

MARKETING STRATEGY ANALYSIS OF SAVINGS PRODUCTS AT PT BANK MUAMALAT KCP WIYUNG

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Abstract

This study examines the implementation of savings product marketing strategies at PT Bank Muamalat KC Wiyung and its impact on increasing the number of customers and savings funds. In-depth interviews were conducted with the branch managers of Bank Muamalat Wiyung to obtain an overview of how the bank markets savings products and the challenges faced in implementing them. The results of the study indicate that a combination of marketing strategies through sharia channels such as branch offices and digital such as mobile banking and the use of referral programs can effectively attract new customers and retain old customers. In addition, the implementation of a personal approach through direct visits and promotional campaigns strengthens customer relationships with the bank. However, the bank still faces challenges from intense competition and difficulties in introducing new products to an increasingly growing market. This study highlights the importance of managing innovative and sustainable marketing strategies, and how this can increase customer loyalty and the competitiveness of Bank Muamalat's savings products in the sharia banking market.

Keywords: *Marketing strategy, savings products, customer loyalty, Islamic banking, bank competition*

INTRODUCTION

The development of sharia-based financial institutions in Indonesia is currently growing rapidly, especially in the sharia banking sector. Sharia banks operate based on Islamic principles and do not apply an interest system in their transactions. The profits obtained by sharia banks or distributed to customers are based on mutually agreed contracts or agreements. In practice, the contracts used in sharia banking must comply with sharia provisions, including the terms and conditions. (Yuslina, 2020).

According to Law No. 21 of 2008 concerning Islamic Banking, Islamic banks cover all aspects related to institutions, business operations, and implementation procedures. Despite their growth, Islamic banks face various challenges, especially because the conventional banking system has been rooted in society for a long time. One of the main obstacles faced by Islamic banking is the limited human resources who have competence in this field, the low level of public understanding of Islamic banking operations, and regulations that still need to be developed. As a financial institution that offers services, banks need to implement effective marketing strategies in order to attract public interest in their products.

Marketing strategies play an important role in increasing competitiveness, maintaining customer loyalty, and strengthening their trust to continue using bank services. The higher the public's interest in Islamic banking products, the greater the benefits the bank will receive. (Fiyantika & Nisa, 2024). Therefore, the bank marketing team must understand and implement the right strategy to reach customers and increase its competitiveness.

One of the marketing strategies implemented by PT Bank Muamalat KCP Wiyung is through the concept of cross selling, up selling, and referral. This strategy aims to introduce various products offered and attract potential customers to be interested in using sharia banking services. In addition, marketing also functions as a means of communication both directly and indirectly to strengthen the bank's image in the eyes of the public. In order to maintain and increase the number of customers, banks must build a positive image, create product innovations, and provide quality services so that customers feel safe and confident in saving or investing their

funds in Islamic banks.(Fera Wahyuningsih et al., 2022). Bank Muamalat KCP Wiyung, as one of the sharia banks with a good reputation, needs to continue to maintain its existence by providing optimal service, ease of transactions, and attractive product innovations for customers. Although the marketing strategy has been implemented quite optimally, Bank Muamalat KCP Wiyung still faces challenges in increasing customer interest in certain products, especially those that are still less in demand. Although the facilities and benefits of the product have been introduced, the response from customers is still not optimal.

Based on these problems, this study aims to "*Analyzing the Marketing Strategy of Savings Products Implemented by PT Bank Muamalat KCP Wiyung*" in order to understand its effectiveness in attracting and retaining customers.

LITERATURE REVIEW

Marketing strategy

Marketing strategy is choosing and analyzing the target market, which is a group of people that a company or business wants to reach and creating a marketing mix that is suitable and can satisfy the target market.(Citra et al., 2022). In other words, marketing strategy is a series of goals and objectives of policies and rules that provide direction to efforts from time to time at each level and location. With the existence of a marketing strategy, the implementation of programs in achieving organizational goals can be carried out actively.

In product marketing strategies there are 3 methods that can be used, namely:

1. Cross Selling

Cross selling is a common strategy used in the retail world to increase sales. This strategy is carried out by offering additional products that complement the main product that will be purchased by customers. The main purpose of cross selling is to attract consumer interest in buying more products. In its application, this strategy focuses more on increasing the number of sales than on the price factor, although price remains an important element in making a profit. Products offered through the cross selling method usually have prices that are equal to or lower than the main product chosen by the customer(Tarmizi & Firmansyah, 2020).

This technique is often found in several minimarkets in Indonesia. For example, when paying to the cashier, the cashier will offer products that are nearby and say that the product is on sale.

2. Up Selling

Sales strategies with up selling and cross selling methods began to develop rapidly in the 20th century. Up selling is a sales technique that is carried out by offering products with higher value compared to the products previously chosen by customers.(Mabrurroh, 2022). This strategy is also known as service or product enhancement.

The implementation of up selling and cross selling methods can provide significant benefits in increasing sales by considering customer needs. In addition, up selling also benefits both parties. For sellers, this strategy can increase profits through additional number of items sold and encourage an increase in total sales. Meanwhile, customers get benefits in the form of long-term stock availability and greater satisfaction in shopping because they get additional products at prices that remain affordable.

3. Referral

Referral strategy is an effective and low-cost method to introduce a business to new customers. In this strategy, existing customers play a role in promoting a product or service to people around them, such as friends, family, or neighbors. Referral focuses on building a positive perception of a product or service so that it can attract others to try and experience the same benefits. In the business world, having a hundred customers is certainly not enough. Getting new customers is not easy, but there are various ways that can be done. One of the simplest and most effective methods is through this referral strategy. (Jati et al., 2021).

Marketing strategy is an important element in marketing a company's products with the aim of increasing sales, because sales are the main aspect in the success of the business strategy implemented. In general, a marketing strategy is a comprehensive plan that is integrated in the marketing field and serves as a guide in carrying out various activities to achieve the company's marketing targets.(Rokhilawati, 2022). One of the most widely used marketing models is the marketing mix, which is an approach that combines various marketing elements in an integrated manner to achieve business goals. The elements in the marketing mix include products.(*product*), price, place or distribution channel, promotion, people, public relations, physical evidence, power, pressure, performance, and process. These eleven elements are often referred to as the 11P marketing mix.(David & Sarmiati, 2023)

RESEARCH METHODS

This study uses a qualitative approach with a descriptive research type. The focus of this study is to analyze the marketing strategy of savings products implemented by PT Bank Muamalat KC Wiyung, both through conventional channels (branch offices) and digital channels (such as mobile banking and websites). Data were collected through in-depth interviews with the head of the Bank Muamalat Wiyung branch in the marketing strategy of savings products.

The results of the interview will provide an overview of the strategies implemented by Bank Muamalat in marketing savings products, as well as the challenges and opportunities faced in implementing this marketing strategy. The main focus of this study is to understand how Bank Muamalat's savings products are positioned, accepted by the community, and the efforts made to increase the number of customers and savings funds.

The collected data analysis will be analyzed using thematic analysis to identify patterns, strategies implemented, effectiveness of marketing strategies, and challenges faced in marketing savings products. This analysis will also include identification of external and internal factors that influence the success or failure of the marketing strategy.

RESULTS AND DISCUSSION

Strategy is the determination of direction or operational steps on a large scale to direct a team or group towards a profitable position. Therefore, strategy can be interpreted as the process of determining a company's mission, determining organizational goals, and their relationship to internal and external factors. In this context, strategy refers to procedures or methods in designing, organizing, regulating, controlling, and solving a problem so that all activities can run effectively and efficiently in accordance with the goals that have been set. (Parid & Rosadi, 2020).

Marketing strategy is a basic tool designed to develop competitive advantage through the market entered and the marketing program used to serve the target market, so as to achieve company development. According to Hartono, marketing strategy is a series of objectives and guidelines, policies and rules that provide guidelines for marketing at all levels and positions from time to time.

According to E. Jerome Mc Courtthy, marketing refers to various activities that achieve organizational goals by anticipating customer or client needs, as well as managing the flow of goods, and satisfying the needs of producers or customers. Meanwhile, according to Philip Kotler, marketing is a social and management process in which individuals and groups can obtain what they need and want by building and exchanging products and values with others.

Marketing Strategy for Savings Products of PT Bank Muamalat KCP Wiyung

This study aims to analyze the marketing strategy of savings products at PT Bank Muamalat KCP Wiyung. The main focus is how the marketing strategy is carried out by Bank Muamalat to market Bank Muamalat KCP Wiyung products. This study was conducted through in-depth interviews with the head of the Bank Muamalat KCP Wiyung branch.

Savings Products at PT Bank Muamalat KCP Wiyung

Savings products at Bank Muamalat Wiyung can be categorized into two groups: Products for Individual Customers and Products for Non-Individual Customers.

- a. Savings Products for Individual Customers
 1. iB Hijrah Savings – Main savings for individual customers.
 2. iB Hijrah Prima Savings – Savings with more exclusive benefits.
 3. iB Hijrah Hajj Savings – Special savings for preparing for Hajj costs.
 4. iB Hijrah Haji RTJH Savings – Savings for customers who already have a hajj portion number.
 5. iB Hijrah Valas Savings – Savings in foreign currency (forex).
 6. TabunganKu – Savings with easy requirements, in accordance with government programs.
 7. Simple Savings – Special savings for students as savings education.
 8. iB Hijrah Prima Savings with Prizes – Savings with prize features.
 9. iB Hijrah Rencana Savings – Time deposit with regular deposits.
 10. iB Hijrah Pension Savings – Special savings for retirement fund planning.
- b. Savings Products for Non-Individual Customers
 11. iB Hijrah Perol Savings – Savings used by companies or institutions.

Interview results, the marketing strategy implemented consists of two main parts. First, digital marketing that utilizes the role of each personnel in the office and various social media platforms such as WhatsApp (WA) and Instagram (IG) as a means to promote savings products, and the second is offline marketing strategy.

Digital Marketing Strategy

The digital marketing strategy implemented allows banks to inform about various programs or products that are being promoted. Usually, there are thematic programs offered to customers, such as the Muamalat program that was held the previous year. In this program, Bank Muamalat savings customers have the opportunity to get an Umrah prize by fulfilling the requirements for adding savings balances. In addition, other products such as savings, deposits, Hajj savings, and financing are also marketed through social media as part of the digital strategy.

This digital marketing is also often combined with the creation of content related to these programs to increase customer appeal and engagement. In addition, there is a Loyalty Program, which is a special program designed for certain customer segments. For example, approaching the month of Ramadan, Bank Muamalat held a loyalty program for mosque customers. In this program, the bank provides free banner installation and QRIS in certain mosques. The purpose of installing the banner is to provide information to the congregation and the surrounding community that the mosque accepts zakat distribution. Thus, this marketing strategy not only promotes bank products but also provides benefits to the wider community.

Offline Marketing Strategy

In addition to digital strategies, Bank Muamalat also implements offline marketing strategies to reach more customers. One method used is to provide promotional media at branch offices. This promotional media can be in the form of banners installed in front of branch offices to inform ongoing programs, such as mortgage programs or hajj portion registration. In addition, banners or ex-banners are also provided in branch offices that are placed in the banking hall as product markers, for example savings plan products for children's education, so that they can be seen by customers who come to the office.

In addition to promotional media, Bank Muamalat also actively participates in various events and exhibitions as a marketing tool. For example, Bank Muamalat recently participated in a hajj exhibition at a mall in Surabaya, in collaboration with several umrah and hajj travel agents. The purpose of this exhibition is to promote hajj products and provide convenience for customers in registering for hajj at Bank Muamalat. With this collaboration, customers who already have hajj savings at Bank Muamalat can directly connect with partnered travel agents without having to search for them themselves outside.

Another offline marketing strategy is by distributing brochures around the branch office area. As a new branch office, Bank Muamalat Wiyung needs to increase its visibility in the community. Therefore, brochures containing information on savings, deposits, and checking products are distributed routinely every one to two weeks by staff to the surrounding area. In addition, Bank Muamalat also collaborates with partners, such as hajj and umrah travel. In this collaboration, a win-win solution system is implemented where the bank helps market travel services, and vice versa, travel helps market banking products. For example, bank brochures can be left at the travel office, while travel brochures can be placed in the Bank Muamalat customer service area.

In addition, when pilgrims register for Hajj Plus, they need to make payments in dollars. Bank Muamalat can help customers by providing Hajj savings opening services and foreign exchange transactions with more competitive rates, so that it is beneficial for both pilgrims and travel parties. With various offline marketing strategies, Bank Muamalat can increase public awareness of sharia banking services and products, while providing convenience and benefits for customers and business partners.

Main Target of Savings Products at PT Bank Muamalat KCP Wiyung

Main Target of Savings Products at Bank Muamalat Wiyung has a broad target market for its savings products. This means that anyone can be a customer, both individuals and institutions. However, more specifically, there are three main groups that are the main targets of the bank:

1. Student
 - Bank Muamalat wants to introduce the habit of saving to students from an early age.
 - With special savings for students, they can learn to manage their own money better.
2. Individual Customers
 - This group includes everyone, from employees, housewives, to business people (self-employed)
 - Bank Muamalat provides various types of savings that can be adjusted to their needs, both for daily needs, investment, and future planning.

3. Non-Individual Customers

- Apart from individuals, Bank Muamalat also targets institutions such as companies, schools, hospitals and government agencies.
- Civil servants (ASN) are also one of the main targets because they need banking services that are safe, stable, and in accordance with sharia principles.

Advantages of Savings Products at PT Bank Muamalat KCP Wiyung

Bank Muamalat Wiyung has several advantages that make it different from other Islamic banks, especially in terms of savings products. Here are some of the main advantages that can be the reason why customers choose to save here:

1. The First Sharia Bank in Indonesia

Bank Muamalat is the first Islamic bank established in Indonesia. With long experience, the products offered have been well developed and in accordance with Islamic principles. Customers do not need to worry about the halalness of transactions because everything follows strict Islamic rules.

2. Profitable Savings Program

Bank Muamalat Wiyung always tries to provide added value for its customers by presenting attractive savings programs. One of them is a savings product that is not only safe for storing funds, but also provides more benefits.

3. Prima Savings with Prizes – A Unique Product Not Available at Other Banks

One of the leading products that makes Bank Muamalat different from other Islamic banks is (Tabungan Prima Berhadiah). The specialty of this product is:

a. Get Instant Prizes

When opening a savings account, customers can immediately get prizes without having to wait for a draw or a certain period.

b. Still Get Profit Sharing

Despite receiving a prize at the start, customers can still enjoy profit sharing from their savings.

c. No Administration Fee

This savings has no monthly administration fees, so the customer's balance will not be deducted every month.

With these advantages, Bank Muamalat Wiyung not only offers a place to save money, but also provides more benefits for its customers. This is a solution for those who want to save safely, according to sharia, and still get additional benefits.

Marketing Strategy for Deposit Products of PT Bank Muamalat KCP Wiyung

A deposit product marketing strategy is a comprehensive plan designed by a financial institution to promote and offer deposit products to customers. The main objective is to attract potential customers to place their funds in the form of deposits, either through conventional or sharia approaches. This approach involves market analysis, determining target audiences, developing products that suit customer needs, setting competitive prices, selecting effective distribution channels, and appropriate promotions. By implementing an effective marketing strategy, banks can increase the number of customers investing in deposit products, thereby strengthening their financial position and competitiveness in the banking market. (Dewa et al., 2021).

Murabahah agreement is used in transactions between banks and customers who apply for financing. Deposit products are present as financial instruments that provide higher profits compared to other forms of savings. Meanwhile, the Mudharabah agreement is an agreement that can be applied in fundraising activities based on sharia investment (Rifki, 2023). In the practice of Mudharabah on deposits at Bank Muamalat, the bank has the authority to manage funds that have been deposited by customers and invest them in various business sectors or other funding. The calculation of the ratio that has been agreed upon between the customer and the bank is the main reference in the distribution of profits for both parties..

The National Sharia Council (DSN) understands the community's need for increased welfare and investment. In this modern era, banking services have an important role in collecting funds from the community, one of which is through deposits, which are term deposits that can only be withdrawn according to the agreement between the customer and the bank at a specified time. (Kartini, 2021). In an effort to increase the number of customers and expand the use of banking products, Bank Muamalat has implemented various attractive marketing strategies. Some of them involve referral programs as well as discounts and promotions that provide benefits to customers.

1. Referral Program

One of the marketing strategies implemented is a referral program, where customers are given incentives if they successfully invite others to become Bank Muamalat customers. For example, in the previous year's program, Bank Muamalat gave a prize in the form of 1 gram of precious metal to customers who successfully recommended around 20 people to open a savings account. This program not only benefits participating customers, but also helps the bank expand its service reach through recommendations from existing customers.

2. Discount and Promotion Programs

Bank Muamalat also offers various discount and promotion programs that can be enjoyed by new and existing customers. Some examples of programs that have been run include:

- Shopping Discount: Customers who have a Bank Muamalat ATM card have the opportunity to get a discount when shopping at Super Indo. For example, every transaction of at least Rp250,000 will get a discount of Rp50,000 if the payment is made using a Bank Muamalat debit card.
- Buy One Get One Promo: Bank Muamalat also collaborates with XXI and CGV cinemas for the "Buy One Get One" program. Through this program, customers who make payments with Bank Muamalat debit cards can buy two cinema tickets by paying for only one ticket.

The marketing strategy applied in this deposit product has similarities with the marketing strategy of savings products carried out by PT Bank Muamalat KCP Wiyung. Bank Muamalat seeks to attract public interest through incentive programs, referrals, and various attractive promos that provide direct benefits to customers. With this strategy, it is hoped that the number of customers interested in using Bank Muamalat deposit products can continue to increase.

Deposit Products Offered at Bank Muamalat Wiyung

Bank Muamalat Wiyung offers several deposit products for individual customers. These products are designed in accordance with sharia principles and provide benefits for customers who want to save their funds for a certain period of time. The following are the available deposit products:

1. IB Hijrah Deposit

- Sharia-based deposit products with contracts that comply with Islamic principles.
- Provides benefits in the form of competitive profit sharing.
- Suitable for customers who want to save funds for a certain period of time with more stable profits.

2. IB Hijrah Online Deposit

- Deposit products that can be opened online, provide convenience for customers without having to come to a branch office.
- It has the same scheme as the IB Hijrah Deposit, but is more practical because it can be accessed via digital services.

3. IB Hijrah Wakaf Deposit

- Waqf-based deposits, where some or all of the profits can be channeled to waqf activities.
- Suitable for customers who want to invest and contribute to social and religious activities.

Deposit Product Marketing Strategy

The marketing strategy for deposit products at Bank Muamalat Wiyung is carried out with an active and recommendation-based approach. Some of the steps taken include:

1. Direct Visit (Customer Visit)

The marketing team regularly visits customers who already have deposits at Bank Muamalat. This is done to strengthen relationships with customers and ensure they remain satisfied with the services provided.

2. Referral Strategy (Recommendations from Customers)

Customers who already have fixed deposits are often asked to recommend this product to their relatives, friends or colleagues who need a safe place to store funds with the benefit of profit sharing.

3. Offering Term Flexibility

Bank Muamalat offers a choice of deposit tenors ranging from 1 month, 2 months, to 3 months. With this flexibility, customers can choose the period of deposit funds according to their needs.

Advantages of PT Bank Muamalat KCP Wiyung Deposit Products

Key Advantages for Sharia Deposits at Bank Muamalat Compared to Conventional Deposits Bank Muamalat has several advantages in its Sharia Deposit products compared to conventional deposits at other banks. Here are the main advantages:

1. Deposits with a More Flexible Profit Sharing Scheme (Parcel Deposits)
 - In contrast to conventional deposits which only provide fixed interest to customer accounts, Bank Muamalat offers (Parcel Deposits), which provide profit sharing in two forms:
 1. Profit sharing in the form of money, which goes into the customer's account like a regular deposit.
 2. Profit sharing in the form of goods or products, according to customer wishes.
 - Example: Umrah Package Parcel Deposit
 - For example, a company opens a deposit at Bank Muamalat and gets a profit share of IDR 100 million per month.
 - Of that amount, IDR 30 million went into the customer's savings account, while IDR 70 million was allocated for an Umrah package for two people.
 - This scheme provides more benefits because customers can get financial benefits while fulfilling certain needs, such as pilgrimages.
2. More Competitive Profit Sharing Compared to Other Banks
 - Bank Muamalat offers higher profit sharing compared to other Islamic and conventional banks.
 - This provides more benefits for customers who want to save their funds in sharia deposits.
3. No Penalty Fee for Premature Withdrawal
 - In conventional banks, if a customer wants to withdraw a deposit before the maturity date, a penalty fee of around 0.5% of the deposit value is usually charged.
 - At Bank Muamalat (there are no penalty fees) so customers can withdraw their funds at any time without being subject to deductions.
 - This is one of the main advantages of Bank Muamalat as a sharia bank, which is more flexible in providing financial services to its customers.

With Parcel Deposits, higher profit sharing, and flexibility of withdrawal without penalty, Sharia Deposits at Bank Muamalat are more profitable than conventional deposits. Customers not only get financial benefits, but also convenience in allocating profit sharing according to their needs.

Contracts Used in Sharia Deposits at Bank Muamalat In the Sharia Deposit product at Bank Muamalat, the contract used is the Mudharabah Mutlaqah Contract. This contract is a form of cooperation between the capital owner (customer) and the fund manager (bank) based on sharia principles.

- a. Understanding the Absolute Mudharabah Contract
 - Mudharabah Mutlaqah contract is a cooperation scheme in which the customer as the capital owner (Sahibul Mal) entrusts his funds to the bank as the fund manager (Mudharib).
 - In this agreement, the customer gives the bank full freedom to manage the funds in various businesses or investments that are in accordance with sharia principles.
 - Profits from fund management will be distributed based on the profit sharing ratio that has been agreed upon at the start.
- b. Differences with Mudharabah Muqayyadah
 - Mudharabah Mutlaqah means that there are no restrictions for banks in managing funds, as long as they remain in accordance with sharia principles.
 - This is different from Mudharabah Muqayyadah, where the capital owner can provide conditions or limitations regarding the use of funds, such as only being allowed to be used for certain businesses.
 - Responsibilities of Fund Manager (Bank Muamalat)
 - Bank Muamalat as a fund manager is fully responsible for managing funds with the principle of prudence, in accordance with applicable policies and regulations.
 - If the business or investment made experiences a loss not due to the negligence of the bank, then the loss is borne by the capital owner (customer) according to sharia principles. However, if the loss occurs due to negligence or mismanagement of the bank, then the bank is responsible for the loss.

c. Benefits for Customers

- Customers still get (fair profit sharing), without any usury elements like in conventional deposits which use a fixed interest system.
- Funds placed in sharia deposits are managed transparently, so customers can feel more at ease because their funds are used for halal and sharia-compliant businesses.

Based on the interview results, there was no decrease in the number of customers at Bank Muamalat Wiyung. This is due to the new status of the branch, so that there is actually an increase in the number of accounts and customers every month.

In the conditions of increasing growth trends, the marketing strategies implemented are still relatively the same. In certain situations, a decrease in the number of customers can occur in a branch. The main causes of this decline can vary, including competition between banks in offering products and services. If there is another bank that offers products with more competitive advantages, such as higher profit sharing rates or other more attractive benefits, then customers tend to switch to that bank.

To anticipate the possibility of a decrease in the number of customers, an adaptive marketing strategy is needed. One approach that can be taken is product diversification to attract new customers and maintain the loyalty of old customers. In addition, improving the quality of service is also a key factor in maintaining customer trust. Excellent service, guaranteed security systems, and good infrastructure will create comfort for customers in saving their funds at Bank Muamalat. With the right strategy, Bank Muamalat Wiyung can continue to maintain the trend of customer growth and remain competitive with other banks in the sharia banking industry.

Table : 1
Savings Product Improvement of PT Bank Muamalat KCP Wiyung

Month	iB Hijrah Savings	iB Hijrah Prima Savings	iB Savings for Hajj and Umrah	iB Savings for Hajj RTJH	iB Hijrah Foreign Currency Savings	My Savings	Simple Savings	iB Hijrah Prima Savings with Prizes	iB Savings Hijrah Plan	iB Hijrah Retirement Savings	iB Hijrah Savings Perol
January	30	5	2	2				3			
February	32	6						2			
March	35	6	2	2				5			
April	26	3						1			
May	36	10	2	2							
June	37	2						1			
July	26	3						1			
August	38		1	1				1			
September	28	1	1	1							
October	35		4	4							
November	41	4	3	3				2			
December	43	3	2	2							

Table : 2
Deposit Product Improvement of PT Bank Muamalat KCP Wiyung

Month	iB Hijrah Deposit	iB Hijrah Online Deposit	iB Hijrah Wakaf Deposit
January	3		
February	2	1	
March	3	1	
April	2	1	
May	2	2	
June	3	1	
July	2		
August	2	2	

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September	4	2	
October	2	1	
November	3		
December	3	1	

Based on the data in the table, it can be seen that the number of savings and deposit accounts opened at PT Bank Muamalat KCP Wiyung did not decrease every month, but rather continued to increase. If we look at Table 1, the various types of savings offered by this bank always increase in number every month. Indeed, there are certain months where the number is slightly lower than the previous month, but overall it still shows growth. One of the main factors supporting this increase is the opening of new branches, which allows more people to know and access Bank Muamalat's banking services. Likewise, Table 2 shows an increase in deposit products. Although the amount does not always increase drastically, there was no month in which deposit products experienced a significant decline. This shows that more and more customers are entrusting their funds to Bank Muamalat through deposits, both conventionally and online. So the increase in the number of savings and deposits is very reasonable and relevant, especially because of the expansion of new branches that expand the reach of services to the community. With the presence of new branches, more people are interested and find it easier to open savings and deposit accounts, so that the growth rate continues to increase.

CONCLUSION

This study revealed that Bank Muamalat KC Wiyung implemented two main marketing strategies in promoting savings products, namely through digital and offline channels. Digital strategies utilize social media and applications to promote various products such as savings, deposits, and special programs such as umrah prizes. Bank Muamalat also combines creative content with loyalty programs to reach potential customers, such as loyalty programs for mosque customers.

On the other hand, offline marketing strategies involve the use of promotional media in branch offices, such as banners and banners, as well as participation in events or exhibitions. Banks are also actively collaborating with business partners, such as hajj travel, which provides benefits for both parties. Other methods include regular distribution of brochures around the branch area to introduce products and increase the bank's visibility.

Bank Muamalat also offers various savings products that can meet the needs of customers from various segments, both individuals and non-individuals. The deposit products offered also prioritize sharia principles with various choices that provide competitive advantages. The marketing approach for deposit products is similar to savings products, where referral strategies and direct visits are used to expand market reach and increase customer satisfaction. The marketing strategy implemented by Bank Muamalat KC Wiyung combines digital and offline approaches which are effective in increasing public awareness, expanding service coverage, and supporting growth in the number of customers and savings funds..

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