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Strategy Analysis Of The Marketing Mix In An Effort To Increase The Growth Of Third Party Funds

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Abstract: PT BPRS Al Salaam Amal Salman is one of the companies engaged in Islamic banking services. Because of the increasing competition at this time so that management needs to review its marketing strategy from marketing strategy or marketing mix strategy. This study aims to determine the variables that are the strengths, weaknesses, opportunities, threats and alternative strategies from the SWOT analysis and marketing mix strategy. The method of this research is qualitative research based on SWOT analysis, this research data is analyzed from the results of interviews and focus group discussions in this study include internal key informants, external key informants. The result of the analysis shows that the variables that become strengths are product in accordance with sharia contracts, a strong brand image, service with pick up service to customers, strategic branch offices, competitive profit sharing ratios, the product without admin fees and penalty. Then the threat is the number of competitors, competitors have sophisticated and complete technology, bad economic and political conditions. Reformulation marketing strategies are marketing mix strategies and alternative strategies for SWOT Matrix analysis. Based on the results of the study, it can be suggested that giving special prices to consumers, be more aggressive in promotion, carried out training for employees and improve service quality.

Keywords: SWOT Analysis, Marketing Mix Strategy, Growth of Third Party Funds (DPK)

INTRODUCTION

Sharia Banking in Indonesia consists of Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS). In general, BUS, UUS, and BPRS are alternative banks that are intended for people who run micro, small and medium businesses and who want truly sharia banking (implementing sharia principles). The presence of Islamic People's Financing Banks (BPRS) in Indonesia further adds to the list of Islamic banking names, because Sharia People's Financing Banks (BPRS) in the banking system in Indonesia are financial institutions in meeting the needs of the community for financing transactions that are not based on usury. As of June 2016, the number of BPRS in Indonesia reached 165 with 428 offices and 4,495 employees. In accordance with the bank's function as a financial intermediary, BPRS carries out its activities by collecting third party funds from the public in the form of demand deposits, savings and deposits and

redistributing these funds to the public in the form of financing. The growth of the BPRS business always shows positive performance, as can be seen from the collection of third party funds which always increases every year.

BPRS was established based on Law no. 7 of 1992 concerning Banking and Government Regulation (PP) No. 72 of 1992 concerning Banks Based on Profit Sharing Principles. In Article 1 (point 4) of Law no. 10 of 1998 concerning amendments to Law no. 7 of 1992 concerning Banking, it is stated that a BPRS is a Bank that carries out business activities based on sharia principles which in its activities does not provide services in payment traffic.

BPR conducting business activities based on Sharia principles is further regulated according to the Decree of the Director of Bank Indonesia No. 32/36/KEP/DIR/1999/dated May 12, 1999 concerning Rural Banks Based on Sharia Principles. In this case, technically Sharia BPR can be interpreted as a financial institution like Conventional BPR, whose operations use sharia principles, especially profit sharing. In addition, BPRS is also regulated in the Financial Services Authority Regulation (POJK) Number 3/POJK.03/2016 concerning Sharia People's Financing Banks.

The development of Islamic banking in Indonesia shows an increasing direction. This increase can be seen from several indicators, namely: assets, third party funds (DPK), and financing. Based on the statistical data of Islamic banking from Bank Indonesia, it can be seen that the development of Islamic bank assets in November 2007 and 2008 were 0.82% and 9.76%, respectively. But in December 2007 the development of Islamic bank assets had reached 9.76%. In detail, the growth of Islamic bank assets from November 2007 to 2008. The number of third party funds owned by Islamic banks in Indonesia has increased. In 2006, the third party funds collected by Islamic banks amounted to Rp. 20,672,181 million, while in 2007 it reached Rp. 28,011,670 million. In December 2008 the number of third party funds also increased to Rp 36,852,158 million². According to the data obtained, the increase in the amount of third party funds was due to the variety of products owned by Islamic banking and relatively good services. The development of the number of deposits also shows the increasing number of people who save their funds in Islamic banks. This also shows the level of public trust in Islamic banks.

BPRS Al Salaam Amal Salman is a sharia financial institution that applies sharia principles in its activities. This BPRS is a sharia-based institution, and has several superior deposit and savings products.

Currently, the number of customers who deposit/place their funds in the Islamic bank PT BPRS Al Salaam Amal Salman is still fluctuating (in 2014 = 1,916 trillion; in 2015 = 1,996 trillion; in 2016 = 2,220 trillion; in 2017 = 2,582 trillion). did not reach the target so that an appropriate marketing strategy is still needed based on the advantages that exist in the Islamic Bank BPRS Al Salaam Amal Salman so that it can compete with other Islamic BPRS banks and even conventional banks.

Then in product sales, it must also be supported by a strategy to achieve predetermined sales targets. This strategy is known as a marketing strategy, without the right marketing strategy it is not impossible that the sales target will not be achieved. To determine a marketing strategy, it is necessary to first review market opportunities and competitor analysis to determine the position of our products. only then determine the marketing strategy to be carried out, for example with the Marketing Mix Strategy.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

In Marketing Strategy, the focus is strategic planning that leads to customer satisfaction, therefore the use of marketing concepts is the rationale for achieving goals. The marketing concept must be based on the needs and wants of consumers as the basis for business goals, maximizing all organizational resources to satisfy consumer needs and wants, achieving organizational goals by creating customer satisfaction. The following are the steps in strategic planning (Kotler & Keller, 2013: 5)

1. Business Mission
Each business unit needs to define its specific mission within the broader scope of the company's mission. The company's mission has a significant role in achieving goals.
2. External Environmental Analysis (Opportunities and Threats)
Generally, a business unit must monitor the macro-environmental forces or demographic-economic, technological, political-legal and socio-cultural as well as the main microenvironmental actors (customers, competitors, channels, distribution and suppliers) that affect its ability to earn a profit. Business units must have marketing intelligence to keep up with trends and important developments that occur. For each trend or development, management needs to identify the opportunities and threats it poses.
3. Internal Environment Analysis (Strengths and Weaknesses)
In addition to knowing the attractive opportunities in their environment, business units also need to have the skills needed to successfully take advantage of these opportunities. Each business unit must periodically evaluate its strengths and weaknesses.
4. Goal Formulation
After the company has made a SWOT Analysis the company can develop specific objectives for a planning period. This stage of the process is called goal formulation. The goal is a specific goal regarding the amount and time. most business units pursue a mix of goals including profitability, sales growth, increased market share, risk, innovation and reputation.

METHODS

All variables in this study can assist in reformulating the strategy. The SWOT Matrix and IE Matrix help in further analysis. Before making SWOT and IE matrices, first a SWOT analysis is carried out, the results are summarized in the EFAS and IFAS tables. The application of SWOT analysis is carried out by considering strengths and weaknesses as internal factors as well as opportunities and threats as external factors owned by PT. BPRS Al Salaam Amal Salman Amal Salman.

RESULT AND DISCUSSION

SWOT Analysis

Table 1. Internal Factor

NO	STRENGTHS	WEAKNESSES
1	Products sold/offered by PT BPRS Al Salaam with a Sharia contract and guaranteed by LPS and known to customers.	The Marketing Strategy carried out by BPRS Al Salaam is less effective and efficient
2	The Brand Image of BPRS Al Salaam is already strong and inherent in the community	HR owned by BPRS Al Salaam is still limited
3	BPRS Al Salaam has 10 branch offices and is located in a strategic location	Product promotion and marketing is not optimal
4	Competitive Profit Sharing Ratio for Funding Products	Implementing less technology and not having an ATM
5	Al Salaam BPRS Funding Products are free of admin fees, affordable deposits, withdrawals and closures are not subject to a penalty	BPRS Al Salaam has not been maximized in cooperation with other companies/agencies
6	BPRS Al Salam there is a Pick Up Service	

Table 2. External Factor

NO	OPPORTUNITY	THREAT
1	Public attention to Islamic banks increases.	Many competitors appear in Islamic financial institutions
2	Government that supports Sharia banking activities	Competitors do promotions more often
3	Rapid Market Growth Rate	Many similar products that offer many advantages
4	Good relationship with customers to increase product sales	Competitors have more sophisticated and complete technology
5	Majority of Indonesian Population are Muslim	Poor economic and political situation

Internal Factors Analysis Summary (IFAS) Analysis

The next step after the identification of factors is the calculation of weights and ratings which serve as the basis for determining the company's position in the business. This is important to know as the company's basis for carrying out a business strategy that is in accordance with the company's conditions (Wiagustini and Permatawati, 2015).

The determination of the weight is based on the number 0-1, namely the accumulation of strengths with weaknesses and the accumulation of opportunities and threats. The value on the weights is determined from the results of interviews between the author and the owner of the company. While the determination of the rating based on the level of influence of these factors on the company. Ratings from 1-4, the most influential have a rating of 1, while a rating of 4 is the least influential. Determination of the rating is based on discussions with the owner of the company. The weights and scores of each element are added up. Strengths are summed with weaknesses, while opportunities are added up with threats. (Saragih, 2014).

Table 3. Internal Factor Analysis Summary (IFAS)

NO	Internal Factor Strength	RATING	Value	Score Value
		(A)	(B)	(A X B)
1	Product sales	4	0.14	0.56
2	Brand Image	4	0.13	0.52
3	Location Office	3	0.10	0.3
4	Funding competitive consumers	3	0.10	0.3
5	Product Funding	4	0.12	0.48
6	Pick Up Service	4	0.14	0.56
		18	0.53	2.16
	Weakness			
1	Uneffective Strategy	2	0.04	0.08
2	Low Competency of Human resource	2	0.06	0.12
3	Low promotion	2	0.05	0.1
4	Less Technology use	1	0.05	0.05
5	Less network banking	2	0.06	0.12
	TOTAL	9	1	0.47
	TOTAL IFAS	27		2.63

Source: Data Analysis

Eksternal Factor Analysis Summary (EFAS)

The next analysis is the External Factor Analysis Summary (EFAS), which determines the total weight value (score) of each indicator which is the result of the multiplication of the Weights and Ratings for more clarity can be seen in the table. As for the determination of the weight and rating the same as IFAS, it is determined by the respondent. it can be seen that the total score of the Internal Factor Summary (IFAS) is 2.63. and from table 4.8 it can be seen that the total score for the External Factor Summary (EFAS) is 2.97 so that the positioning can be described as follows:

(2,63) IFAS

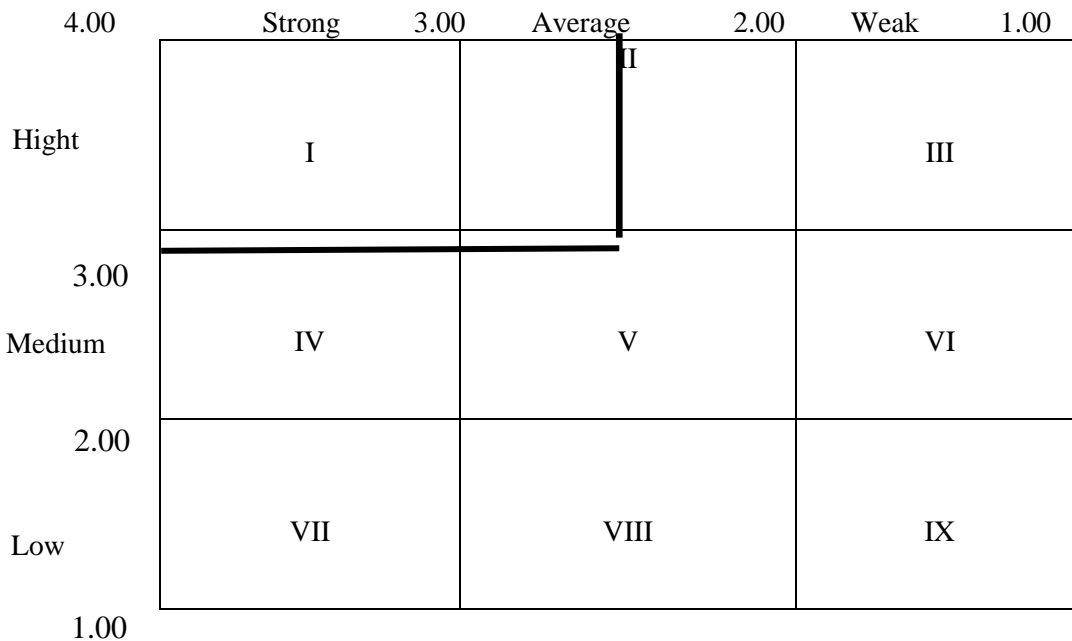


Figure 1. Positioning

From Figure above, it can be seen that the position of PT BPRS Al Salaam Amal Salman is at a good point. PT. BPRS Alsalaam enters cell V, namely Concentration through Horizontal Integration Stability No profit Strategy means growth strategy Horizontal integrity by expanding the company by building in other locations and improving products and services. The strategy in Cell V, including the Growth Strategy, is designed to achieve growth in sales, assets, profits or a combination of the three. This can be achieved by lowering prices, developing new products, increasing the quality of products or services, or increasing access to a wider market. Efforts that can be done is to minimize costs so as to increase profits. This method is the most important strategy if the condition of the company is in rapid and aggressive growth and there is a tendency for competitors to engage in price wars in an effort to increase market share.

From the picture above, the position of BPRS Alsalaam Amal Salman is in a moderate or average position so that BPRS Al Salaam Amal Salman can expand the market by adding branch offices or cash offices, this must be adjusted to the profits and assets owned, then BPRS Al Salaam can also adding products and services so that BPRS Al Salaam can be more competitive with other competitors.

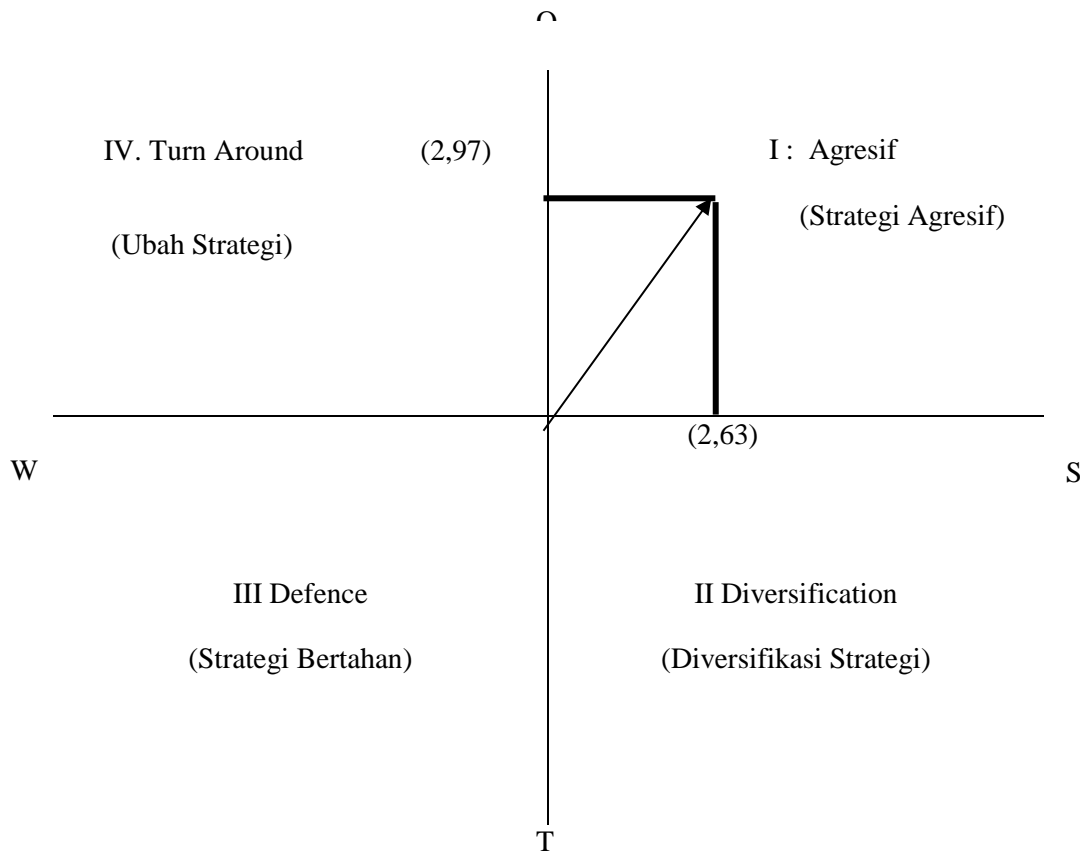


Figure 2. SWOT Diagram

From above, PT BPRS Al Salaam is located in Quadrant 1 Supporting Aggressive Strategy This quadrant is a very favorable situation. The company has opportunities and strengths so that it can take advantage of existing opportunities. The strategy that must be applied in this condition is to support an aggressive growth policy (Growth Oriented Strategy). This strategy indicates that the company is strong and able to continue to grow by taking the opportunities or opportunities that exist to achieve maximum turnover. The strategy is determined based on the company's way of thinking, namely by utilizing all strengths to seize and take advantage of opportunities as much as possible. This is a positive aggressive strategy that is to attack with full initiative and planning. Data on the program or activity to be implemented, so that the company's goals will be achieved in a planned and measurable manner. In the SO strategy, the company pursues external opportunities by considering the company's strengths.

Judging from the positioning and SWOT diagram that positioning BPRS Alsalaam Amal Salman is in a medium or average position so that BPRS Al Salaam Amal Salman can expand the market by adding branch offices or cash offices, this must be adjusted to the profits and assets owned, then BPRS Al Salaam can also add products and services for BPRS Al Salaam. Then it is supported by the position of PT BPRS AL Salaam in Quadrant I on the SWOT diagram, namely the Strength-Opportunity Strategy is an Aggressive Strategy, this strategy indicates the state of the company that is strong and able to continue to grow by taking opportunities or opportunities that exist to achieve maximum turnover. Therefore, seeing this position means that there are 2 strategies that can be implemented to support each other, namely the strategy of expanding the market/adding branch or cash offices, adding products and services supported by an aggressive strategy with horizontal integration, market penetration, market development, product development.

SWOT Matrix Analysis

Through the SWOT Matrix. It can be clearly described how the Strengths, Weaknesses, Opportunities, and Threats of the Islamic People's Financing Bank Al Salaam Amal Salman can be described. By knowing the internal and external conditions, an analysis of the implementation of the Marketing Mix Strategy can be carried out in an effort to increase the growth of Third Party Funds at the Islamic People's Financing Bank Al Salaam Amal Salman.

In carrying out its marketing mix strategy, the Islamic People's Financing Bank Al Salaam Amal Salman also needs to implement 4 (four) alternative strategies, namely the Strength-Opportunities (SO) strategy, Weakness-Opportunities (WO) strategy, Strength-Threats (ST) strategy, Weakness strategy -Threats (WT). The four strategies are called SWOT Matrix Analysis. According to Freddy Rangkuti (2014:83) that the tool used to compile the company's strategic factors is the SWOT matrix. This matrix can clearly describe how the external opportunities and threats faced by the company or industry can be adjusted to the strengths and weaknesses it has.

CONCLUSIONS

Marketing Mix Strategy of PT. Al Salaam Amal Salman Sharia People's Financing Bank has not been carried out optimally where it does not yet have a clear strategy as a bank that serves Micro, Small and Medium Enterprises (MSMEs).

The Marketing Mix Strategy of Al Salaam Amal Salman Islamic People's Financing Bank needs to be implemented properly so as to increase the sustainable growth of Third Party Funds. The Islamic People's Financing Bank Al Salaam Amal Salman has weaknesses in implementing its Marketing Mix Strategy. Therefore, to change the implementation of the marketing mix strategy properly in order to increase the sustainable growth of Third Party Funds for customers (existing customers) and new prospective customers of the Islamic People's Financing Bank Al Salaam Amal Salman.

The strategy that must be carried out by the Islamic People's Financing Bank Al Salaam Amal Salman is an aggressive growth strategy with the following alternative strategies:

1. SO Strategy (*Strengths Opportunities*). The strategy based on the strengths and opportunities of PT. BPRS Al Salaam Amal Salman.
2. WO Strategy (*Weakness Opportunities*). The WO strategy is set on the weakness and opportunity factors.
3. ST Strategy (*Strength-Threats*). ST strategy is a strategy based on strength and threat factors.
4. WT Strategy (*Weakness-Threats*). Defensive strategies to minimize weaknesses and threats.

The strategy that must be carried out by the Islamic People's Financing Bank Al Salaam Amal from the Market Strategy and Marketing Mix Strategy is as follows:

1. Segmentation, Segmentation is focused on MSMEs and segmentation is carried out according to the condition of the bank, namely the School, Assembly, Cooperative segmentation. This is because banks or financial institutions whose market share mentioned above is still small.
2. Target, for the target market of PT Bank Pemfundan Rakyat Syariah is MSMEs. And based on market segmentation, namely concentration on a single market, effective specialization, focus on certain groups, the market as a whole. PT Bank Pemfundan Rakyat Syariah Al Salaam Amal Salman must choose a business field, a certain market in accordance with the characteristics possessed by PT Bank Pembinaan Rakyat Syariah Al Salaam Amal Salman.
3. Positioning, in this case PT Bank Pemfundan Rakyat Syariah Al Salaam Amal Salman, must always be improved by improving the quality of services and products in addition to being able to place products that match the position of market segmentation and determine the marketing mix in detail. In addition, with the characteristics of PT Bank

- Pembinaan Rakyat Syariah Al Salaam Amal Salman and having sharia-based advantages, it is sought so that more and more people choose PT Bank Pembinaan Rakyat Syariah Al Salaam Amal. Salman...for their banking transactions.
4. Sharia People's Financing Bank Al Salaam Amal Salman must maintain and must increase the types of Funding products and continue to improve product quality. Strive to improve products that generate Fee Base Income.
 5. The Islamic People's Financing Bank Al Salaam Amal Salman must try to increase the profit sharing margin (profit sharing ratio) in order to be more competitive with commercial banks.
 6. The addition of the cash office branch office of the Islamic People's Financing Bank Al Salaam Amal Salman must be adjusted to the addition of assets, because the Sharia People's Financing Bank Al Salaam Amal Salman must work effectively and efficiently. When it is necessary to install an Automatic Teller Machine.
 7. Sharia People's Financing Bank Al Salaam Amal Salman has carried out promotions both through online media (Website, Whatsapp, Instagram, Tweeter, Facebook, and other social media) and non-online (brochures, events, direct offers, etc.). The Islamic People's Financing Bank Al Salaam Amal Salman should also promote to schools, campuses, recitation assemblies, promote more aggressively through events, etc. So that the wider community can know the existence of the dictionary.
 8. Sharia People's Financing Bank Al Salaam Amal Salman Further improve the competence of Human Resources/employees, especially the marketing of Funding (Funding Officer) products and Customer Servicer Officers by conducting seminars, intense training and evaluation of overall and continuous performance which aims to improve quality service.
 9. The fast process of placing and storing Funding products (savings and time deposits) as well as pick-up services (Pick Up Service) must be maintained and improved while still paying attention to product quality.
 10. The appearance, layout and comfort of the office of the Sharia People's Financing Bank Al Salaam Amal Salman must still be improved by paying attention to costs and adjusting to the development of assets.

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