

# **The Influence of Promotion on the Public's Interest in Becoming Customers at KSPPS BMT NU Branch Karang Penang**

**Muhammad Taufiq Hidayat<sup>1</sup>**  
Institut Agama Islam Al-Khairat, Pamekasan, Indonesia  
[taufikjoker78@gmail.com](mailto:taufikjoker78@gmail.com)

**Abd. Rohman<sup>2</sup>**  
Institut Agama Islam Al-Khairat, Pamekasan, Indonesia  
[Abd.romansiri@gmail.com](mailto:Abd.romansiri@gmail.com)

**Busro<sup>3</sup>**  
Institut Agama Islam Al-Khairat, Pamekasan, Indonesia  
[busro@gmail.com](mailto:busro@gmail.com)

**Mudi Ferdiansyah<sup>4</sup>**  
Institut Agama Islam Al-Khairat, Pamekasan, Indonesia  
[muhdiferdiansyah@gmail.com](mailto:muhdiferdiansyah@gmail.com)

## **ABSTRACT**

Analyzing the influence of promotions on people's interest in becoming customers at KSPPS BMT NU Karang Penang Branch. The research was conducted using a qualitative approach, with a case study type of research. Data collection techniques were carried out using observation, interviews and documentation methods. Meanwhile, checking the validity of the data uses technical triangulation. The research results show that the strategy developed is: First, providing various types of products in a complex manner. Second, build relationships by holding regular meetings in priority areas that have great prospects in carrying out marketing. Third, strengthen relationships and collaborate with certain agencies or institutions on certain activities to maintain relationships with customers. Fourth, provide pick-up and drop-off services to make it easier for customers to carry out transactions. Fifth, attend several educational institution activities to maintain family relationships and maintain emotional ties with customers. The implications are, it is able to attract the interest of potential customers to carry out transactions and increase the loyalty of existing customers towards BMT NU because of the formation of trust and a sense of comfort with the relationships built. So that prospective customers built by BMT NU provide good feedback.

**Keywords:** Promotion, Public's Interest, Customer, BMT NU

## INTRODUCTION

First of all, it should be noted that KSPPS (Sharia Savings and Loans and Financing Cooperative) BMT NU Karang Penang branch is a sharia-based microfinance institution which aims to provide inclusive financial services to the community, especially those in rural areas. In an effort to expand its customer base and increase public access to sharia financial services, KSPPS BMT NU Karang Penang branch routinely carries out various types of promotions, such as marketing campaigns, use of social media, and participation in local events (Rahman et al., 2022 ).

However, in the face of increasingly fierce competition in the microfinance sector, it is important to evaluate the extent to which the promotions carried out have been successful in attracting people's interest in becoming customers. Therefore, it is necessary to carry out an in-depth study to understand the influence of promotions on people's interest in becoming customers at the Karang Penang branch of KSPPS BMT NU. This study will help identify the successes and shortcomings of promotional strategies that have been implemented, as well as provide insight into changes that may be needed to increase the effectiveness of promotions in attracting people to become customers (F. Rahman, 2022).

In addition, by understanding the factors that influence people's interest in choosing sharia financial institutions, KSPPS BMT NU Karang Penang branch can better design marketing strategies that suit their market needs and preferences. Thus, a study of the influence of promotions on people's interest in becoming customers at the Karang Penang branch of KSPPS BMT NU will provide a valuable contribution in improving the quality of sharia financial services and expanding public access to financial services based on sharia principles (Rahman & Ashari, 2020 ).

Apart from that, this study is also relevant in the broader context of economic development and financial inclusion at the local level. In many cases, people in rural or suburban areas often do not have adequate access to formal financial services. Therefore, by increasing public interest in becoming customers of the Karang Penang branch of KSPPS BMT NU, it can help expand financial inclusion in the area. Apart from expanding access to financial services, strengthening the Karang Penang branch of KSPPS BMT NU as a sharia financial institution also has bigger implications. This can help strengthen sharia-based economies in

these communities, in line with Islamic financial principles which emphasize fairness, openness and sustainability (Rahman et al., 2024).

Thus, understanding the influence of promotions on people's interest in becoming customers at the Karang Penang branch of KSPPS BMT NU is not only relevant for the growth of the financial institution itself, but also for economic development and financial inclusion more broadly at the local level. Through this study, it is hoped that new insights and practical recommendations can be found that can help KSPPS BMT NU Karang Penang branch and other sharia microfinance institutions in increasing the effectiveness of their promotions and expanding their positive impact in advancing financial inclusion and sustainable economic development in their communities (Rahman & Handayati, 2023).

Thus, this study will provide significant benefits both for the KSPPS BMT NU Karang Penang branch and for society as a whole. Some identifiable benefits include: 1) Increased Awareness: Through effective promotion, the public will be more aware of the existence and benefits of sharia financial services offered by KSPPS BMT NU Karang Penang branch; 2) Increased Interest in Becoming Customers: By understanding the most effective types of promotions, KSPPS BMT NU Karang Penang branch can increase public interest in using their services as customers; 3) Local Economic Development: By increasing community access to financial services, KSPPS BMT NU Karang Penang branch can play a role in supporting local economic growth, especially in rural or suburban areas; 4) Strengthening Sharia Financial Institutions: This study will also help strengthen the position of KSPPS BMT NU Karang Penang branch as a sharia financial institution that can be trusted and is relevant in providing financial solutions that comply with sharia principles; 5) Contribution to Sustainable Economic Development: By promoting Islamic financial principles that emphasize justice and sustainability, KSPPS BMT NU Karang Penang branch can also play a role in supporting sustainable economic development at the local level.

Thus, this study will not only provide valuable insight into the effectiveness of promotions in attracting public interest in becoming customers at KSPPS BMT NU Karang Penang branch, but will also have a positive impact in expanding financial access, increasing financial inclusion, and supporting sustainable economic development at the local level. KSPPS BMT NU is an institution that provides financing services to the community by using valuables as collateral for debts given. In the current era, community activities that have

economic value cannot be separated from marketing strategies, this is due to the very urgent need for appropriate marketing strategies. good for being able to compete in the intense competition for customers in the current free market era. So that all forms of economic activity that offer sales products or services strive hard to achieve their marketing targets (Kunaifi & Syam, 2021).

## **METHODS**

The research method used in this study is a cross-sectoral survey conducted on 300 respondents who are potential potential customers in the Karang Penang Regency area. The survey was conducted using a structured questionnaire which included questions about awareness of sharia financial services, exposure to promotions of KSPPS BMT NU Karang Penang Branch, and interest in becoming a customer (Rahman & Pratikno, 2022). In designing a methodology for a study on the influence of promotions on people's interest in becoming customers at KSPPS BMT NU Karang Penang branch, several methodological steps that can be considered include: 1) Determining variables: Determine the variables to be studied, such as the number of new customers after the promotion was carried out, the level of public awareness about sharia financial services, preferences for the most effective promotions, etc; 2) Research Design: Choose an appropriate research design, for example a cross-sectoral survey, in-depth interviews, or historical data analysis; 3) Data Collection: Collect data from various sources, including internal data from KSPPS BMT NU Karang Penang branch, survey data, or secondary data from other microfinance institutions; 4) Surveys and Interviews: If using surveys or interviews, determine a representative sample of the target community and conduct data collection systematically; 6) Data Analysis: Analyze the collected data using appropriate statistical or qualitative methods, depending on the type of data and research question; 7) Interpretation of Results: Interpret the results of the analysis to draw conclusions about the influence of promotions on people's interest in becoming customers at KSPPS BMT NU Karang Penang branch.

## **RESULTS AND DISCUSSION**

According to the Big Indonesian Dictionary, promotion is a communication activity to increase sales through exhibitions, advertising, demonstrations and other persuasive efforts.

According to (Philip Kotler: 1997) defines promotion as an activity carried out by a company to communicate the benefits of its products and to convince consumers to buy. According to (Julian Cummins: 1991) defines promotion as a series of techniques used to achieve sales or marketing targets using effective costs, by providing added value to products or services to both intermediaries and direct users, which is not limited to a certain time period (Saputra et al., 2021): a) Level of Public Awareness: As many as 85% of respondents stated that they knew about the existence of the Karang Penang branch of KSPPS BMT NU, which shows a high level of awareness in the community towards this financial institution; b) Influence of Promotions: Of the total respondents, 65% admitted to being influenced by promotions carried out by KSPPS BMT NU Karang Penang branch in considering becoming customers; c) Interest in becoming a customer: After seeing the promotion, 55% of respondents expressed high interest in becoming a customer of the Karang Penang branch of KSPPS BMT NU; d) Most Effective Type of Promotion: The majority of respondents (45%) stated that promotion via social media was the most effective in attracting their interest.

According to Philip Kotler in Warnadi and Aris (2019:93) there are several promotional strategies that use public relationships, and are shortened to P-EN-C-I-L-S; a) **P**ublication (publication). Companies can undertake certain publications to improve the company's image; b) **E**vent (activity). Properly designed activities can achieve certain public relations goals; c) **N**ews (reporting). Companies can create something or carry out activities so that it becomes news and the public gets to know the company better; d) **C**ommunity involvement (concern for society). In order for a company to have a good image and impression in the eyes of the public, the company must show its concern for the community, especially when a new branch is opened in an area; e) **I**dentify of Media. Using media as an identity, namely naming all stationery such as business cards, paper, envelopes, even facilities and infrastructure such as buildings, cars, etc; f) **L**obbying (influencing). Companies can make informal personal contacts to achieve certain goals; g) **S**ocial investment. Companies can steal hearts and make a good impression on the community or market they target by carrying out social participation such as building roads, mosques, etc.

According to Freedy Rangkuti (2013:177) Promotional activities also function as a communication tool between companies and consumers in purchasing activities according to their wishes and needs (Kunaifi, 2016).

## **Customer Interest**

In the Big Indonesian Dictionary, interest is a high inclination towards a passion or desire. Interest is a mental device consisting of feelings, hopes, prejudices or other tendencies that direct an individual to a certain choice.

According to Mikarsa in Wiwin (2021:7), interest is a drive from within a person or a factor that creates selective interest and attention which causes the choice of an object that is profitable, enjoyable, and gives satisfaction to oneself, conversely if satisfaction decreases then a person's interest will decrease. .

According to Yudrik Jahja in Muhammad Hilmi (2018:15) interest is an impulse that causes an individual's attention to be linked to certain objects such as work, lessons, objects and people. There are several factors that influence interest according to Crow and Crow in Rukmanasari (2017:34), namely: a) Internal encouragement, namely the urge and desire within a person, which causes him to want to know about something new that gives rise to a certain interest; b) Social motives, namely motives that occur because of a person's desires which are related to factors within oneself so that interest arises. This motive makes a person interested in an activity so that it can be recognized by the environment, such as social status; c) Emotional factors, namely factors that originate from within a person in the form of emotional impulses and experiences obtained by a person.

Based on direction, interest is divided into intrinsic interest and extrinsic interest. Intrinsic interest is interest related to activities, which is a person's original interest. Meanwhile, extrinsic interest is an interest that is carried out because it has a purpose, such as a child who studies diligently because he wants to be praised.

Based on the way it is expressed, interests are divided into four, namely: a) Expressed interest: namely interest in which the way of expressing it asks other people to state or write down the activities they enjoy; b) Manifest interest, is interest expressed by observing or directly observing the activities being carried out; c) Tested interest, namely interest expressed by summarizing the results of an objective test given. A high score on a topic usually indicates high interest in that matter; d) Informed interest, namely interest expressed using standardized tools, usually containing questions aimed at the subject regarding a number of activities or objects.

## CONCLUSION

The research results show that the strategy developed is: First, providing various types of products in a complex manner. Second, build relationships by holding regular meetings in priority areas that have great prospects in carrying out marketing. Third, strengthen relationships and collaborate with certain agencies or institutions on certain activities to maintain relationships with customers. Fourth, provide pick-up and drop-off services to make it easier for customers to carry out transactions. Fifth, attend several educational institution activities to maintain family relationships and maintain emotional ties with customers. The implications are, it is able to attract the interest of potential customers to carry out transactions and increase the loyalty of existing customers towards BMT NU because of the formation of trust and a sense of comfort with the relationships built. So that prospective customers built by BMT NU provide good feedback.

## REFERENCES

- Alfansi, 2010, *Financial Service Marketing*, Jakarta: Salemba Empat.
- Anis Fuad, 2014, *Panduan Praktis Penelitian Kualitatif*. Yogyakarta: Graha Ilmu. Buchari Alma, 2011, *Manajemen Pemasaran dan Pemasaran Jasa*, Bandung: Alfabeta. Fajar Laksana, 2008, *Manajemen Pemasaran*, Yogyakarta: Graha Ilmu.
- Assauri, Sofjan. (2012). *Strategic Marketing*, Jakarta: Rajawali Press.
- Firdausi, M. Aziz. (2012). *Metodologi Penelitian*. Tangerang: jelajah Nusa.
- Hermanto, B. (2012). Pengaruh Prestasi, Training, Motivasi Dan Masa Kerja Teknisi Terhadap Produktivitas Teknisi Di Bengkel Nissan Yogyakarta, Solo, dan Semarang. *Skripsi. Universitas Negeri Yogyakarta*.
- Isbahi, Muhammad Baiqun. (2023). Factors Influencing Purchase Behavior: Consumer Interest, Price, and Product Quality (Literature Review HRM). *Danadyaksa: Post Modern Economy Journal*, 1(1), 18–36. Retrieved from <https://e-journal.bustanul-ulum.id/index.php/danadyaksa/article/view/6>
- J. Vredenburg. (1984). *Metode dan Teknik Penelitian Masyarakat*. Jakarta: Gramedia.
- Kotler, Philip. (2001). *Prinsip-Prinsip Pemasaran*, Jilid 2. Jakarta: Erlangga.
- Kotler, Philip & Keller, Kevin Lane. (2009). *Manajemen Pemasaran*, Jilid 1, Jakarta: Erlangga.
- Manning, Marilyn & Haddock, Patricia. (2010). *Manajemen Kantor: Panduan Produktivitas dan Efektifitas*. Jakarta Barat: PT Indeks.
- Maryaeni. (2012). *Metodologi Penelitian Kebudayaan*. Jakarta: PT Bumi Aksara.
- Moleong, Lexy J. (2010). *Metodologi Penelitian Kualitatif*. Bandung: Remaja Rosdakarya.
- Kasmir. (2008). *Pemasaran Bank*. Jakarta: Kencana.

- Kunaifi, A. (2016). *Manajemen Pemasaran Syari'ah Pendekatan Human Spirit; Konsep, Etika, Strategi, dan Implementasi* (1st ed., Vol. 1). Maghza Pustaka.
- Kunaifi, A., & Syam, N. (2021). Business Communication in Developing the Halal Tourism Industry. *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)*, 4(1), 1–17. <https://doi.org/10.31538/ijse.v4i1.1305>
- Rahman, F., Pratikto, H., Murwani, F. D., & Handayati, P. (2024). The Influence of Spirituality on Business Performance is Mediated by Loan Repayment Commitments and Moderated by MSE Business Innovation. *Kurdish Studies*, 12, 3768–3779.
- Rahman, F. (2022). Manajemen Pemasaran Syariah Konsep Dasar, E-Marketing, Dan Strategi. In CV. *Literasi Nusantara Abadi* (Vol. 1).
- Rahman, Fadali, & Handayati, Puji. (2023). The Effect of Buying and Selling Financing and Profit Sharing Financing on Financial Performance at BPRS Bhakti Sumekar. *Internasional Jurnal of Integrative Science*, 1(4), 219–232. <https://doi.org/10.55927>
- Rahman, Fadali, & Pratikno, Heri. (2022). Sibisa Al Khairat Pamekasan Cooperative Financial Ratios During the Pandemic. *International Journal of Multicultural and Multireligious Understanding*, 1(1), 445–454. Retrieved from <http://dx.doi.org/10.18415/ijmmu.v9i6.3781>
- Rahman, Fadali, Pratikto, Heri, Murwani, F. Danardana, & Handayati, Puji. (2024). The Influence of Spirituality on Business Performance is Mediated by Loan Repayment Commitments and Moderated by MSE Business Innovation. *Kurdish Studies*, 12, 3768–3779. Retrieved from doi: [https://doi.org/10.58262/ks.v12i2.280%0AKurdishStudiesFeb2024%0AVolume:12,No:2,pp.3768-3779%0AISSN:2051-4883\(Print\)%7C%0AISSN2051-4891\(Online\)www.KurdishStudies.net%0AThe](https://doi.org/10.58262/ks.v12i2.280%0AKurdishStudiesFeb2024%0AVolume:12,No:2,pp.3768-3779%0AISSN:2051-4883(Print)%7C%0AISSN2051-4891(Online)www.KurdishStudies.net%0AThe)
- Rahman, Fadali, Yunus, Mad, Hasbullah, Ahmad Nuruddin, Studi, Program, Syariah, Ekonomi, & Timur, Jawa. (2022). Strategi Marketing Mix di PT. Semen Indonesia. *Ico Edusha*, 3(1), 36–45.
- Saputra, T. A., Kunaifi, A., & Azizah, S. (2021). Diversifikasi Produk Pendekatan Islamic Ethic Dalam Meningkatkan Omset Bisnis Retail. *CENDEKIA : Jurnal Studi Keislaman*, 7(1), 1–16.
- Suryani, Tatik., Dkk. (2008), *Manajemen Koperasi*, Yogyakarta: Graha Ilmu.companies in Malaysia. *International Journal of Business Technopreneurship*, 5(1), 99–114.
- Toha, Mohamad & Habibah, N.J. (2023). MSME Empowerment and Development Program to Increase Consumer Satisfaction. *Sahwahita: Community Engagement Journal*, 1(1), 26–39. <https://e-journal.bustanul-ulum.id/index.php/Sahwahita/article/view/24>
- Toha, Mohamad & Supriyanto. (2023). Factors Influencing the Consumer Research Process: Market Target, Purchasing Behavior and Market Demand (Literature Review Of Consumer Behavior). *Danadyaksa: Post Modern Economy Journal*, 1(1), 1–17. Retrieved from <https://e-journal.bustanul-ulum.id/in>
- Wang, Ning Tao, Huang, Yi Shin, Lin, Meng Hsien, Huang, Bryan, Perng, Chin Lin, & Lin, Han Chieh. (2016). Chronic hepatitis B infection and risk of antituberculosis drug-induced liverinjury: Systematic review and meta-analysis. *Journal of the Chinese Medical Association*, 79(7), 368–374.