

Efforts to Increase the Number of Murabahah Financing Customers Through Marketing Strategies at Bank Muamalat Bacan Branch, South Halmahera District

Jumrah Jamil¹, Tarisa Daeng Hanafi^{2*}, Intan Bambang³, Putri Haliza Supriyanto⁴, Sitti Minarsi Syuhada⁵
Program Studi Perbankan Syariah Jurusan Syariah STAI Alkhairaat Labuha,
Halmahera Selatan, Provinsi Maluku Utara, Indonesia

Corresponding Author: Tarisa Daeng Hanafi tarisahanafi743@gmail.com

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ABSTRACT

This research aims to determine the marketing strategy carried out by Bank Muamalat, Bacan Branch, and South Halmahera Regency to increase the number of murabahah financing customers. The type of research that the author conducted was descriptive qualitative, namely descriptive qualitative field research. Based on the results of research conducted by the author at Bank Muamalat, Bacan Branch, South Halmahera Regency, efforts to increase the number of murabahah financing customers through marketing strategies are through products, which is done by offering the advantages of murabahah financing products to the public to attract public interest in carrying out murabahah financing. at Bank Muamalat Bacan Branch, South Halmahera Regency. As for the marketing strategy through price, even though prices are considered less competitive than other financial institutions, Bank Muamalat, Bacan Branch, and South Halmahera Regency offer customers a fast process and easy terms. The results of this research show that Bank Muamalat, Bacan Branch, South Halmahera Regency has implemented an effective marketing strategy, this is proven by the increase in the number of customers again in 2023. The obstacles faced by Bank Muamalat, Bacan Branch, and South Halmahera Regency in marketing murabahah financing include transportation costs.

INTRODUCTION

A financial institution is a company whose activities are always related to the financial sector, whether its activities only collect funds or distribute funds or both collect and distribute funds. One of the main functions of Sharia financial institutions is to fulfill various commercial and investment needs and provide extensive services to customers, as is the function of financial institutions in general (Muhammad, 2007: 8). Sharia banks are banks that operate without relying on interest. Islamic banks commonly called interest-free banks, are financial or banking institutions whose operations or products are developed based on the Al-Qur'an and the Hadith of the Prophet SAW. In other words, an Islamic bank is a financial institution whose main business is providing financing and other services in payment traffic and money circulation whose operations are adjusted to the principles of Islamic law (Muhammad, 2004: 1)

Bank Muamalat, Bacan Branch, South Halmahera Regency has the main task of collecting funds from the community in the form of savings as well as providing financial assistance to people who lack funds in the form of financing to continue business based on sharia principles that avoid usury practices. As explained in the Al-Qur'an, Al-Baqarah verse 275: 2, the translation isb People who eat (take) usury cannot stand but stand like someone who has been possessed by a demon due to (the pressure of) insanity. Their situation is like that because they say (opinion), actually buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. Those who have received a prohibition from their Lord, and then continue to stop (from taking usury), will have for them what they have taken previously (before the prohibition came) and its affairs are (up to) Allah. People who repeat (take usury), then those people are the inhabitants of hell; they will abide therein.

Every bank almost has the same products as other banks. This is because the various products produced by banks are based on the needs of society in general. In taking public interest, there is of course intense competition between banks. To win the competition, one can do it in various ways, one of which is marketing their products through marketing activities. Marketing is a whole system of business activities aimed at planning, determining prices, promoting and distributing goods and services that satisfy the needs of both existing and potential buyers (Stanton, 2006: 9)

Apart from collecting funds, Sharia banks also function as parties who distribute funds, one of which is in the form of financing. Financing is an activity in Sharia-based banking in channeling funds to parties other than banks based on Sharia principles. The distribution of funds in the form of financing is based on the trust given by the fund owner to the fund user. According to banking law no. 10 of 1998 financing is the provision of money or bills that can be equated with it, based on an agreement or agreement between the bank and another party being financed to return the money or bills after a certain period in return or sharing the results.

According to Article 1 point (25) of Law no. 21 of 2008 concerning Sharia Banking (hereinafter referred to as the Sharia Banking Law), what is meant by financing is the provision of funds or bills which are equivalent to it in the form of profit sharing transactions in the form of mudharabah, and musyarakah, leases in the form of ijarah or hire purchase in the form of ijarah Muntiya bittamlik, buying and selling in the form of murabahah, salam and Cristina receivables, lending and borrowing in the form of cards receivables, and leasing services in the form of ijarah for multi-service transactions. Financing is a source of income for Sharia banks. Financing, financing products that are commonly developed by Sharia banks include mudharabah financing and murabahah financing (Sudarsono, 2003:47).

Murabahah means a sale of goods for the price of the goods plus the agreed profit. For example, someone buys goods and then resells them at a certain profit. How much profit can be expressed in a certain nominal rupiah or the form of a percentage of the purchase price? Because the definition states that there is an agreed profit, the characteristic of murabahah is that the seller must inform the buyer of the purchase price of the goods and state the amount of profit added to the cost (Karim, 2004: 103). Murabahah financing is a form of sale and purchase agreement that has been widely developed as a basic support for financing working capital and investment in Sharia banking which has quite promising profit prospects. Because of the promising profits, almost all Sharia financial institutions use it as a financing product to develop their capital.

LITERATURE REVIEW

In writing this Journal Article, the researcher explored information from several previous studies as comparison material, both regarding existing advantages and disadvantages. The first step that the author took was to review the existing literature before the author carried out further research and compiled it into a scientific work. As for the research that the author discusses, from the results of a review of several studies and other scientific works, the author found discussions that were related and in line with the problem that the author discussed. The research is:

1. Arif Nurhidayat Student of the State Islamic Institute (IAIN) Purwokerto, NIM 1223204004 Thesis entitled: "Efforts to Increase the Number of Customers Through the Marketing Strategy of Ceria Ku Savings Products at PT BPRS Khasanah Ummat Purwokerto". The results of the research are that to increase the number of customers for the Ceria Ku Savings product, BPRS Khasanah Umamat has its management in its implementation. Not only selling these products but improving service to customers is also an important aspect. Therefore, satisfying customer trust is one of the keys to the success of a marketing strategy for a Sharia financial institution. BPRS Khasanah Ummat has implemented this marketing strategy in the form of increasing product promotions, improving facilities and infrastructure, improving employee human resources and improving services.

2. Ika Oktawulansari, Student at the State Islamic Institute (IAIN) Walisongo Semarang, NIM 092503024 Thesis entitled: "Marketing Strategy in Efforts to Increase the Number of Customers at Bmt FajarMulia Bandungan Branch". The results of the research are that the marketing strategy is carried out by visiting potential customers directly by offering products at BMT Fajar Mulia and providing explanations about BMT, distributing brochures, and establishing collaboration with schools. Brochures are an introduction tool to potential customers. However, brochures are not the most superior tool for recruiting customers because at BMT Fajar Mulia Bandungan they prioritize promotion with friendship, with a family system it is hoped that trust will arise from BMT and customers. The professional and trustworthy services provided at BMT Fajar Mulia are by the vision of BMT Fajar Mulia, namely "a sharia financial institution that is trustworthy, professional, independent and congregational". And the service provided does not disappoint customers, customers will be happier when greeted with greetings, greetings and smiles from BMT employees. A preferred service system so that customers do not turn to other institutions.
3. Wirenti Afdhol, Thesis entitled Competitive Strategy of BMT AT-TAQWA Muhammadiyah Pasar Raya Padang Branch in Increasing the Number of Customers, (Faculty of Islamic Economics and Business, Department of Sharia Banking, Batusangkar State Islamic Institute). The results of this research show that the competitive strategy in increasing the number of customers is through overall cost advantage, namely offering several product advantages, differentiation strategy by product innovation, and strategy through focus, namely focusing on services to the market community.

Based on the research above, the equation that the authors will examine is making efforts to increase customers for murabahah financing products. Meanwhile, the differences, in general, can be proven that the research that the author conducted is different from previous research, including that in terms of location and place it is different from previous research, and subject that there has been no research that specifically discusses efforts to increase the number of Murabahah financing customers through marketing strategies. At Bank Muamalat Bacan Branch, South Halmahera Regency.

METHODOLOGY

The research method used in this research is a qualitative descriptive method because the aim is to explain efforts to increase the number of Murabahah financing customers through marketing strategies. Qualitative research itself is research that searches for contextual meaning as a whole based on facts (actions, speech, attitudes) carried out by research subjects in a natural setting in an emic manner, according to what was constructed during the research to build theory (nomothetic, looking for generally applicable laws) (Halim, 2010: 77).

RESULTS AND DISCUSSION

Based on the results of research conducted by researchers regarding Efforts to Increase the Number of Murabahah Financing Customers Through Marketing Strategies at Bank Muamalat, Bacan Branch, South Halmahera Regency, namely:

A. Marketing Strategy to Increase the Number of Murabahah Financing Customers

In an increasingly advanced and developing banking world, companies are competing to improve their business by improving marketing. To maintain the survival of a business, efficient and effective marketing is needed. For this reason, marketing is the most important thing in running a business, so that the goals of the business can be achieved. Marketing must also be supported by good cooperation from each component of the company, as is also done by Bank Muamalat, Bacan Branch, South Halmahera Regency. Based on the author's interview with the main director of Bank Muamalat, Bacan Branch, South Halmahera Regency, marketing murabahah financing products to the public is by using brochures, pamphlets and a marketing person who goes directly to the field, namely by visiting people's homes from one house to another. (door to door) which aims to introduce the products offered by Bank Muamalat, Bacan Branch, South Halmahera Regency so that people are interested in using the products offered, apart from that, word of mouth promotion also plays a role in attracting people's interest in using the products offered. offered by Bank Muamalat, Bacan Branch, South Halmahera Regency.

The marketing area for Bank Muamalat's murabahah products, Bacan Branch, South Halmahera Regency, to increase the number of customers, is the Bukittinggi and Padang Panjang areas, especially the areas around the location of the Bank Muamalat office, Bacan Branch, South Halmahera Regency, where the targets are the market environment, farming communities, and The next target is civil servants. (interview with the Head of Bank Muamalat). The marketing strategy carried out by Bank Muamalat Bacan Branch, South Halmahera Regency in increasing the number of murabahah financing customers is seen from the marketing mix of product, location (place), promotion and process, namely:

1. Product Marketing Strategy (Product)

A product is anything offered by a producer for attention, request, search, purchase, use or consumption that has value to a target market, where its ability to provide benefits and satisfaction to society. The products offered by Bank Muamalat, Bacan Branch, and South Halmahera Regency, have their advantages because the products offered can be tailored to customer needs. One of the products offered is murabahah financing. In marketing murabahah financing products at Bank Muamalat, Bacan Branch, South Halmahera Regency, so that they can be accepted by the public, it is done by offering the advantages of murabahah financing products to the public to attract public interest in carrying out murabahah financing at Bank Muamalat, Bacan Branch, South Halmahera Regency (interview with Account Officer). The advantages of

murabahah financing products at Bank Muamalat Bacan Branch, South Halmahera Regency are as follows:

- a. Affordable margins: In determining the margin, Bank Muamalat, Bacan Branch, South Halmahera Regency provides an affordable margin of 18% per year, but this margin can be negotiated between the customer and the bank.
- b. Affordable contract fees: Contract fees are costs that must be incurred by the customer for binding murabahah financing with the bank, Bank Muamalat, Bacan Branch, South Halmahera Regency. These contract costs include administration fees, appraisal/survey fees, stamp duty fees, insurance fees and notary fees (interview with Account Officer).

The product strategy carried out by Bank Muamalat Bacan Branch, South Halmahera Regency in developing a product is as follows:

- a. Determining the Logo and Motto: Based on an interview with the President Director, the logo is a characteristic of a bank. The logo for Bank Muamalat, Bacan Branch, South Halmahera Regency, is the symbol of Bank Muamalat, Bacan Branch, South Halmahera Regency itself. Meanwhile, the motto is a series of words that contain the bank's mission and vision in serving the community. The vision of Bank Muamalat, Bacan Branch, South Halmahera Regency is "To become the provider of sharia financial services of choice" that can be trusted by the public, operates continuously based on Islamic law and grows into a healthy and reliable bank. Meanwhile, the mission of Bank Muamalat, Bacan Branch, South Halmahera Regency is "Providing the best value ethically to stakeholders, society and the environment.", including through providing financing for the development of small and medium enterprises (SMEs) to the community, especially productive businesses to create and opening up employment opportunities for the younger generation of the workforce to take part in supporting government programs in improving the standard of living of the Indonesian people (interview with the Head of Bank Muamalat).
- b. Creating a Brand: Because the financing products at Bank Muamalat, Bacan Branch, South Halmahera Regency are diverse, Bank Muamalat, Bacan Branch, South Halmahera Regency created a brand that differentiates one financing product from another, which becomes the brand for murabahah financing seen from the variety of murabahah financing products, namely as follows:
 - 1) Consumer murabahah financing, namely financing distributed to the public with the aim of meeting consumption needs. Such as financing for household needs.
 - 2) Productive murabahah financing, namely financing distributed to the public to be used for production activities that produce goods or services. Such as financing for business capital.
 - 3) Murabaha investment financing, namely long-term or medium-term financing aimed at investment. Such as financing for

purchasing gold, and financing for purchasing land (interview with Head of Bank Muamalat).

- c. Label Decisions: At Bank Muamalat, Bacan Branch, South Halmahera Regency, the label is that the bank provides a repayment period and a monthly payment period for murabahah financing carried out by customers. Managing and developing products marketed by Bank Muamalat, Bacan Branch, South Halmahera Regency, is done by paying attention to customer needs, imitating competitor products and making modifications to competitor products to increase the number of customers and funds disbursed.

2. Marketing Strategy Through Price (Price)

After the product has been successfully created, the next step is to determine the product price. Price is the amount of value that customers must pay to buy or enjoy goods or services offered by the bank. In Islamic banks, the price is the margin (profit sharing) that is determined between the customer and the bank since the contract is signed. Based on the results of interviews conducted by the author with Account Officers, it is known that the prices in the marketing strategy carried out by Bank Muamalat, Bacan Branch, South Halmahera Regency, are considered less competitive compared to other financial institutions, but by relying on fast processes and easy requirements, Bank Muamalat, Bacan Branch, South Halmahera Regency succeeded in attracting customers' interest in murabahah financing.

The process required from application to disbursement of murabahah financing funds is 3 days for a medium ceiling of Rp. 1.000.000.00 to Rp. 50.000.000.00 and one week for a large ceiling, namely above Rp. 50.000.000.00. The requirements for applying for murabahah financing that customers must complete are as follows:

1. Pas photo of husband and wife. If you are not married, the passport photo of the parents is valid, and if the husband dies and the children are not legally competent, then the wife's passport photo is used.
2. Photocopy of Family Card (KK)
3. Photocopy of Resident Identity Card (KTP)
4. Photocopy of marriage certificate
5. Buildings (BPKB, SHM, etc.)

Thus, the fast process and easy method offered by Bank Muamalat, Bacan Branch, South Halmahera Regency, is expected to make customers interested in carrying out murabahah financing and can increase this murabahah financing at Bank Muamalat, Bacan Branch, South Halmahera Regency (interview with Account Officer).

3. Marketing Strategy Through Promotion

The promotional strategy carried out by Bank Muamalat, Bacan Branch, South Halmahera Regency, is by direct promotion to customers, where a marketing person from this bank goes straight to the field, that is, comes directly to people's homes from one house to another (door to door), to nearby markets and stalls and by word of mouth which is carried out either directly by Bank Muamalat, Bacan Branch, South Halmahera Regency or by customers who

carry out transactions at Bank Muamalat, Bacan Branch, South Halmahera Regency, which aims to promote the murabahah financing products offered by the party. Bank Muamalat, Bacan Branch, South Halmahera Regency, so that people are interested in using murabahah financing products (interview with Marketing). The forms of promotion carried out by Bank Muamalat, Bacan Branch, South Halmahera Regency, vary, but the promotional activities carried out have the same goal, namely informing and persuading customers. In this case, Bank Muamalat Bacan Branch, South Halmahera Regency carries out promotional activities by:

a. Advertising

Iklan adalah suatu sarana yang digunakan oleh bank untuk menginformasikan segala produk yang ada pada bank tersebut. Pada Bank Muamalat Cabang Bacan Kabupaten Halmahera Selatan promosi yang dilakukan melalui periklanan adalah dengan memberikan informasi tentang produk pembiayaan murabahah. Dalam periklanan media yang digunakan Bank Muamalat Cabang Bacan Kabupaten Halmahera Selatan dalam mempromosikan produk pembiayaan murabahah adalah melalui sebar brosur, pamflet dan melalui radio.

b. Personal Selling

Personal sales here, namely the marketing of Bank Muamalat, Bacan Branch, South Halmahera Regency, is tasked with making direct visits to customers who want to carry out murabahah financing. With direct sales, potential customers will know more in-depth about the murabahah financing products owned by Bank Muamalat, Bacan Branch, and South Halmahera Regency.

4. Marketing Strategy Through Location (Place)

One of the elements of location which is included in the marketing mix is not only defined as the location where the business is run, but more broadly defined as distribution activities which are the activities of distributing products from producers to consumers. In its marketing activities, Bank Muamalat, Bacan Branch, South Halmahera Regency uses a location or distribution strategy, where location is very important because customers expect satisfactory service and comfort. The two distribution channels at Bank Muamalat Bacan Branch, South Halmahera Regency include:

a. Location

Based on the author's observations, the location of Bank Muamalat, Bacan Branch, South Halmahera Regency is quite strategic, Bank Muamalat, Bacan Branch, South Halmahera Regency is also in a strategic location which is close to busy centers such as markets so that it is easier for people to know the whereabouts of Bank Muamalat, Bacan Branch, South Halmahera Regency and easy to reach by the public.

b. Distribution channel

The distribution channel used by Bank Muamalat, Bacan Branch, South Halmahera Regency, is a pick-up and drop-off system where the bank is willing to go to the customer's residence to collect installments if the customer concerned is busy. To do this, customers just need to text or

call the Bank Muamalat marketing office or Bacan Branch, South Halmahera Regency. Of course, this makes things very easy for customers, especially customers whose daily lives are busy with work or other activities.

B. Obstacles Faced in Carrying Out Marketing Activities

Based on the author's interview with the main director of Bank Muamalat, Bacan Branch, South Halmahera Regency, several obstacles hinder the marketing activities of murabahah product financing carried out by Bank Muamalat, Bacan Branch, South Halmahera Regency, namely:

1. When carrying out murabahah financing, of course, there are goods to be purchased, if the goods to be purchased are far away, of course, transportation costs will be required.
2. Some customers do not want to be accompanied when purchasing goods, so Bank Muamalat, Bacan Branch, South Halmahera Regency must provide understanding to customers in murabahah financing that murabahah financing is buying and selling goods, not buying and selling money.
3. The declining economic conditions also have an impact on the marketing of murabahah financing products carried out by Bank Muamalat, Bacan Branch, South Halmahera Regency, this is what will cause a decrease in the number of murabahah financing customers in 2023 (interview with Kapala Bank)
4. Obstacles in marketing murabahah financing products due to competition in product prices at Bank Muamalat, Bacan Branch, South Halmahera Regency, which is considered less competitive with other financial institutions.
5. Lack of socialization in the community in marketing murabahah financing products so some people still do not understand murabahah financing products at Bank Muamalat, Bacan Branch, South Halmahera Regency (, interview with Account Officer, Friday 03 March 2020).

A. Marketing Strategy

1. Understanding Marketing Strategy

A marketing strategy is a plan designed to influence exchanges in achieving organizational goals. Usually, marketing strategies are directed at increasing the likelihood or frequency of consumer behavior, such as increasing visits to certain stores or purchasing certain products (Setiadi, 2003: 9). Marketing strategy is also the spearhead for reaching as many consumers as possible. Apart from that, the aim of marketing strategy is also to defeat, fight or deal with attacks from existing and future competitors.

Strategy is the steps that must be taken by a company to achieve its goals. Sometimes the steps that must be faced are steep and tortuous, but some steps are relatively easy. Apart from that, there are many obstacles or trials faced to achieve the goal. Therefore, every step must be carried out carefully and purposefully. To achieve goals in a company, certain steps are also needed.

For example, a company that wants to sell goods or services to customers needs the right steps. Outside the company, many competitors are waiting, ranging from small competitors to big-name competitors. Apart from that, new competitors will continue to emerge all the time, especially if the type of product offered provides tempting benefits. These competitors are what are called obstacles or barriers to selling products to customers.

The measure of a company's success in implementing its marketing strategy is being able to provide satisfaction to customers. The more customers who receive the products or services offered, the more satisfied they are, and this means that the strategy implemented has been quite successful. The measure of being able to reach as many customers as possible is only one measure that the strategy being implemented is good enough. There are still other measures, for example, the level of profit obtained and other measures.

As said above, the strategy to reach as many customers as possible cannot be separated from competitors. In marketing, competitors always threaten us. Companies must not be careless in the slightest. Therefore, a strategy to stop, or even destroy, competitors from the market side must be implemented immediately. Apart from the existing ones, threats from new competitors with new strategies also need to be anticipated. Every time new competitors appear. In preparing initial steps to attack competitors, several things need to be considered, especially in terms of their strengths and weaknesses. In addition to measuring competitors' strengths and weaknesses, existing threats and opportunities must also be considered. Competitor threats continuously require us to always be alert. Then, we must also be able to seize existing opportunities and create new opportunities before competitors enter them. The implementation of this strategy is divided into:

- a. Product strategy
- b. Pricing strategy
- c. Location and distribution strategy
- d. Promotion strategy (Kasmir, 2011:186)

2. Bank Marketing Strategy

Bank marketing strategy is a step that must be taken in marketing banking products/services aimed at increasing sales. The increase in sales was oriented towards the product of raising funds (funding), customer orientation and improving service quality. Thus, market strategy is an important thing in marketing Islamic banks. What is meant by market strategy is determining the Islamic banking market so that it becomes the main key for implementing other strategy elements (Muhammad, 2005: 223). Bank marketing strategies are also methods that must be taken to achieve bank marketing goals. In achieving this goal, the steps that must be taken are as follows (Suhardjono, 2005:170):

1. Carry out market segmentation: Market segmentation is intended to identify classes in society that have different needs for bank services. So with this segmentation, a heterogeneous market can be divided into several homogeneous market segments. From these homogeneous market segments, the services needed by the community can be

identified. After obtaining the market segment that will be entered, the next step is to create the product that that market segment needs.

2. Target market: A target market is a group of customers in an industry, economic segment, market or geographic area who have certain characteristics that are desired and deemed necessary for allocating marketing efforts and costs in seeking new business opportunities or business expansion. The aim of determining the target market is so that credit provision can be carried out in a more targeted manner and by the bank's resources so that it can provide optimal profits. For example, the target market is a group of employees with a fixed income who are suitable for being given consumer credit in monthly installments.
3. Determine market position: If the target market has been decided, the next step is to conduct a competitive analysis of that target market. This is intended to determine the bank's position and competitors' positions in the target market, and then decide the best way to win over these competitors. For example, by setting lower interest rates, waiving administrative/provincial fees, and so on.
4. Entering the market: If the bank's position and the position of competing banks have been identified, the next step is to choose the strategy that will be used to enter the market. Some ways that can be done include:
 - a. Buy another bank
 - b. Developing your products, for example, credit cards with fixed payments and so on
 - c. Collaboration with other banks, for example, distributing pension credit through post offices, and so on
5. Develop the marketing mix: After entering the target market, the next step is to use various variables to influence the response of customers or potential customers. These variables are:
 - a. Bank product development (product)
 - b. Determination of prices/tariffs for bank services (price)
 - c. Use of promotional media (promotion)
 - d. Distribution of bank products to the public (place)

3. Marketing Mix

According to the Marketing Mix, it is a set of marketing tools that a company uses to continuously achieve its marketing goals in the target market. (Afdhol, 2016). On the other hand, there are adjustments to the marketing mix, where the producer adjusts the elements of the marketing mix for each target market. The variables in the marketing mix can be used effectively if they are arranged according to the circumstances and situations being experienced in a company. From the definition above, it can be concluded that the meaning of marketing mix is the factors that are controlled and can be used by marketing managers to influence consumer purchasing decisions. These factors include product, price, place, promotion, people, process and physical evidence.

- a. Product: A product is anything that a producer can offer for attention, request, search, purchase, use or consumption by the market to fulfill the

needs or desires of the relevant market, whether in the form of goods or services.

- b. Price: Prices solely depend on company policy, but of course, taking into account various things. Prices that are said to be expensive, cheap, or mediocre for each individual do not have to be the same, because it depends on the individual's background and the individual's living environment and conditions.
- c. Place: According to Kotler and Armstrong, place includes company activities that make products available to target customers. The place does not only mean the location of the company but also includes marketing channels, location collection and arrangement, inventory and transportation. In the service industry, place mainly refers to location and distribution that can make it easier for customers to obtain company services. Location can be measured by how strategic the place is, the facilities that potential customers can get, and the ease of accessing the location. Location and sales channel decisions include considerations regarding how to deliver the product to customers and where the product should be placed.
- d. Promotion: Promotion is a company's effort to influence potential buyers through the use of all marketing elements or mixes. In essence, promotion is a form of marketing communication, what is meant by marketing communication is marketing activities that seek to disseminate information, influence and remind the target market of the company and its products so that they are willing to accept, buy and be loyal to the products offered by the company in question. Promotional media that can be used in this business include advertising, sales promotions, publicity and public relations, and direct marketing. Determining the promotional media to be used is based on the type and form of the product itself.
- e. People: People are people who have a role in providing or demonstrating the services provided to consumers when purchasing goods. In this research, cafe employees play an active role in providing services to consumers during purchases. This people factor plays an active role and can have a positive influence on purchasing decisions. The more positive the performance is given to consumers, the better the impact in making purchasing decisions.
- f. Physical Evidence: Supporting facilities are part of service marketing which has quite an important role. Because services delivered to customers often require supporting facilities in delivery." This will further strengthen the existence of these services. Because with physical supporting facilities, the service will be understood by customers. Marketers in creating quality services need to pay attention to the physical service elements as follows: "Infrastructure related to customer service must also be considered by company management. A magnificent building with cooling facilities, sophisticated

telecommunications equipment quality office furniture and so on are considerations for customers when choosing a product/service.

- g. Process: The process is a combination of all activities, generally consisting of procedures, work schedules, mechanisms, activities and routine matters in which services are produced and delivered to consumers. The process in services is a major factor in the service marketing mix as service customers will often experience the service delivery system as part of the service itself. In addition, decisions in operations management are very important for successful service marketing, (Japariato, 2013).

B. Marketing Constraints

Obstacles are a normal thing in a business process. Likewise, in business marketing efforts, marketing obstacles are a common thing that will arise even though sometimes we have implemented the best manager's plan. The problem is the extent to which the company has prepared various alternative steps to overcome various forms of marketing obstacles that will and may arise. A fairly professional management and marketing strategy will usually be able to minimize various forms of marketing obstacles that will or may arise in the consumer market.

Marketing constraints, if not addressed with various creative company policies, will lead to a decline in sales figures, and ultimately this will result in a drop in company profits or even the worst condition, namely bankruptcy. Marketing constraints are things that must be predicted when the marketing strategy is designed. Some things that can become marketing obstacles are as follows:

a. Internal constraints

Marketing constraints from the internal space are constraints that may arise as a result of internal management errors, for example, errors in terms of product quality, constraints on human resources in the marketing sector or inappropriate strategies in targeting the selected market. These internal constraints will directly impact the optimization of marketing efforts. Therefore, from the start of preparing marketing strategy and management, it is necessary to carry out a careful analysis of the possibility of things that will emerge as marketing obstacles.

b. External constraints

External marketing constraints can also arise and hamper the marketing strategy process carried out by the company. Some forms of external marketing constraints include the emergence of new competitors that provide high competitiveness to the company, consumer responses beyond predictions, economic or political crises and various other forms of things that can reduce the interest of customers and consumers to buy products or services. provided by the company.

C. Financing

1. Understanding Financing: Financing in Sharia banking or the technical term productive assets, according to Bank Indonesia regulations is the investment of Sharia bank funds both in rupiah and foreign currency in

the form of financing, receivables, cards, sharia securities, placements, temporary capital investments, commitments and contingencies in administrative accounts and Indonesian bank with certificate.

2. Financing Function: There are several functions of financing provided by Sharia banks to recipient communities, including:
 - a. Increase the usability of money: Savers save their money in banks in the form of current accounts, savings and deposits. The use of this money is increased by a certain percentage by the bank to increase productivity. Entrepreneurs enjoy financing from banks to expand or enlarge their businesses, either to increase production, trade for rehabilitation efforts or start new businesses. In principle, through financing, there is an effort to increase overall productivity. In this way, funds deposited in banks (obtained from money depositors) are not idle and are channeled to useful businesses, both for the benefit of entrepreneurs and for the benefit of society.
 - b. Increase the usability of goods: Producers with the help of bank financing can produce raw materials into finished materials so that the utility of these materials increases, for example increasing the utility of coconut into copra and then into coconut oil/goring, increasing the utility of rice into rice, yarn into textiles and so on. Producers with the help of financing can move goods from a place that is less useful to a more useful place. All goods that are moved/sent from one area to another area where the benefits of the goods are more pronounced, basically increase the utility of the goods. The transfer of these goods cannot be handled by the distributors' finances alone and therefore they require capital assistance from banks in the form of financing.
 - c. Create enthusiasm for business: Every human being is a creature who always carries out economic activities, namely trying to fulfill his needs. Business activities according to their dynamics will always increase, but the increase in business is not always balanced with an increase in their ability to relate to other people who have abilities. Therefore, entrepreneurs will always be in contact with banks to obtain capital assistance to improve their business. The financing assistance that entrepreneurs receive from banks is then used to increase business volume and productivity. Judging from the law of supply and demand, for all kinds and varieties of business, demand will continue to increase if people start making offers. Then a cumulative effect arises from the increasing demand, which in turn creates widespread enthusiasm among the community to increase productivity in such a way. Automatically then the impression arises that in every effort to increase productivity, people do not need to worry about a lack of capital because the problem can be solved by banks with financing.

Type of Financing

- a. Mudharabah: Mudharabah financing is an agreement between fund investors and fund managers to carry out certain business activities, with profit sharing between the two parties based on a pre-agreed ratio.
- b. Musharakah: Musyarakah financing is an agreement between the owners and/or capital to mix their funds/capital in a particular business, with profit sharing between the owners of the funds/capital based on a pre-agreed ratio.
- c. Murabahah: Murabahah is a sale and purchase agreement between a bank and a customer where the Sharia bank buys goods needed by the customer and then sells them to the customer concerned at the purchase price plus a margin or profit agreed between the bank and the customer.
- d. Salam: Salam is an agreement to buy and sell goods by ordering with certain conditions and paying the price first.
- e. Istishna: Istishna is a sale and purchase agreement in the form of an order for the manufacture of goods with certain criteria and conditions agreed between the orderer and the seller.
- f. Ijarah: Ijarah is a rental agreement for an item for a certain period of time through rental payments.
- g. Qardh: Qardh is the provision of funds/or bills between a Sharia bank and a borrower which requires the borrower to make payments at once or in installments within a certain period (Muhammad, 2004: 196)

D. Murabahah Financing

1. Understanding Murabahah Financing

Murabahah financing comes from the word *riba* (profit). The bank is the seller and the customer is the buyer. Goods are delivered immediately and payment is made promptly (Muhammad, 2005:94). Murabahah is also a transaction selling goods by stating the acquisition price and profit (margin) agreed upon by the seller and buyer. The characteristic is that the seller must tell the price of the product he is buying and determine a level of additional profit.

The customer's purpose in buying and selling with the bank is for the reason that the customer does not have the cash to make direct transactions with the supplier. By carrying out transactions with banks (as financial institutions), customers can buy and sell with deferred payments or installments. If murabahah is carried out using installment payments, then what arises from this transaction is money receivable. This means that the seller will have a money receivable equal to the transaction value from the buyer, and conversely the buyer will have a money debt equal to the transaction value to the seller (Indonesia, 2003:66).

2. Legal basis for Murabahah Financing

- a. Al-baqarah 257: Translation: "Allah has permitted buying and selling and prohibited usury" (RI, 2006:47)
- b. QS. An-nisa 29: Translation: O you who believe, do not falsely devour each other's wealth, except using commerce which is valid between

you. and do not kill yourself. Indeed, Allah is Most Merciful to you. (RI, 2006:65)

- c. Hadist riwayat Tirmidzi: Meaning: "an honest and trustworthy trader, then he is with the Prophet, those who are honest and martyrs".

E. Customer

1. Understanding Customer

Customers are consumers who buy or use products sold or offered by the bank. In marketing activities, a company has several goals to achieve, both short-term goals and long-term goals. In the short term, it is usually to win consumers' hearts towards newly launched products. Meanwhile, in the long term, this is done to maintain existing products so that they continue to exist. To get consumers or customers, you must first pay attention to their needs and desires. Human needs are a condition which is felt to not exist within a person, such as the need for security, hunger, thirst and other needs (Kasmir, 2015: 74)

2. Get Bank Customers

In buyers' market conditions, customers can choose from a variety of bank product/service offerings. Banks must be able to provide excellent service quality and if not, customers will immediately turn to other banks that can provide better service quality. For banks to win in competition and survive, banks must be customer-oriented. So, banks that are superior in competition are banks that, apart from being good at engineering products/services, are also careful in engineering markets (Sumarni, 2002:225)

Various factors can influence consumer buying behavior. Consumers are so diverse in terms of age, income, level of education, movement patterns and tastes that it is useful for marketers to differentiate between different consumer groups and develop products and services tailored to those consumers' needs. If a layer or market segment is large enough. Some companies can establish special marketing programs to serve this market.

In carrying out marketing activities, a company has several goals to achieve, both short-term goals and long-term goals. In the short term, this is usually done to win the hearts of consumers, especially for newly launched products. Meanwhile, in the long term, this is done to maintain existing products to continue to exist. To get consumers or customers, you must first pay attention to their needs and desires. Human needs are a condition which is felt to not exist within a person, such as the need for security, hunger, thirst, and other needs (Kasmir, 2004, p. 59).

3. Customer Needs and Desires

In practice, consumer or customer needs are as follows: (Kasmir, 2004:65)

- a. The need for products and services.
- b. The need for security is related to the bank.
- c. The need for comfort in dealing with banks.
- d. The need to be respected and appreciated by all bank employees.
- e. The need for friendship and familiarity.
- f. The need to be given attention by all bank employees.
- g. Status needs.
- h. Self-actualization needs.

Customers have desires for the bank, so that in the future they become bank customers. The wishes that can be obtained from the bank are:

1. Smile at him.
2. Be greeted in a friendly manner.
3. Mention their names during communication.
4. Be heard well when conveying needs and difficulties.
5. Want to be truly understood.
6. Explanation/solution according to his wishes.
7. Does not share his attention with others.
8. Fast, responsive and accurate.
9. Something special about him is a compliment.
10. Definite explanation of why you have to wait.
11. Logical explanation if rejection occurs.
12. Thank you and a sweet final impression.
13. Clean and comfortable banking hall.
14. Spacious and easy parking area (Muhammad, 2005:225).

Products and services are something offered to consumers/customers to get attention, to own, use, or consume to fulfill the customer's needs and desires. Providing for wants and needs such as bank products must be done through careful planning, both short and long-term planning. The plans that have been prepared are implemented properly by professional bankers, and then the plans that have been prepared are carried out. Furthermore, it is also necessary to carry out continuous supervision and control so that it does not deviate from what has been planned.

In this case, what companies need to pay attention to is that individual needs and desires are difficult to measure, therefore they must be realized in the form of demand. Marketers have the task of creating consumer demand for the products offered. It must be remembered that consumers will only buy products that can provide satisfaction, namely products or services that have value and benefits that are higher than the price.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of research conducted by the author at Bank Muamalat, Bacan Branch, South Halmahera Regency, efforts to increase the number of murabahah financing customers in marketing murabahah financing products to the public are by using brochures, pamphlets and a marketing person going directly to the field, namely by visiting people's homes. from one house to another (door to door) which aims to introduce the products offered by Bank Muamalat, Bacan Branch, South Halmahera Regency so that people are interested in using the products offered, apart from that, word of mouth promotion also plays a role in attracting interest. the public to use the products offered by Bank Muamalat, Bacan Branch, South Halmahera Regency. Apart from that, Bank Muamalat, Bacan Branch, South Halmahera Regency also applies a marketing mix that is focused on product, price, promotion, location and distribution strategies which are considered capable of increasing the number of murabahah financing customers at Bank Muamalat, Bacan Branch,

South Halmahera Regency, this is proven by the increasing number again. customers in 2020 which had experienced a decline in the previous year. The obstacles faced in marketing murabahah financing products are as follows:

- a. Transportation costs if the place to buy goods is far from the office location.
- b. Lack of customer understanding about murabahah financing.
- c. Declining economic conditions.
- d. Price competition.
- e. Lack of socialization to the community.

Based on the conclusions that the author outlined above, the author can provide several suggestions for Bank Muamalat, Bacan Branch, South Halmahera Regency for the future, including:

1. In carrying out the marketing strategy of Bank Muamalat, Bacan Branch, South Halmahera Regency, should be further improved to achieve the desired goals and targets and increase the number of customers for the products offered.
2. Bank Muamalat, Bacan Branch, South Halmahera Regency continues to develop sharia products at Bank Muamalat, Bacan Branch, South Halmahera Regency.

FURTHER RESEARCH

Writing this journal article uses a qualitative method approach, namely the results obtained are in the form of explanations, observations, interviews and documentation. In the qualitative method, research is carried out to develop a pre-existing concept. Apart from that, qualitative research aims to make people understand a theory better and develop it. Qualitative descriptive is research in which the data is in the form of words or research which prioritizes analytical description of an event or process as it exists in a natural environment to obtain a deep meaning of the nature of the process. Descriptive qualitative research is a type of research to produces descriptive data in the form of words from people and behavior that can be observed. The data source for this research uses primary and secondary data sources. Through this research, the author attempted to research efforts to increase the number of Murabahah financing customers through marketing strategies at Bank Muamalat, Bacan Branch, South Halmahera Regency.

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