines that drive a company's operating procedures, both directly and indirectly, towards achieving a shared objective. The realm of sharia financial institutions, most especially Lazisnu is where this is also the case.

First and foremost, having a positive disposition is essential for Lazisnu managers since they will be interacting with the community and clients who have joined Lazisnu *Makin Amin* directly. A pleasant disposition towards guests, demonstrated by a constant smile, consideration for any grievances or difficulties raised by (possible) clients during transactions, and so forth, are some examples of positive personality traits. Another crucial aspect of having a positive attitude towards visitors is always extending greetings (*Assalaamualaikum*). Since extending welcomes is one of Lazisnu distinguishing features, the intention of the greeting itself is to pray for the safety of people who hear it and speak it, and it contains subtle sharia implications. Warm and welcoming service truly calms and comforts Lazisnu patrons, therefore when everything is done consistently, Lazisnu will ultimately have a positive reputation.

Because company image influences consumer purchase behaviour patterns, company image or image is one of the defining criteria for a firm's success.

Businesses have a part in determining the personality or purchasing habits of their customers. A firm that enjoys a positive reputation in the community will undoubtedly have little trouble advertising itself and drawing customers in for in-store purchases. Customer

satisfaction will rise if they had a positive interaction with a business. Conversely, there will be a drop in satisfaction following a negative event. Once a store's or company's reputation is damaged by the public, its merchandise will decline or suffer losses. Consequently, maintaining a positive reputation is crucial for retailers and service providers. Lazisnu has a positive corporate image, which helps to project a positive identity. These factors can eventually result in high awareness, loyalty, and a positive reputation, all of which can raise customer satisfaction.

Second, employee creativity supports the creative ability provided by Lazisnu management, one of which is the good performance of employees. This should give Lazisnu more energy to promote items successfully in order to grow its business and assist the local populations going through financial hardship, particularly in the business sector or with MSMEs. The reason for the high sales of Lazisnu items can be attributed to Lazisnu's inventiveness. The emphasis on fostering employee creativity stems from the understanding that creativity fosters innovation, efficacy, and resilience within an organisation. Businesses will always need to be highly creative in order to contribute to earnings or perhaps obtain a competitive edge. However, it might be harmful to the business if there is a decline in originality (Marasabessy & Santoso, 2014). In order to maximise results, this will subsequently force a company to give its workers the best opportunities for increased innovation and creativity.

Thirdly, the ability to speak clearly, accurately, and in a way that the other person can understand is known as communicating skills. Essentially, all employees across the board need to be proficient communicators. In the realm of sharia-compliant financial institutions, too. Managers at Lazisnu

Particularly those in the teller or customer service departments, need to be proficient communicators. Because having effective communication skills would be very helpful and provide a welcoming impression for (possible) clients when they visit Lazisnu for business or to report issues. Additionally, having strong communication skills can help Lazisnu managers effectively and engagingly communicate the benefits and advantages of the product.

Since an organisation in this context is a group of individuals working together to accomplish organisational goals, it follows that communication is an essential component of both organisational life and In order to fulfil a company's vision and goal, cooperation must be established through communication between departments in accordance with the nature of their respective tasks. "Organisational communication is defined as communication that occurs within an organisation, whether carried out between individuals, individuals and groups, or

between groups, both formal and informal," states Alvonco (2014: 16). Establishing effective communication channels will make all organisational operations operate smoothly and affect the loyalty of the workforce.

Aside from that, one of the duties of a system manager is to become proficient in and knowledgeable about the systems and products of sharia financial institutions, particularly Lazisnu. This will facilitate the management's ability to determine the best course of action for promoting their goods in light of the variety of community needs in order to benefit the community. Consequently, administrators of Lazisnu must carefully and thoroughly study all available information regarding the organisation. It is envisaged that with strong and comprehensive insight, the operational performance can be carried out smoothly and be able to establish customers' confidence and sense of trust without a doubt.

## **2. Improving Socialisation in the Community**

The community must have accurate knowledge or understanding of Lazisnu role and products in order to be able to assist and offer the best service possible. Thus, it is essential to first foster mutual understanding within the community before collaborating to use Lazisnu products—which prioritise the needs of the lower middle class community—to enhance the economy of Muslims in particular and Indonesia in general. Socialisation is one method that may be used, and it is the best way to bring all the positive ideas and improvements in society about the welfare and economic advancement of the ummah through support for MSMEs to reality. When a marketing message is simple to comprehend and aligned with the wants or worries of the target audience, socialisation is another well-known aspect that gives people a sense of ease.

In order to effectively market its products and foster community interaction, Lazisnu must develop these strategies. One such strategy is to inform the public about Lazisnu products at community events, such as regular recitations, mosque events, or prophetic birthday celebrations, and extend invitations to locals to attend. Aside from that, community outreach might take place in conjunction with the regular monthly distribution of supplies. It is thought to be highly advantageous to successfully and efficiently promote Lazisnu items at this time.

## **3. Making the Most of Technology Most individuals or businesses use technological expertise as one of their instruments to assist them reach their goals of success, but others also abuse it to aid commit crimes.**

It is impossible to separate technology from its fundamental spirit, which is the idea that it should facilitate all human endeavours, regardless of their morality. Many people benefit from technology since it reduces the amount of time, effort, and resources needed to complete

a task. With so many venues or forums for information exchange, like websites and social media, the spread of knowledge has gotten easier and more efficient thanks to technical advancements. Nearly everyone on the planet uses social media to trade or look for information of any kind, including sharia economics.

The use of digitalization in sharia economics, as seen in Lazisnu Technological sophistication is becoming more and more important, especially when it comes to marketing and promotion. Nearly all sharia financial institutions make the most of information technology to spread knowledge about their goods to a wide audience, enabling a greater and more significant reach. The primary objective of Lazisnu is to attract new clients by drawing attention to the products offered by sharia financial institutions, which differ significantly from conventional financial institutions in terms of values. Considering that marketing in development had to be done directly and was constrained by time and location, this phase is unquestionably highly helpful and effective at the marketing level. In the meantime, nothing is limited by space or time in this digital age. The same is true for Lazisnu's efforts to optimise product marketing strategies so that they can be embraced by the larger community. It is important to keep in mind that they haven't yet fully utilised the digital space, which includes beginning to set up social media accounts and actively sharing information about the products offered on platforms like Facebook, Instagram, and WhatsApp.

## **CONCLUSION AND RECOMMENDATION**

The research can be concluded as follows after it has been discussed. First off, social media has been used extremely well with Lazisnu items. However, some people are still ineffective due to a lack of creativity and innovation in their use of social media, as well as a dedication and consistency that is not yet stable. Second, there were two types of issues with Lazisnu product marketing: internal and external. External causes include the community's lack of interest in saving and entrepreneurship, competitive competition, and Lazisnu's still-minimal existence. Human resources a lack of technological proficiency, and a lack of skill in communicating product information are examples of internal factors. Third, in terms of product marketing issues, Lazisnu can resolve these issues by enhancing the calibre of its human resources, maximising technology (facilities and infrastructure), and socialising in the community to the fullest extent possible in order to increase awareness of Lazisnu products.

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