

Marketing Strategy for Mitraguna Online Financing Products in Increasing the Number of Customers

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Abstract: This study aims to determine potential marketing strategies to increase the number of customers in the online mitraguna financing product of Bank Syariah Indonesia, Kisaran sub-branch office. This research uses qualitative research methodology. In qualitative research, the findings are analyzed and then reported by the researcher. In this study, two different types of data were used, namely primary and secondary. Interviews were used to obtain primary data, while publications from relevant financial institutions as well as relevant scientific literature were used to collect secondary data. The results of the data analysis resulted in the largest threat weight of 0.092538, the largest opportunity weight of 0.571429, the highest weakness weight of 0.210526, and the highest strength weight of 0.421053. The average overall score of the Internal Factor Evaluation matrix is 2.736842, but the average score of the External Factor Evaluation matrix is 2.952381. The results of this study indicate that the marketing strategy that needs to be implemented lies in quadrant V, namely the strategy of maintaining and maintaining by obtaining 5 alternative strategies that are expected to contribute to the Bank Syariah Indonesia Kisaran sub-branch office to increase the number of online mitraguna financing customers.

Keywords: Customers, Marketing Strategy, Mitraguna Online Financing

A. Introduction

According to Indonesian Law Number 10 of 1998, a bank is a business entity whose activities are to collect funds from the public in the form of deposits and then channel funds to people who need funds in the form of credit or other forms that aim to improve people's lives (Fadhillah & Tambunan, 2022). In addition to serving savings and loans, banks serve money changers and accept payment transactions and deposits such as paying taxes, insurance premiums, tuition fees, and other payments. Banking is all activities related to banks, such as institutions, business activities, as well as ways and processes in carrying out business activities (Nurasikin, 2019).

The business activities carried out by Islamic banks use sharia principles. Bank operations with sharia principles are a differentiator from conventional banks. Banking activities with sharia principles refer to Islamic sharia which is based on Hadith and the Quran. Unlike conventional banking, Islamic banking does not use an interest system (Ibrahim & Hasan, 2023). Banking with sharia principles, profits are obtained based on the sharia principles used, such as financing based on the principle of profit sharing (*mudharabah*), financing based on the principle of equity participation (*musyarakah*), financing capital goods with the principle of leasing without transfer of ownership (*ijarah*), and financing capital goods with the principle of leasing with the option of ownership transfer (*ijarah mutahiyah bit tamlik*). Financing that uses sharia principles in the process uses the basis of an agreement or agreement between the bank and the customer, the agreement is made at the time of the contract. The agreement aims to enable customers to return funds to the bank on time according to the agreed agreement plus a margin or profit sharing (Nur Irawan, 2017).

Every financial institution, especially banks, must be able to provide high-quality services to their customers in order to remain competitive with other banks. Service quality is still a key factor for banks, as is the case with Bank Syariah Indonesia (BSI) which also follows technological developments by presenting new ideas, such as developing the BSI Mobile application to better meet the needs of different customers (Sari et al., 2023). With specific strategies related to market targeting, positioning, marketing mix, and marketing budget, marketing strategy is a concept used in marketing to achieve marketing objectives. Advances in information technology have forced banks to rethink their business plans by making technology a focal point in the process of developing new products and services. such as online, mobile, and ATM-based electronic transaction services (e-banking) (Tuti Anggraini, Ilvia Lanniza, 2021).

Customers can experience the online Mitraguna feature in BSI Mobile as a very interesting new feature because it can be used as a solution to fulfill various halal emergency and consumptive needs. The source used for payment can be SPAN (payroll through Bank Syariah Indonesia) or from the customer's permanent account. This online Mitraguna financing uses simple, fast, and instant contract principles in accordance with the Sharia Refinancing contract scheme with the Al-Bai system and uses the *Musyarakah Mutanaqisah* (MMQ) contract (Tuti Anggraini, 2021). Online Mitraguna financing is included in financing called consumptive financing. This financing is set aside for consumption that is used up in meeting needs (Nurajijah & Handayani, 2022). Mitraguna online financing products are right as a solution for customers who do not want to bother coming to the bank because it will spend time and energy to queue when applying for financing. This online Mitraguna financing application is quite easy and hassle-free, it can be done anywhere with only a cellphone and data package and will be disbursed within 1x24 hours

(Purmianti & Fahlevi, 2022). Mitraguna online financing is financing with a source of payment derived from salaries and income of permanent employees (payroll processed through Bank Syariah Indonesia), this financing is a solution that can be used for various halal purposes (multipurpose) without requiring collateral. With a minimum financing duration of one year and a maximum financing period of eight years, the minimum online Mitraguna funding amount is IDR 10,000,000, and the maximum financing application is IDR 100,000,000 (Mashuri & Nurjannah, 2020).

Financing is a fund provided by one party to another party to support a planned investment, either alone or by an institution. In other words, financing is funds available to support planned investments. This financing can be used for various purposes such as worship trips, vacations, business, educational needs, health, home renovation needs, electronic furniture purchases, vehicles, etc (Siregar & Rahmayati, 2023). The following is a list of Mitraguna BSI financing installments per month and per year:

Table 1. List of Mitraguna Online Financing Installments

No	Financing Ceiling	Term Year & Month							
		1 12	2 24	3 36	4 48	5 60	6 72	7 84	8 96
1	10,000,000.00	875,674.52	457,995.32	319,162.14	250,039.20	208,798.98	181,498.64	162,162.42	147,802.20
2	20,000,000.00	1,751,349.03	915,990.65	638,324.27	500,078.41	417,597.97	362,997.29	324,324.84	295,604.40
3	30,000,000.00	2,627,023.55	1,373,985.97	957,486.41	750,117.61	626,396.95	544,495.93	486,487.26	443,406.60
4	40,000,000.00	3,502,698.07	1,831,981.29	1,276,648.54	1,000,156.81	835,195.93	725,994.57	648,649.67	591,208.81
5	50,000,000.00	4,378,372.59	2,289,976.61	1,595,810.68	1,250,196.01	1,043,994.91	907,493.22	810,812.09	739,011.01
6	60,000,000.00	5,254,047.10	2,747,971.94	1,914,972.81	1,500,235.22	1,252,793.90	1,088,991.86	972,974.51	886,813.21
7	70,000,000.00	6,129,721.62	3,205,967.26	2,234,134.95	1,750,274.42	1,461,592.88	1,270,490.50	1,135,136.93	1,034,615.41
8	80,000,000.00	7,005,396.14	3,663,962.58	2,553,297.08	2,000,313.62	1,670,391.86	1,451,989.15	1,297,299.35	1,182,417.61
9	90,000,000.00	7,881,070.65	4,121,957.90	2,872,459.22	2,250,352.83	1,879,190.85	1,633,487.79	1,459,461.77	1,330,219.81
10	100,000,000.00	8,756,745.17	4,579,953.23	3,191,621.36	2,500,392.03	2,087,989.83	1,814,986.43	1,621,624.19	1,478,022.02

Source: Bank Syariah Indonesia KCP Kisaran, 2023

Currently, online Mitraguna financing can only be applied for by Ministry/Institution civil servants (BO2) and BSI employees. That way, it is certainly a challenge for BSI marketing in marketing and offering this online Mitraguna financing product. The following is a list of disbursements of BSI KCP Kisaran online Mitraguna financing:

Table 2. Disbursement of Mitraguna Online Financing BSI KCP Kisaran

Year	Number of Customers	Disbursement Ceiling
2022	2	Rp 60.000.000
2023	11	Rp 270.950.000
Total	13	Rp 330.950.000

Source: Bank Syariah Indonesia KCP Kisaran, 2023

The number of customer data shows a significant increase every year. However, when compared to customers, there are still many who have not used the online Mitraguna feature. Customers according to Article 1 paragraph (17) of Law No. 10 of

1998 are “Parties that use bank services. Ari Sita Nastiti, (2022) also explains that in the banking sector, customers play an important role because the money they save in the bank is the most important money used by the bank to run its operations. Customers are people who use or buy goods sold or offered by banks. To sell products, especially online Mitraguna financing products, it is necessary to involve the community fairly. Only then will the community be able to understand and be interested in Islamic banking products that suit the needs and preferences of the community. Therefore, KCP, PT Bank Syariah Indonesia needs to make product development efforts, namely by compiling marketing strategy steps that can help the development of Islamic banking. Aims to determine potential marketing strategies to increase the number of customers on Bank Syariah Indonesia's online Mitraguna financing products at the Kisaran sub-branch office. So, with this background, the researcher is interested in taking the title “Marketing Strategy for Mitraguna Online Financing Products in Increasing the Number of Customers”.

Islamic Financing

The products offered by Islamic banking are divided into three parts, namely funds distribution products, funds collection products, and service products. One of them is the distribution of funds or financing products. According to Karim (2014) there are several contracts in financing, namely: (Perdana et al., 2019).

Financing with the Principles of Buying and Selling

Financing with the principle of buying and selling is based on the transfer of ownership of the object with the profit that belongs to the bank determined in advance when making the contract and becomes part of the price of the financing object being sold. Financing based on the principle of sale and purchase can be distinguished based on the time of payment:

1. *Murabahah* financing, where the bank acts as a provider of funds and the customer as a buyer. The selling price for the contract object is the bank's purchase price plus the agreed profit (margin). Payment is made in installments or cash after the goods are delivered.
2. Salam financing is a sale and purchase transaction where the goods are not yet available so that the goods are delivered on a deferred basis while payment is paid in cash first.
3. *Isthisna'* financing is like a salam contract, the difference is in payments that can be made in accordance with the agreement or payment in several terms (Kunaifi et al., 2022).

Lease Principle Financing

This financing is usually used for service products. There are two types of financing

using the lease principle which include:

1. *Ijarah* is a lease in which there is no transfer of ownership options.
2. *Ijarah Muntahiyah Bit Tamlik* (IMBT), which is a lease contract with an option to transfer ownership at the end of the lease.

Profit-Sharing Principle Financing

This financing can be divided into:

1. *Musharakah* financing is a transaction based on cooperation involving two or more parties where they combine tangible and intangible resources, such as assets, property, equipment, and even trust.
2. *Mudharabah* financing is a transaction based on cooperation between two or more parties where the owner of the funds entrusts all of his funds to the manager with a profit sharing agreement (Resta Nur Handayani, Muhammad Iqbal Fasa, 2023).

Complementary Agreements

To facilitate the financing process. The following are complementary contracts:

1. *Hiwalah* (debt transfer) is a debt transfer contract to anticipate losses that may arise.
2. *Rahn* (pawn) is a guarantee of payment to the bank if the customer defaults or fails to pay.
3. *Qardh* (money loan) is a fund for bailout for customers.
4. *Kafalah* (bank guarantee) is a guarantee given by the bank with the aim of guaranteeing the payment of a payment obligation.
5. *Wakalah* is a representative to settle a case
6. *Sharf* is the sale and purchase of foreign exchange (Amalina et al., 2023).

Marketing

Marketing is an activity that aims to fulfill and even satisfy human needs or desires through the exchange process (Anam, 2023). Marketing is also defined as a social process of both individuals and groups to get what they want by offering products and services of value to other parties. Marketing strategy is a series of policies or rules to provide direction at each level or reference in response to environmental changes and competitor conditions that will always change. Marketing success is seen from achieving goals through a predetermined level of profit (Novianti, 2019). The things that are considered in developing a marketing strategy are as follows:

1. Segmentation is the process of grouping customers based on desires, purchasing power, and strength which will make it easier to market products according to the needs of customers.
2. Targeting is the process of determining customers who will be offered products

to be sold and the suitability of the products to be sold.

3. Positioning is the process of determining the position of the product so that the customer or market becomes right on target in recognizing the product.

Marketing Strategy

Marketing strategy according to (Mila Arlina et al., 2023) is "a series of goals and objectives, policies and rules that give direction to the company's marketing efforts from time to time, at each level and reference and allocation, especially as a company's response in facing an ever-changing environment and competitive situation". Meanwhile, according to Basu Swastha "marketing strategy is not a specific action, but rather a statement relating to the main marketing efforts directed at achieving goals". Marketing strategy is a very important thing that a company must have because marketing strategy is the way the company takes to realize the company's mission, goals. Many things are discussed in marketing strategy, including clarifying the intended target market, how to retain consumers, weighing the budget that must be spent and all of that must be done effectively and efficiently. From the above definition, the author can conclude that marketing strategy is a process or model to enable companies to focus the products offered on the best opportunities to increase sales and achieve competitive advantage in a sustainable manner (Sri Mulyani, 2020).

Strategy Implementation

Marketing strategy is able to provide direction in relation to variables such as (market segmentation, market identification, market position) and the marketing mix. Marketing strategy is an integral part of business strategy that provides direction to all management functions of an organization (Achmad Lubabul Chadziq, 2017).

B. Methods

We use qualitative study. In qualitative, the findings are analyzed and then reported by us (Marpaung et al., 2022). In this study we describe events that are heard, felt and made in narrative. It describes the phenomena that occur in the field which emphasizes its quality (Kartika & Jannah, 2022). In our research, the findings of the strategy are described to find potential alternative strategies that can be used by BSI KCP Kisaran in order to increase online MitraGuna financing customers. The goal is to develop alternative marketing strategies with SWOT analysis to increase the number of customers.

The use of social media is growing, as well as Islamic banks that use it to facilitate customers, so online financing products were launched. This study was done in

Bank Syariah Indonesia KCP Kisaran, Jl. Imam Bonjol No. 195 Kisaran 21211 - North Sumatra. In our study, interviews were used to obtain primary data, while publications from related financial institutions as well as relevant scientific literature were used to collect secondary data. In our study, two different types of data were used, namely primary and secondary. Interviews were used to obtain primary data, while publications from relevant financial institutions as well as relevant scientific literature were used to collect secondary data. In this study, SWOT analysis utilization processing was used to identify the matrix using EFE, IFE, and EI Matrix.

C. Results and Discussion

Mitraguna Online financing has an automatic debit system for installment payments from the account. Special BSI payroll customers, priority customers, BUMN, hospital employees, doctors, ASN retirees, and selected private sector with the following conditions and administrative costs are entitled to apply for BSI Mitraguna Online financing:

1. Indonesian citizen who is legally capable
2. At least 21 years old and not more than 55 years old when the financing is due.
3. 0.5% administration fee.
4. Insurance fee.
5. Active customer of BSI Mobile user.
6. Customers who receive salary or payroll from BSI

The steps in using BSI Mobile to apply for BSI Mitraguna Online funding are as follows:

1. Customers download the BSI Mobile application using Playstore or Appstore
2. Open the BSI Mobile application then click the "funding" feature and select "Mitraguna", after which the liability simulation menu will appear.
3. Next, enter the age, financing amount, and financing period in the liability simulation. After the estimated monthly ujah requirement is displayed, click the "interest" button.
4. After that, enter the financing options menu, then click "apply for financing".
5. Then select "next" to proceed to the financial information display which includes details of financing limits, benefits, and contracts.
6. After that, the customer profile will be verified by the system. The customer will receive a message on BSI Mobile via inbox if the financing is approved.
7. Then the details of the financing limit, the contract used, and the maximum period of financing will appear.
8. Next, fill in your personal information starting with the first stage of financing data, the second stage of the list of financing application options, and the third stage of taking photos of the object being refinanced.
9. Then confirm the submission by entering the pin. Click "confirm" if it is appropriate, then the OTP code will be sent via SMS for final verification

(Harahap, 2022).

Matrix Internal Factor Evaluation (IFE)

In the IFE matrix, the internal factors of BSI Mitraguna Online are identified, which consist of strengths and weaknesses. This matrix calculates the scores that have been given for further consideration at the time of strategy formulation. The following are the results of the calculation on the IFE matrix analysis:

Table 3. IFE Matrix Results

Internal Factors	Weight	Rating	Score
STRENGTHS			
1. BSI Mitraguna Online is an unsecured financing product	0,157895	3	0,473684
2. Can be accessed easily through the BSI Mobile application	0,105263	2	0,210526
3. Customers can save time and money because they do not need to come to the bank	0,105263	4	0,421053
4. Affordable administration fees, insurance, and margins according to loan size, age, and tenure	0,157895	2	0,315789
5. Realizing Cashless Society	0,157895	3	0,473684
Subtotal	0,684211		1,894737
WEAKNESS			
1. Limited financing limit and term	0,052632	4	0,210526
2. Mitraguna online is only for ASN / PNS customers or BSI employees whose payroll / salary is already at BSI	0,052632	3	0,157895
3. There is still a lack of promotion in introducing this financing product	0,105263	2	0,210526
4. Customer understanding of online Mitraguna products is still not optimal	0,052632	3	0,157895
5. Lack of bank monitoring of customers	0,052632	2	0,105263
Subtotal	0,315789		0,842105
TOTAL	1		2,736842

Based on the calculation of the table above, it shows that customers can save time and money because they do not need to come to the bank is the main strength of BSI Mitraguna Online with a score of 0.421053, while the main weakness of BSI Mitraguna Online is seen from the smallest weakness score of 0.105263 with the lack of bank monitoring of customers. When viewed from the total IFE matrix score, the value is 2.736842 where the value is more than 2.5. This indicates that BSI Mitraguna Online is internally strong.

Matrix External Factor Evaluation (EFE)

In the EFE matrix, the identification of BSI Smart's external factors consisting of opportunities and threats is carried out. This matrix calculates the scores that have been given for further consideration during strategy formulation.

Table 4. EFE Matrix Results

External Factors	Weight	Rating	Score
OPPORTUNITIES			
1. Financing limit can be increased if many customers are interested	0,095238	3	0,285714
2. Can reach customers whose access is far from BSI	0,095238	2	0,190476
3. Become a promotional media in introducing online financial products to the public	0,142857	4	0,571429
4. Ease of depositing financing installments without having to deposit to the bank, namely direct deduction from payroll	0,095238	2	0,190476
5. Promotion can be done through agencies that have collaborated	0,095238	3	0,285714
Subtotal	0,52381		1,52381
THREATS			
1. The existence of similar financing products with larger limits	0,142857	3	0,428571
2. Problematic network when applying for financing	0,047619	2	0,095238
3. The emergence of rivals from conventional bank products	0,142857	3	0,428571
4. The use of financing funds is not in accordance with the contract	0,095238	4	0,380952
5. Having the same target market as competitors	0,047619	2	0,095238
Subtotal	0,47619		1,428571
TOTAL	1		2,952381

Based on the calculation of the table above, it shows that being a promotional media in introducing online financial products to the public is the main opportunity that BSI Mitraguna Online has with the highest score value of 0.571429, while the main threat of BSI Mitraguna Online is seen from the smallest threat score of 0.095238 with a problematic network when applying for financing and having the same target market as competitors. When viewed from the total EFE matrix score, the value is 2.952381 where the value is more than 2.5. This indicates that BSI Mitraguna Online can respond to opportunities and threats in the industry in a good way (Hafizah, 2023).

Matrix Internal External (IE)

The IE matrix is a combination of the results of the IFE matrix and the EFE matrix which aims to analyze simultaneously by proposing future strategies, where the total IFE score is on the x-axis and the total EFE score is on the y-axis (Mirzakhani et al., 2021). After obtaining the total score of the IFE matrix of 2.7498 and the score of the EFE matrix of 2.952381. The next stage is mapping to determine the position of BSI Smart products through an IE matrix analysis consisting of nine quadrants.

**Table 5. External and Internal (IE) Matrix
 Score EFE (2,952381)**

		STRONG (1-4)	MEDIUM (2-2,99)	WEAK (1-1,99)
SCORE IFE (2,7498)	HIGH (3-4)	I	II	III
	MEDIUM (2-2,99)	IV	V	VI
	WEAK (1-1,99)	VII	VIII	IX

Based on the table above, it is found that the position of BSI Mitraguna Online is in cell V, with an IFE value of 2.7498 and an EFE value of 2.952381. In the IE matrix,

being in cell V indicates that the position of BSI Mitraguna Online is in the Hold and Maintain phase, which means that banks need to implement strategies with the aim of maintaining existing customers and profits and looking for new customers without having to lose old customers. The types of strategies that can be used by BSI KCP Kisaran are market penetration and product development.

Table 6. Matrix SWOT

		OPPORTUNITIES	THREATS
Internal	External	1. Financing limit can be increased if there are many interested customers.	1. The existence of similar financing products with larger limits
		2. Can reach customers whose access is far from BSI	2. Problematic network when applying for financing
		3. Become a promotional media in introducing online financial products to the public	3. The emergence of rivals from conventional bank products
		4. Ease of depositing financing installments without having to deposit to the bank, namely direct deduction from payroll	4. Inappropriate use of financing funds
		5. Promotion can be done through agencies that have collaborated	6. 5. Having the same target market as competitors
STRENGTHS	STRATEGIS-O	STRATEGIS-T	
1. Mitraguna Online is an unsecured financing product.	1. Use a door-to-door approach to maximize personal selling to acquire new customers in untapped markets (S1, S3, S4, 01, 02, 04)	1. Ease and speed in transactions are further improved to attract customers (S3, S4, T2)	
2. Can be accessed easily through the BSI Mobile application		2. Utilize staff briefings on personal selling as a means of evaluation and performance improvement prior to field placement (S5, T5).	
3. Customers can save time and money because they do not need to come to the bank			
4. Affordable administration fee, insurance, and margin according to the loan size, age, and tenure			
1. 5. Realizing Cashless Society			
WEAKNESS	STRATEGI W-O	STRATEGI W-T	
1. Limited financing limit and term	1. Always resolve customer complaints as soon as possible to create a good impression and get the latest preferences from existing customers (W3, W4, W5, O4)	1. Maintain service friendliness during personal approach (W3, W4, W5, T5)	
2. Mitraguna online is only for ASN customers or BSI employees whose payroll/salary is already in BSI			
3. Still lack of promotion in introducing this financing product			
4. Customer understanding of online Mitraguna products is still not optimal			
3. Lack of bank monitoring of customers			

Table 7. Strategy Combination Matrix

	STRENGTH (S)	WEAKNESS (W)
OPPORTUNITIES (O)	Strategy SO = 1,894737 + 1,52381 = 3,418547	Strategy WO = 0,894737 + 1,52381 = 2,418547
THREATS (T)	Strategy ST = 1,894737 + 1,42857 = 3,323307	Strategy WT = 0,894737 + 1,428571 = 2,323308

D. Conclusions

By using the SWOT method, IFE, EFE, and IE matrices, it can be determined that the marketing strategy of Mitraguna Online Products of BSI KCP Kisaran is positioned in quadrant V, indicating a favorable position for businesses to implement a keep and maintain strategy. Five potential strategy alternatives were obtained to establish alternative business development plans based on internal and external factors and the position of the business in increasing the number of customers. These strategies are to use a door-to-door approach to maximize personal selling to get new customers in untapped markets, improve the ease and speed of transactions to attract customers, use staff briefings on personal selling as a means of evaluating and improving performance before field placement, always resolve customer complaints as soon as possible to create a good impression and get the latest preferences from existing customers, and maintain friendly service when making personal approaches.

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