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The Application of Marketing Mix Strategy in Increasing the Percentage of Customer Interest in Funding Products at BSI KCP Situbondo A Yani

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Abstract: Marketing strategy is one way to win a sustainable competitive advantage for a company. The marketing strategy can be viewed as one of the bases used in preparing the overall company plan. This study aimed to determine the application of the marketing mix strategy in increasing the percentage of customer interest in funding products at BSI KCP Situbondo A. Yani. This study uses a qualitative method with a descriptive approach. Data collection is done through observation, interviews, documentation, or reports describing the research's object. The results and research are elements of the marketing mix consisting of product, price, place process, promotion, people, and physical evidence carried out by BSI KCP Situbondo A. Yani are pretty good. Based on the first study's results, BSI KCP Situbondo A Yani has implemented the 7P marketing mix strategy well. Second, the amount of funding at BSI KCP Situbondo A Yani will increase in 2022 after experiencing a significant decline from 2020 to 2021 during the Covid-19 pandemic. And thirdly, there is an increase in the number of customers interested in using funding, lending products and increasing income every month. The application of the marketing mix in increasing the percentage of customer interest in funding products carried out by BSI KCP Situbondo A. Yani is reasonably practical because there is an improvement in the number of customers from time to time.

Keywords: strategy, marketing mix, interest, funding.

Abstrak: Strategi pemasaran adalah salah satu cara memenangkan keunggulan bersaing yang berkesinambungan untuk perusahaan. Strategi pemasaran dapat di pandang dalam salah satu dasar yang di pakai dalam menyusun perencanaan perusahaan secara menyeluruh. Tujuan penelitian ini adalah mengetahui pengaplikasian strategi *marketing mix* dalam meningkatkan presentase minat nasabah terhadap produk funding di BSI KCP Situbondo A. Yani. Penelitian ini menggunakan metode kualitatif dengan pendekatan secara deskriptif. Pengumpulan data dilakukan melalui observasi, wawancara, dokumentasi atau laporan dengan mendeskripsikan objek dari penelitian. Hasil dan penelitian ini adalah unsur *marketing mix* yang terdiri dari *product, price, place process, promotion, people* dan *physicale evidence* yang dilakukan BSI KCP Situbondo A.Yani sudah cukup baik. Berdasarkan hasil penelitian yang pertama, BSI KCP Situbondo A Yani telah menerapkan strategi bauran pemasaran (Marketing Mix) 7P dengan baik. Kedua, jumlah funding pada BSI KCP Situbondo A Yani meningkat pada tahun 2022 setelah mengalami penurunan yang cukup signifikan pada tahun 2020 hingga 2021 saat adanya pandemic *covid-19*. Dan yang ketiga terdapat peningkatan jumlah nasabah yang berminat untuk menggunakan produk funding, lending dan peningkatan pendapatan di setiap bulannya. Pengaplikasian *marketing mix* dalam meningkatkan presentase minat nasabah terhadap produk funding yang dilakukan oleh BSI KCP Situbondo A.Yani cukup efektif karena adanya jumlah peningkatan nasabah dari waktu ke waktu.

Kata kunci: *strategi, marketing mix, minat, funding.*

INTRODUCTION

The development of the business or business world in Indonesia can be seen from the many companies that are starting to arrive, both companies in the industrial sector, banking finance and other service companies; this has resulted in higher competition between companies. According to Philip Kotler, a company's success in winning the competition is through a marketing strategy because if there is marketing, there must be demand and supply for both products and services, so that from this, the company can generate profits (Kotler, 2018).⁸ In the world of banking, marketing activities are the primary requirement. Marketing is an organisational function and a set of processes for creating, communicating and delivering value to customers to cultivate customer relationships that benefit the organisation and its stakeholders (Saleh *et al.*, 2019). The marketing strategy expected to increase the market, sales and number of customers is called an offensive strategy. The primary orientation of the offensive strategy is to increase the number of new users (new users), expand the market served and looked for the application of the product in question (Nurhayani *et al.*, 2019).

Marketing strategy has an essential function in a company or business; this is because marketing strategies can determine the company's economic value, both from the price of goods and services (Grace, 2022). Therefore, companies, especially banks, need the right marketing strategy to market their products so that the products offered can be in demand or known by the public to increase the number of customers and generate profits for the company. The use of marketing strategies in a company when attracting customers to use the products offered, a company, especially Islamic banks, must be able to implement a marketing strategy that follows the market conditions being faced. To maximise marketing, promotional activities are needed to introduce products and make customers and potential customers interested in the products owned by the company. Promotion is conveying the benefits of a product and persuading customers to buy it. Promotion is used to offer goods or services from producers to consumers. Promotion can be done by advertising, personal selling, sales promotion and publicity (Rusyadi, 2018).²⁴

Bank Syariah Indonesia is a merger of three banks: Bank Syariah Mandiri, Bank BRI Syariah, and Bank BNI Syariah. The union of three Islamic banks that have gone through a due diligence process signed the deed of a merger, submitted information disclosure, approved operational licenses, and the financial services authority (OJK). The rapid development of Bank Syariah Indonesia causes competition between Islamic financial institutions with one to increase. The competition emphasises each other's advantages and competition in marketing products between one bank and another to attract people's hearts

to become customers (Sa'diyah et al., 2022). One of the advantages of Bank Syariah Indonesia itself, which includes free monthly administration fees, free cash withdrawal fees at all Bank Mandiri ATMs, free transaction fees at all Bank Mandiri EDCs, all EDC banks in Indonesia and EDC with Prima networks, ease of transactions with mobile banking and Internet Banking.

The researcher found several previous research which discuss about marketing mix strategy and funding. The first research was done by Belisia Tiara Ulfa (2022) with the title "The Effectiveness of the Marketing Mix on the Number of Customers of BSI Indonesian Hajj Savings Products during the Covid-19 Pandemic in an Islamic Economic Perspective. The results showed that the elements of the 7P marketing mix which consisted of product, price, place, process, promotion, people and physical evidence at Bank Syariah Indonesia A.Yani 1 were quite good, one of the elements of the promotional marketing mix was still not optimal because the promotion at the covid-19 period was limited to promoting BSI Indonesia Hajj Savings products directly to the public. The effectiveness of the marketing mix carried out in terms of increasing the number of customers carried out by Bank Syariah Indonesia Pringsewu A.Yani 1 has been said to be quite effective when viewed through five indicators of effectiveness and is said to be quite effective. In carrying out its activities, Bank Syariah Indonesia A.Yani 1 is in accordance with the characteristics of sharia marketing which include Theistic (Rabbaniyyah), Ethical (Akhlaqiyyah), Realistic (Alwaqiyyah), Humanistic (Insaniyyah). The second research was done by Indah et al. (2021), entitled Implementation of a Marketing Mix Strategy in increasing the Amount of Funding & Lending at BMT Harapan Ummat Sidoarjo. The results of the study show that the implementation of the marketing mix is already good, but it is still not fully fulfilled. Meanwhile, the amount of funding in 2019 has increased, in 2020 it has decreased due to the pandemic. The third research was done by Hajar et. al (2021) entitled Marketing Mix Analysis of Bank BRI Syariah KCP Kebumen Savings Products. The results of the study show that the marketing mix has a positive & significant effect, but the promotion must be more intense. The difference between this research and previous studies lies in the research focus where previous studies examined almost all products in Islamic banks, while the focus of this research was only on the marketing mix strategy in increasing customer interest in funding products.

Funding is a bank activity in obtaining funds both from owners, internal banks and from the community in the form of mobilising public funds or third party funds. Funds are cash and/or other assets that can be cashed out immediately and available or set aside for a specific purpose. The greater the ability to raise funds from the public, the more likely it is to be able to provide credit. This means that the greater the institution earns income; conversely, the more minor the funds raised, the smaller the credit given, and the smaller the income. (Frianto, 2012).

The distribution of funds made by banks is mainly in the form of credit/loans. For credit/loans provided by the bank to the debtor (borrower), the

bank will receive remuneration in the form of interest for Conventional Banks and/or profit-sharing and other remuneration for Islamic Banks. other. Banks can channel their funds by purchasing Bank Indonesia certificates, channeling funds through the interbank money market, securities, bonds, and others. Banks distribute their funds in productive assets, namely assets that can generate profits (Kasmir, 2018).

HR training conducted by Marketing Funding BSI KCP Situbondo A Yani to the community, namely by conducting socialization related to products available at BSI KCP Situbondo A Yani, including coming directly to agencies such as hospitals, mosques, schools, and so on. The socialization carried out by the BSI KCP Situbondo A Yani Marketing Funding for the public to get to know the products of BSI KCP Situbondo A Yani which are not only Hajj products but other transaction products such as Savings, Deposits and Current Accounts. So far BSI KCP Situbondo A Yani has made many agreements and collaborations with several agencies. BSI KCP Situbondo A Yani carried out a strategy by approaching influential people in the agency by offering products that are certainly very competitive with other banks for benefits to their employees. The costs incurred by the Bank to promote its products to customers are of course there, the more customers who join, the more spending there is to request these customers, but not all customers are given such a maintain. Bank Syariah Indonesia's digital services to make it easier for customers to make transactions are through mobile banking and net banking, the difference between the two is only in the transaction limit (Dwi & Sari, 2020). The marketing mix Strategy divided into 7 elements there are:

1. Product. Is an important element in a marketing program. Product strategy can influence other marketing strategies. Purchasing a product is not just to have the product but also to fulfill the needs and desires of consumers (Kotler, 2018). Products are anything that can be offered to meet the needs and wants of consumers. Products can be broadly divided into goods and services. Goods products are real products or products that are concrete, while service products are abstract but the benefits can be felt (Fandi, 2017). 2. Price. Price is an economic sacrifice that customers make to obtain a product or service. In addition, price is one of the important factors for consumers in making a decision to make a transaction or not (Hendri, 2018). 3. Promotion Promotion is the company's attempt to influence prospective buyers by persuading (persuasive communication) through singing reference elements so that the company's goals and objectives can be achieved (Fandi, 2017). 4. Place. Places are various activities carried out by companies to make their products easily available and available to target consumers (Fandi, 2017). In bank business services, determining the location where the bank will operate is an important factor. In the intense competition, location determination has a significant influence on the activity of collecting public funds and channeling refinancing to the community. 5. People. That is meant by people here, are employees of service providers and sales, or people who are directly or indirectly involved in the service process itself

(Hendri, 2018)⁵6. Process. Process is an activity that shows how services are provided to consumers during the purchase of goods (Hendri, 2018).⁷ Physical Evidence. The physical evidence is a state or condition which also includes the bank which is the place where the services offered run (Hendri, 2018)

³⁴Based on the results of observations in the field, prospective customers or customers are willing to use Indonesian Islamic bank products because of the price factor that makes customers interested in using Indonesian Islamic bank products because prices are in accordance with the wishes of customers and prospective customers, and there is a physical evidence factor where customers will be loyal. to Indonesian Islamic banks by visiting and giving gifts to customers. In its business operational activities, Bank Syariah Indonesia collects funds (funding) for customers and prospective customers. This effort is carried out by ³²Bank Syariah Indonesia in order to get an increase in customers every year. Based on the background described by the researcher, the researcher is interested in researching and studying more deeply the results of applying the marketing mix strategy in increasing the percentage of customer interest in funding products at BSI KCP Situbondo A Yani.

²³RESEARCH METHOD

The scope of this research is used to determine the application of the marketing mix strategy in increasing the percentage of BSI KCP Situbondo customers' interest in using funding products. The research method is everything related to the procedures, techniques, tools/instruments, as well as the research design used, the time of the research, the source²⁸ of the data, and how the data was obtained for later processing and analysis. This research uses a qualitative approach, a qualitative approach is a form of approach that can be called an investigative approach because usually researchers always collect data from people at the research site. The type of research used by researchers in this study is a descriptive method. Descriptive qualitative method aims to create a systematic and accurate description of the facts, characteristics, relationships between aspects that are examined both qualitatively and quantitatively (Sugiyono, 2017).

The source of data in qualitative research is the subject from which the data is obtained (Suharsimi, 2018). The primary data source in this study was obtained directly through interviews with related parties at the Bank Syariah Indonesia KCP Situbondo A Yani office. Interview is a dialogue conducted by the interviewer to obtain information from the interviewee (Arikunto, 2020). Secondary data for this study were obtained by researchers from several research sources that were used to strengthen research materials, namely data from books, journals, pictures and other documentation (Arikunto, 2018). To obtain data in this study, the authors will collect data with methods appropriate to the approach and type of research, namely using observation, interviews and

documentation. Based on the data that has been obtained from the field, from the results of forms, interviews, observations, field notes, and studies in the form of documentation, therefore the author can draw from specific facts, concrete events that are then drawn as conclusions that have a general nature. . Data analysis is an activity to measure, strengthen, classify, code or mark, and categorize it, so that a finding is obtained based on the focus or problem to be answered. (A. Muri Yusuf, 2017). Data processing in this study was carried out in four stages: (a) data collection, (b) data condensation, (c) data presentation, (d) drawing conclusions.

Checking the validity of the data is very supportive in determining the final results of a study. Therefore we need a data checking technique. The data checking technique used is the triangulation technique. In data collection techniques, triangulation can be interpreted as a data collection technique that combines various data collection techniques and existing data sources. Thus there is source triangulation, data collection technique triangulation, and time triangulation.

FINDING AND DISCUSSION

The object of this research is the BSI office which was established on April 29 2016 which is located on Jalan Ahmad Yani, Parse Dawuhan, Panji District, Situbondo Regency. The BSI KCP Situbondo office has several employees spread across 3 offices, namely BSI KCP Situbondo A. Yani, BSI KCP Situbondo Panji, and BSI KCP Situbondo Basuki Rahmad, each office has approximately 15 employees. The respondents in this study were 11 employees from BSI KCP Situbondo A.Yani. The following is the implementation of the marketing mix at BSI KCP Situbondo A.Yani:

1. Product

Products are the most important part offered by BSI KCP Situbondo A. Yani to customers according to their needs. There are three funding products offered, namely savings, demand deposits and mudharabah deposits. Based on interviews with informants, there are 18 savings products offered including My Savings, Easy Wadiah Savings, Easy Mudharabah Savings, Business Savings, Indonesian Hajj Savings, Young Hajj Savings, Junior Savings, Education Savings, Retirement Savings, Planned Savings, Foreign Currency Savings, Collective Savings , BSI Simple IB Savings, BSI KU Social Assistance Savings and Simple PIP, Student Savings, Payroll Savings, Sharia Securities Savings and BSI Classic Savings. Each savings product has advantages and is adapted to the needs of customers of all ages. The next product is the BSI demand deposit which uses a wadiah contract with a bonus agreement of 3% of the total profit from fund management. And finally, the BSI Time Deposit product, which is a time investment managed based on the principles of Mudharabah Muthlaqah. Of these 3 funding products, all offer

guaranteed fund security, sharia management, competitive profit sharing, can be used as collateral for financing and automatic roll over facilities.

2. Price ²

Price is an economic sacrifice that customers make to obtain a product or service. In accordance with interviews conducted with informants, the cost of service products offered by BSI KCP Situbondo A. Yani is relatively cheap with the yields obtained are always discussed with the customer, the benefits obtained by the customer are in accordance with the price paid, and the transparency in the price turnover is clear and shown directly to customers. However, there was a decrease in customers when the Covid-19 pandemic occurred in 2020 to 2021 due to people's economic difficulties at that time. However, in 2022, the number of customers will gradually increase each month.

3. Promotion

Promotion is the company's attempt to influence prospective buyers by persuading (persuasive communication) through the use of all marketing reference elements so that the company's goals and objectives can be achieved (Fandi, 2010). Promotional activities carried out by BSI KCP Situbondo A. Yani have been carried out regularly, starting with delivering specific explanations to customers directly. BSI KCP Situbondo A. Yani in terms of promotion always prioritizes the nature of blessing and transparency in providing information so that good relations are always established between BSI KCP Situbondo A. Yani and customers. And promote funding products by distributing brochures to the public directly as well as promotions through BSI's social media.

4. Place

In bank business services, determining the location where the bank will operate is an important factor. In the intense competition, determining the location has a significant influence on the activity of collecting public funds and channeling refinancing to the community (Ali Hasan, 2010). Bank Syariah Indonesia is located at JL. Achmad Yani, Parse, Dawuhan, Situbondo District, Situbondo Regency, East Java, 68311. The location of this company can be said to be strategic because it is in a row of shophouses so that customers and prospective customers can easily reach BSI KCP Situbondo A. Yani.

5. People

What is meant by people here are employees of service providers and sales, or people who are directly or indirectly involved in the service process itself (Hendri. 2018). Human resources as managers at BSI KCP Situbondo A. Yani continue to develop themselves through training held by BSI. Most employees of BSI KCP Situbondo A. Yani are graduates of economics degrees. Therefore, for the development of BSI KCP Situbondo A. Yani, employees are included in training to improve performance and service to customers and prospective customers.

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6. Process

Process is an activity that shows how services are provided to consumers during the purchase of goods (Hendri, 2018). The process carried out by BSI KCP Situbondo A. Yani is by having friendly and open interactions with customers and prospective customers both when interacting in the office and responding to customer service on social media such as providing services and providing information about BSI KCP Situbondo A. Yani as well as in terms of work and marketing systems in carrying out practices related to the process of marketing funding products. It starts with greetings, always communicating efficiently and well, friendly, greetings, manners and smiles. BSI KCP Situbondo A. Yani employees must prioritize intellectual property, integrity and a higher level of sensitivity to customers and prospective customers. Rasulullah SAW in carrying out his practice related to marketing processes can be seen through polite, friendly and clear service in providing information (Hidayat & Anwar, 2019).

7. Physical Evidence

The physical environment is a state or condition which also includes the bank which is the place where the services offered run (Hendri, 2018). Bank Syariah Indonesia KCP Situbondo A Yani has a building with two floors which are arranged neatly so that the room layout is in accordance with other conventional banks. There are tools for promotion including pamphlets or brochures given to customers and prospective customers, as well as receipts and other equipment regarding BSI aimed at attracting customer interest.

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Based on the results of research on the Application of the Marketing Mix Strategy in Increasing the Percentage of Customer Interest in Funding Products at BSI KCP Situbondo A Yani, researchers found that the marketing mix strategy that had been implemented was 7P. By implementing this marketing mix strategy, companies or banks can find out what products are in demand by the public. The implementation of this marketing mix strategy is expected to increase public knowledge about the products being traded, this is of course a way to achieve the goals of BSI itself. The data obtained by researchers while in the field 20 shows that Bank Syariah Indonesia KCP Situbondo A Yani has implemented the 7P marketing mix strategy, namely product, price, promotion, place, people, process, and physical evidence. In the product strategy, all offer guaranteed security of funds, sharia management, competitive profit sharing, can be used as collateral for financing and automatic roll over facilities. Furthermore, in the price strategy, price level setting, price changes, and the credit system are carried out with the agreement of both parties, namely between the bank and the customer. Then in the promotion strategy, funding products are promoted by distributing brochures to the public directly as well as promotions through BSI's social media. Furthermore, on the location strategy, Bank Syariah Indonesia KCP

Situbondo A Yani is on the side of the main road and easy to reach. For the people strategy, human resources as managers at BSI KCP Situbondo A. Yani continue to develop themselves through training held by BSI. Furthermore, in the process strategy, employees interact in a friendly and open manner with customers and prospective customers both when interacting in the office and responding to customer service on social media such as providing services and providing information about BSI KCP Situbondo A. Yani as well as in terms of work and marketing systems in carry out practices related to the process of marketing funding products. For physical evidence, BSI KCP Situbondo A. Yani has two floors that are arranged neatly so that the location of the rooms is in accordance with other conventional banks.

The marketing mix strategy in an effort to increase the number of customers of the BSI KCP Situbondo A. Yani funding product must review the company's internal and external conditions to prevent a decrease in the number of customers. The marketing mix itself is a blend of the 7P concept aimed at consumers with the aim of preventing a decline in customers in order to maximize consumption. Based on the data obtained through interviews, there was an increase in the number of customers before and after implementing the 7P marketing mix strategy. A significant increase in the number of customers can be seen from the number of customers who have increased every month.

⁴ CONCLUSION

Based on the results of the research conducted and described by the authors in the previous chapter, the researchers drew several conclusions, namely first, BSI KCP Situbondo A Yani has implemented the 7P marketing mix strategy well. Second, the amount of funding at BSI KCP Situbondo A Yani will increase in 2022 after experiencing a significant decline from 2020 to 2021 during the Covid-19 pandemic. And thirdly, there is an increase in the number of customers who are interested in using funding, lending products and increasing income every month. Researchers hope that BSI KCP Situbondo A Yani needs to reactivate its managers and administrators to implement this marketing mix strategy to the fullest.

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