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Marketing Lending Strategy on Products BSI. GRIYA HASANAH (Study Kasus PT. Islamic Bank, Tbk. Situbondo Basuki Rahmat Branch)

by Mohammad Syaiful Su'ib

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Marketing Lending Strategy on Products BSI. GRIYA HASANAH (Study Kasus PT. Islamic Bank, Tbk. Situbondo Basuki Rahmat Branch)

Haeroni*, Muhammad Syaiful Suib

Nurul Jadid University Paiton Probolinggo, Indonesia

Kata Kunci

Kata kunci: Maketing Strategi Lending, BSI Griya Hasanah

Abstrak

Penelitian ini bertujuan untuk meningkatkan strategi pemasaran produk BSI Griya Hasanah. Penelitian ini bertempat di PT. Bank Syariah Indonesia cabang Situbondo Basuki Rahmat, Metode penelitian yang digunakan yaitu kualitatif studi kasus. Perolehan data menggunakan cara observasi, interview, dan wawancara terhadap kepala cabang, microstaff, dan CBS. Prosedur analisis data yang digunakan pemilihan data, reduksi data, penyajian data dan penarikan kesimpulan. Hasil menunjukkan bahwa strate¹⁷ yang diterapkan pada produk pembiayaan BSI Griya Hasanah terfokuskan pada ; product (produk), price (harga), place (tempat), promotion (promosi), people (orang), physical evidence (buktifisik), dan proses (proses). Hasil penelitian ini menunjukkan bahwa Marketing Strategi Lending meningkatkan pemasaran produk griya hasanah. Marketing Strategi Lending menjadi kontribusi yang baik bagi keberlangsungan Produk BSI Griya Hasanah menuju persaingan ketat perbankan di era global masa mendatang.

Keywords

Keywords: Maketing Lending Strategy, BSI Griya Hasanah

Abstract

This study aims to improve the marketing strategy of BSI Griya Hasanah products. This research is located at PT. Bank Syariah Indonesia Situbondo Basuki Rahmat branch. The research method used is qualitative case studies. Data acquisition uses observation, interview, and interview methods of branch heads, microstaff, and CBS. Data analysis procedures used data selection, data reduction, data presentation and drawing conclusions. The results show that the strategy applied to BSI Griya Hasanah's financing products ¹⁰ocused on; product, price, place, promotion, people, physical evidence, and proses. The results of this study show that. Marketing Strategy Lending improves the marketing of griyahasanah products. Marketing Lending. Strategy is a good contribution to the sustainability of BSI Griya Hasanah Products towards fierce banking competition in the global future.

*Corresponding Author: **Haeroni**, Nurul Jadid University Paiton Probolinggo, Indonesia;
Email: haerony29@gmail.com.

INTRO²³UCTION

Bank Syariah Indonesia was born from the merger or merger of 3 Sharia Banks of State-Owned Enterprises (BUMN), namely PT Bank BRI SyariahTbk (BRIS), PT Bank BNI Syariah (BNIS), and PT Bank SyariahMandiri (BSM). (Ulfa, 2021) SOE Minister Erick Thohir said that the merger of Sharia Banks is one of two large-scale corporate actions initiated by the Ministry of SOEs during 2020. This requires the importance of the merger process as part of a national strategic project in encouraging and enhancing the growth of Indonesia's Islamic economy and finance. PT. Bank

Syariah Indonesia, which was officially submitted as the name of the merged bank in the summary amendment of the merger plan issued on December 11, 2020, must make careful planning. Planning that not only relies on the size of the assets raised but can also demonstrate a strong commitment to good corporate management in order to climb the ladder to a global rivalry. Based on data from the Financial Services Authority (OJK), the value of Islamic financial industry assets in Indonesia reached Rp 1,639 trillion, growing 20.61% on an annual basis as of July 2020. Then, until the first semester of 2020, Third Party Funds (DPK) and Sharia banking

financing managed to grow 8.99% and 10.13% on an annual basis, respectively. This value is above the growth of loans and deposits in the national banking industry, namely 1.49% and 7.95% on an annual basis, respectively, at the same time. PT Bank Syariah Indonesia Tbk (so called as BSI) officially operated on February 1, 2021. BSI is the largest Islamic bank in Indonesia as a result of the merger of three Sharia banks from the association of state-owned banks (Himbara), namely: PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS). The breakthrough of the government's policy to merge the three Islamic banks is expected to provide a choice of new financial institutions for the public as well as being able to boost the national economy. As of December 2020, BSI's assets have reached Rp 239.56 trillion (see table 1). Such a large asset puts BSI as the 7th largest bank in Indonesia in terms of assets. The bank's assets coded BRIS shares are under PT bank CIMB Niaga Tbk (IDR 281.7 trillion) and above PT Bank Panin Tbk (IDR 216.59 trillion) as of September 2020. These huge assets can leverage greater ability to support economic financing. (Utari et al., 2022).

As the country with the largest population in the world, the Muslim community, in Indonesia needs certainty of the halalness of the assets it has. House is one of the expensive assets to be owned by the community during the lifetime. This means that efforts to own a house in general require considerable sacrifices for the community, because consistently the price of land and houses is getting more expensive. (Depid, 2021).

When economic activity is less vibrant, people's incomes have not been able to accompany house and land prices which continue to increase per year. So more and more people are having difficulty owning initial reference houses. (Batubara et al., 2020). Such high house prices cause people to not easily buy them in cash, especially low-income people (MBR). Through the Ministry of Public Works and Public Housing (PUPR), the government has implemented the One Million Houses program for MBR, which is currently around 11.4 million units. However, since the launch of the program, only 805,169 housing units have been built, consisting of 569,382 MBR houses and 235,787 non-MBR houses. Therefore, people really need financial institutions in their economy, one of which is banks, banks play a very important role, in order to develop the economy in a country, banking has developed very rapidly in Indonesia, both conventional and Islamic banks. The distribution of funds in the form of bank financing really requires a marketing strategy to be able to achieve business

success and meet the targets to be achieved. The success of a company is determined by whether or not marketing tactics are implemented. Marketing strategy should be able to provide a clear and directed picture of the marketing process and the goals that the company will achieve in maximizing all opportunities or opportunities and avoiding threats. (Zulkifli Karim, 2017). The increasingly diverse needs of the community make credit banking or financing service products the most in demand by the public. The fund actually helps the community in meeting the needs of clothing, food, and shelter. Home is a primary need for the fulfillment of human welfare after clothing and food. However, it turns out that the need for housing is often bumped into the lack of funds owned by consumers who yearn to have their own home. Thus, development through home ownership financing is seen as the main alternative to housing financing (Husain & Asmawati, 2017). Owning your own house is a dream for everyone, the price is not cheap, which encourages us to plan carefully, especially house prices tend to increase from year to year.

	BNI Syariah		BRI Syariah		Mandiri Syariah		Bank Syariah Indonesia
	2019	2020	2019	2020	2019	2020	Perdesember desember 2020
Total assets	44,98	55,01	43,12	57,70	112,29	126,85	239,56
Financing	43,77	47,97	34,12	49,34	99,81	112,58	209,98
Third-party funds	32,58	33,05	27,38	40,00	75,54	83,43	156,51
Profit	0,6	0,5	0,074	0,25	1,28	1,43	2,19

Table 1.1 Bank Profit

Sumber: (Utari et al., 2022) exposure of PT Bank Syariah Indonesia, Tbk. Bisnis Indonesia, February 2, 2021

To answer the needs of people who have financial constraints in buying a house at a large price, currently there are many home installment products from banks offered. One of them is the BSI Griya Hasanah BSI Griya Hasanah product is a home ownership financing service for various needs, such as: Buying a new house / apartment. Purchase of ready-to-build plots, Construction / Renovation of houses, Take over financing from other banks, Refinancing to meet customer needs (Aziz et al., 2022). The contract used in this product, namely the murabahah contract, is a contract for buying and selling goods that clearly states the goods being traded, and the seller mentions the purchase price to the buyer, then the seller determines the margin profit on the agreement between the seller and the buyer. (etiawati et al., 2021). Indonesia, as the country with the largest Muslim population in the world, has the potential to be at the forefront of the Islamic financial industry. Increasing public awareness of halal matter and strong stakeholder support are important factors in the development of the halal industry ecosystem in Indonesia, including Sharia Banks. (Oktaviani et al., 2022). The growth of Islamic banking, which is already quite high, has a positive impact on the professionalism of each institution to increase market share and attract as many customers as possible. Seeing these consequences, institutions must have a reliable marketing strategy. The success or failure of a company depends largely on whether or not the marketing strategy and tactics are implemented (Zulkifli Karim, 2017). The Islamic Banking strategy is interesting to listen to, because the application of Islamic Sharia is highlighted to prospective customers, therefore, all Islamic banks need to compete to attract customers who are Muslim and become one of the targets. Islamic banks should also not close themselves to prospective non-Muslim customers, because they also have a fairly large market share as well (Mahfud, 2020). Islamic Banking products are common products that apply to all circles, both Muslims and non-Muslims. All who are born of

Islam are good and bring salvation. Because Islam applies when it contains what is called maqashid sharia (Alam & Jureid, 2021). Bank Syariah Indonesia (BSI), Situbondo Basuki Rahmat Branch. This financial institution has a marketing strategy and steps taken in marketing Sharia mortgage products known as BSI Griya Hasanah, the goal is to be able to compete with other banks so that it can attract a lot of consumer interest in BSI Griya Hasanah products. Bank Syariah Indonesia (BSI) Situbondo Basuki Rahmat branch is a financial institution that not only follows the regulations of the bank but also in accordance with Islamic law and even Bank BSI is the largest Islamic Bank in Indonesia, as explained above, at BSI Situbondo Basuki Rahmat Branch provides financing products including BSI Griya Hasanah financing products. BSI Griya Hasanah is a financing product for home ownership, shophouses, plots, and house construction. In addition, this product is in accordance with sharia because it uses the murabahah contract, murabahah derived from the word ribh has the meaning of growing and developing in business. The business carried out has experienced growth and development. Murabahah is the Masdar of rabahayuraabihu-muraabahatan which means to give fit to an item (Muzaiyanah, 2018). This contract is the sale and purchase of goods at the original price with the agreed profit. In bai' al-murabahah (in this case the bank) must tell the price of the purchased product and determine a level of profit in addition. (Susena et al., 2019). In the Law of the Republic of Indonesia Number 21 of 2008 concerning Islamic banking, it is stated in article 19 "Murabahah Agreement" is a Financing Agreement for an item by affirming its purchase price to the buyer and the buyer paying it at a higher price as an agreed profit.

BSI Griya Hasanah is a product made by an Indonesian Islamic bank to help people who want to own a house, but funds are insufficient and through this product can convince the public about sharia financing, because most people in Indonesia are Muslims. The provision of this financing facility is collateralized by land certificates and house certificates, and there must be both of them. If there is only one, the BSI bank will not accept the financing application. If it is a shop house or lots, then there must be a land certificate and the place must be built within 2 years, and these are the regulations in Indonesian Islamic banks, the reason from the bank is so that the country's economy continues to rotate. Regarding financing, there must be a marketing strategy in which company's marketing strategy has a very important role in achieving business success, therefore the marketing department plays a very important role in realizing a business plan. The

marketing strategy should be able to provide a clear and directed picture of the marketing process and the goals to be achieved by the company in maximizing all opportunities and avoiding threats to products as something that can be offered to meet needs. The research will map down some of the previous researchers disclosed (Fajrin & Muamar, 2019). that the results of research related to marketing products are using the 4P strategy namely, Product, Price, Place, and Promotion (Rasriantina, 2018), in his research that marketing strategy implementing a market penetration strategy to increase marketing. Researchers confirmed (Nurlatifah & R.Maskur, 2017), implementing word of mouth marketing, word of mouth is a simple action to share information with people acquainted. Generally, this thing is used as a marketing strategy by recommending a product to people in the group. Meanwhile, word of mouth can also be said to be a situation when consumer interest in a product is reflected in their daily dialogue. Simply, when a consumer really likes a product, they will always talk about it every day. Of course, indirectly these consumers will continue to give praise to the products they use. In fact, he will also recommend the close people to join in using the product. Basically, word of mouth is a free marketing strategy for a brand that is carried out by loyal customers.

Research explains that implementing the SO Strategy in SWOT, this matrix is a strategy used by companies by utilizing or optimizing their strengths (S) to take advantage of the various Opportunities (O) that exist. Meanwhile, WO strategy is a strategy that is used by the company optimally to minimize existing Weaknesses (W) to take advantage of various Opportunities (O). ST strategy is a strategy used by utilizing or optimizing Strengths (S) to reduce various threats (T) that may surround the company. Finally, the WT Strategy is a strategy used to reduce Weaknesses (W) in order to minimize and avoid Threats (T) (Arif et al., 2020).

From the results of the analysis obtained (Yaqin, 2019) apply a marketing strategy using the marketing mix concept that can be recognized as 3P, namely advertising, personal selling, publicity. The existing strategy is through segmentation, targeting, positioning, and marketing mix. In this case, the publicity method that is included in the scope of the marketing mix is emphasized. Because the publicity method is the most powerful medium of building a brand and this method is able to increase customer development, in this case the company makes presentations to communities or organizes special seminars held in offices, schools, social gatherings and others. In the segmentation of Bank X Syariah, it focuses more on the Dramaga area and its

surroundings, in terms of being targeted, the adult age group with a fixed income. In the target, Bank X Syariah determines the target, which is the upper middle class, as well as working and having a steady income. In positioning Bank X Syariah as a safe and profitable business partner.

Based on research, (Rahman et al., 2022) in carrying out a marketing strategy Based on the Sales Force (SF) marketing strategy in financing products which directly meet face to face with prospective customers, especially doing door to door (visits from house to house of prospective customers every day), then come to vertical and horizontal agencies to socialize pension financing products, make references by asking customers to recommend other customers, come to schools and distribute brochures. In addition, in the Sales Force (SF) must have a good character attitude, have an attractive appearance, have good selling skills, can speak the local language and prioritizing 3S (Smiles, Greetings and Salutation) in serving customers is a support for carrying out its marketing strategy which also has an impact on attracting the interest of prospective customers. The research above explains broadly the marketing strategy that is implemented in it with several studies in an effort to improve marketing. In contrast to what was raised in writing this research, where this research focuses on combining the marketing mix strategy and the 4P strategy which is called marketing strategy lending (7P) in improving marketing.

The phenomenon above is in line with what happened at PT Bank Syariah Indonesia Tbk, the Situbondo Basuki Rahmat branch, where this bank provides home ownership financing. Of course, the expectation of many customers in financing transactions is the main priority. This requires PT BSI to look for strategies to bring in many customers in this financing transaction. One of the strategies implemented at PT BSI is the marketing strategy of lending. And it is proven that this strategy increases the amount of marketing. The existence of a marketing strategy lending aims to increase the marketing of BSI Griya Hasanah products. The benefits of this strategy are to help the community in financing home purchase transactions.

LITERATURE REVIEW

According to the Big Indonesian Dictionary (KBBI), a marketing strategy is a plan to increase influence on the market, both in the short term and in the long term, which is based on market research, evaluation, product planning, sales promotion and planning, and distribution. Strategy is a process of determining top leaders' plans that focus on the long-term goals of the organization, accompanied by the preparation of a method or effort to achieve these

goals. Strategy is defined specifically as actions that are incremental and continuous, and are carried out based on the point of view of what customers expect in the future (Wibowo et al., 2015). The Murabahah contract is a buying and selling contract by setting the acquisition price and profit margin, the amount of which has been agreed upon by both parties. Linguistically, the word "murabahah" is taken from Arabi. *مُرَابَاةٌ* (which means excess and additional (profit), in other words, murabahah can be interpreted as the process of selling goods for goods that are then resold by setting the price difference to obtain a profit of a certain value. The amount of profit can be determined in a certain nominal or percentage based on the purchase price (Muzaiyanah, 2018).

RESEARCH METHODS

This research uses qualitative research methods with a descriptive approach, namely research conducted in depth which includes journal references and field observations, and interviews at PT. Bank Syariah Situbondo Basuki Rahmat Branch. This descriptive approach can also be summed up as a method that aims to describe or describe the situation on the ground systematically with facts with precise interpretation and interconnected data, and not only to seek absolute truth but essentially to seek observational understanding.

RESULTS AND DISCUSSION

The results of the interview with cbm explained that the strategy applied to Bank Syariah Indonesia Situbondo Basuki Rahmat Branch uses Marketing Mix, this marketing strategy that can determine the company's success in pursuing maximum profit or profit. The marketing mix strategy in terms of price also has an important role in attracting and fulfilling consumers. Affordable prices and products that have quality as well as consumer attraction to the company (Andriyanto et al., 2019). The results of the interview with the branch manager of Bank Syariah Indonesia Situbondo Branch Basuki Rahmat said that the marketing strategy (7P) provides many benefits to Sharia Banks, this system is also very simple, it facilitates the handling of its administration at Sharia Banks. This strategy uses all marketing tools in the company known as the 7P marketing mix concept, namely products, prices, promotions, place, people, process, and physical evidence (Oktaviani et al., 2022).



Gambar 4.1 Documentation during Internship at BSI Bank

Product

In product marketing strategy, companies must be able to prioritize interests in terms of consumer needs in order to be met. The product is the most important element in a marketing offer. Market leaders generally offer quality products and services.

BSI Griya Hasanah is one of the products in Bank Syariah Indonesia Situbondo Basuki Rahmat Branch, this financing is given to the community to buy, build, renovate houses (including shophouses, flats, apartments and alike), and buy plots of land and indent houses, the results of interviews conducted by researchers, in BSI Griya Hasanah products have several programs, this is one of the marketing strategies implemented at Bank Syariah Indonesia Basuki Rahmat Branch.

BSI Griya Simuda

Home ownership financing services for young people have a dream house with a higher financing ceiling and light installments, the advantages are extra ceiling, dream house is increasingly realized with a larger financing ceiling of up to 120%, extra tenor, longer financing period of up to 30 years, extra light sharia service scheme that ensures every cost is in accordance with its purpose. Terms and Conditions Indonesian citizens domiciled in Indonesia, age 21-40 years, profession of fixed income customers.

BSI Griya Reguler

Home ownership financing services for various needs, including the purchase of new houses/shophouses/apartments, the purchase of ready-to-build plots, the construction/renovation of houses, taking over financing from other banks, refinancing to meet customer needs. The advantages are low costs, sharia service schemes that ensure that every cost is in accordance with its purpose, real-time submission, home financing applications are easier and faster online, installments are fixed and planned, the principle of buying and selling makes installments certain according to nasabah and bank agreements, general terms and conditions; Indonesian citizens domiciled in Indonesia, types of professions: permanent employees, professionals, and

entrepreneurs, minimum age of 21 years or married.

BSI Griya Mabru

Home ownership financing program with hajj portion prizes, Advantages, with hajj prizes home financing with hajj portion prizes after smooth payment for 2 years light fees sharia service scheme that ensures each fee according to its purpose real time submission of home financing is easier and faster online, general requirements; Indonesian citizens domiciled in Indonesia, types of professions: permanent employees, professionals, and entrepreneurs at least 21 years old or married, Special Requirements: Minimum financing ceiling of IDR 300 million, Minimum financing tenor of 15 years, purpose of financing new or used houses/shophouses/apartments, Purpose of take over financing, hajj portion prizes worth Rp 25 million for customers with current installment payments for 24 months.

BSI Griya Take over

Take over services from other banks' mortgages, advantages; light and fixed installments, special margin equivalent to 3.3% eff. p.a. fixed 1 year, free of Advance Fee, prize portion of Hajj without drawing, free of provision, penalty, and Appraisal fees, Terms and Conditions; Indonesian citizens domiciled in Indonesia, the duration of financing in the previous facility is at least 12 months with current conditions, House on behalf of the customer.

BSI Griya Special milad

Promo financing services once a year at the anniversary time of Bank BSI promo period: February 01 - March 31, excellence; without DP (from 0%) installments are fixed and in accordance with income. Online application for digital Gold savings prizes via BSI Mobile 1 gram, program terms and conditions: Indonesian citizens domiciled in Indonesia, Minimum Age 21 years old or married, the implementation of the contract used in financing BSI Griya Hasanah with a murabahah contract. The murabahah contract is a contract for buying and selling goods that clearly states the goods being traded, and the seller mentions the purchase price to the buyer, then the seller determines the margin profit on the agreement between the seller and the buyer (Setiyawati et al., 2021), So that customers in paying installments or monthly installments are more certain and the amount is the same every month, do not experience changes in installment prices because they do not depend on interest rates that fluctuate until the repayment maturity, that way customers do not need to worry about monthly

installment payments.

Price

Price becomes a determining factor in purchases and becomes one of the important elements in determining the market share and level of profit of the company. In deciding the pricing strategy, it must be considered the purpose. Here are the objectives of pricing: a) Survive, b) Maximize profits, c) Maximize sales, d) Prestige and prestige, e) Rate of return on investment, (Mohammad & Rahim, 2021) Pricing is an important aspect of the marketing strategy carried out, because the price determines whether the product sells well, Bank BSI determines lower margin and customer. There are no administrative fees, as well as the process done faster, and the price depends on the program the customer chooses.

Place

One of the elements of place that is included in the Marketing mix is not only interpreted as the place where the business is run, but more broadly where the "place" is all activities of distributing products in the form of goods or services from producers to consumers (distribution) (Mohammad & Rahim, 2021). The location of the BSI bank office Situbondo Basuki Rahmat Branch is very strategic because it is in the middle of the city and on the Panturan street where everyone is easy to reach. In the distribution channel, with this strategic place, it will be able to reach a wider population. The easier the product is obtained means the process. distribution is getting better, and product sales have suffered a major slump to increase. For this reason, important distribution channels are carefully planned by marketers.

Promotion

Promotion is an attempt to persuade to invite consumers to use the products or services offered by the company (Poluan et al., 2019) Through promotion, it will accelerate the achievement of target marketing strategy goals to consumers because with promotion consumers can find out information about the product being promoted and can attract new customers and build awareness. So the promotion is expected to attract many consumers.

Bank Syariah Indonesia Situbondo Basuki Rahmat Branch implemented several promotions, including:

Print media	Effective (%)
Banners	20 %
Brochure	55%
Newspaper	15%
Magazine	5%

Electronic

Social media marketing is a marketing technique or tactic that uses social media as a means to promote a product (online business website page link) or a service, or other product more specifically. Social media marketing is more about developing and utilizing the social media area as a means or place to build a target market for online business (Untari & Fajariana, 2018).

Social media	Effective	Media Name
Television	30%	All channels
Radio	10%	- BHASA 93.1 FM Situbondo
Internet	60%	BSI Website, Social Media, etc

In today's increasingly sophisticated era, there are many ways to make work easier, one of those ways is with social media. Bank BSI Situbondo Basuki Rahmat Branch utilizes social media to market its products by disseminating products on social media, websites, Facebook, Instagram, etc. to be able to provide information to Public.

Publicity

Publicity, one approach with customers with good interaction, is expected to be able to direct marketing activities or efforts in order to achieve the desired marketing goals and objectives, to face competition and to be able to attract many consumers, the approach taken by BSI Griya Hasanah in collaboration with an Islamic college in Situbondo, Sukorejo Islamic Boarding School.

People

Employees are an important component in the marketing mix strategy and will determine the progress or failure of a company. It is undeniable that this factor plays an important role in making a progress or even a setback of a company (Oktaviani et al., 2022). From this we can conclude that service or customers are very influential for a company, the more customers, the more the product will sell rapidly in the market, Bank BSI chooses the best employees, in which case they really understand marketing in hard skills and soft skills. especially in the BSI Griya Hasanah financing, the reason for the BSI bank is because employees are a wall for a company, the better the performance and the better serving customers it will greatly help the success of a service company in the market, another important factor is the attitude and motivation of employees in service industry.

Process

The process here includes how Bank BSI Basuki Rahmat Branch serves the requests of each customer, conducting the stages of checking prospective customers who apply for financing, including the following:

Complete the financing requirements The initial stages are carried out by completing all financing requirements that have been determined by Bank Syariah Indonesia Basuki Rahmat Branch.

Fill out the financing form.

Conducting a Survey after the file is completed by the prospective customer, where Bank Syariah Indonesia Basuki Rahmat Branch checks the feasibility of customers and the proposed guarantees, in addition to conducting surveys of customers, the bank also analyzes the feasibility of prospective customers in the form of 5C anilis, namely an assessment of the customer's character, an assessment of the customer's capital, an assessment of the ability of customers to run and generate profits, an assessment of the guarantees provided by prospective customers and an assessment of economic conditions prospective customers.

Analysis of customer requests after a survey, Bank Syariah Indonesia conducts an analysis of the results of the feasibility survey of prospective customers. Make a financing approval letter After an analysis of the prospective customer's application, Bank Syariah Indonesia enters into an approval agreement for the provision of Murabahah financing with the customer accompanied by a notary conducted at the Sharia Bank office.

Approval of the Chairman. After all financing requirements are met and it is feasible to be given a loan, the chairman will sign the murabahah financing application submitted by the customer. Disbursement of funds Prospective customers can directly disburse financing funds in the teller section.

Physical evidence

The physical environment is a state or condition in which it also includes the atmosphere that is the place where sales and customer service occur (Diniaty & Agusriana, 2014). The company will certainly realize that the arrangement of buildings in a company will certainly affect the mood of visitors. Interior design that seems messy will certainly make consumers feel a little uncomfortable with the situation in the company. The results of field observations, the environment at Bank Syariah Indonesia Situbondo Basuki Rahmat Branch, Providing prayer rooms, toilets, and good, clean and beautiful buildings are seen to be able to create a pleasant atmosphere in every room there is air conditioning, so as to provide an experience to

visitors and can provide added value to customer satisfaction, especially in Griya Hasanah products.

CONCLUSION

The explanatory strategy is the spearhead for the survival of an Islamic Bank institution. This must be addressed properly, because in the midst of fierce competition and the growth of the high Islamic Banking industry, all Islamic banks must think hard to build a powerful and reliable marketing strategy, so that the survival of Islamic banks can continue to be maintained. And one of the efforts to improve BSI Griya Hasanah's financing products at PT Bank Syariah Indonesia Situbondo Basuki Rahmat Branch, is to apply the concept of 7P marketing mix, namely products, prices, promotions, places, people, processes, and physical evidence.

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