

# Financing Marketing Strategy at Bank Syariah Indonesia Based on Sharia Economy

Mohammad Yusuf<sup>1</sup>, Annisa Sanny<sup>2</sup>, Zuhri Ramadhan<sup>3</sup>

<sup>1</sup>Department of Economics,

<sup>2</sup>Department of Management,

<sup>3</sup>Department of Computer System,

Universitas Pembangunan Panca Budi, Medan, Indonesia

Corresponding Author: Annisa Sanny

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## ABSTRACT

This research is motivated by the importance of the Implementation of Financing Marketing Strategies at Bank Syariah Indonesia Based on Sharia Economics. This study aims to determine and analyze the Financing Marketing Strategy at Bank Syariah Indonesia based on Sharia Economics. This research method is descriptive research with a qualitative approach. The technique used in this research is the library research study technique by examining various literature relevant to the research variables, namely by exploring data through literature review, reading, studying, recording from various sources such as journals, articles, books on Financing Marketing Strategies at Islamic Bank Indonesia Based on Sharia Economics. The data analysis technique used is content analysis. The results of this study indicate that the Financing Marketing Strategy at Bank Syariah Indonesia consists of 3 mixes, namely online products (banners, brochures, banners, fliers), online products (WhatsApp, Face book, Twitter, Sharia products (alms, zakat, infaq and waqf). The findings of this study are expected to provide knowledge to readers regarding the importance of Financing Marketing Strategy at Bank Syariah Indonesia Based on Sharia Economics.

**Keywords:** Strategy, Financing, Bank Syariah Indonesia, Sharia Economy

## INTRODUCTION

Islamic banks strive to provide convenience for their customers through digital

technology-based services, but the market share of Islamic banks is lower than conventional banks. This may be due to the low level of understanding of Islamic finance, Islamic financial inclusion and the brand image of Islamic banks. (Fatmawati, 2023).

Financial institutions are a core part of the country's economic activities and are the most important icon in cross-country development (Hariyanto & Nafi'ah, 2022). The function of bank financial institutions is a wasilah, which means an institution whose activities are related to customers in the fundraising group and customers in need of funds (Noor & et.al, 2022).

Bank financial institutions in Mother Earth are divided into two forms, namely Rural Banks and Commercial Banks. Commercial Banks in Indonesia are divided into two types, namely Conventional Banks and Islamic Banks (Fadlan, 2022: 25). Conventional Banks are banks that operate using an interest system, while Islamic Banks are banks that carry out their operations based on the principle of profit sharing based on sharia law (Yasir, 2020).

Islamic financial institutions are one part of muamalah. Islamic banks are financial institutions by carrying out basic activities on the principles of Islamic law, both financing and services offered in the flow of payment traffic and money circulation cannot be separated from Islamic teachings

and avoid the prohibitions of Allah SWT (Sintia & et.al, 2022).

Information about Murabahah financing products from Islamic banks is not yet widely known by the public, this is due to the lack of promotion of Islamic banks to the public. So far, murabaha financing products are only offered to prospective customers personally or customers who come to apply for financing come from conventional banks who want to take over their credit into financing. This is an application of the completeness and convenience of products owned by Islamic banks. In order for this bank to be widely recognized and the public can find the advantages of this Murabahah financing product, the right marketing strategy is needed (Fatimah & Metekohy, 2013). The formulation of the problem obtained is how the financing marketing strategy at Bank Syariah Indonesia is based on Sharia Economics. The purpose of this research is to find out how the financing marketing strategy at Bank Syariah Indonesia is based on Sharia Economics.

Restructuring of financing carried out by Bank Syariah Indonesia through rescheduling, reconditioning, restructuring in accordance with the provisions of Bank Indonesia. The restructuring carried out has an impact on increasing company profits (Akbar, 2023).

### **Problem Formulation**

Based on the background of the problems previously described, the problem formulation that will be discussed in this study is as follows:

1. How is the implementation of financing marketing strategies at Bank Syariah Indonesia based on Sharia Economics?
2. What are the obstacles that occur in the implementation of financing marketing strategies at Bank Syariah Indonesia based on Sharia Economics?

### **Research Objectives**

The objectives of this research, among others:

1. To find out what applications are used to achieve financing marketing strategies at Bank Syariah Indonesia based on Sharia Economics.
2. To find out the obstacles that occur in implementing financing marketing strategies at Bank Syariah Indonesia based on Sharia Economics.

### **Benefits of Research**

The benefits expected by the author in this study are to provide information in the form of a financing marketing strategy at Bank Syariah Indonesia based on Sharia Economics and will have an impact on other industrial sectors such as the banking and employment industries, to know firsthand one of the agencies, namely the Islamic Bank as one of the applications of discipline and career development in the future, to gain insight or knowledge about the world of work and understand what applications are used to meet the target marketing strategy on funding products and get great potential that might be done in Islamic banking.

## **LITERATURE REVIEW**

### **Definition of Strategy**

The word strategy comes from the word strategos in Greek which is a combination of stratos or soldier and ego leader. A strategy has a basis or scheme for achieving a goal. The art of management is an art that uses the skills and resources of an organization to achieve its goals through effective relationships with the environment in the most favorable conditions (Budio, 2019, p. 58).

Strategy is a tool used to achieve company goals as well as the use of methods and allocation of resources needed to achieve goals. Strategy can also be interpreted as a leader, which is something that companies do in making plans to face competition and win markets in the economic world (Juneda, 2019).

So it can be understood that strategy is a long-term plan that is prepared to achieve a long-term plan that is prepared to achieve a

goal and target through an effective relationship using certain skills and resources to achieve a goal in the organization.

### **Definition of Marketing**

Marketing, according to Hermawan Boyd in his book "Markplus on Strategy" that what is meant by marketing is a strategic business discipline that directs the process of creation, offering changes from one initiator to its stakeholders. Marketing is related to identifying and meeting human needs, therefore solid marketing is important for success in an organization (Fadilla et al., 2021). A simpler definition of marketing is the process of managing mutually beneficial customer relationships. The two goals of marketing are to attract new customers by promising value advantages and maintaining and growing the value of existing customers by providing satisfaction (Gunawan et al., 2017, p. 152).

Marketing according to the Contemporary Indonesian Dictionary is about buying and selling merchandise or disseminating it to the public. Marketing in terms of the conventional definition is a social and managerial process in which individuals and groups get what they need and want by creating, offering and exchanging products of value (Prihatta, 2018).

According to Kotler and Keller, marketing management occurs when at least one party in a potential exchange thinks about ways to achieve the response that the other party wants. Therefore, we view marketing management as the art and science of selecting targets, achieving, maintaining, and growing customers by creating, delivering and communicating superior customer value (Astuti et al., 2015).

According to Fandy Tjiptono, marketing is a function that has the most contact with the external environment, even though the company only has limited control over the external environment. Marketing aims to attract buyers' attention in consuming the products offered. Therefore, marketing plays an important role in strategy

development (Astuti et al., 2015). So it can be understood that marketing is a comprehensive, integrated, and planned activity carried out by a company or institution in making various efforts so that it can meet the needs of customers.

### **Sharia Marketing Strategy**

Sharia marketing is often said to be an emotional market while conventional is a rational market. The meaning of the statement is that people are only interested in doing business in sharia only for emotional religious reasons, not because they want to get financial benefits which according to some parties are said to be rational. Conversely, in the conventional market, people want to get the maximum financial profit possible, regardless of whether the business being carried out may save or even conflict with Islamic teachings (Miseri, 2019).

Sharia marketing strategy is a fundamental tool planned to achieve company goals by developing sustainable competitive advantage through the markets entered and the marketing programs used to achieve these target markets which must rest on four basic principles, namely: needs (rabbaniyah), upholding noble morals (akhlaqiyah), being aware of the ever-changing market conditions (waqi'ah), and always dignifying humans and patterned in sharia frame conditions with, efficiency, service, and responsibility (Aravik et al., 2022).

### **Definition of Financing**

Murabahah The word financing comes from the word "Cost" which means spending funds for needs. Meanwhile, financing is the provision of money or bills that are equated with it, based on an agreement between the bank and the customer who is financed to return the money or bill after a predetermined period of time (Nurnasrina, 2018, p. 1).

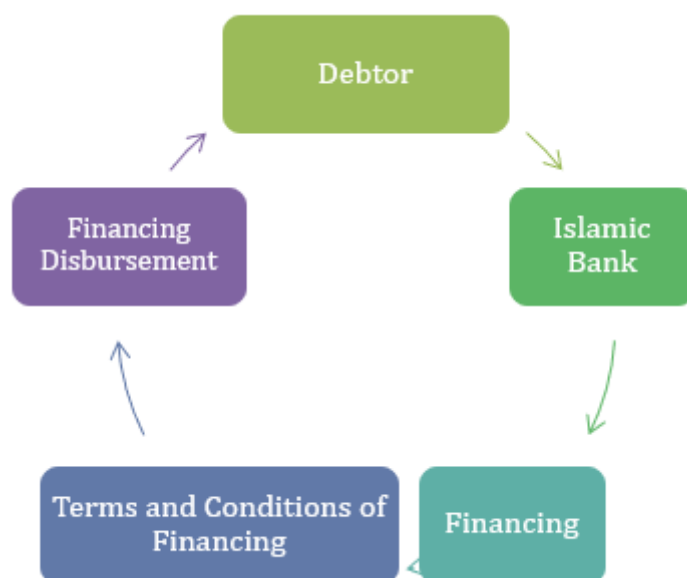
Financing is a very important activity because financing will obtain the main source of income and support the continuity

of the bank's business. Conversely, if the management is not good, it will cause problems and stop the bank's business. Therefore, it is necessary to have a good Islamic financing management so that distribution or in this case financing to customers can be effective and efficient in accordance with the objectives of the company and Islamic law itself (Meriyati, 2016).

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Source: by Author

Figure 1. Islamic Bank Financing Scheme

## MATERIALS & METHODS

### Research Methods Used

This type of research is field research (field research), which is looking for data by conducting direct research in the field to obtain observational data or information from respondents. Used in this research is a qualitative approach that produces descriptive and written data through information from people involved in the object (Abubakar, 2021). While data sources are based on primary and secondary data. Primary data is data or information from the first source, this data is not

available in file form. This data must be sought through sources we usually call respondents. Data obtained directly from the source obtained from interviews (Pratiwi, 2017, p. 211). The way researchers get primary data is to conduct direct interviews with the marketing department of Bank Syariah Indonesia Medan Branch Office so that researchers can get the data needed. Secondary data is data obtained indirectly or through several intermediary sources. Data obtained by looking at other sources. This secondary data is obtained through a number of books, journals, and other

readings that can relate to the title that can provide additional information or data that can strengthen the data (Pratiwi, 2017) the way researchers get secondary data is by looking at journals and books.

Data collection techniques are a way for researchers to collect data so that they can answer the formulation of problems in research. To obtain data objectively, researchers use several techniques, namely by conducting interviews, observation and documentation (Mulyadi, 2011). After the data is collected, data validity is tested through credibility and triangulation tests, and finally data analysis is carried out from data collection to report writing.

## **RESULT & DISCUSSION**

### **Syariah Financing Strategy of Indonesian Islamic banks**

The word financing comes from the word "Cost" which means spending funds for needs. Meanwhile, financing is the provision of money or bills that are equated with it, based on an agreement between the bank and the customer who is financed to return the money or bill after a predetermined period of time (Nurnasrina, 2018) Financing is a very important activity because financing will obtain the main source of income and support the continuity of the bank's business. Conversely, if the management is not good, it will cause problems and stop the bank's business. Therefore, it is necessary to have a good Islamic financing management so that distribution or in this case financing to customers can be effective and efficient in accordance with the objectives of the company and Islamic law itself (Meriyati, 2016).

Another definition, financing is one type of business activity or the main task of Islamic banks, which is the provision of funding facilities to meet the needs of parties who are deficit units. Based on agreements or agreements between Islamic banks and UUS and other parties (customers receiving facilities) which require other parties who are financed and / or given funding facilities

to return these funds after a certain period of time in exchange for ujah, without reward, or profit sharing (Utomo et al., 2022). Meanwhile, according to Law No.10 of 1998 concerning Sharia banking, financing is the provision of money or bills that are equated with it based on an agreement or agreement between a bank and another party that requires the financed party to return the money or bill after a certain period of time in return or profit sharing (Nurnasrina, 2018).

These requirements are a guide for the parties, namely the Bank and customers who will conduct Murabahah financing transactions. The requirements are:

- a. Provision of funds for the purchase of goods is the bank acting as the seller while the customer is the party who buys the goods.
- b. Goods that are the object of sale and purchase must be known with certainty, both regarding quantity, quality, acquisition price and specifications. This is intended so that gharar activities do not occur.
- c. After the goods are available, the bank must explain to the customer about:
  - 1) Characteristics of Murabahah contract financing products
  - 2) Customer rights and obligations in accordance with BI regulations regarding bank information transparency
  - 3) Use of customer's personal data
  - 4) The bank analyzes the murabahah financing application from the customer regarding the customer's personality aspects and business aspects which include, business capacity, finance, and business prospects (Atang, 2011, p. 228).

The Murabahah financing technique is regulated in SE BI No.10/14/DPBs dated March 17, 2008, regarding; the implementation of sharia principles and the activities of raising funds and channeling funds and services of Islamic Banks. This technique is formulated in the form of a

number of requirements that must be met in the Murabahah financing process which is substantially not much different from the provisions stipulated by PBI No. 7/46/PBI/2005 (Atang, 2011, p. 228).

### Financing Criteria

Criteria are standards for determining the company or the basic rules by which alternative decisions are sorted according to the wishes of a company, or in other words, criteria are a general term that includes the concept of attributes and goals. Criteria according to the Dictionary

Big Indonesian Dictionary is a measure that is the basis for evaluating or determining something in the company's wishes (Sunardi, 2018).

The financing criteria that must be met are:

- 1) Age of prospective customers- The age of prospective customers who can do financing is at least 21 years old or married
- 2) Financing requirements
  - a) Photo copy of husband and wife's ID card
  - b) Marriage certificate / unmarried certificate
  - c) Photo copy of NPWP
  - d) Photo copy of KK
  - e) Permanent appointment letter and employee card
  - f) Last 3 months salary slip and allowances
  - g) Last 3 months salary account mutation
  - h) Photo copy of BSI savings book
  - i) Fill in the power of attorney and statement (prepared by BSI)

### Basic Principles of Financing

- a. Character (character) is the ability of the applicant concerned to complete the obligations that have been agreed upon together. The following methods can be used in analyzing the character of the financing applicant, namely:

- 1) BI checking is a check using BI about the state of financing that is being used through other banks.
  - 2) Bank checking is a check to another bank where the applicant has financing or an account.
  - 3) Personal trade is the examination of information to the applicant's family, or friends about the character of the applicant.
- b. Condition is an economic situation that can affect the customer's financial activities.
  - c. Capability is the applicant's ability to repay the funds and expenses that must be paid.
  - d. Capital is the state of the financing applicant's business capital which will be used as material for consideration to decide the size of the financing to be given to the applicant.
  - e. Collateral is to examine the collateral that can be provided by the applicant to guarantee the financing provided by the Bank Syariah Indonesia.

### Murabahah Financing Mechanism

Mechanism is a word whose origin is from the Greek language, namely mechene which means devices, instruments, equipment in terms of making something and the word mechos means ways and means to be able to run something. Mechanism is the view that the interaction of parts between other parts in the system accidentally or as a whole creates activities or functions according to their purpose (Wiguna, 2021).

- a. Customers come to the bank and then apply to the bank to buy goods
- b. The bank and the customer negotiate the price of the goods, terms and payment methods
- c. The bank and the customer agree to make a transaction with a murabahah contract
- d. The bank purchases goods from or suppliers according to the specifications requested by the customer
- e. The bank and the customer enter into a sale and purchase contract for the goods in question

- f. The supplier delivers the goods and documents
- g. The customer receives the goods and documents
- h. The customer makes payments of the principal price and margin to the bank by means of installments

### **Financing Marketing Strategy at Bank Syariah Indonesia**

Marketing strategy is the whole concept of how a company organizes itself and all activities with the aim of making the business successful, competing, and making returns. According to Assauri, the goals and objectives, policies and rules that give direction to the company's marketing efforts from time to time, at each level, reference and allocation, especially as a company's response in facing an ever-changing environment and competitive situation.

Meanwhile, marketing strategy according to Swasta is an overall system of business activities through planning, pricing, promoting, and distributing goods and services that satisfy and meet the needs of buyers (Rusdi, 2019). Marketing according to the Dictionary of Contemporary Indonesian Language is about selling merchandise or disseminating it to the public. Marketing in terms of conventional definitions is a social and managerial process in which individuals and groups get what they need and want by creating, offering and exchanging products of value (Prihatta, 2018).

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upholding noble morals (akhlaqiyah), being aware of the ever-changing market conditions (waqi'ah), and always dignifying humans and patterning the terms of the sharia frame with innovation, efficiency, service, and responsibility (Haryanto, 2013) Bank Syariah Indonesia in marketing its products uses several techniques In marketing a marketing Bank Syariah Indonesia applies marketing strategies in several ways that are applied by Bank Syariah Indonesia, namely by distributing brochures, installing banners and using WhatsApp social media. Bank Syariah Indonesia markets financing by distributing brochures to agencies and then distributing financing brochures.

Bank Syariah Indonesia also installs banners in front of the Bank Syariah Indonesia office yard so that the public also knows that Bank Syariah Indonesia not only collects funds but also has Bank Syariah Indonesia financing in marketing its products by distributing brochures, installing banners, social media, namely as follows:

#### 1) Brochure

The application of Marketing Mix in Islam consists of 7 conventional marketing mixes, namely (Product, Price, promotion, place, people, physical evidence, process) and coupled with promise and patience. The findings of this study are expected to provide knowledge to readers regarding the importance of the Application of Sharia Marketing Mix in MSMEs in the Era of the Industrial Revolution 4.0 in the Perspective of Sharia Economics. (Shobikin, 2023)

So Bank Syariah Indonesia distributes brochures about murabaha financing. The brochure contains murabaha financing with various terms and conditions for applying for financing. So prospective customers can find out about murabaha financing through brochures.

#### 2) Banners

One of the effective and creative advertising media in marketing a product or service is through banners. Banners as an information medium, usually made using a printing machine, banners as an advertising medium consist of image elements (illustrations by hand or photos) combined with written elements that are assembled in such a way as to attract the interest of readers.

Marketing mix strategy which consists of product, price, place, promotion, people, physical evidence, process and Word Of Mouth marketing on customer decisions to choose Islamic Bank products. Based on the results of the study, it was found that the marketing mix strategy and word of mouth marketing had an effect on customer decisions in choosing products at Islamic banks (Amirah, 2023).

So Bank Syariah Indonesia markets its products by placing banners in front of the Bank Syariah Indonesia yard so that customers and the public who see it also know that there is financing at Bank Syariah Indonesia.

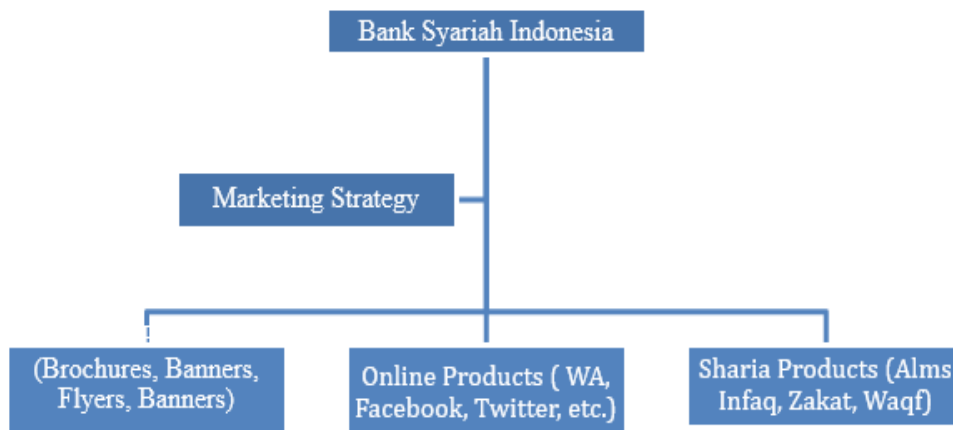
3) Social Media

Social media marketing has a positive and significant effect on purchase intention, social media marketing has a positive and significant effect on consumer involvement, and consumer involvement has a positive and significant effect on purchase intention. (Nurchayani, 2022).

In addition, determining the target or output to be achieved in using social media as a marketing tool is very important, knowing that effective and efficient strategies are tailored to marketing objectives. By knowing the capabilities of social media, marketing can formulate marketing strategies in accordance with marketing objectives (Moriansyah, 2015).

4) Almsgiving

By giving alms to others and to the poor, it will invite customers and debtors to visit Islamic banks. Because the concept of sharia includes giving alms to people who are in dire need of livelihood and community benefit. This alms concept is very well implemented in Islamic banks and is one of the strategies to bring in customers.



Source: by Author

Figure 2. Islamic Banking Strategy in Improving Sharia Economy

So Bank Syariah Indonesia in its product marketing strategy is also through offline products such as brochures, fliers, banners, print media and others, as well as marketing strategies through online products such as

Whats Up, Face book, Twitter, Line and so on and other marketing strategies with the concept of alms including infaq, waqf, zakat, so that if this third strategy is implemented Islamic banking in Indonesia



will provide progress for the world of khusunysa banking and the syarah economy in general.

Fect means of communication (print, electronic, online/web-site media), which aims to provide an understanding of the benefits of Islamic banking products and services that can be utilized by the public.

## CONCLUSION

Based on the discussion above by looking at the background of the problem in the research on murabaha financing marketing strategies at the Simpang Patal Palembang Branch Office, it can be concluded that the marketing strategy applied by Bank Syariah Indonesia Simpang Patal Palembang Branch Office in marketing a financing product uses several approaches to attract consumers to be interested in using products from Bank Syariah Indonesia Simpang Patal Palembang Branch Office, namely using brochures, banners, social media such as WhatsApp.

- a) Brochures, Bank Syariah Indonesia Simpang Patal Branch Office Palembang markets financing products by distributing brochures to the places that are targeted.
- b) Banners, Bank Syariah Indonesia Simpang Patal Palembang Branch Office in supplying its products by installing banners in front of the office yard only not installing them in other places
- c) Social media, Bank Syariah Indonesia in marketing its products also through whatsapp messages made by marketing and then sent to customer numbers so that customers also know about the existence of financing at Bank Syariah Indonesia.

### **Declaration by Authors**

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