

Implementation of Sharia Marketing to increase Millennial Interest in Financing: Evidence on BSI Dharmawangsa Branch Office

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Article Info	Abstract
<p>Article history: Received January 21, 2024 Revised May 20, 2024 Accepted June 21, 2024 Available online June 24, 2024</p> <hr/> <p>*Corresponding author email : anatoniroby@uinsby.ac.id</p> <hr/> <p>Keywords: Sharia marketing, Evaluation, Millennial interest, Financing products</p>	<p>Introduction: Bank Syariah Indonesia (BSI) provides BSI Griya Simuda financing that has been tailored to the needs and abilities of the millennial generation. Marketing carried out in Islamic financing must be in accordance with the provisions of Islamic sharia. So this research aims to find out the implementation and evaluation of online and offline sharia marketing in increasing millennial interest in financing of BSI Griya Simuda.. Research Methods: This research approach uses a qualitative approach, by analysing data obtained from interviews, observation and documentation. Results: The results of this research show that in marketing, BSI Griya Simuda financing in managerial and operational had carried out online and offline have applied the principles of sharia marketing and the characteristics of sharia marketing, namely theistic (rabbaniyyah), ethical (akhlaqiyyah), realistic (al-waqiyyah) and humanitis (al-insaniyah). Conclusion: Then the results of the evaluation found that the millennial generation's interest in BSI Griya Simuda financing is good, but in marketing there are obstacles and challenges, namely there are still efforts to compare conventional banks with Islamic banks in terms of prices and products.</p>
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INTRODUCTION

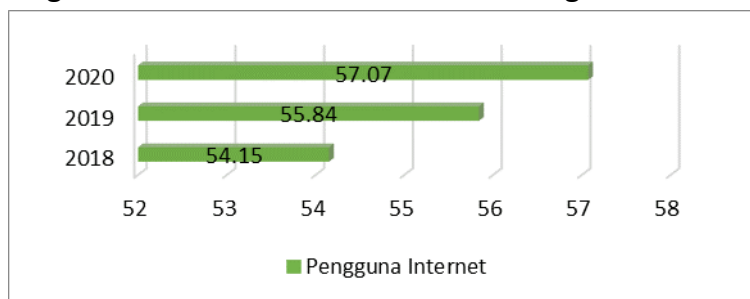
The development of Islamic economics in Indonesia has been much better from year to year. Based on the top 15 rankings in the global Islamic economic indicator score,

Indonesia is in fourth position, up one rank when compared to 2019. Meanwhile, in the ranking of the top 15 scores in the Islamic financial sector indicators, Indonesia is in sixth place (Thomson Reuters and Dinar Standard, 2018). Moreover, Indonesia has now merged three state-owned Islamic banks into one Bank Syariah Indonesia (BSI). It is hoped that the merger will make Indonesia a global centre for Islamic economics and finance.

Seeing that the main market share today is the millennial generation, which indirectly changes behaviour and understanding by demanding everything to be instantaneous (Lim & Santoso, 2019). The population born in 1981-1996 with an approximate current age of 24-39 years is the millennial generation that has dominated the Indonesian population with a percentage of 25.87%, equivalent to 69.90 million people of the total population (Statistik, 2019).

The millennial generation itself has the advantage of technological literacy (Damayanti & Zakarias, 2020), namely by quickly adapting to mastery of technology that is superior to previous generations (Muniroh et al., 2018). Based on the data in Figure 1, the millennial generation in using the internet in the last 3 months in 2020 has increased from year to year, where in 2018 it was 54.15%, equivalent to 114.98 million people, then in 2019 it was 55.84%, equivalent to 118.57 million people, and in 2020 it was 57.07 per cent, equivalent to 121.18 million people based on the divisor of the total population accessing the internet in Indonesia, which is 212.35 million people.

Figure 1. Presentation of millennials using the internet



Source: BPS Survei Sosial Ekonomi Nasional (Susenas) 2020, edited

Referring to the presentation data, in the use of the internet which is increasing from year to year in the millennial generation (Ardyanfitri et al., 2019), maka perbankan syariah khususnya BSI Kantor Cabang Dharmawangsa yang termasuk salah satu cabang terbesar di Surabaya memanfaatkan kebiasaan generasi milenial yang sering menggunakan internet dengan memasarkan produknya untuk mempermudah mencari informasi serta mempermudah dalam hal transaksinya (Yudha, 2015). However, with the development of technology today, not a few people abuse the internet media by committing fraud on advertisements (Schorn et al., 2022), website and other media that are detrimental to consumers (Prisuna, 2022).

Sharia marketing makes one of the solutions that arise to realise the application of religious values and rules in accordance with sharia which are applied to all activities that

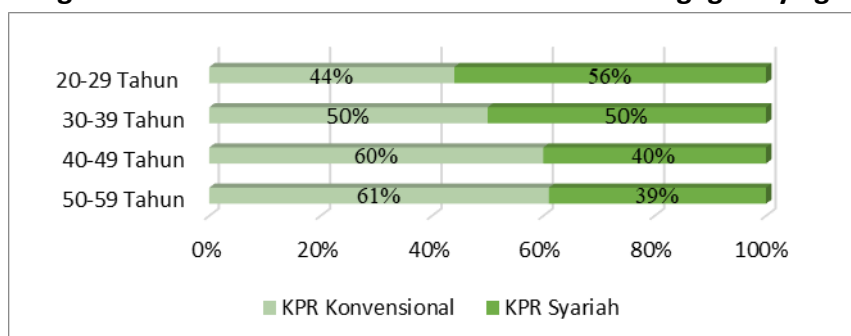
occur in the market. Sharia marketing is the activity of the creation process, the offering process and the value change process, which must not violate the contracts and principles of Islamic trade, because Islamic trade can be traded freely as long as it is not prohibited by Sharia law (Sula & Kartajaya, 2006).

Sharia marketing is not just marketing added to Sharia or because Sharia marketing has more value, but rather Sharia marketing works with each other as marketing works within Sharia, as well as Sharia functions in marketing (Bayanuloh, 2019). As developing technology (Fatmawati et al., 2020), sharia marketing is not only done offline, but nowadays there is a lot of marketing that is done online while still upholding Islamic principles without violating sharia provisions, namely in terms of service, products and promotions that still use the ethics contained in the content of sharia marketing characteristics.

Marketing done online is marketing in which the process is carried out indirectly or through internet media intermediaries using websites or other media provided by the company. Meanwhile, offline marketing is an activity of marketing services or products directly meeting with customers without intermediaries such as visiting customers directly to strengthen customer relationships (Kotler & Keller, 2015).

So it can be concluded that online and offline sharia marketing is marketing that managerially and operationally has implemented the principles of sharia marketing (Mawadah & Marsudi, 2023), and the characteristics of sharia marketing in all activities carried out during the marketing process both online and offline (Sugiyanto & Yahanan, 2022). In the process of bermuamalah that is often carried out, especially in Islamic banking, it must hold the principle of fairness, honesty, transparency, ethics and morality in every muamalah activity. Given that the main market share today is the millennial generation, Islamic banking products have now adjusted to the needs of the millennial generation, as well as BSI Griya Simuda financing to fulfil the millennial generation's need for a residential home (Walfajri & Hidayat, 2021).

Figure 2. Presentation of interest in Islamic mortgages by age

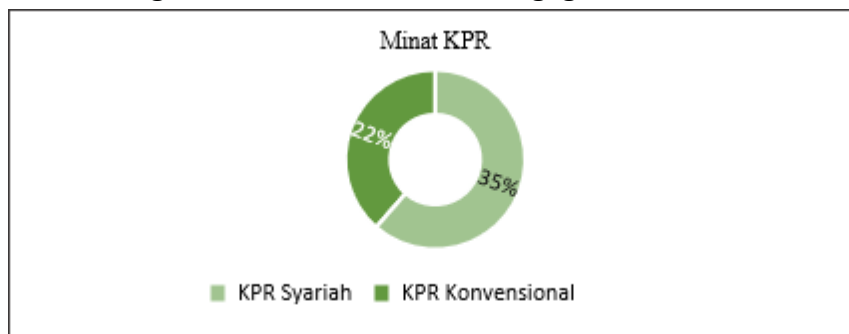


Sources: Rumah.com (Property Affordability Sentiment Index H2 2019), Edited

Presentation data as shown in Figure 2, types of financing by age, that among the millennial generation aged 20-29 years, Islamic mortgages are more attractive and popular

than conventional mortgages with a presentation of Islamic mortgages at 56% while conventional mortgages are 44% (Rumah.com, 2019).

Figure 3. Percentage of interest in Islamic mortgages and conventional mortgages



Sources: Rumah.com (Property Affordability Sentiment Index H1 2021), Edited

Meanwhile, in 2021 in the first quarter, based on the presentation data in (Figure 3), it is known that in a survey conducted by rumah.com, overall, people prefer Sharia KPR by 35% compared to Conventional KPR, which is 22% with the reason for choosing Sharia KPR due to religious beliefs and fixed instalments (Rumah.com, 2021).

Meanwhile, in 2021 in the first quarter, based on the presentation data in (Figure 3), it is known that in a survey conducted by rumah.com, overall, people prefer Sharia KPR by 35% compared to Conventional KPR, which is 22% with the reason for choosing Sharia KPR due to religious beliefs and fixed instalments (Khoiri & Arghawaty, 2020). While the current demand for houses has reached 800,000 units per year, so with this phenomenon, especially for Islamic banking institutions, they can take advantage of this moment to offer their services in Sharia KPR products.

Bank Syariah Indonesia (BSI) has launched the BSI Griya Simuda financing product for the millennial generation, this product has been tailored to their needs, such as a longer tenor and can apply for instalments according to the customer's ability and can be accessed through the company's website. The BSI Griya Simuda product carries out a financing scheme in accordance with Sharia principles by using a Murabahah contract in purchasing a house. The product will certainly be more attractive and target the millennial generation if supported by implementing sharia marketing carried out online and offline.

In this study, BSI Dharmawangsa Branch Office is the object of data collection related to the application of sharia marketing carried out both online and offline in BSI Griya Simuda financing. The reason for taking this object is because BSI Dharmawangsa Branch Office is one of the largest branches in Surabaya supported by the millennial generation who need more residential houses in urban areas. So that researchers can get more information on the branch. Then in marketing BSI Griya Simuda financing, it already has a fairly large Consumer Business Staff team of 5 people who can assist researchers in digging deeper information. In addition, this branch always meets the target in attracting millennial customers to use BSI Griya Simuda financing, namely in 2021 around 12 billion and in January - February 2022 around IDR 2.8 billion.

The distribution of Islamic mortgage financing that always meets the target, it is also known that BSI has occupied the fifth largest position in the national scope as a bank that distributes home financing, where most of the financing disbursements made by BSI have been dominated by customers located on the island of Java, which is 68% compared to outside Java, which is 32% (BSI, 2021).

Based on the results of journal research conducted by other researchers, that the tendency of millennial generation interest in using Sharia KPR will increase if it is balanced with religiosity and promotion (T. N. Wijayanti & Hidayat, 2020). The intention itself means the desire to do something or interest in something to fulfil a need (Ibeng, 2020).

In this study, researchers have conducted mini research to BSI employees at the Dharmawangsa Branch Office as Consumer Business Staff, that in marketing BSI Griya Simuda financing products they still find several customers who are indecisive about the financing offered, such as making comparisons in terms of price between Islamic mortgage financing and conventional mortgage financing. In this situation, of course, it becomes an obstacle for Consumer Business Staff in terms of marketing financing products.

Seeing the phenomenon and mini research that has been done, the researchers are interested in reviewing the effectiveness in marketing BSI Griya Simuda financing products by implementing sharia marketing in increasing millennial interest, so this study intends to find out the implementation of sharia marketing carried out online and offline as well as its evaluation in BSI Griya Simuda financing by taking the title "Implementation of Sharia Marketing to increase Millennial Interest in Financing: Evidence on BSI Dharmawangsa Branch Office".

RESEARCH METHOD

This research leads to a type of qualitative research with a case study strategy, because in this study, it occurs casually, and is carried out in only one location object. This research was conducted by reviewing how the implementation and evaluation of sharia marketing carried out online and offline in increasing millennial interest in BSI Griya Simuda financing.

Qualitative methods are used to obtain a story, a fresh view, and a story about everything using data that is structured with analysis (Sayidah Nur, 2020). This research will compare theory with practice and facts found in the field regarding the implementation of sharia marketing carried out online and offline. Data collection :

1. Observation

Observation is carried out by observing BSI employees at the Dharmawangsa Branch Office, namely the Business Manager, the Consumer Business Staff team whether they have implemented sharia marketing in the process of doing business online or offline.

2. Depth-interview

By conducting data collection activities with a question and answer process carried out between researchers and sources from several related parties such as

interviews with the Business Manager, the Consumer Business Staff team, and 5 millennial customers who have been selected by the BSI Dharmawangsa Branch Office. The considerations for the selection of people or figures who become informants are as follows:

- a. Business Manager, Mr Baroto Adi, used as an informant because he has experience in supervising the implementation of the BSI Dharmawangsa Branch Office branch business strategy to be in line with the company's strategy to achieve profit goals and branch business performance, so that the informant can help researchers regarding the information needed in this study.
- b. The Consumer Business Staff team, Ms Izil, Ms Febri, and Mr Bintang, were used as informants because of their latest education, namely Ms Izil Syifa Imani D3 Traditional Medicine-University of Airlangga, Febri Ramadhani S1 Islamic Economics-Unair, Imam Mahudi Artha S1 Da'wah Management - UIN Jakarta. And they have experience in the field of Consumer Business Staff in acquiring, connecting, and managing individual retail clients and branch administration, including funds, consumer financing, by achieving profit objectives, and the performance of funds and consumer financing of BSI Dharmawangsa Branch Office.
- c. Millennial customers, totalling 5 people, because that number is allowed by the BSI Dharmawangsa Branch Office and these customers have been selected based on their occupation and income to support the research design, using the interview method through Microsoft forms or interviews via WhatsApp.

3. Documentation

Collecting data such as documentation related to the research title such as photos of activities during the interview process with sources, millennial customer survey reports containing information about sharia marketing carried out online and offline in BSI Griya Simuda financing.

The method used is qualitative analysis and the data that has been sorted out will be analysed qualitatively and described narratively. After the data has been analysed, primary data will be compared with secondary data and data triangulation and will be validated by the literature used in the literature review so that the research is more valid.

RESULT AND DISCUSSION

Analysis of Online and Offline Sharia Marketing Implementation in Increasing Millennial Interest in BSI Griya Simuda Financing. Changes in the sharia marketing business landscape have forced companies, such as BSI Dharmawangsa Branch Office, to adapt online and offline marketing strategies in BSI Griya Simuda financing. The implementation of online marketing is done through the rumahimpian.id website, while offline marketing relies on direct meetings with customers. Both seem to have a positive impact in reaching the millennial target market (Bayanuloh, 2019; Sula & Kartajaya, 2006).

The flexibility of online marketing provides great advantages with lower costs and the ability to reach potential customers who are already tech-savvy. The facilities and services of the rumahimpian.id website, such as financing applications, installment simulations, and online home catalogues, create accessibility that meets the needs of online-active millennials.

Offline marketing remains relevant to reach customers who are not yet tech-savvy. In this case, BSI Dharmawangsa Branch Office focuses on direct service, either through walk-in to the branch office or through events, such as exhibitions and gatherings, to explain BSI Griya Simuda financing personally. In the face of global competition, BSI Dharmawangsa Branch Office seeks to differentiate itself by providing Sharia KPR financing tailored to the needs of the millennial generation. The steps of "moving, caring, and innovating" are applied to understand, absorb, and present innovations in accordance with customer expectations.

In the context of marketing, trust and awareness of social and cultural differences are key. BSI Dharmawangsa Branch Office maintains customer trust by understanding differences and appreciating customers who have high Value in Customer (VIC). Positive customer testimonials reflect success in building customer trust and loyalty.

Demographic segmentation strategies are used to understand customer needs. Facilities and services provided are tailored to the Grade A and Grade B segments, ensuring that customers receive services that suit their characteristics. The target market of millennials aged 21-40 years old with a steady income is the focus of the marketing strategy. The tagline "Young have a house, Hobby keep going" reflects BSI Griya Simuda's positioning as financing that supports the millennial lifestyle.

In marketing tactics, product differentiation is applied by offering BSI Griya Simuda financing in accordance with Islamic sharia, with a financing ceiling and light instalments. Online and offline marketing is implemented transparently and honestly, without elements of fraud or coercion. The marketing mix (4 Ps) in BSI Griya Simuda financing includes product (murabaha contract), price (margin according to sharia rules), promotion (online and offline), and place (strategic office location). (Effendy, 1996; Sula & Kartajaya, 2006; Yudha, Amiruddin, et al., 2020). All of this is underpinned by a fair and honest relationship-based service.

This analysis shows that the implementation of online and offline sharia marketing in BSI Griya Simuda financing at BSI Dharmawangsa Branch Office is effective in increasing millennial customer interest. By understanding market needs, maintaining trust, and providing the best service, BSI can continue to strengthen its positive image in the eyes of customers and contribute more to the Islamic financing industry. Continuous improvement, Islamic financial education, and increased literacy are the keys to facing future challenges.

Sharia marketing in BSI Griya Simuda financing at BSI Dharmawangsa Branch Office has several values that are implemented in service practices and business processes. Effective sharia marketing integrates theistic (rabbaniyyah), ethical (akhlaqiyyah), realistic (al-waqiyyah), and humanistic (insaniyyah) values. In addition, the application of sharia

principles in this marketing is reflected in honesty, transparency, and compatibility with the needs and developments of the times. The following is an evaluation of online and offline sharia marketing in BSI Griya Simuda financing.

Syariah Marketing Value

1. Transformative Service

Sharia marketing in services reflects the characteristics of theistic (rabhaniyyah), ethical (akhlaqiyyah), realistic (al-waqiyyah), and humanitis (insaniyyah) (Sula & Kartajaya, 2006). BSI Griya Simuda carries out the theistic principle by maintaining the sanctity of marketing actions, always remembering that all activities are supervised by Allah SWT. In addition, the application of ethics (akhlaqiyyah) is seen in providing a detailed explanation of the financing contract and conditions, creating customer satisfaction.

The realistic concept (al-waqiyyah) is implemented with professionalism and flexibility in Islamic marketing. In the face of behavioural and cultural changes, the marketing team can adjust to facilitate the financing process. Humanitis (insaniyyah) is reflected in relationships that are comprehensive, regardless of race, skin colour, or social status. Marketing is done inclusively, without distinguishing religion, race, or skin colour in millennial customers.

2. Reliable Business Process

The sharia marketing process must be in accordance with the values of honesty, transparency, and without elements of fraud. BSI Dharmawangsa Branch Office applies this principle in marketing BSI Griya Simuda financing online and offline. Marketing is done with facts, honesty, and transparency, without exaggeration or fraud in print and electronic media.

Syariah Marketing Scorecard

Balanced Value to Stakeholders (Scorecard); Islamic marketing at BSI Griya Simuda creates balanced value for stakeholders. In the commercial market, customer attention is attracted by acquisitions in the young segment, while in the competency market, competent employees are retained to strengthen the company. BSI Dharmawangsa Branch Office managed to maintain the strength of the company through appropriate and strategic marketing.

Evaluation of Online and Offline Sharia Marketing

1. Content Evaluation

BSI Griya Simuda's marketing content is in line with the needs of millennials who want to own a home. The tagline "Young have a house, Hobby keep going" reflects the understanding of the target market. Financing is tailored to the needs and abilities of the millennial generation, fulfilling their desire to own a home through KPR Syariah financing.

2. Context Evaluation

Marketing is done both online and offline, understanding that the millennial generation is more tech-savvy. Information can be accessed in real time through social media and websites, while customers who are not tech-savvy are served offline. Marketing follows the habits of millennials who use the internet as their main source of information.

3. Input Evaluation

Millennial customer interest arises through service, location, profit sharing, religious stimuli, reputation, and promotion. Moral and ethical services provide positive value, while profit sharing and religious stimuli increase interest in Islamic financing. BSI's good reputation after the merger makes it trusted by millennial customers.

4. Evaluation of Process

The marketing process is done through advertising, personal selling, sales promotion, direct marketing, and word of mouth. Despite the success, there are obstacles in the literacy of Islamic financing among millennial customers who still compare with conventional products.

5. Evaluation of Product

BSI Griya Simuda financing products are in the growth stage. Product excellence lies in online marketing that facilitates millennial customers with real-time services and offline marketing that still accommodates customers who do not have sufficient technological literacy.

CONCLUSION

Based on the objectives, results and discussion presented in the previous section, it can be concluded that:

First, the implementation of online and offline sharia marketing in increasing millennial interest in BSI Griya Simuda financing managerially and operationally can be said to have implemented sharia marketing even though it is not perfect. BSI Griya Simuda financing aims to realise the dreams of the millennial generation in owning a residential house that is in accordance with their income capabilities. The financing uses the tagline "Muda punya rumah, Hobi tetap jalan" which illustrates that the financing offered can help the millennial generation realise their dream of owning a residential house supported by online and offline sharia marketing facilities and services obtained by millennial customers. The online marketing process carried out in BSI Griya Simuda financing is through advertising, carried out with print and electronic media with facilities and services provided that can be accessed in real time such as BSI social media and the rumahimpian.id website which can be used in applying for online home financing, online installment simulations, online home catalogues, and information about BSI Griya services. Offline marketing is also carried out as well as personal selling, carried out by serving walk-in customers who visit the office, then sales promotion, direct marketing and word of mouth are also carried out on BSI Griya Simuda financing. In online and offline sharia marketing services in BSI Griya Simuda

financing managerially and operationally have also applied the characteristics of sharia marketing, namely theistic (rabhaniyyah), ethical (akhlaqiyyah), realistic (al-waqiyyah) and humanitis (al-insaniyyah).

Second, the evaluation of online and offline sharia marketing carried out shows that millennial interest in BSI Griya Simuda financing can be said to be good because on average they are very enthusiastic about BSI Griya Simuda financing. Millennial customers feel helped in realizing their dream of owning a residential home, but in The marketing process still has obstacles and challenges, namely still finding millennial customers who compare conventional banks with Islamic banks in terms of prices and products, so there is lost literacy regarding sharia financing.

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