

Marketing Strategy for Savings Fund Collection Products at PT. BPRS Lantabur Tebuireng Gresik Branch

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ABSTRACT

This study aims to identify the marketing strategies used by BPRS Lantabur Tebuireng, Gresik Branch in promoting savings fund collection products, and to understand the role of these strategies in the marketing process of these products. This research uses a qualitative methodology that applies a descriptive approach, where the research findings are presented in depth in narrative form to facilitate understanding. For data collection, researchers utilize various techniques, including observation, documentation, and interviews. The informants of this study consisted of funding officer staff of BPRS Lantabur Tebuireng, Gresik Branch and savings customers at the branch. The problem experienced by BPRS Lantabur Tebuireng, Gresik Branch is what marketing strategy is used by BPRS Lantabur Tebuireng, Gresik Branch in marketing Savings Fund Collection Products. The first finding shows the ball pick-up strategy used by BPRS Lantabur Tebuireng, Gresik Branch. The second finding shows what obstacles occur during the implementation of the ball pick-up strategy. The third finding shows which Savings products are most in demand by customers. According to the results of the discussion, the outreach strategy has proven successful in marketing savings products.

Keywords: Marketing Strategy, Pick Up the Ball, Savings Products

ABSTRAK

Penelitian ini bertujuan guna mengidentifikasi strategi pemasaran yang dimanfaatkan BPRS Lantabur Tebuireng Cabang Gresik dalam mempromosikan produk penghimpunan dana tabungan, serta untuk memahami peran strategi tersebut dalam proses pemasaran produk tersebut. Penelitian ini memakai metodologi kualitatif yang menerapkan pendekatan deskriptif, di mana temuan penelitian disajikan secara mendalam dalam bentuk narasi untuk memudahkan pemahaman. Untuk pengumpulan data, peneliti memanfaatkan berbagai teknik, termasuk observasi, dokumentasi, serta wawancara. Informan penelitian ini terdiri dari staf funding officer BPRS Lantabur Tebuireng Cabang Gresik dan nasabah tabungan di cabang tersebut. Permasalahan yang didapati oleh BPRS Lantabur Tebuireng Cabang Gresik adalah strategi pemasaran apa yang dipakai oleh BPRS Lantabur Tebuireng Cabang Gresik dalam memasarkan Produk Penghimpunan Dana Tabungan. Temuan pertama yaitu menunjukkan strategi jemput bola yang digunakan oleh BPRS Lantabur Tebuireng Cabang Gresik. Temuan kedua menunjukkan hambatan-hambatan apa saja yang terjadi selama penerapan strategi jemput bola. Temuan ketiga menunjukkan produk-produk Tabungan apa yang paling diminati oleh nasabah. Berdasarkan hasil pembahasan bahwasanya strategi jemput bola terbukti efektif untuk memasarkan produk-produk tabungan

Kata kunci: Strategi Marketing, Jemput Bola, Produk tabungan

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INTRODUCTION

Islamic People's Financing Bank (*Bank Pembiayaan Rakyat Syariah/BPRS*) is a financial institution that practices equivalent to Sharia principles but does not provide payment transaction services. In general, the operational activities of BPRS are similar to those of Islamic commercial banks, which include collecting funds, distributing funds, and providing various services to customers. The main difference between Islamic Commercial Banks and BPRS lies in the absence of payment transaction services at BPRS. Therefore, although BPRS adopts all the operational principles of Islamic banks, including the contract model, operational mechanisms, supervision, and products offered, products related to current accounts and payment transaction services are not applied at BPRS (Manan & Azizah, 2021).

Islamic People's Financing Bank (*Bank Pembiayaan Rakyat Syariah/BPRS*) acts as an important channel for the community to access Sharia-based banking services (Meryana, 2021). Its ability to reach various social strata. Along with the growth in the number of Islamic banks in Indonesia, BPRS has undergone a fairly rapid transformation, reflecting relevant changes in the country's Islamic banking sector. Based on the Chief Executive of Banking Supervision of the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*), in February 2024, there were 1,567 BPR and BPRS banks in Indonesia. Sharia Rural Financing Banks (BPRS) in East Java were recorded at 278 BPRs (OJK Sharia Banking Statistics February 2024). BPRS Lantabur Tebuireng itself has 6 branches including (Jombang, Mokokerto, Gresik, Surabaya, Sidoarjo, Lamongan) and 6 KAS (Cukir Cash, Mojosari Cash, Manyar Cash, Mojoagung Cash, Sidodadi Cash and Kemlangi Cash). Like Sharia banks in general, BPRS Lantabur Tebuireng Gresik Branch has goods and services based on Sharia principles. These products include Mudharabah Savings (Tadhabur), Student Savings (Qolam), Wadiah Savings (Qordhiyu), Qurban Savings (Taqqarub), Hajj and Umrah Savings (Hijrah), Lantabur Ib Deposit Savings and several types of financing products.

One of the (*Bank Pembiayaan Rakyat Syariah/BPRS*) Lantabur Tebuireng Gresik Branch Savings products that is most in demand by the Gresik community is Mudhorobah Savings (Tadabur), namely a type of individual or institutional savings based on an attractive profit-sharing agreement, with the aim of meeting future needs. These savings can be withdrawn or added at any time without any specific time limit. To increase the number of customers and the volume of fundraising, one effective approach is to implement an effective and interesting marketing strategy (Erislan, 2023). Every bank has a mission, goals, vision, and targets that must be achieved, so implementing a marketing strategy is important. A marketing strategy is a step taken by a bank to achieve its goals and realize the company's vision and mission. This approach is carried out by ensuring that there is alignment between the various objectives to be achieved and a good understanding of the opportunities and challenges in the market for the products offered (Manan & Azizah, 2021).

Lubis (2022), examined the effectiveness of the marketing mix strategy (7P), including price, people, product, distribution, promotion, physical evidence, and process, in increasing the number of customers. Hamdan'Ainulyaqin (2021) highlighted the STP Segmenting, Targeting, dan Positioning marketing strategy. Both studies discuss marketing strategies at BPRS, but with different research objects. This study focuses on the marketing strategy of savings fund collection products at PT. BPRS Lantabur Tebuireng, Gresik Branch, which has never been studied before. Therefore, this study aims to examine the marketing strategy implemented by the BPRS to increase savings collection more specifically.

LITERATURE REVIEW

The banking industry, the term funding officer often refers to a position also known as marketing funding. In the context of service marketing, the role of a funding officer is

more viewed as the result of distribution and procurement activities, where the services provided to consumers are aimed at achieving optimal levels of satisfaction. In general, a funding officer can be understood as an individual involved in activities carried out to meet customer needs and satisfaction through the services offered. Based on the definition of the Indonesian Bankers Association, a funding officer is an employee who works in the marketing sector and has the main task of collecting funds in the bank, which are then managed in the form of savings (Indonesia, 2014).

Pick Up the Ball is one form of personal selling implementation, where consumers communicate directly or face to face with salespeople, which in the banking context is referred to as Marketing Funding. This approach allows companies to achieve their goals in building positioning in which direct interaction between consumers and salespeople can deepen consumer involvement with products and influence their decision-making process. In interactive communication, salespeople have the flexibility to adjust the information provided to suit the specific needs of each prospective buyer (Rangkuti, 2009).

According to Law No. 21 of 2008 concerning Sharia Banking, customers are individuals who use the services offered by Sharia Banks and/or Sharia Business Units (*Unit Usaha Syariah/UUS*). Clients are divided into three, namely deposit customers, referring to individuals who deposit their funds in Sharia Banks and/or Sharia Business Units (UUS), with the form of savings based on an agreement agreed upon between the customer and the relevant Sharia bank or UUS. Then the investor customer is the party who places funds in the Sharia Bank and/or UUS in the form of investment, which is carried out based on the agreement established between the customer and the Sharia bank or UUS. The customer receiving the facility is a customer who receives financing facilities or other forms of financial assistance, which are organized in accordance with sharia principles (Hamdan'Ainulyaqin, 2021; Adrian et al., 2023).

Knowledge of marketing is quite crucial in a company when a number of problems are found, for example, problems such as failing to achieve the company's product sales target due to the lack of public interest in the product (Ramadani, 2019; Hamzah et al., 2019). Marketing exceeds any business function because it relates to consumers and potential consumers to create value and satisfaction (Karlina, 2020). Customer loyalty can be interpreted as a form of commitment shown by customers to a brand, which is shown in positive perceptions and decisions to make repeat purchases on an ongoing basis. This definition captures two main aspects, namely loyalty in the form of attitudes and behavior. There are four categories of loyalty, namely: latent loyalty, no loyalty, loyalty, and spurious loyalty.

According to Keller & Kotler (2015), service quality refers to the overall attributes or characteristics of a product and service that have an impact on meeting both needs and desires, both expressed and unexpressed by customers. According to Fitzsimmons & Thies (1998), service quality is explained as a complex concept, where consumers evaluate services based on five main dimensions that are used as references in measuring them, including Reliability, Responsiveness, Assurance, Empathy and Real.

Reliability is the company's ability to provide services according to the promises given, accurately and reliably. Responsiveness is the company's awareness and readiness to act immediately in supporting customers and providing services in a timely manner (Riki et al., 2024). Assurance is the knowledge, polite attitude, and ability of employees to build customer trust in the company. This dimension includes several elements, namely Courtesy, communication, security, credibility, and competence. Empathy is giving friendly and sincere attention to customers, considering their desires. Companies are expected to have a deep understanding of customers, identify their specific needs, and provide comfortable service times for customers. Real is the company's ability to show its existence to outsiders, through the appearance and condition of the physical facilities and infrastructure owned, which reflect the quality of service provided. Service quality is an effort made to fulfill customer desires and needs, as well as the expectations held by consumers or customers.

METHODS

This study uses a descriptive qualitative approach, which prioritizes the presentation of data in the form of narratives or illustrations rather than numbers (Danim, 2002). According to Taylor et al. (2015), qualitative research is a method that produces descriptions of observed individual behaviour as well as written and spoken words. This study was conducted at PT BPRS Lantabur Tebuireng, Gresik Branch, focusing on the financing and savings aspects. The research data sources consist of primary and secondary data. Primary data was obtained directly from the main source, namely financing officers and savings customers at BPRS Lantabur Tebuireng, Gresik Branch. Meanwhile, secondary data comes from related literature such as books, journals, documents, previous research, or other materials that support the research. The combination of these data sources aims to provide a comprehensive and in-depth picture. Data collection methods include interviews, observations, and documentation (Sugiyono, 2017). Interviews were conducted with financing officers and customers to explore information about their experiences and perceptions regarding services at BPRS Lantabur Tebuireng. Observations were conducted to understand the operational situation directly, while documentation involved collecting documents and records relevant to the research. The information collected provides insight into customer behavior and how this financing institution works, including the constraints and advantages of their services. With this approach, the study attempts to describe the dynamics of sharia financial services offered by BPRS Lantabur Tebuireng, Gresik Branch, while also providing input for future service development. The results of the study are expected to be useful for the management of sharia financial institutions more effectively.

RESULTS

PT. BPRS Lantabur Tebuireng, Gresik Branch is a financial or banking institution that operates based on sharia principles. PT BPRS Lantabur Tebuireng, Gresik Branch has been operating since 2013. BPRS Lantabur Tebuireng, Gresik Branch is a branch office of BPRS Lantabur Tebuireng Jombang which was established by the Madrasatul Qur'an Tebuireng Islamic Boarding School, Jombang. The results of the research conducted by the researcher show that:

Table 1. Total Number of Customers

Year	Total Number of Customers
2019	2158
2020	1370
2021	1926
2022	5127
2023	6238

The data shows that in 2020 there was a decrease of 1,370 and in 2021 it increased by 1,926 and in 2022 the number of Savings customers increased drastically to 5,127, where the largest number of student Savings was because BPRS Lantabur succeeded in establishing cooperation with various Educational Institutions in Gresik. On the other hand, there are factors that cause the decrease in the number of Savings customers at BPRS Lantabur, of course this is an evaluation for funding marketing in order to find a new strategy that is suitable for the future and is considered quite effective in terms of good communication so that it can create goals for the Company.

From the results of the research, what strategies are used by PT. BPRS Lantabur Tebuireng, Gresik Branch and also the driving factors for implementing the strategy. The resource person stated that the marketing strategy used was a strategy of picking up the ball and good service. Based on the information stated by the informant, the researcher can conclude that the strategy used by the funding officer of BPRS Lantabur Tebuireng, Gresik Branch is a door-to-door personal selling strategy. According to Rangkuti (2009), one of the personal selling methods is door-to-door, where customers interact with the

seller directly or directly with the salesman. In marketing funding, this is to attract the attention of customers will be fulfilled, namely by direct interaction between consumers and salespeople can deepen customer involvement with the product and influence their decision-making process. And with interactive communication, salespeople have the flexibility to adjust the information conveyed to suit the specific needs of each prospective buyer. BPRS Lantabur Tebuireng Gresik Branch uses a strategy of going out or personal selling by conducting market raids on Saturdays with brochures containing Savings products from BPRS Lantabur Tebuireng Gresik Branch, because many traders and buyers often carry out activities by the Community around Gresik, thus, prospective customers will be more motivated to open a savings account at BPRS Lantabur Tebuireng Gresik Branch. Picking up the ball is a strategy used by BPRS Lantabur Tebuireng Gresik Branch to increase interest in saving by focusing on targeting institutions or homes as the main priority. This approach allows the marketing team to better understand and analyze customer needs directly (Dewa, 2023; Abdillah et al., 2024).

The most popular or preferred savings products by BPRS Lantabur Tebuireng Gresik Branch customers considering that there are several types of savings products at BPRS Lantabur Tebuireng Gresik Branch according to the source, namely Mudharabah Tadhabur Savings, Funding products that are most popular with market and general customers and Qolam Savings for students. Based on the research conducted, it can be concluded that customers tend to consider carefully before making a choice in determining savings products at a sharia bank, with the main factor influencing the decision being the quality of service provided by the sharia bank. According to Keller & Kotler (2015), service quality includes all attributes of goods and services that can have the ability to meet consumer needs and desires, both explicitly stated and unstated.

The obstacles experienced by customers during field funding based on statements from informants include the diversity of customer characters and rejection of the products offered. The informants emphasized the need to know the character of prospective customers, namely wandering customers who are curious, second new customers who do not understand about lantabur products, third potential customers who are not yet bankable and banking information, fourth Discount hunters who are looking for promos, fifth Impulsive customers who are moody triggered by emotions and feelings, sixth Need-based customers who already understand the world of banking, seventh Loyalty Customers are loyal customers. So, it takes good basic marketing knowledge and a strong mentality.

According to several informants, the results of research on the marketing strategy for savings fund collection products at PT. BPRS Lantabur Tebuireng, Gresik Branch include many things, including the marketing strategy used by PT. BPRS Lantabur Tebuireng, Gresik Branch, namely the outreach strategy is a relevant strategy for marketing savings products at PT. BPRS Lantabur Tebuireng, Gresik Branch. The outreach strategy emphasizes the importance of building strong relationships between BPRS Lantabur Tebuireng, Gresik Branch and its customers. This approach has proven effective in increasing customer interest in saving and joining as customers at the bank. In addition, the implementation of this strategy can contribute to increasing the number of customers, because if the service makes customers satisfied, they tend to recommend the bank to their family or neighbors. Indirectly, this can attract more people to open savings accounts at BPRS Lantabur Tebuireng, Gresik Branch. This finding is in line with the results of a study which explains that the total number of customers of BPRS Lantabur Tebuireng, Gresik Branch continues to increase from year to year, namely 5,127 customers in 2022 and 6,238 customers in 2023. This is in line with research by Skumatz (2017), which states that the outreach approach is effective in getting customers.

The outreach strategy is a system that makes it easier for customers (Siligar & Hidayah, 2023). The outreach strategy is a service provided by BPRS Lantabur Tebuireng, Gresik Branch, which also functions as an initial step for the marketing team to provide an understanding of the concept of Islamic finance, and also explain the operational systems and procedures that take place at the bank. This approach is also a solution for individuals

with high levels of busyness, who may not have the free time to visit BPRS Lantabur Tebuireng, Gresik Branch directly. Promotion through the outreach strategy is carried out by the marketing team by visiting customers to offer savings products. This approach has the potential to increase customer satisfaction with the services provided, which in turn can encourage them to save more often. In addition, this outreach system also allows promotions to spread through recommendations from friends or relatives of customers who have been involved (Nwosu et al., 2024). To achieve the initial target, the outreach system is an effective way to achieve it. The marketing funding target at BPRS Lantabur Tebuireng, Gresik Branch is IDR 150,000,000. and for 3 marketing funding people it must be IDR. 450,000,000.' which must be generated every month Rp. 450,000,000. that includes small funds to manage, because there are still many funds managed that are already too much so the target is not too big. The operation of BPRS Lantabur Tebuireng Gresik Branch is carried out by implementing a proactive approach. In a sharia perspective, this strategy also functions as one way for institutions to strengthen relationships with customers. Through this approach, a good bond is established between BPRS and customers, forming a harmonious and mutually beneficial relationship.

In this system, employees usually do promotions by raiding the market on Saturdays and distributing brochures containing information about the products available at BPRS Lantabur Tebuireng, Gresik Branch. Another way is to visit potential customers directly. The approach implemented by BPRS Lantabur Tebuireng, Gresik Branch is through the door-to-door method, which has proven to be very efficient. This method allows the marketing team to provide direct explanations to potential customers, as well as provide real-time answers to questions asked. In this way, the institution can attract the interest of potential customers to use the products offered by BPRS Lantabur Tebuireng, Gresik Branch. Therefore, promotion through the door-to-door approach can significantly increase the number of customers in a relatively short time (Balci et al., 2019).

The outreach strategy is a safe and non-coercive system. The implementation of the outreach service system by BPRS Lantabur Tebuireng, Gresik Branch has succeeded in attracting customers to save, and making it easier for them, especially for customers who feel embarrassed to save small amounts. With this outreach service, customers can save their daily funds even with an affordable nominal, which is a minimum of IDR 50,000. Therefore, customers can feel motivated to save. In addition, if the savings balance has reached the desired amount and customers want to make a withdrawal, they can do so at any time, except on office holidays. The application of this outreach strategy provides convenience for customers, because they do not need to come directly to the BPRS Lantabur Tebuireng Gresik Branch office, so that the process becomes easier and more practical.

In terms of security systems, the existence of facilities such as deposit slips, savings books, and withdrawal slips serve to minimize, even eliminate, the potential for errors that may occur. In addition, deposit slips equipped with duplicates and serial numbers also strengthen the security and accuracy of transactions. Misuse of customer funds can be monitored and also with the Lantabur Mobile application which can be accessed independently on each cellphone to see the amount of incoming and outgoing deposits of personal balances, thus ensuring transparency and customer trust in terms of fund collection. Customers believe that saving at BPRS Lantabur Tebuireng, Gresik Branch is a safe choice. This security is guaranteed because BPRS Lantabur Tebuireng, Gresik Branch has been protected by the Deposit Insurance Agency, equivalent to the terms and conditions in effect.

In addition to the good response shown by customers, there are several obstacles faced in implementing the outreach system such as the many conventional bank competitors who have started to use the outreach strategy by daring to give gifts at the beginning and also the lure of higher profits so that there are several customers who choose other financial institutions such as customer rejections with various characters owned by customers. Marketing funding must understand the characters owned by customers to ensure what kind of approach will be used and also what savings products are needed.

The existence of an outreach service system at BPRS Lantabur Tebuireng, Gresik Branch has received a positive response from customers and prospective members, because the ease of getting the best service makes people more satisfied with their services, so that many customers are satisfied with the outreach service because they feel helped by not having to come to the office to save even from Educational Institutions that have partnered with BPRS Lantabur Tebuireng, Gresik Branch also feel facilitated such as KB TK Gapura Gresik and other institutions that feel helped in terms of collecting student savings with a schedule that has been determined by the marketing funding party. The ease in the process of storing and withdrawing invested funds, as well as the high level of customer confidence in BPRS Lantabur Tebuireng Gresik Branch, provides increased value for the quality of services provided directly.

CONCLUSION

Based on the results of the analysis and discussion, it can be concluded that the marketing strategy for savings fund collection products implemented by BPRS Lantabur Tebuireng, Gresik Branch, namely the outreach strategy, has proven effective in increasing the number of savings customers. This approach is carried out by targeting homes, educational institutions, and other institutions as targets, because in these places there are many traders and students who need funds, either to expand their business or to save. The implementation of the outreach service system by BPRS Lantabur Tebuireng, Gresik Branch, is an effective approach to marketing. This system makes transactions easier for customers, both to save and withdraw funds, with simple procedures and does not burden customers to continue saving. In addition, this system is beneficial for both customers and BPRS Lantabur Tebuireng, Gresik Branch, and ensures that every transaction is safe.

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