

## **Marketing Strategy of Murabahah Microfinance Products in Achieving Targets at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso**

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### **Abstract**

*Bank Syariah Indonesia (BSI) is a financial institution with sharia principles. In the era of the industrial revolution 4.0, Islamic banking has increased rapidly, as evidenced by the increasing number of actors in Islamic banking activities in Indonesia. With the increasing number of actors in sharia banking activities making competition fiercer among sharia banks, BSI, which was formed as a result of the merger of several sharia business units (UUS), was created to be able to compete and win the competition between sharia banks. BSI must be able to increase public trust and interest in switching from conventional banks to Bank Syariah Indonesia (BSI). With increasing public trust and interest, the achievement of the specified targets will increase. Targets can be achieved if the implementation of the marketing strategy runs optimally. This study aims to determine the marketing strategy of murabaha micro financing products in achieving targets at BSI KCP Nganjuk Yos Sudarso, and to determine the constraints in implementing the marketing strategy. This research method is descriptive qualitative with a field research approach. There are two data sources in this study, namely primary data sources and secondary data sources using observation, interview, and documentation data collection techniques. All of these data were analyzed using data analysis models in the form of the Miles and Huberman models, namely Data Reduction (Reduction), Data Presentation (Display), and Conclusions (Verivication). The results of this study are the marketing strategies used by BSI KCP Nganjuk Yos Sudarso, namely the marketing mix strategy 7P Product, Price, Place, Promotion, People, Process, Physical Evidence (Physical Evidence). And the obstacles that occur in implementing the marketing strategy for murabahah micro financing products are the large number of competitors, the parking space is not wide enough, the lack of BSI Smart agents, the lack of incessant socialization of murabahah micro financing products to the public, the lack of human resources (HR) who are qualified in sector, therefore it is necessary to optimize the implementation of marketing strategies, in order to increase the number of sales, especially sales of murabahah micro financing products at BSI KCP Nganjuk Yos Sudarso.*

**Keywords: Marketing strategy; Product; Target; Indonesian Sharia Bank**

**Introduction**

Bank Syariah Indonesia (BSI) is one of the sharia principles. Through BSI, people can transact shariah, which is free from usury and replaced with a profit-sharing system. Bank Syariah Indonesia (BSI) is the result of a merger of three Islamic banks, namely Bank Rakyat Indonesia (BRI) Syariah, Bank Mandiri Syariah, and Bank Negara Indonesia (BNI) Syariah. On January 27, 2021, the Financial Services Authority (OJK) officially granted merger permits for the three Islamic banks. On February 1, 2021, President Joko Widodo inaugurated Bank Syariah Indonesia (BSI) (BSI, 2021).

Bank Syariah Indonesia (BSI) already exists in every city, one of which is in the city of Nganjuk. In Nganjuk city, there are two BSI Sub-Branch Offices, namely BSI KCP Nganjuk Yos Sudarso and BSI KCP Nganjuk Ahmad Yani. BSI KCP Nganjuk Yos Sudarso unggul in microfinance than other Sub-Branch Offices (KCP) in Kediri area. The following is data on microfinance distribution at BSI KCP Nganjuk Yos Sudarso.

**Table 1. Data on Fund Disbursement in Microfinance per Marketing at Bank**

**Syariah Indonesia (BSI) KCP Nganjuk  
Yos Sudarso in 2021**

NO	MICRO STAFF (MS)	SUM
1.	Arianto Firdhaus	7,832,624,432
2.	Dodo Guritna Geuskitu Kuduna	6,444,098,973
3.	Eryk Borham Khohari	12,781,260,364
4.	Heru Setiyobudi	9,889,012,384
5.	Moh. Saifoel Anam	7,876,349,078
6.	Nanang Pujianto	8,212,276,503
7.	Yafi Surya Mahendra	8,666,682,111
<b>TOTAL</b>		<b>61,702,303,845</b>

Source: (BSI KCP Nganjuk Yos Sudarso Financial Data Report, 2021)

Based on table 1 above, it can be seen that the results of the distribution of microfinance funds at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso in 2021 amounted to Rp. 61,702,303,845, this amount includes the largest amount of microfinance fund disbursements at the Ca (BSI KCP Nganjuk Yos Sudarso Financial Data Report, 2021) bang Auxiliary Office (KCP) in the Kediri area which includes the

Kediri, Nganjuk, Blitar, Tulungagung, and Trenggalek areas.

In the era of the industrial revolution 4.0 Islamic banking has increased rapidly as evidenced by the increasing number of Islamic banking activities in Indonesia, namely BUS (Sharia Commercial Bank), UUS (Sharia Business Unit), and BPRS (Sharia People's Credit Bank), in 2008 the number of Islamic banking activity actors reached 159 units and in 2022 increased by 24.53% which amounted to 198 units.(Disyon & Rio, 2022) The following is a breakdown of data on the growth of the number of Islamic banking business actors.

**Table 2. Data on the Number of Sharia Banks in Indonesia in 2008 and 2022**

No.	Types of Banks	August (2008)	May (2022)
	Sharia Commercial Bank (BUS)	3	12
	Sharia Business Unit (UUS)	28	21
	Sharia People's Credit Bank (BPRS)	128	165

<b>Sum</b>	<b>159</b>	<b>198</b>
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Source: (Disyon & Rio, 2022)

With the increasing number of Islamic banking activities making the competition between Islamic banks , Bank Syariah Indonesia (BSI), which was formed from the *merger* of several Sharia Business Units (UUS), was created to be able to compete and win competition between Islamic banks.

To be able to compete with other Islamic banks, Bank Syariah Indonesia (BSI) has several products, one of which is murabahah microfinance products where the target market is MSME (Micro, Small, and Medium Enterprises). With the existence of murabahah microproducts, MSME business actors are helped in working capital and investment, so that the welfare of the community is increasing. This is because the main problem for MSME actors is small capital and public knowledge about credit is still low(Anggraeni, Hardjanto, & Hayat, 2013).

Bank Syariah Indonesia (BSI) Nganjuk Yos Sudarso Central Branch Office (KCP) has two microfinance products that can be used by Micro, Small and Medium Enterprises (MSMEs) for business capital or investment, namely People's Business Financing Products

(PUR) and BSI Micro Enterprises (BUM). PUR is a program from the Government, while BUM is a regular financing product from Bank Syariah Indonesia (BSI). Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso's annual target of disbursement of funds in murabahah microfinance has been exceeded, but based on data from Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso, there are still many Micro Staff (MS) who have not been able to exceed the target every month. The following is data on the results of the distribution of funds per *Micro Staff* (MS) from July to September 2022.

**Table 3. Results of Disbursement of Funds for Each *Micro Staff* (MS) July - September 2021**

No.	Name	July	August	September	Target/ Month
	Arian to Firdahus	425 Million	373 Million	540 Million	500 Million
	Dodona Geuskitu Kudu	70 Million	220 Million	325 Million	500 Million

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Eryk Borham Khohari	710 Million	345 Million	840 Million	500 Million	
Heru Setiyobudi	540 Million	510 Million	485 Million	500 Million	
Moh. Saifol Anam	410 Million	570 Million	725 Million	500 Million	
Nana ng Pujianto	415 Million	640 Million	545 Million	500 Million	
Yafi Surya Maheendra	730 Million	415 Million	520 Million	500 Million	

Source: (BSI KCP Nganjuk Yos Sudarso Financial Data Report, 2021)

Based on table 3 that Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso in July and August 2022 there were four *Micro Staff* (MS) who had not reached the target, but in September there was an increase, namely only three people who had not reached the target.

Increasing sales of microfinance products, the *Micro Staff* (MS) must develop an effective and efficient strategy in order to exceed the targets that have been set. The strategy that *Micro Staff* (MS) must use is a marketing strategy.

Based on the description above, the title of this Research Proposal "Marketing Strategy of Murabahah Microfinance Products in Achieving Targets at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso" is important to discuss in order to find out the marketing strategy and constraints on implementing the marketing strategy of **murabahah microfinance products in achieving the target at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso**. With this research, it is hoped that it can become a theoretical reference source for the bank, especially in the murabahah microfinance strategy in achieving the target at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso, and this research is expected to add a reference to the literature review, especially for students of the Sharia Banking Study Program, Sayyid Ali Rahmatullah Tulungagung State Islamic University.

## LITERATURE REVIEW

### Strategy

Strategy comes from the Greek word *Stratega* which consists of 2 terms *Stratus* which means military and *Ga* which means to lead. According to the KBBI, strategy is a plan that contains activities to achieve company goals. In general, strategy is the arrangement of plans to determine the company's management activities in achieving the company's goals. (Jumiyanti, 2019)

The stages of strategy planning are: The first stage, namely the formulation of the Strategy, is the stage of formulating the company's strategy, which must ensure related to the company's goals, because the company's strategy can change according to the company's goals. The second stage is the implementation of the strategy, at this stage the strategy that has been prepared is outlined in the form of scheduled activities by doing so the company can find out the budget that can be used to support the program that has been prepared. The third stage is the evaluation of strategic strategies, at this stage the company must ensure whether the strategy that has been implemented is right on target. (Jumiyanti, 2019)

### Marketing

According to Philip Kotler, marketing is a social and managerial process by which a person or group gets

what is needed and desired by creating or exchanging products and values to other parties (Jumiyanti, 2019). The purpose of marketing is as follows: First, the consumer can find out in detail related to the products offered and the company is able to provide all consumer desires related to the products offered. Second, the company can explain in detail related to marketing activities, ranging from product explanations, product designs, product promotions, to sending products to consumers quickly (Rachmawati, 2011).

### **Marketing Strategy**

Marketing strategy is a way that has been designed to market a product in the form of goods or services with the aim of making the number of sales high. The definition of marketing strategy according to Philip Kotler is a marketing-related mindset to achieve marketing goals, in which there is a strategy that is compiled in detail about the target market, position setting, marketing mix and budget for marketing. Based on the marketing strategy theory from Philip Kotler, one of the marketing strategy concepts is the marketing mix or what is often referred to as the *marketing mix* (7P) which consists of *Product, Price, Place, Promotion, People, Process, Physical Evidence* (Musfar, 2020).

*Product* (Product), a product can be anything in the form of goods or services. Service products are products that provide benefits to consumers, meet consumer needs and provide a sense of satisfaction to consumers. Products in the form of goods or services must have distinctive characteristics or uniqueness as well as quality that can compete in the market (Musfar, 2020).

*Price*, price is the amount that consumers must pay to get the product they need or want. The price can determine the profit that the company earns. Price can also shape consumer perceptions, if the product has a low price then consumers feel that the quality of the product is also low by comparing the product with competitors, but if the product has a high price, consumers will think the costs incurred are more than the benefits of the product. Therefore, in determining the price, the company must consider the value of the product and the benefits of the products offered. (Musfar, 2020)

*Place*, where distribution is distributed is one factor related to the success of a marketing strategy. The selection of strategic distribution will make it easier for consumers to reach the products offered. In marketing a product, it does not only

focus on the center but also needs dealers such as *agents, resellers, wholesalers* and so on. With so many dealers, it can make it easier for consumers to buy the products offered. The function of this distribution channel is not only to physically deliver products to consumers but also to sell these products so that consumers can buy. (Gultom & Christiana, 2017)

*Promotion*, promotion is an activity in marketing or introducing products to consumers. Promotion is carried out with the aim of increasing sales so as to make the profits obtained even greater. (Halim, et al., 2021) There are several ways that can be used for product promotion, namely:

1. Advertising (*Advertaising*)

Advertising can be done by promoting products through newspapers, radio, majalaah, television, posters, billboards, social media. With advertisements related to the products offered, it is hoped that consumers will have an interest and interest in buying these products.

2. *Sales Promotion (Promotion Selling)*

Namely activities in the sale of marketed products that make it easy for consumers to see and by making certain arrangements in order to attract consumers to buy. Examples: providing

massive discounts on certain days, providing free samples to consumers, and so on.

3. *Publicity*

Publicity is to influence consumers indirectly, this is done so that consumers know about the product and are interested in buying it. Example: announcing a product on the radio where it is just introducing a product, in contrast to an advertisement that offers the product directly to consumers who are interested in buying the product offered.

4. *Personal Selling*

Namely making sales by direct contact with consumers, with the hope that direct contact with consumers can build good relationships between entrepreneurs and consumers. Examples: door to door selling, *mail order, telephone selling, direct selling*. (Alba, 2021)

*People*, the person aspect in the marketing mix is Human Resources (HR) which plays a role in *the marketing* process. In marketing products, it requires qualified human resources in the field of marketing, namely professional, creative, skilled, and innovative, this is in order to produce marketing strategies that can be used to achieve company goals (Harmoko, 2021). People or employees who are friendly

and polite in serving will provide added value from the community (Sinaga, Alam, Harahap, Agustina, & Wirdany, 2020).

*Process* (Process), the proses aspect in *marketing mix* is an activity that shows related to the services provided to consumers in purchasing products in the form of goods or services. Process also has the meaning of the company's efforts in carrying out its activities to meet the needs and desires of consumers. In carrying out the process elements in *the marketing mix*, employees must have an honest, responsible, fair, respectful nature (Ariyani, 2021).

*Physical Evidence*, physical evidence is a condition related to the atmosphere of the company that is the place of sale and purchase. There are three physical evidences used for measuring the marketing mix, namely: First, exterior characteristics include exterior design, *signane* (symbols or instructions), parking, gan dressing, and the surrounding environment. Secondly, interior availability includes interior design, equipment used for service to consumers or used to run a business, air circulation layout, room temperature. Third, *Tangibles* include business cards, stationery, bills, reports, employee appearance, uniforms, and brochures. (Ariyani, 2021)

### Previous Research

The results of a previous study conducted by Muchammad Alan Maulana with the title "Implementation of Marketing Mix in Microfinance Products (Micro IB) at PT. Bank BRI Syariah, Tbk. Batu Branch" with the results of the study shows that the *7P marketing mix* strategy is carried out to be able to attract public interest and attention. Displaying the quality of microfinance, and prioritizing product excellence, promoting by means of socialization to the community (Maulana, 2018). The research conducted by Muchammad Alan Maulana with the research conducted by researchers has similarities and differences. The similarities in the two studies are using the *7P marketing mix* strategy, displaying the quality of microfinance products and prioritizing product excellence, promoting by socializing the community. As for the difference between these two studies, it is the place of study. In the research conducted by Muchammad Alan Maulana, namely at BRI Syariah, Tbk. Batu Branch, while the research conducted by researchers was at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso.



In the second study conducted by Karina Agusta Yuriati examined "Marketing Mix Strategy Analysis in Encouraging the Competitiveness of Bank Panin Dubai Syariah towards Bank Syariah Indonesia (Case Study at PT Bank Panin Dubai Syariah Tbk KCU Malang)" with research results showing that marketing strategy *marketing mix 7P* which is used in the main product, namely Tabungan zam-zam which has a high price. The place of PT Bank Panin Dubai Syariah Tbk KCU Malang is quite strategic. PT Bank Panin Dubai Syariah Tbk KCU Malang promotes its products through social media, forming agents, datang to recitations and seminars. The service provided to customers is quite satisfactory coupled with clean, comfortable office facilities, spacious iran park, and so on (Yuriati, 2021). The research conducted by Karina Agusta Yuriati with the research conducted by researchers has similarities and differences. The similarities in the two studies are using a *7P marketing mix* strategy, promoting through social media, providing satisfactory service, clean and comfortable office facilities. As for the difference between these two studies, it is the place of study. In the research conducted by Karina Agusta Yuriati, namely at PT Bank Panin Dubai

Syariah Tbk KCU Malang, while the research conducted by researchers was at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso. In addition, in the research conducted by Karina Agusta Yuriati, a large parking lot can be an advantage in the marketing strategy carried out, while in the research conducted by researchers narrow parking is an obstacle in implementing a marketing strategy.

The third research was conducted by Sandy Yoga Arrafi with the research title "Product Funding Marketing Strategy at Bank Muamalat Magelang Sub-Branch" with the results of research that the marketing strategy carried out at Bank Muamalat Indonesia Cabang Pembantu Magelang is a *7P marketing mix*. Meanwhile, the obstacles experienced by *marketers* in carrying out marketing strategies are lack of marketer experience and insight into marketing which results in maximum marketing carried out (Arrafi, 2018). The research conducted by Sandy Yoga Arrafi with the research conducted by researchers has similarities and differences. The similarity between the two studies is using a *7P marketing mix* strategy. As for the difference between the two studies, namely in the Sandy Yoga Arrafi research, marketer insights

lack experience and insight, but in the research conducted by *researchers the marketer* has quality, both in terms of experience and insight, besides that the research places in the two studies are different, in the Sandy Yoga Arrafi research at Bank Muamalat Magelang Sub-Branch while the research that conducted by researchers at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso.

The fourth research conducted by Ahmadintya Anggit Hanggraito, et al with the research title "Alternative Marketing Mix Strategy 7P Batik Museum Yogyakarta" with the results of research that to maintain the existence of the Yogyakarta Batik Museum, it is necessary to implement a mix of marketing mix 7P *marketing* strategies. Meanwhile, an alternative strategy that can be used by the Yogyakarta Batik Museum is strengthening historical and cultural values as the identity of batik products and the Yogyakarta Batik Museum, creating a differentiation of entrance ticket prices to the Batik Yogyakarta Museum for tourists (Hanggraito, Wiratama, & Saifuddin, 2020). The research conducted by Ahmadintya Anggit Hanggraito with the research conducted by the researcher has similarities and differences. The

similarity between the two studies is using a 7P *marketing mix* strategy. As for the difference between the two studies, it is called the place of research. There is research by Ahmadintya Anggit Hanggraito conducted at the Yogyakarta Batik Museum, while research conducted by researchers at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso. In addition, in the research of Ahmadintya Anggit Hanggraito, strengthening historical and cultural values as the identity of batik products and the Yogyakarta Batik Museum, making a differentiation of entrance ticket prices for the Yogyakarta Batik Museum for tourists, while in the research conducted by researchers there are no alternative strategies such as strengthening historical and cultural values, and there is no entrance ticket price.

The fifth research conducted by Pratiwie Nirmala Dewi, et al with the research title "Analysis of the Implementation of the 7P Marketing Mix Strategy in the Wong Jowo By Tiwi Meatball Business" with the results of research that Wong Jowo By Tiwi Meatball SMEs apply the 7P marketing mix marketing strategy in marketing their products. In its products, Bakso Wong Jowo By Tiwi uses meatball ingredients with 100% real beef with

freshmeat, harga set by Bakso Wong Jowo By Tiwi refers to the production process of meatballs andn also the raw materials used, tthe four selected productions are located in the middle of easily accessible housing, dnature distribution of meatballs at Bakso Wong Jowo By Tiwi through ordering on online media and using promotions on social media by *endorsing influencers* or *food bloggers* for promotional means. Don't forget to also give discounts on certain days and *giveaways* in the form of Wong Jowo By Tiwi Meatball products(Dewi, Hendriyani, & Ramdhani, 2021). The research conducted by Pratiwie Nirmala Dewi with the research conducted by the researcher has similarities and differences. The similarity between the two studies is that using the 7P *marketing mix* strategy, the price set refers to the cost used for product production, the place used is easy to reach, promotion on social media, providing discounts on certain days. As for the difference between the two studies, namely the place of research. The research conducted by Pratiwie Nirmala Dewi was conducted at Bakso Wong Jowo By Tiwi, while the research conducted by researchers was conducted at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso. In addition, in the

research conducted by Pratiwie Nirmala Dewi, she promoted through social media by *endorsing*, while in the research conducted by the researcher, namely promoting through social media using the BSI bank account.

From the five studies above, it can be concluded that marketing strategy is an important thing to do in running a business. This is because marketing strategies can affect the number of sales so that they can achieve company goals.

## **RESEARCH METHODS**

This research uses qualitative methods. Qualitative research is research by collecting data and analyzing data, both oral and written data and human actions, so that the data obtained is in the form of descriptive data in the form of spoken words, writings, or images. The informant determination technique uses *purposive* sampling which is in sampling data sources based on certain considerations related to the case study studied, as well as the objectives of the (Fauzy, 2019)researcher.

The data sources used in this study are primary data sources and secondary data sources. The first primary data source was obtained from observations in the field by dismantling the marketing strategy implemented at

Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso as well as the obstacles experienced when carrying out the marketing strategy. The second strategy from the interview results, interviews were conducted with 1 Branch Manager ( BM), 1 *Branch Operations and Service Manager (BOSM)*, 2 *Micro Relationship Manager Team Leaders (MRMTL)*, 7 *Micro Staff (MS)*, and 10 customers BSI KCP Nganjuk Yos Sudarso (MSME actor). The third strategy of the documentation is photos when conducting interviews with informants, photos of customer guarantee and business *survey* activities, brosur, and photos of activities related to marketing carried out by BSI KCP Nganjuk Yos Sudarso. Meanwhile, secondary data sources are obtained from the financial statements of BSI KCP Nganjuk Yos Sudarso, books, journals, and articles on marketing strategies.

In this study, researchers used data analysis of the Miles and Huberman model, namely the first step of Data Reduction (*Reduction*) was carried out by summarizing and selecting important parts and looking for themes and patterns, the second step was Data Presentation (*Display*) by presenting data when the data that had been processed was ready. The results in the

presentation of data in the form of narrative text and tables, and the third step Conclusion (*Verivication*) is that after the data has been processed and presented, the next step is drawn conclusions and discussed in detail (Afriawanti, 2021).

To check the validity of the findings, researchers used engineering triangulation and source triangulation. Triangulation technique is that researchers collect data using different methods. Researchers use a combination of observation, interview, and documentation methods. The researcher will compile the results of the data from the three methods used. While the triangulation of sources is carried out by comparing the interview results of several informants. Researchers compared explanations from Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso and Micro, Small and Medium Enterprises (MSMEs) who are *murabahah* microfinance customers at BSI KCP Nganjuk Yos (Habidah, 2021) Sudarso.

## **RESULTS AND DISCUSSION**

- 1) Marketing Strategy at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso

To increase sales of murabahah microfinance products at BSI KCP Nganjuk Yos Sudarso, the *Micro Staff* (MS) use the 7P marketing mix marketing strategy, namely: *Product, Price, Place, Promotion, People, Process, Physical Evidence*. (Physical Evidence). The following is a table of research on the marketing strategy of murabahah microfinance products in achieving targets at BSI KCP Nganjuk Yos Sudarso.

**Table 4. Implementation of 7P marketing mix strategy at BSI KCP Nganjuk Yos Sudarso**

No .	Types of Marketing	Research Results
1.	Product	In accordance with sharia principles by using the murabahah bil wakalah contract. Simplify submission requirements and how to apply.
2.	Price	Take a smaller <i>margin</i> . There is no

		deduction for administrative fees.
3.	<i>Place</i> (Distribution Channel)	Places used in strategic distribution channels (easy to reach). Have a BSI Smart agent.
4.	Promotion	Promoting through social media (Instagram and Facebook), television, YouTube, websites, placing banners, and distributing brochures. Giving special gifts on the occasion of BSI's birthday. Make <i>stands</i> at bazaar events and

		exhibitions in the community. Visiting customers <i>door to door</i> .
5.	People	Providing service to customers well, friendly, polite, quick to respond, professional. Have quality Human Resources (HR). The employee's clothes are decent, neat, and uniform.
6.	Process	The process of applying until the disbursement offunds is carried out quickly and thoroughly. Perform services in

		accordance with Company Operational Standards (SOP).
7.	<i>Physical Evidence</i>	The attractive building design is in accordance with the characteristic s of PT Bank Syariah Tbk. There is a room for employees according to their respective positions. It has a special room for comfortable guests. Provision of ATM cards and passbooks as a condition of

		<p>transactions.</p> <p>There are adequate office facilities.</p> <p>There is a clean and tidy parking lot.</p>
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Source: (Author, 2022)

Basically, every company has a marketing strategy according to the products sold, which of course have their own characteristics or uniqueness. Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso is no exception, which carries out a *7P marketing mix marketing strategy* which includes *Product, Price, Place, Promotion, People, Process, Physical Evidence*.

a. Product

Produk is a good or service that is sold to consumers in order to meet the needs and desires of consumers. Bank Syariah Indonesia (BSI) makes products for consumer needs such as microfinance murabahah which was created to help MSME players who need business capital or for investment.

Based on the results of research by Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso has murabahah micro products made according to sharia

principles using the murabahah bil wakalah contract, which is a buying and selling transaction by means of BSI representing a product purchases in *soupplier* to customers on behalf of BSI, then BSI sells the goods to customers with *margins* which was agreed at the beginning by both parties (Anam, 2022).

How to apply for murabahah micro product financing is very easy, just go through the nearest BSI branch office or through the digital greeting application. The requirements used to apply for murabahah micro product financing are also easy, namely: Indonesian citizens (WNI) are legally capable, at least 21 years old or married, the business has been running for at least 6 months. Meanwhile, the documents used to apply for murabahah microfinance are: photocopy of identity card (KTP) of customer and spouse, photocopy of Family Card (KK) or Nikah Deed, and the legality of the customer's business. The advantages of murabahah microfinance products are a special attraction for prospective customers, because murabahah microfinance products at BSI are in accordance with the wishes and needs of the community, especially for the Muslim community (BSI, 2021).

This is in accordance with Pratiwie Nirmala Dewi's research, which is to

carry out a strategy of packaging the products offered by improving product quality and providing new innovations related to products that are desired and needed by consumers (Dewi, Hendriyani, & Ramdhani, 2021). This factor is proven to be able to influence the number of product sales offered, with high product quality and the existence of new innovations, consumers will be interested and buy the products offered even if they match the product, consumers will buy the products offered again.

b. Price

Price is the amount of money that must be paid by the consumer to get the product needed or wanted. In a product either in the form of goods or services, it is usually adjusted to the quality of the product, the price set is also in accordance with the cost of production plus the desired profit (Yanti, 2020).

Bank Syariah Indonesia (BSI) does not have an interest system on its products but in murabahah microfinance products there is a *margin*. *Margin* is a percentage of profit from the products sold. There are two types of products in murabahah microfinance with different margins, namely PUR (People's Business Products) with a margin of 6% per year and BUM

Products (BSI Micro Enterprises) with margins as follows: (Pujianto, 2022)

**Table 5. Margin Data  
Based on the Type of Bank Syariah  
Indonesia Micro Enterprises (BUM)**

Types of BUM	Collateral	Margin
Unsecured BUM	-	30% - 33% per annum
BUM that uses collateral	IDR 5,000,000-IDR 50,000,000	23% - 25% per annum
	IDR 51,000,000-IDR 100,000,000	19% - 20% per annum
	IDR 101,000,000-IDR 200,000,000	16% - 17% per annum

Sumber: (Pujianto, 2022)

In addition to the small margin in applying for financing at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso, there are no administrative fees at all. However, in the disbursement process, customers must open a BSI account first if they do not have a BSI account where the initial deposit for opening an account is IDR 100,000, besides that the customer must also prepare funds for notary fees and insurance whose costs have been



determined by the notary and insurance. So customers will get full funds without any deductions from administrative fees. For files that need to be signed by the customer, there needs to be a stamp of 10,000 which must be prepared by the customer himself(Setiyobudi, 2022).

This is in accordance with research conducted by Ika Kartika and Muthia Fariza, namely the marketing strategy of the price of the products offered both in the affordable category, this is because the prices set are in accordance with the quality of the products offered(Kartika & Fariza, 2022). This factor is proven to be able to influence the number of sales, with the price determined can be in accordance with what the consumer gets, the consumer will be interested and buy the product offered even if it matches the product the consumer will buy the product offered again.

c. *Place* (Tfour)

In productdistribution, it is necessary to be smart in choosing a strategic place to sell. A strategic place is a place that is easily accessible to consumers. With a strategic distribution place, it will automatically increase the sellern the product (Oktora, 2021).

In thedistribution of Bank Syariah Indonesia (BSI) products, KCP Nganjuk Yos Sudarso is in a strategic location,

namely in the middle of the city, precisely on Jl. Yos Sudarso No. 15c, Payaman, Nganjuk District, Nganjuk Regency, East Java Province with Zip Code 64418. The location of BSI KCP Nganjuk Yos Sudarso is very strategic because it is in the center of the crowd, close to Nganjuk Square and also Juang Building. In addition, BSI KCP Nganjuk Yos Sudarso has 25 agents called BSI Smart agents spread across the city of Nganjuk(Anam, 2022). This certainly makes it easier for consumers to use service products at BSI KCP Nganjuk Yos Sudarso, especially in murabahah microfinance products.

This is in accordance with Karina Agusta Yurianti's research, namely that choosing a strategic place can increase the number of sales, this is because consumers can easily reach the place used for the distribution of products offered (Yuriati, 2021).

d. *Promotion*

Promotion is an activity in introducing products to the public that aims to increase sales. Promotion aims to introduce, disseminate information related to the products of a company, in order to influence consumers so that their products can be known and accepted by consumers. Promotion is considered successful if many consumers

buy the products offered (Yanti, 2020). Bank Syariah Indonesia (BSI) implements the following promotions:

1) Advertising

**KUR Bank Syariah Indonesia**  
**KCP Nganjuk Yos Sudarso**

KUR MIKRO					
Plafon	Modal Kerja			Investasi	
	1	2	3	4	5
5.000.000	430.332	221.603	152.110	117.425	96.664
10.000.000	860.664	443.206	304.219	234.850	193.328
15.000.000	1.290.996	664.809	456.329	352.275	289.992
20.000.000	1.721.329	886.412	608.439	469.701	386.656
25.000.000	2.151.661	1.108.015	760.548	587.126	483.320
30.000.000	2.581.993	1.329.618	912.658	704.551	579.984
35.000.000	3.012.325	1.551.221	1.064.768	821.976	676.648
40.000.000	3.442.657	1.772.824	1.216.877	939.401	773.312
45.000.000	3.872.989	1.994.427	1.368.987	1.056.826	869.976
50.000.000	4.303.321	2.216.031	1.521.097	1.174.251	966.640

**PERSYARATAN:**  
 1. KTP SUAMI - ISTRI  
 2. KARTU KELUARGA  
 3. SURAT NIKAH/SURAT KETERANGAN BELUM MENIKAH  
 4. NPWP > Rp. 50.000.000,-  
 5. JAMINAN - DEPOSITO/ SHM / SHGB  
 6. SURAT KETERANGAN USAHA (SIUP)

**Figure 2. People's Business Financing Product Brochure ( PUR)**  
(Researcher, 2022)

Advertising is a medium that can be used for promotions that aim to provide information about the products offered as well as provide consumer attraction that can indirectly affect consumers(Alba, 2021) . Therefore, Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso carries out its promotion through social media (Instagram and Facebook), television, YouTube, banners, brochures. (Setiyobudi, 2022)

2) Sales Promotion (Promotion Selling)

Sales promotion is a promotional activity that aims to increase sales and can reach users and short-term drivers(Alba, 2021). At Bank Syariah

Indonesia (BSI) KCP Nganjuk Yos Sudarso on murabahah microfinance products conducts sales promosi by giving *special prizes* which are usually given on BSI's birthday. The prizes given can be in the form of koper, cooking utensils, *mugs*, payung, and so on(Anam, 2022).

3) Publicity

Publication is a marketing activity in order to influence potential consumers in a long-term manner(Alba, 2021). Bank Syariah Indonesia KCP Nganjuk Yos Sudarso conducted this publicity by creating a stand at bazaar events and exhibitions(Setiyobudi, 2022).

4) Personal Selling

Personal sales are promotional activities carried out by individual employees to influence society(Wahyuni, 2018) . At Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso conducts personal sales promotions by visiting customers *door to door*. In carrying out personal sales activities, every employee must understand and understand about the products offered (Mahendra, 2022).

This is in accordance with Haluma Rifqi Alba's research, which is to introduce products through various media and certain ways(Alba, 2021). This factor can increase the number of sales, by carrying out promotional

activities to various media and certain ways can influence consumers to buy the products offered even if they match the product, consumers will buy again the product offered.

e. People

*People* are Human Resources (HR) who are involved in business. Companies need human resources that are in accordance with their fields, this is because these employees will be in direct contact with consumers and will leave the impression that consumers will return to buy products again or switch to other products (Ismaturrahmi, 2020).

Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso prioritizes its employees to provide services and treat customers well, friendly, so pan, quick to respond, and profesional, this aims to ensure that customers are satisfied with the services provided. Customers who get comfort and satisfaction will promote BSI KCP Nganjuk Yos Sudarso to their closest people. Word of mouth is quite effective and efficient to get customers, oleh therefore in the recruitment of BSI KCP Nganjuk employee Yos Sudarso selects employees who are qualified, experienced, and have insight into sharia banking. There are special qualifications to become an employee of BSI KCP Nganjuk Yos Sudarso, namely a minimum

education of Strata 1 (S1) with a minimum GPA of 3.00, a maximum age of 24 years, never involved in legal cases, not having a nuclear family relationship (parents and siblings) who work at BSI, having good communication and analysis skills, being able to work in a team or individually, quickly adapt and have high motivation in a career at BSI, willing to be placed throughout Indonesia (Najamuddin, 2022).

At Bank Syariah Indonesia KCP Nganjuk Yos Sudarso also pays attention to the clothes of his employees to dress neatly, decently and uniformly. On Monday the employees wear batik clothes with formal bottoms and shoes, on Tuesday the employees wear formal shirts for men while the women wear formal *blazers* or *blouses* with formal bottoms and shoes, on Wednesdays the employees wear batik clothes with bottoms and formal shoes, on Thursdays and Fridays the employees wear neat or *casual free* clothes with free bottoms can jeans and shoes are also free (Tiyono, 2022).

This is in accordance with Ismaturrahmi's research, namely with human resources (Human Resources) who are friendly, polite, professional, quick to respond can make customers satisfied (Ismaturrahmi, 2020). If the

customer is satisfied, they will make a product purchase again or notify the product to the person closest to them so that they also use the product.

f. Process

Process is an activity carried out to market products in the form of goods or services to consumers. In this process, *marketers* must implement ethical values that can increase consumer trust such as honesty, responsibility, fairness, respect, openness, and community (Maliha, 2018). The process must run effectively and efficiently, this affects cost savings and productivity (Juneda, 2019).

The process carried out by Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso in the service of *murabahah* microfinance products is fast and thorough, starting from submission to disbursement only takes about 3 days. The process will be fast if the customer participates in helping to complete the required documents, to interviews about customer eligibility and customer guarantee surveys. After that, the bank can make a decision on whether to ACC or reject the financing application (Najamuddin, 2022). The process at BSI KCP Nganjuk Yos Sudarso is carried out in accordance with the SOP (Company Operational Standards). SOPs are job descriptions that can help

performance become easier and serve to guide the running of operational activities in service delivery. (Tiyono, 2022) (Susantie & Sidik, 2022)

This is in accordance with Erico Feri Sandi's research, namely in marketing the process elements prioritize speed, convenience, accuracy, and conformity with applicable SOPs (Company Operational Standards). (Sandi, 2021) If the process is carried out quickly and thoroughly, consumers will feel comfortable because they don't waste too much time, energy, and money just on the process and compliance with the SOP will simplify the process, which can make consumers buy the product again.

g. *Physical Evidence*

The element of physical evidence is that the first exterior facility includes the scenery and the surrounding environment. The second interior facility includes interior design, equipment used to serve consumers directly, air circulation, and temperature. The third is business cards, process support stationery (Saputra, 2020).

Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso is attractively designed in accordance with the characteristics of PT Bank Syariah Indonesia Tbk, namely green and white and yellow with an office shape that

extends to the back and there are two floors. On the lower floor of the BSI KCP Nganjuk Yos Sudarso office, there are several rooms for employees, namely *the teller room, customer service, BOSM (Branch Operational and Service Manager), OS (Operational Staff), CBS (Consumer Banking Staff), BM (Branch Manager), MRM TL ( Micro Relationship Manager Team Leader), MS (Micro Staff)*. It has a special room for receiving guests that is made as comfortable as possible with several dishes on the table such as mineral water, sweets, and snacks. BSI KCP Nganjuk Yos Sudarso provides ATM cards and Passbooks to customers to be used as a condition for transactions. In addition, BSI KCP Nganjuk Yos Sudarso also has several office facilities such as a room for financing transactions, a room for storing important files and cash (khasanah), a living room, a place of worship, a kitchen, as well as a place of ablution, and a bathroom and in the upper lantai there is a warehouse. The office environment is clean, comfortable, there is air conditioning with room temperature that is not too cold or hot, the arrangement of goods is also neat, there are orchids and green plants that are used to beautify the room, there are air fresheners that make the room more fragrant and fresh, this can

provide satisfaction to customers. In addition, the physical evidence provided to Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso, namely the provision of ATM cards and Passbooks that are used as a condition for transactions. There is a 5-seat long facility provided for waiting in line, so customers can wait for the queue to sit comfortably. BaSI KCP Nganjuk Yos Sudarso also has a clean and tidy parking lot (Hariati, 2022).

This is in accordance with the research of Nova Susantie and Adi Permana Sidik, namely The provision of clean, comfortable, and complete facilities, will make customers comfortable and can get a sense of satisfaction (Susantie & Sidik, 2022). This factor is proven to be able to influence the number of sales of products offered. With this factor, customers will buy the product offered again or notify the product to the closest person so that they also use the product.

## 2) Constraints in Implementing Marketing Strategy at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso

In implementing a marketing mix marketing strategy to achieve targets at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso has several obstacles. The following is a table of

research results on constraints in implementing marketing strategies for murabahah microfinance products in achieving targets at BSI KCP Nganjuk Yos Sudarso.

**Table 6. Constraints in The Implementation of An Strategi Marketing Mix 7P at BSI KCP Nganjuk Yos Sudarso**

No.	Types of Constraints	Research Results
1.	Product	It has many competitors with almost the same product.
2.	Price	The price on BSI Micro Business (BUM) products is more expensive than People's Business Financing (PUR) products with the same product quality.
3.	Place (Distribution Channel)	Lack of number of BSI Smart agents
4.	Promotion	There are no special advertisements for murabahah

		microfinance products, less aggressive in socializing murabahah microfinance products to the public.
5.	People	Lack of human resources (HR).
6.	Process	In applying for financing, customers must queue according to the queue number obtained.
7.	Physical Evidence	The parking lot is too narrow, there is a lack of space for employees.

Source: (Researcher, 2022)

In implementing the marketing strategy, each company certainly has obstacles faced, including Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso which has obstacles in implementing a 7P marketing mix strategy which even in every element of *marketing mix 7P (Product)*, Price (Price), *Place* (Distribution Channel),

*Promotion (Promotion), People, Process , Physical Evidence)* have obstacles faced.

a. Product

The obstacles that exist in the marketing strate of productelements are the number of competitors, manyinterbank competitors make products that are almostthe same as murabahah microfinance products at Bank Syariah Indonesia (BSI). However, at this time the biggest competitor is Bank Rakyat Indonesia (BRI) where BRI also has a People's Business Credit (KUR) product intended for MSME business actors. The product is the same as the People's Business Financing (PUR) owned by BSI which distinguishes only located in the interest system, if the PUR product uses a *margin* system. Because BRI is a fairly well-known bank in Indonesia, it is not wrong if many people use KUR products in the BRI bank(Suprawoto, 2022).

This is in accordance with research conducted by Rida Faiqoh , namely having many competitors that can be an obstacle in implementing a product element marketing strategy(Faiqoh, 2013) .

b. Price

The constraints in the price element at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso, namely the high

*margin* in BSI Micro Business (BUM) financing products, this certainly affects the number of sales. At this time, people prefer People's Business Financing (PUR) products which are programs from the government, because PUR products have *lower margins*. This resulted in BSI KCP Nganjuk Yos Sudarso temporarily suspending the sale of PUR products because in addition to the lack of public interest in the product, it was also due to the large number of customers who had problems in installment payments(Joseph, 2022).

This is in accordance with research conducted by Lucky Krismayanti, namely that the pricing of the products offered is too high, so it becomes an obstacle in implementing marketing strategies (Krismayanti, 2016).

c. *Place* (Tfour)

The obstacle of the place element at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso is the lack of BSI Smart agents in Nganjuk city, this makes it difficult for customers if they want to pay installments, especially installments onmurabahah microfinance products. Nasabah whose home is far from the city or there is no BSI Smart agent nearby will take a long time to travel to the branch office or to the place of the BSI Smart agent (Supiyani, 2022). So many

nasabah whose homes are far from the city or far from the BSI Smart agent are lazy to come to the city or to the BSI Smart agent just to pay installments. To avoid late customers in paying installments, the *Micro Staff* (MS) voluntarily comes to the customer's distant home just to collect the installment money. This is certainly not effective, because it takes a lot of time, energy, and costs on the MS itself (Firdhaus, 2022).

This is in accordance with the research of Atika Andriani, Sri Ramadhani, and Rahmat Daim Harahap, namely the lack of agents to expand market share, because by having many agents, the more capital is expanded (Andriani, Ramadhani, & Harahap, 2023).

d. Promotion

In the promotional element, the obstacles faced by Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso are that there are no advertisements specifically for murabahah microfinance products but there are only global advertisements of all products, so the public still does not understand about the murabahah microfinance products. The lack of enthusiasm in socializing murabahah microfinance products to the community, especially for Micro, Small, and Medium

Enterprises (MSMEs), so the market reach of BSI KCP Nganjuk Yos Sudarso is not too wide (Khohari, 2022).

This is in accordance with the research of Desi Susanti and Haniah Lubis, namely the lack of socialization which affects the number of sales because this factor has proven to be an obstacle to the implementation of marketing strategies (Susanti & Lubis, 2021).

e. People

In the person element of Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso has a problem, namely the lack of qualified Human Resources (HR) in their fields. If there is an employee on leave, the *Micro Staff* (MS) does the duties of the employee, because the MS department has many employees. This is certainly less effective, often can complaints from customers when MS department employees replace employees, especially the *front office* who are on leave, because they are not qualified in their fields. This cannot cause negative assessments from customers about BSI KCP Nganjuk Yos Sudarso. By replacing the position of an employee who is on automatic leave, the work of the MS section employee is neglected (Suprawoto, 2022).



This is in accordance with research conducted by Ahmad Muazar Habibi and Akhtim Wahyuni , namely the lack of qualified human resources in their fields can tarnish the company's image in the eyes of the public (Habibi & Wahyuni, 2020) .

f. Process

In the process element of Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso has a problem, namely if you are going to apply for a murabahah micro product financing product, customers must queue first according to the queue number that has been given by the security guard (Firdhaus, 2022).

This is in accordance with research conducted by Listian Indriyani Achmad, and Nur Dwi Agustin, namely that a long queue will make people lazy and bossy and even reluctant to buy products again. This factor has proven to be able to influence the number of product sales (Indriyani & Agustin, 2021).

g. *Physical Evidence*

In the element of physical evidence, Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso has a problem, namely a parking lot that is too narrow, usually the parking lot is located in the parking lot owned by the store next to the BSI KCP Nganjuk Yos Sudarso bank, because the parking lot owned by BSI

KCP Nganjuk Yos Sudarso is used for employee motorcycles is full. This resulted in customers turning around not making transactions at BSI KCP Nganjuk Yos Sudarso because with the number of motorbikes parked customers thought for transactions at BSI KCP Nganjuk Yos Sudarso queued long(Lukito, 2022). In addition, it also caused the owner of the shop next to BSI KCP Nganjuk Yos Sudarso to feel disturbed because using his parking lot should be the parking lot only for customers of the store. In addition, there is a lack of space for employees, because many *Micro Staff* (MS) employees work in the place used to receive guests. However, if there are guests, they will move to the *Branch Manager* (BM) room just to do the work(Joseph, 2022).

This is in accordance with the research of E Kustian, O Abdurakhman, and W Firmansyah, namely the inhibiting factor in this physical element is the lack of parking lots and also land for office buildings which results in some employees not having their own desks. This is because there is no place next to it that can be rented by BSI KCP Nganjuk Yos Sudarso bank to expand its office(Kustian, Abdurakhman, & Firmansyah, 2018) .

## CONCLUSION

Based on the overall results of the study after data analysis and discussion description, the researcher put forward the following conclusions:

The marketing strategy used in murabahah microfinance products at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso is a marketing mix strategy of 7P (Product), *Price*, *Place*, *Promotion*, *People*, *Process*, *Physical Evidence*). The implementation of the marketing strategy at BSI KCP Nganjuk Yos Sudarso is quite good. It can be seen in terms of *Product* (product) BSI KCP Nganjuk Yos Sudarso has a superior product, namely murabahah microfinance products. The murabahah microfinance product has the advantage of being in accordance with sharia principles using the murabahah bil wakalah contract, simplifying the submission requirements and how to apply. In terms of price (price) of financing products mikro murabahah takes a small *margin*, there is no deduction of administrative costs. In terms of *Place* (distribution channel) BSI KCP Nganjuk Yos Sudarso has a strategic place (easy to reach), has a BSI Smart agent. In terms of *Promotion*, BSI KCP Nganjuk Yos Sudarso promotes through

social media (Instagram and Facebook), television, YouTube, banner installation, and distribution of brochures, in addition to BSI KCP Nganjuk Yos Sudarso Giving special prizes on BSI's birthday, making stands at bazaar events and exhibitions, and visiting customers door to door. In terms of *People* (people) BSI KCP Nganjuk Yos Sudarso has quality Human Resources (HR), providing services to customers well, friendly, polite, quick to respond, professional, employees dressed modestly, neatly, and uniformly. In terms of *Process* (process) BSI KCP Nganjuk Yos Sudarso has a submission process until disbursement is easy, fast, and thorough, performing services in accordance with SOPs (Company Operational Standards). Meanwhile, in terms of *Physical Evidence*, BSI KCP Nganjuk Yos Sudarso has a building design in accordance with the characteristics of PT Bank Syariah Tbk, there is a room for employees according to their respective positions, has a comfortable special guest room, provides ATM cards and passbooks as a condition of transactions, there are adequate facilities.

The obstacle in implementing the marketing strategy at Bank Syariah Indonesia (BSI) KCP Nganjuk Yos Sudarso, namely in terms of product is

the number of competitors with the same product. In terms of price, the price of the People's Business Financing (PUR) product, which is a program from the government, is cheaper than the BSI Micro Business (BUM) program which is more expensive. In terms of Place (distribution channel) is the lack of BSI Smart agents. In terms of Promotion (promotion) BSI KCP Nganjuk Yos Sudarso there are no advertisements specifically for murabahah microfinance products, less aggressive in socializing murabahah microfinance products to the public. In terms of People (people) BSI KCP Nganjuk lacks the number of Human Resources (HR). In terms of Process (process) when applying for financing, customers must queue according to the queue number obtained. In terms of Physical Evidence, BSI KCP Nganjuk Yos Sudarso has too narrow a parking space, and there is a lack of space for employees.

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