
MARKETING MANUVERS BASED ON *JAMAAH* INVOLVED FOR SAVINGS PRODUCTS IN INCREASING OF CUSTOMERS AT MICROFINANCE

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Abstract

Global competition is a fact in economic life that occurs not only in the goods market but also in the services market. Microfinance must have a marketing strategy to achieve optimal profits. Marketing strategy is a complex company activity in which there are interconnected marketing variables. This research aims to explore and describe how microfinance increases the number of customers based on *jamaah*-involved marketing maneuvers. This was conducted at KSPPS. BMT NU Bondowoso City Branch aims to find out the marketing maneuvers used and the efforts made by KSPPS. BMT NU Bondowoso City Branch in increasing public interest in these savings products. This research was carried out using a data collection process utilizing observation, interviews, and documentation. Data processing is carried out through Editing, Organizing, and Analyzing, analysis is carried out with a case study. Marketing maneuvers used by KSPPS. BMT NU Bondowoso City Branch is a marketing mix strategy that can increase public interest. This research shows that marketing maneuvers were implemented in all 4P's and extended the marketing mix widely.

INTRODUCTION

Global competition is a fact in economic life that occurs not only in the realization of business plans. Marketing maneuvers must provide a clear and focused picture not only in the goods market but also in the services market. For BMT to survive and further develop its market share, it must have marketing maneuvers to achieve optimal profits (Rahman & Pratikno, 2022). Marketing maneuvers are complex company activities in which there are interrelated marketing variables. Marketing maneuvers play an important role in business success (F. Rahman, 2022). Therefore, the marketing sector plays an important role in realizing the business plan. Marketing maneuvers must be able to provide a clear and directed picture of the activities that the company will carry out to maximize opportunities in different target markets (Rahman et al., 2022).

Every financial institution, both banks and cooperatives, always strives to increase the number of their customers. One of the main products offered is savings or savings products. In increasingly competitive competition, effective marketing strategies or marketing maneuvers are needed to increase the number of customers (Mulyadi, Rahman, & Niode, 2022). Marketing maneuvers or savings product marketing strategy movements are important. This is because savings products themselves tend to be homogeneous between financial institutions. Therefore, innovation and differentiation are needed in marketing strategies to attract the interest of potential new customers and retain old customers. Various marketing tactics and techniques can be applied, such as attractive promotions, competitive profit sharing, easy access, and customer loyalty programs (Rahman & Handayati, 2023). The success of this savings product marketing maneuver will ultimately have a significant impact on increasing the number of customers owned by a financial institution.

This research will examine in depth the marketing strategies and maneuvers carried out by financial institutions in marketing their savings products, as well as analyze their impact on increasing the number of customers (Kunaifi, 2016b). Therefore, good marketing maneuvers are very necessary, especially at KSPPS. BMT NU Bondowoso City Branch so that the public can get to know and understand the products and services provided. KSPPS. BMT NU Bondowoso City Branch is unique in its ability to increase customers amidst intense competition in the microfinance industry. Improving the quality of marketing will increasingly show the level of success, namely increasing the number of customers and increasingly loyal existing customers (Rahman, Pratikto, Murwani, & Handayati, 2024). It is

hoped that the research results can provide valuable input for the development of more effective savings product marketing strategies.

METHOD

Research methods are a scientific way to obtain data with specific purposes and uses. This journal uses an exploratory descriptive approach because this research will try to review real life by collecting detailed data, namely using interviews, observation, and documentation techniques. This research uses qualitative research which in principle aims to provide a phenomenon of events or social interactions in society to search for and find meaning in the real context (Fauji et al., 2021). To obtain accurate information regarding marketing strategies and maneuvers carried out by microfinance, observations were carried out for 20 working days at the BMT NU Bondowoso Branch office. Next, data verification was carried out through in-depth interviews with branch leaders, especially marketing managers. Some data is confirmed with relevant customers to obtain valid data.

Qualitative research is descriptive research and tends to use analysis with an inductive approach. Highlighting the research process and utilizing a theoretical basis is carried out so that the research focus is following the facts in the field (Rukin, 2019). Research on Sharia microfinance institutions has been widely discussed under several titles. They all discuss implementation and influence (Matnin et al., 2021), such as preferences (Kunaifi et al., 2021), Implementation (Kunaifi, 2016a), effectiveness (Saputra et al., 2021) and so on. These researches are similar studies carried out using the same methods to explore the phenomena to be analyzed.

RESULTS AND DISCUSSION

Marketing maneuvers play an important role in business success. Therefore, the marketing sector plays an important role in realizing the business plan. Marketing maneuvers must be able to provide a clear and directed picture of the activities that the company will carry out to maximize opportunities in different target markets (Assauri, 2004). Marketing maneuver is selecting and analyzing a target market which is a group of people that a company or business wants to reach and creating a marketing mix that is suitable and can satisfy that target market (Alma, 2008).

Marketing mix or what is known in Indonesian as 'marketing mix' is the basic foundation of a business. The marketing mix is a combination of variables or activities that

are the core of the marketing system. In other words, the marketing mix is a collection of variables that a company can use to influence consumer responses. One of the most widely known developments in the marketing mix concept is the 7P marketing mix. This concept was introduced by Booms and Bitner which contains four 4P elements plus three new elements, namely Physical Evidence, People, and Process. So with the marketing mix, you can determine the level of marketing success followed by consumer satisfaction (Kunaifi & Syam, 2021).

Even though no new marketing strategy was found, it was found that there was a unique marketing mix implementation at BMT NU Bondowoso Branch. This maneuver is in the form of the marketer's ability to take an emotional approach, namely in the form of family. One different thing is that working hours do not apply to marketers' activities. Service is carried out optimally when customers are enjoying free time with their families and the place of interaction is outside the office, such as in a shop, home, or mosque. The normal marketing mix applied by a marketer is as follows:

1. Product. A product is something that can be offered to the market for purchase, use, or consumption that can fulfill wants and needs.
2. Price is an important factor in the marketing mix and determines the marketing domain implemented by a company. Price can be defined as an amount of money (plus some goods if possible that are needed to get a combination of goods and services).
3. Place. Determining a place that is easily accessible and visible will make it easier for consumers to know, observe, and understand the product or service being offered. The placement of a product or service greatly influences the price level. The more representative a place is, the higher the value of a product will be. For industrial products, the place is defined as a distribution channel, while place service products are defined as a place for service delivery.
4. Promotion. The company tries to promote all the products or services it has, either directly or indirectly. Without promotion, it is not expected that customers will be able to get to know the products or services offered. Promotion is the most effective means of attracting and retaining consumers. One of the goals of promotion is to inform about all types of products offered and try to attract new potential consumers.
5. People are people who have direct contact with the business. This person is also a human resource in a company so they can be called an employee. Company employees

are very important for the company because they are the ones who will provide services to consumers.

6. Physical evidence, in the marketing mix of physical evidence in the service industry, there must be physical evidence that the service was delivered. Apart from that, physical evidence is related to how the business and product are perceived in the market, for example physical evidence of the presence and establishment of a business.
7. Process is an additional element of the marketing mix that has received serious attention in the development of marketing science. How processes or mechanisms, starting from offering products to the process of handling customer complaints effectively and efficiently, need to be developed and improved. This process will be a very important part for the development of financial institutions so that they can produce products in the form of services whose processes can run effectively and efficiently, apart from that of course also being well received by customers (F. Rahman, 2022).

So, the results of research in the field can show that the marketing maneuvers used at KSPPS. BMT NU Bondowoso City Branch uses Marketing Mix 7P marketing maneuvers, including:

1. Products, savings products available at BMT NU are quite complete and follow customer needs, namely member savings (SIAGA), *fathonah* education savings (SIDIK *Fathonah*), *wadi'ah* term savings with prizes (SAJADAH), savings *mudharabah* futures (SIBERKAH), hajj and umrah savings (SAHARA), *Eid* savings (SABAR), *mudharabah* savings (TABAH), *ukbrawi* savings (TARAWI).
2. Member Savings (SIAGA) is provided for those of you who intend to become members and owners of BMT NU with profitable profit sharing, namely 70% of the SHU using a *musyarakah* agreement. SIAGA consists of: SIAGA is paid once in the amount of Rp. 100,000,- mandatory standby per month Rp. 20,000,- and Special SIAGA paid at any time with a minimum deposit of Rp. 100,000,-, Basic and Mandatory SAGA can only be withdrawn when membership ceases, while Special SIAGA can be withdrawn in accordance with applicable provisions. *Fathonah* Education Savings (SIDIK *Fathonah*) is a saving for those of you who want to achieve your educational goals perfectly with a profitable 45% profit sharing, using a *mudlarabah muthlaqah* contract. Deposit at any time with withdrawals every new school year and semester. Initial deposit Rp. 2,500,- and the next deposit is a minimum of Rp. 500. *Wadi'ah* Term Savings with Prizes

(SAJADAH) are savings with profits that can be enjoyed initially by getting prizes directly without being drawn, using the *wadi'ah yad al-dhamaanah* contract and can be withdrawn at any time based on the applicable provisions. Mudlarabah Term Savings (SIBERKAH) is a saving with abundant profits with a profit-sharing of 65%, using a *mudlarabah muthlaqah* contract. Minimum initial deposit of IDR. 500,000,- with a minimum term of 1 (one) year. Hajj and Umrah Savings (SAHARA) are savings that can make it easier for you to carry out Hajj and Umrah by getting abundant profits with a 65% profit share as additional provision for Hajj and Umrah costs, using a *mudlarabah muthlaqah* contract. Minimum initial deposit of IDR. 100,000,- and subsequent deposits according to ability. Deposits at any time and withdrawals can only be made when carrying out the Hajj and Umrah except for Islamic *udzur*. Lebaran Savings (SABAR) is a saving that can make it easier for you to meet your Eid needs by getting a profit from a profit-sharing of 55%, using a *mudlarabah muthlaqah* contract with an initial deposit of IDR. 10,000,- and the next deposit is a minimum of Rp. 5,000. Deposits at any time and withdrawals can only be made every month of Ramadan. *Mudlarabah* Savings (TABAH) is a savings account that can make it easier for you to meet your daily needs because deposits and withdrawals can be made at any time and get a profit-sharing profit of 40%, using the *mudlarabah muthlaqah* contract. Initial deposit Rp. 10,000 and then a minimum of Rp. 2,500. Ukhrawi Savings (TARAWI) is saving and giving charity without losing your savings and giving it to the poor and orphans, using a *mudlarabah muthlaqah* contract with an initial deposit of Rp. 25,000,- and then a minimum of Rp. 5000,- with 50% profit sharing.

4. Price, is the price for registering the savings of a new member or customer, namely with the following details: Rp. 10,000,- deposited in the member savings savings book (SIAGA), Rp. 10,000,- to pay for administration and creation of savings and pay the initial deposit on the savings you wish to register as specified.
5. Place, for the place can be interpreted as the location of the office and the place of distribution. The place and office are very maneuverable, namely on the side of Jalan Diponegoro which leads to the Bondowoso city square. The distribution carried out by BMT NU is via a pick-up and drop-off system, namely savings

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- staff/field officers pick up the savings at the customer's home or workplace. So this service is a way that can make it easier for customers to save at BMT NU.
6. Promotion, which is carried out by KSPPS BMT NU Bondowoso City Branch, where savings staff go directly to the field, home, or workplace of prospective customers so that they can meet face to face which can make it easier to convince and gain their trust, making it easier to offer their products. For other promotions, all KSPPS employees. BMT NU Bondowoso City Branch also plays a role in promoting products by distributing brochures, accessing the BMT NU-Q application, and using existing social media.
 7. People, human resources (HR), or what could be called employees who work at BMT NU. Where all employees must undergo training first so they know sharia economic principles and the systems used at BMT NU.
 8. Physical evidence, physical evidence of BMT NU is shown by establishing a branch office in Bondowoso city, and for each transaction there is written evidence, for example, a slip or receipt that has been agreed upon by BMT and the customer.
 9. Process. The savings registration process at KSPPS BMT NU is very easy, you only need a KTP/KK and the process can be done in less than one day. A good, friendly, and polite service process will give a special impression to customers so that customers can give their trust so they will not turn to other companies.

CONCLUSION

Based on the research results that have been presented, it can be concluded regarding Marketing Maneuvers for Savings Products at KSPPS. BMT NU Bondowoso City Branch uses 7P marketing maneuvers, as follows; The products are Siaga, Sidik Fathonah, Sajadah, Siberkah, Sahara, Tabah, and Tarawi. Price (price) registration price with the following details: Rp. 10,000,- deposited in the member savings savings book (SIAGA), Rp. 10,000,- to pay for administration and creation of savings and pay the initial deposit on the savings you want to register. A place with a ball pick-up system. Promotion is done face to face, making it easier to offer the product. People are employees who have been trained in sharia economic principles. Physical Evidence by establishing a branch office in Bondowoso City, and for each transaction there is written evidence. A good, friendly, and polite service process will give a special impression to customers. By using marketing maneuvers, the ratio

of savers at BMT increases every month, this is very effectively implemented by financial institutions to increase customers' interest in saving. Apart from that, innovation and creativity in carrying out promotions to potential new customers are adapted to the culture in the region.

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