

MITRAGUNA PRODUCT MARKETING STRATEGY WITH MURABAHAH AGREEMENT AT BSI KCP ROGOJAMPI BANYUWANGI



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Abstract

The Mitraguna Berkah BSI KCP Rogojampi financing product is one of the products that customers are interested in. This research aims to determine the marketing strategy for Mitraguna products at BSI KCP Rogojampi in increasing the number of customers and to find out the obstacles and solutions faced in implementing the marketing strategy for Mitraguna products. The research method used used a qualitative approach with employee informants at BSI KCP Rogojampi and then analyzed using SWOT. The results of this research state that the marketing strategy for Mitraguna financing at BSI KCP Rogojampi uses the 7P marketing mix, namely Product, Price, Promotion, and Place, People, Process, Physical Evidence. The obstacle faced is that price competition between banks is very competitive because many other banks have similar products but offer different prices, making price competition very tight. The strategies used include conducting face-to-face and door-to-door promotions and intensively contacting customers by offering competitive prices and in accordance with Sharia principles.

Keywords: Marketing Strategy, Mitraguna, Murabahan Agreement

INTRODUCTION

Murabahah contracts are a type of transaction in Islamic finance related to buying and selling. In Islamic connotations, murabahah basically means sales. One thing that differentiates it from other sales methods is that the seller in the murabahah model clearly tells the buyer what the principal value of the goods is and how much profit he provides on that value (Mohd Winario et al., 2020). It can be interpreted that in this contract, the seller explains the purchase price of the goods and the profit margin he wants to take. Murabahah contracts are widely used in sharia banking to finance the purchase of goods by customers, such as vehicles or houses, without violating sharia principles. The portion of financing with Murabahah agreements currently contributes 58% of the total financing of Indonesian Sharia Banking (OJK, 2024). Sharia banking uses murabahah contracts as one of its priority financing products. This is due to the ease of the system and calculation techniques which can be understood well by both customers and the bank.

As time goes by, human needs are increasingly diverse and they always want an easy and fast process. To meet the consumer financing needs of the community, Bank Syariah Indonesia has issued Mitraguna financing products to meet various needs. This Mitraguna financing uses a murabahah contract which is intended for BSI payroll customers without any collateral. Various community needs that can be met include take over plus top up, education costs, medical costs, religious travel costs, asset investment and other multi-purposes such as purchasing houses, vehicles, electronics and others. Mitraguna Berkah is financing provided by banks to ASN and permanent employees of companies/state institutions/foundations/other business entities and applications are made en masse (groups) and individuals (BSI, 2024). Mitraguna Berkah is very popular with the public and even almost all BSI Rogojampi payroll customers because of the easy process.

Strategy is a plan prepared to achieve certain goals. Companies need to determine a basic strategy or what is called a grand strategy or core strategy so that the company can control market share (Alifia and Arin, 2020). The key to successful Islamic bank management is determined by how the bank can win the hearts of the public, so that the role of the Islamic bank as a financial intermediary runs well (Riki Pranata, 2023). Marketing strategies include referrals, intensification of customer data, pick-up service, and participation in exhibitions, as well as online and offline promotions (Niken et al., 2024). Bank Syariah Indonesia offers facilities that provide convenience and benefits, one of which is consumer financing (Sekar and Ima, 2023). So that the expected goals and aspirations can be realized, the right strategy is needed. Strategy is a planned plan to achieve long-term goals or specific goals. In a business context, strategy refers to a plan prepared to achieve competitive advantage and meet company goals in the long term (Hidayatullah, et al., 2024).

Findings in previous research stated that partner financing at BSI KCP Rungkut 1 Surabaya used a marketing mix marketing strategy. The results showed that of the four dimensions of the marketing mix, Promotion was the most dominant influence in attracting customer interest in Mitra Guna financing (Alifia and Arin, 2023). Meanwhile, research conducted by (Ilvia and Tuti, 2021) shows the results that BSI Kcp Stabat also uses a marketing mix marketing strategy and shows the results that promotion is the most dominant influence in attracting customer interest in Mitra Guna Berkah financing. Findings carried out by (Sugianto, 2024) show that the Mitraguna financing system at PT Bank Syariah Indonesia has made a positive contribution in meeting consumer financing needs. However,

there are several challenges and obstacles faced in implementing this system, such as complicated administrative processes and regulatory changes that can affect the Strategy Mix scheme. From the findings above, research was carried out at BSI KCP Rogojampi with the aim of finding out the marketing strategy used for partner products with this murabahah agreement.

REVIEW OF LITERATURE

Murabahah Agreement

A murabahah contract is a sale and purchase agreement in which the seller explains the purchase price of the goods and the profit margin he wants to take. In practice, murabahah is a contract that provides convenience for sharia banking in the product licensing and supervision process, helps facilitate product implementation and development by industry players, and provides legal certainty and product transparency that supports the creation of market conduct that can influence the principle of consumer protection in product services sharia banking services (CIMB Niaga, 2024). In the context of Mitraguna Berkah (MGB), a murabahah contract means that a sharia bank will buy goods desired by civil servants and then sell them to civil servants at an agreed price, including a profit margin that has been authorized by sharia (Wahyudi, 2024). Most of them (PNS) request Murabahah financing to build a personal business (Riki and Waizul, 2023).

Mitraguna Financing

Mitraguna is financing for various needs with various benefits and conveniences for BSI payroll customers. Mitragun financing can be used to fulfill financing needs for industrial employees (Afrahul and Khairina, 2022). Mitraguna financing is intended for State Civil Apparatus customers who have done payroll at Bank Syariah Indonesia (BSI), such as the Religious Courts and the Ministry of Religion. And this financing is also intended for doctors and permanent employees of Bank Syariah Indonesia (BSI) (Khusnul and Naufal, 2023).

Mitraguna financing uses a murabahah contract, where the murabahah contract mechanism between the bank and the customer is that the customer estimates the price of the overall needs needed for the object of the contract in the form of goods or others, the customer hereby accepts the financing facilities provided by the bank, with this the bank acts as the seller while the customer as the buyer (Afrahul and Khairina, 2022). The maximum limit for Mitraguna Berkah financing is 500 million rupiah with a very long duration option of up to 15 years, as well as financing without collateral or without any collateralized inheritance (Riki and Waizul, 2023). Sharia banks, especially Bank Syariah Indonesia, have several financing products including: 1) BSI Griya is a financing facility for home ownership or various other needs consisting of BSI Griya Purchase, BSI Griya Take Over, BSI Griya Top Up, and BSI Griya Refinancing. 2) BSI OTO is a financing facility for new car, used car and new motorcycle ownership with a murabahah contract that can be submitted through branch offices, BSI Mobile and the bsioto.muf.co.id landing page. BSI OTO has various advantages, namely an easy and precise process, financing tenor of up to 7 years, autodebit facilities from savings, competitive pricing, cheap installments, and a wide service network. 3) Mitraguna is financing for various needs with various benefits and conveniences for BSI payroll customers. Mitraguna consists of two types, namely online mitraguna and blessing mitraguna.

Marketing Strategy

Marketing is an activity in the context of creating not only the utility of place or place, utility, and utility of time, but also the creation of ownership utility (Alfia and Arin, 2023). A solid marketing strategy is essential to achieve consumer financing with high profitability. Good marketing requires careful planning by considering the strengths, weaknesses, opportunities, and threats of the product (Niken et al, 2024).

2019 is a year where all aspects of human life have been touched by technology. Increasing needs, increasingly rapid human mobilization, and increasing human activities force the existence of facilities that can meet all of that (Maulidah and Abdullah, 2020). In the current digital era, the existence of applications that support the ease of the MitraGuna financing process is also very necessary. Penetration through digitalization of financing products through the BSI Mobile application is a fast and efficient step, especially for BSI payroll customer segmentation customers who are relatively safe from the risk of default, the low absorption of BSI payroll customers who use MitraGuna financing, which is less than 30% of all payroll customers, can be maximized through online MitraGuna product sales with the Musyarakah Mutanaqisah (MMQ) contract (Asep and Asyari, 2023). Currently, overall, the procedures implemented by the MitraGuna Online Feature in BSI Mobile are good and, in practice, have been carried out in accordance with SOP (system operating procedures) and existing provisions (Hadi and Miftahul, 2024).

Mixture marketing is a series tool marketing used by company For reach objective company in market target (Kotler and Armstrong, 2019). The 7P Marketing Mix is a basic concept in marketing strategy that refers to seven important elements that must be considered in offering products or services to consumers. The 7P marketing mix consists of:

- a) Product: The type of product offered, including its features, quality, and benefits. In the context of a financing product such as MitraGuna, this includes the type of financing, terms, and special features.
- b) Price: The pricing of the product. This includes pricing strategies, discounts, and payment methods. For financing products, this may also include profit margins and administrative costs.
- c) Place: Product distribution channels. This includes physical locations, online platforms, and how the product reaches consumers. For BSI, this could mean a bank branch, mobile app, or website.
- d) Promotion: Includes all activities carried out to inform and attract consumers' attention to a product or service. This can be advertising, sales promotions, public relations, and digital marketing.
- e) People: Concerning all individuals involved in the process of delivering a product or service, including employees and customers. Service quality often depends on the interaction between staff and consumers.
- f) Process: Refers to the procedures, mechanisms, and workflows involved in delivering a product or service. Efficient processes can increase customer satisfaction and provide a better experience.
- g) Physical Evidence: This element includes all evidence that consumers can see to assess the quality of service, such as interior design, product packaging, or promotional materials. Physical evidence helps create a positive perception of the brand.

Table 1.
Overview of the 7Ps

Products	Price	Place	Promotion	People	Process	Physical Evidence
Type	Cost	BSI Branch	Advertisement	Employee	Procedure	Interior design
Feature	Discount	website	Social media	Customer	Mechanism	Product Packaging
Quality	Payment	Application	Event	Interaction	Workflow	Promotional materials

(Source: Field Documentation, 2024)

RESEARCH METHOD

The method used in this study uses a qualitative research method. The type of research used is field research with the research location of BSI KCP Rogojampi. The research information is by direct interview with informants Mr. Wendy Cahyono (CSE), Dawam (CSE) and Soviasofi (Customer Service). Data collection techniques are by observation, interviews, and documentation. The data analysis technique used is SWOT analysis.

RESULTS AND DISCUSSION

BSI KCP Rogojampi Marketing Strategy

The marketing strategy used by Bank Syariah Indonesia (BSI) KCP Rogojampi in marketing Mitraguna financing products is by using a marketing mix that pays attention to the 7P elements consisting of Product, Price, Place, Promotion, People, Process, and Physical Evidence. In the 7P elements, promotion is a very prominent element, where promotion is carried out through social media, print media, and direct visits.



Figure 2. Marketing mix 7P
 (Image Source: Field Documentation, 2024)

Product : Mitraguna product is a financing for various needs for payroll customers. At BSI KCP Rogojampi, Mitraguna financing is used for various needs of payroll customers, including financing for purchasing houses, motorbikes, purchasing electronics and businesses. This Mitraguna financing product is in great demand by customers because of the ease of the financing process. Payment is made through salary/income of permanent employees (payroll). The maximum Mitraguna financing is 500 million and for a maximum period of 15 years without any collateral. The financing facilities include *take over plus top up* , education costs, medical expenses, pilgrimage costs, asset investment and other multipurposes.

Price : Price is the most flexible element of the marketing mix that can change rapidly in the short term compared to other elements of the marketing mix (Hendrayani, Eka et al, 2020). The pricing strategy used by BSI KCP Rogojampi 1 is very competitive and in accordance with the prices set by the head office or in accordance with what is stated on BSI Mobile. Mitraguna financing products have various advantages, namely a large financing limit of up to 2,000,000,000 specifically for doctors and 1,500,000,000 to other employees with an easy and fast process, a financing tenor of up to 15 years with a price (margin) that is competitive with other banks, and this financing can also be done through the BSI mobile application.

Place : The location of BSI KCP Rogojampi is very strategic because it is in the middle. The location in the middle makes it easy for people to access and come to the branch office. This location can also be a promotional tool because it is close to government agencies, hospitals, and schools and campuses. This can also save time, energy and costs if the bank wants to visit customers for promotional purposes or other interests. The results of the interview with Mr. Wendy as the consumer staff of BSI KCP Rogojampi stated "*Almost all payroll customers in the Rogojampi area have become members of Mitraguna financing*".

Promotion . Promotion aims to introduce products to the public and to attract customers to become BSI customers. Promotion is carried out both offline and online. Online promotion is carried out through various social media such as Facebook, Instagram, WhatsApp and also through the BSI Mobile application. Offline promotion is carried out through the distribution of brochures and the installation of banners at community events. The results of an interview with Mrs. Sofi as Customer Service said that "*We must often visit customers and contact customers. Yes, at least one day we have contacted five customers and visited five customers too. At least one day we can get one customer.* " Continuous communication aims to attract more customers. Because of the very competitive competition between banks, it must be more flexible so that the bank can attract customers who have needs and can provide solutions to those needs. This is one form of ease of service provided.

People : Concerning all individuals involved in the process of delivering products or services, including employees and customers. The quality of service often depends on the interaction between staff and consumers. For BSI employee recruitment according to needs and prioritized those who have a bachelor's degree and have skills, because employees who provide direct services to the community. To create good employees, recruitment is carried out professionally, as well as providing training to improve employee skills and is carried out in a programmed manner.

Process : Refers to the procedures, mechanisms, and workflows involved in delivering a product or service. An efficient process can increase customer satisfaction and provide a better experience. The convenience and speed of the *approval process* is shown through the BSI Mobile application which is very attractive to customers. And the speed of employees in processing financing can attract customers' interest in partnering. If the service process provided by employees is very slow, it will give a bad impression, and result in a decrease in the number of customers.

Physical Evidence : This element includes all evidence that can be seen by consumers to assess the quality of service, such as interior design, product packaging, or promotional materials. Physical evidence helps create a positive perception of the brand. The appearance of employees and employee communication provide an overview of the service product. BSI KCP Rogojampi one provides comfortable and well-maintained waiting room facilities. Employees who are well-dressed and neat and have good communication skills. In addition, religious music such as shalawat and readings of the Quran are also played throughout the day which gives a strong impression of Islamic values.

The findings of this study are also in accordance with the findings conducted by Alifia and Arin (2023) at Bank Syariah Indonesia Rungkut 1 Surabaya Branch Office which stated that the success of the Mitra Guna Financing Product marketing strategy carried out by BSI KCP Rungkut 1 Surabaya was in terms of promotion. As well as research conducted by Hidayatullah et al. (2024) at BSI Lamongan with research results explaining that the marketing strategy implemented by BSI Lamongan is to use the 7P marketing mix: product, price, place, promotion, people, physical evidence and processes.

Marketing Strategy Constraints and Solutions for BSI KCP Rogojampi

In addition to having various advantages, of course, this Mitraguna financing product also has weaknesses, namely that this financing product is specifically for BSI payroll customers only. In addition to having quite large opportunities, Mitraguna products also have threats and obstacles, namely very competitive price competition against other banks, both other Islamic banks and conventional banks that have similar financing products. This very competitive competition requires banks to continue to innovate and strengthen their marketing strategies in order to continue to compete in the market. The solution provided by BSI KCP Rogojampi to face these threats and obstacles is to strengthen the promotion strategy. Because promotion is one of the important factors in determining the success of a product. The strategy used is to continue to establish good communication with customers and by making direct visits. This *face-to-face* and *door-to-door strategy* is not only to establish friendship but also to convince customers about the advantages of the products offered. With promotion, the public can find out and get to know the products offered and what advantages they have. The key to the success of Islamic bank management is largely determined by how the bank can win the hearts of the people, so that the role of the Islamic bank as *a financial intermediary* runs well (Riki Pranata, 2023).

The marketing strategy implemented by BSI KCP Rogojampi has proven to be able to provide solutions to the obstacles faced. Despite the very competitive market competition, BSI KCP Rogojampi has been able to maintain its performance. This is proven by the increasing number of customers every year. With *face to face* and *door to door activities* with customers, it has proven to be able to provide solutions to various threats that occur.

Based on the research results obtained by researchers, it shows that the murabahah contract is the contract most widely used by Islamic banks. Murabahah is implemented through a mechanism for buying and selling goods with the addition of a margin as a profit to be obtained by the bank. The application of the murabahah contract to the Mitraguna product makes this product very popular, various conveniences provided in the financing process and the advantages of the products offered are able to attract a lot of customer interest. The marketing strategy implemented is able to maintain and increase the bank's competitiveness against other banks. By paying attention to the 7P elements and highlighting promotional points, the Mitraguna product has become one of the most popular products. This is proven by the increasing number of customers every year. *Face to face* and *door to door strategies* can also be a solution to the threat of very competitive price competition against other banks. The face to face marketing (F2F) promotion strategy or face-to-face marketing can be done in the following ways (Roller software, 2024): *Creating positive interactions*, face-to-face marketing aims to encourage positive interactions with potential customers. This interaction can be done through various events, trade shows, or one-on-one meetings. *Building long-term relationships*, face-to-face interactions can help form strong bonds that lead to long-term business relationships (Roller Software, 2024). *Generating new leads*, face-to-face events can be a great way to generate new leads. Businesses can quickly identify leads and follow up with them. *Providing a real experience*, face-to-face marketing provides a real, hands-on experience for potential customers. *Creating visibility and trust*, face-to-face marketing can help create visibility and trust.

CONCLUSION

Mitraguna financing products with murabahah contracts are one of the most popular products at BSI KCP Rogojampi. The suitability of the contract and the various conveniences offered make this product able to compete in the market. The marketing strategy used by BSI KCP Rogojampi in order to continue to increase the number of customers is by implementing a marketing mix using the 7P elements. And by highlighting promotional points both directly by visiting customers, through social media and through print media, it turns out to be able to increase the number of customers every year. The advantages of the product obtained by customers are a fast and easy process and a maximum financing limit of 1.5 M over a period of 15 years. The constraints of mitraguna financing are very competitive price competition and limited payroll customers at BSI KCP Rogojampi. Therefore, it is recommended that BSI KCP Rogojampi expand its marketing reach.

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