



AMANAH FINANCE MARKETING STRATEGY BULUKUMBA BRANCH IN INCREASING MURABAHAH FINANCING

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Abstrak:

Adanya kesamaan produk antar perusahaan menyebabkan terjadinya persaingan antar perusahaan dalam memperebutkan pangsa pasar serta konsumen. Untuk dapat memenangkan persaingan ini, maka sangat diperlukan strategi untuk menarik minat konsumen terhadap produk pembiayaan. Amanah Finance memerlukan adanya penerapan strategi pemasaran yang sesuai syariah sehingga dapat meningkatkan pembiayaan murabahah demi memenangkan persaingan pangsa pasar. Penelitian ini merupakan kualitatif dengan pendekatan fenomenologis. Data dikumpulkan dengan pengamatan mencakup deskripsi dalam konteks mendetail yang disertai catatan hasil pengamatan, wawancara, serta hasil analisis dokumen dan catatan. Teknik analisis menggunakan deskriptif analitis melalui reduksi data dan verifikasi/ penarikan kesimpulan. Dengan hasil penelitian bahwa strategi pemasaran Amanah Finance Cabang Bulukumba dalam meningkatkan pembiayaan akad murabahah terbagi menjadi dua yaitu strategi internal dan eksternal. Strategi internal yang dilakukan adalah dengan menjalankan strategi bauran pemasaran (marketing mix) yang meliputi 4P yakni strategi penentuan lokasi (place), strategi produk (produk), strategi harga (price), dan strategi promosi (promotion). Strategi eksternal yang dilakukan Amanah Finance terbagi menjadi dua faktor lingkungan, yaitu lingkungan mikro dan lingkungan makro. Strategi pemasaran yang dilakukan menunjukkan bahwa pembiayaan kendaraan dengan akad murabahah memiliki kekuatan yang lebih besar daripada kelemahannya, begitupun dengan peluangnya lebih besar daripada ancamannya.

Kata Kunci: Strategi Pemasaran; Pembiayaan; Murabahah

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Abstract:

The existence of product similarities between these companies causes competition between companies in fighting for market share and consumers. To be able to win this competition, a strategy is needed to attract consumers' interest in financing products. Amanah Finance requires the implementation of sharia-compliant marketing strategies to increase murabahah financing to win market share competition. This research is qualitative with a phenomenological approach. Data were collected through observations, including descriptions in detailed contexts accompanied by notes on observations, interviews, and analysis of documents and notes. The analysis technique uses analytical descriptive through data reduction and verification/drawing concluding. With the research results, the marketing strategy of the Bulukumba Branch of Amanah Finance in increasing murabahah financing is divided into two, namely internal and external strategies. The internal strategy undertaken is to implement a marketing mix strategy which includes the 4Ps, namely the strategy for determining the location (place), the strategy for the product (product), the strategy for the price (price), and the strategy for promotion (promotion). The external strategy implemented by Amanah Finance is divided into two environmental factors. First; The microenvironment is a force close to the institution concerned with customer service. Second; The macro-environment places more emphasis on capabilities that affect the overall Amanah Finance institution. The marketing strategy carried out shows that the vehicle financing is with a contract murabahah have strengths greater than weaknesses, likewise with greater opportunities than threats.

Keywords: Strategy; Marketing; Financing; Murabahah

INTRODUCTION

The birth of the Islamic Bank institution gave birth to interest replacement products: Murabaha, mudharaba, and musharaka, and products that are assumed to be based on a profit-sharing system, or popularly known as profit and loss sharing (PLS) with the three products, the bank operates without interest. , but by sharing the results with customers.¹¹ But now it seems that

¹¹ Qi Mangku Bahjatulloh, "Ekonomi Syariah Kajian pembiayaan murabahah antara Teori dan praktek", *Jurnal Muqtasid* 2 (2) (Desember 2011): 282.

there has been a shift in Islamic banks, Islamic banks are happier and prefer financing products with *Murabaha*, which provide definite results.²

Amanah Finance is one form of Islamic Financial Institutions (LKS) in the form of non-banks.³ In this institution, there is one operating system that is almost the same as the operating system in Islamic Banks.⁴ One of Amanah Finance's branches in South Sulawesi is Amanah Finance Bulukumba. The product used by Amanah Finance in attracting consumers is *Murabaha*.

Amanah Finance, Inc. was originally established under the name Central Tiffins Leasing, Inc. based on Notarial Deed No. 279 dated December 28, 1984, drawn up before Musjaffak as a substitute for Notary Misahardi Wilamarta, SH in Jakarta, and has been approved by the Minister of Justice with a decree No. C2-4256-HT. 01.01.TH 1985 on July 15, 1985. Meanwhile, Amanah Finance, Inc. Bulukumba Branch itself was opened in 2009 precisely.⁵ The *Murabahah* Amanah Finance contract in Bulukumba is enforced in accordance with Fatwa No: 04/DSN-MUI/IV/2000 concerning *Murabaha* issued by the National Sharia Council – Indonesian Ulema Council. For this reason, researchers chose Amanah Finance Bulukumba Branch as the object of research because as the first financing company in Bulukumba that was permitted to operate an Islamic economic product or contract, namely *Murabaha*, and until now Amanah Finance is still able to maintain the existence of its company and the *Murabaha* financing system it operates.

The increasing number and development of financial institutions that apply Islamic Sharia principles such as Sharia banking, Sharia Pawnshops, Sharia Insurance, and Baitul Maal Wat Tamwil (BMT), has forced every Sharia financial institution to be more creative and innovative due to the increasingly fierce level of business competition. Then a good marketing function is needed so that the goals expected by Islamic Financial Institutions will be achieved because marketing is the main factor that is important in the survival of Financial Institutions.⁶ Islamic financial institutions will not fund businesses and client needs that are harmful to society.⁷ Islamic

² Trimulato, "Analisis Potensi Produk Musyarakah Terhadap Pembiayaan Sektor Riil UMKM", *Jurnal Ekonomi & Studi Pembangunan* 18(1), (April 2017): 44.

³ Syamsuir, "Lembaga Keuangan Islam Non Bank," *Jurnal Islamika* 15(1) (2015): 90

⁴ Muhammad Sharif Chaudry, *Sistem Ekonomi Islam: Prinsip Dasar*, trans. Oleh Suherman Rosyidi (Jakarta: Kencana Prenada Media Group, 2012), 32.

⁵ PT Amanah Finance, *Profil Amanah Finance* (Bulukumba, 2010), 3.

⁶ Indriyo Gitosudarmo, *Manajemen Strategis* (Cet.1; Yogyakarta: BPFE, 2001), 183

⁷ Andreani Hanjani, "Mekanisme Pembiayaan *Murabahah* Pada Nasabah di Baitul Maal Wa Tamwil Universitas Muhammadiyah Yogyakarta", *Jati: Jurnal Akuntansi Terapan Indonesia* 1 (1) (maret 2018): 47

financial institutions must have a clear, comprehensive work program and carry out continuous monitoring to find out whether the work program can be carried out as determined.⁸ The work program plays an important role, especially in the marketing department, to achieve a market desired by a company designed to satisfy market desires.⁹ One of the markets wants that can fulfil its needs and interests that it cannot fulfil on its own without the help of others. One of them is in Murabaha which is the sale and purchase of goods at the original price with an agreed additional profit. In Murabaha, the seller must inform the price of the product purchased and determine the additional profit.¹⁰ In addition, financing is the largest part of the assets of financial institutions, because financing is the main activity of the banking business. Thus, profit sharing or profit-sharing, which is a financing instrument for Islamic institutions, is the dominant source of income.¹¹

In general, people assume about marketing or marketing goods, namely selling goods so that they can be sold. This is only a small part of marketing activities. Marketing has a wide range of activities from that.¹² Marketing includes the formulation of the type of product, how to distribute the product to consumers, how high the price should be for the product that matches the condition of the consumer, how to promote the product to communicate the product to consumers, and how to overcome the competitive conditions faced by the company and so on.¹³ Thus, the marketing strategy must be able to provide a clear and directed picture of what the company will do in using every opportunity or opportunity in several target markets.

Based on previous research, the difference lies in the object of the marketing strategy research on Murabaha financing, research location, and research focus. The researcher chose one of the non-bank financial institutions, namely Amanah Finance, Bulukumba Branch, which is a financial institution that requires a usury-free financing process and focuses on public demand and interest. So Amanah Finance requires the implementation of a sharia-compliant marketing strategy so that it can

⁸ M. Nur Rianto Al Arif, *Lembaga Keuangan Syariah: Suatu Kajian Teoretis Praktis* (Cet. 1; Bandung: CV Pustaka Setia, 2012), 248.

⁹ William J. Stanton Y. Lamarto, *Prinsip Pemasaran*, William J. Stanto Y. Lamarto, Judul Asli: "Fundamentals of Marketing" (Jilid 1 Ed. 7; Jakarta: Erlangga, 1984), 221.

¹⁰ Lukmanul Hakim, "Pembiayaan Murabahah pada Perbankan Syariah dalam Perspektif Hukum di Indonesia," *Al-Urban: Jurnal Ekonomi Syariah Dan Filantropi Islam* 1 (2) (Desember 2017): 214.

¹¹ Medina Almunawwaroh, "Analisis Pengaruh Pembiayaan Musyarakah Terhadap Profitabilitas Bank Syariah di Indonesia," *Jurnal Akuntansi* 12 (2) (Desember 2017): 178.

¹² Fajar, *Pengantar Manajemen Pemasaran* (Jakarta: PT Gramedia Pustaka Utama, 2015), 24.

¹³ Fatimah, *Panduan Menyusun Strategi Penjualan* (Yogyakarta: Quadrant, 2014), 47.

increase Murabaha financing. This is the background for researchers to research further about how the marketing strategy of Amanah Finance Bulukumba Branch in increasing murabaha financing? And what are the strengths, weaknesses, opportunities, and threats of Amanah Finance's marketing strategy for Bulukumba Branch in increasing Murabaha financing?

The realization of this research is aimed at scientific development and as a guide for customers to choose murabaha contract financing at Amanah Finance Bulukumba Branch. In addition, as input or solutions to overcome obstacles found both as practitioners and academics in improving the quality of education. In the practical significance of this research, it is hoped that it can be used as a guide by the parties in developing marketing strategies in increasing financing using Murabaha contracts. For the government, it can be used as logical research to develop the application of marketing strategies in financing that occurs between financial institutions and the public based on a sharia economic view.

This research is qualitative research with a phenomenological approach. Data were collected by careful observation, including descriptions in a detailed context accompanied by notes from direct observations, interviews with respondents, as well as the results of analysis of documents and records. The respondents of this research are the leaders and staff of Amanah Finance Bulukumba. The analysis technique used is analytical descriptive through data reduction and drawing conclusions that aim to describe or provide an overview of an object of research being studied through the data that has been collected and draw conclusions that are generally accepted. In line with that, researchers also use SWOT analysis techniques aimed at formulating problem-solving strategies, as well as developing and or improving quality on an ongoing basis.

DISCUSSION

Marketing Strategy of Amanah Finance Bulukumba Branch

The market penetration strategy greatly influences the increase in financing at the Bulukumba Branch of Amanah Finance, because with market penetration the product can be recognized by the public in the market, and Amanah Finance can also know the situation and condition of the market and the prevailing prices in the market. In penetrating the market, Amanah Finance always carries out, namely: (1) Promotion in the form of product introductions to increase customer confidence in the products being marketed, (2) Invite from one of the dealers through cooperation in marketing products simultaneously so that customers know that the product

Murabaha can provide financing to customers who are interested in owning a car.¹⁴ We can know that with penetration, Amanah Finance Bulukumba Branch can increase sales results with Murabaha, although not in a big way because the financing institution in Bulukumba is not only Amanah Finance that provides financing with the sharia system but has many from other institutions in particular. From the Bank. However, Amanah Finance continues to strive so that customers know the advantages, quality, and convenience of the Murabaha itself through direct socialization to customers or conducting Camping or collaborating with dealers.

Product development is the best strategy in marketing to increase customers in taking vehicle financing with a Murabaha because it can find out tastes and interests and increase customer satisfaction but Amanah Finance does not use this strategy because Amanah Finance Bulukumba Branch does not have the authority to develop products in terms of This Amanah Finance Bulukumba Branch refers to regulations issued by the Head Office, which are only allowed to finance car vehicles with a Murabaha.¹⁵

The presence of Amanah Finance Bulukumba Branch as a financing institution is a non-bank financial institution, so that it always follows the flow of market developments, to be able to become an institution that is of interest to the public. applies in the market. So that Amanah Finance employees always optimize market development through collaborating with parties who support each other in product development through the financing sector such as dealers, insurance, and service parties, with this party customers can feel satisfied and safe in using products that have been financed by Amanah Finance. through a Murabaha.¹⁶

To further increase the return of customers or public interest in taking financing with Murabaha, Amanah Finance took steps by conducting internal deliberation regarding the quality of products and services in conducting promotions and adding one strategy namely the marketing mix strategy (Marketing Mix). This strategy uses the 4P system, namely Promotion, Product Place, and Price. With the following 4P objectives: First Promotion to increase public interest in taking financing, Second Products to meet community needs, Third Place which must be strategic so that people can reach it, and Fourth Price to increase interest and profit

¹⁴Interview with Irwandhi, SH, *Spv Collection Amanah Finance, Inc Bulukumba*, 9th August 2021 10.15 – 11.34., at Bulukumba.

¹⁵Interview with Haedir Aswan, *Chief Marketing Officer Amanah Finance, Inc Bulukumba*, 10th August 2021 12.15 – 11.34., at Bulukumba.

¹⁶Interview with Irwandhi, *Spv Collection Amanah Finance, Inc Bulukumba*, 10th August 2021 10.15 – 11.34., at Bulukumba.

of the institution to remain competitive with other financing institutions.¹⁷ The presence of the marketing mix in Amanah Finance Bulukumba Branch can overcome the risks that occur, especially in dealing with government policies regarding tax regulations. So to maintain the good name of the institution, Amanah Finance continues to optimize the 4Ps to remain competitive with other financial institutions.¹⁸

The development of the overall marketing strategy that is commonly used by Amanah Finance Bulukumba Branch does not experience rapid development every year as expected by Amanah Finance Bulukumba Branch, in this case, the development market position or Product Life Cycle (PLC) is in a declining volume due to a lot of competition between other financing institutions as well as a lack of external trust from institutions towards customers who have used the Amanah Finance product itself to be part of marketing as a third party. Likewise, internally, the interaction of human resources in financial institutions lacks the ability and high quality of work to the tasks assigned by the institution, thus affecting the level of income or product sales to customers. As well as the many risks that we must avoid so that Amanah Finance remains in healthy competition.

Although Amanah Finance Bulukumba Branch has never experienced risks, especially regulatory risks, they still have to be aware of and anticipate these risks, such as the occurrence of a monetary crisis that made the Indonesian economy volatile, such as the monetary crisis that occurred in 1998. However, if there is an increase in interest rates, an increase in This does not affect customer instalment payments because Amanah Finance does not follow interest rates.

SWOT Analysis Marketing Amanah Finance Bulukumba Branch

SWOT analysis explains how an organization aligns its capabilities with the opportunities that exist in the market to achieve organizational/company goals. In other words, strategy describes how a company can compete by taking advantage of existing opportunities.¹⁹ In addition, to select and establish the basic long-term goals of an organization and the selection of alternative actions and the allocation of resources needed to achieve these goals.²⁰

¹⁷ Amanah Finance, Inc, "Standart Operation Procedure", *Dokumen Internal*, PT Amanah Finance, accessed on 17th September 2021.

¹⁸ Interview with Haedir Aswan, *Chief Marketing Officer* Amanah Finance, Inc Bulukumba, 11th August August 2021 12.15 – 11.34., at Bulukumba.

¹⁹ Hery, *Soal Jawab Sistem Pengendalian Manajemen* (Jakarta: Bumi Aksara, 2011), 12.

²⁰ Mamduh M. Hanafi, *Manajemen* (Yogyakarta: Unit Penerbitan dan Percetakan STIM YKPN: 2011), 6.

The use of SWOT analysis is intended to clarify all identified strengths and weaknesses to provide a development recommendation based on the potentials available in the company's internal environment and analyze opportunities and threats originating from the company's external environment.²¹ Where the main purpose of observing the external environment is to see new opportunities for the company to operate profitably. External environmental threats are challenges resulting from unfavourable trends or developments that will reduce sales and profits.

The strengths, weaknesses, opportunities, and threats in general owned by the marketing strategy of Amanah Finance Bulukumba Branch are:

1. Strengths

The strengths of Amanah Finance's Marketing Strategy are: The place where Amanah Finance is located is in a commercial area so that it is easily accessible to the public; Amanah Finance is located in a strategic and wide-area; Amanah Finance has Via the SAPS Online system in customer file verification; Involve customers at the Head Office in giving a lottery that pays instalments of at least 10 times on time; Customers can negotiate in determining the margin; The risk of accidental damage to the vehicle is borne by the Financing party; Financing products from Amanah Finance can finance Commercial and Personal; Free from usury system.

2. Weaknesses

Weaknesses of Amanah Finance's Marketing Strategy, namely: The location of Amanah Finance is very close to other competing financing institutions; The image that is formed in the community about this financing is claimed only for Muslims; Service parties entrusted in the area, the results are not satisfactory; Lack of serious attention to social media that can be used in product promotion; Lack of trust in customers who are actively structured in cooperating as service providers in producing services; Lack of human resources that meet the skill requirements in any job or responsibility related to marketing; Lack of strategic changes in marketing.

3. Opportunities

Opportunities owned by Amanah Finance's Marketing Strategy are: The products they have are suitable for all conditions of prosperous and underprivileged communities; In determining the price, there is no negotiation, but in determining the margin, the customer is given the

²¹Fani Firmansyah, "Analisis SWOT dalam Penentuan Strategi Pemasaran Produk Pembiayaan Pada PT Bank Panin Bank Syariah Kantor Cabang Malang", *Jurnal Modernisasi* 10 (2) (August 2014): 81.

authority to negotiate; Providing Insurance; The instalments do not change during the agreement and are easy to implement; Have a lottery program for Umrah rides for customers who are always on time in paying instalments.

4. Challenges

faced by Amanah Finance’s Marketing Strategy are the number of conventional financial institutions that provide sharia-based financing; There are still many people who do not understand well about murabaha itself; Internal and external socialization of the institution to the community is still lacking.

Table 1
Analysis SWOT Priority Strategy for Murabaha

Internal Factor	Strengths [S]	Weaknesses [W]
Opportunities	SO Strategy	WO Strategy
	<p style="text-align: center;">Use “S” to capitalize on “O”</p> <ol style="list-style-type: none"> 1. Eliminate the finality system in providing financing for customers who cannot pay off on time in order to help prosperous and under-prosperous customers. 2. Adding Branch offices in potential areas. 3. Prioritizing product advantages, convenience and cheapness in instalments and not burdening low-income customers. 	<p style="text-align: center;">Eliminate the “W” and make use of the “O”</p> <ol style="list-style-type: none"> 1. Strengthening cooperation with other financing parties. 2. Strengthening cooperation with investors. 3. Conducting HR training programs to improve the quality of employees. 4. Conduct socialization in various media with sharia principles. 5. Continue to provide guarantees using easy and cheap instalments for customers. 6. Realizing the management system in Insurance quickly and easily.

<div style="text-align: right;">Internal Factor</div> <div style="text-align: left;">Internal Factor</div>	Strengths [S]	Weaknesses [W]
	<ol style="list-style-type: none"> 4. Pricing, customers must still be able to negotiate to maintain customer trust in terms of transparency and openness. 5. Continue to popularize raffle promotions for customers so that people can become Amanah Finance ambassadors in marketing products. 	
	<p style="text-align: center;">ST Strategy</p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;">Use “S” to avoid “T”</p> <ol style="list-style-type: none"> 1. Provide information to the public that in this financing will receive proportional services. 2. Maintaining the distinctive characteristics of financing products with a sharia-based economic system. 3. Maintaining friendly relations with customers in order to maintain customer satisfaction. 4. Issue new innovations in each period. 	<p style="text-align: center;">WT Strategy</p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;">Minimize “W” to avoid “T”</p> <ol style="list-style-type: none"> 1. Market risk remains to be minimized so that it remains because it is jointly borne to compete with other financial institution products. 2. Disseminate the quality of service in each region so that customers remain satisfied and safe with the financing itself. 3. More and more outlets are opened to provide education about Murabaha. 4. The customer’s source of income which is a requirement is socialized to the public so that they can be more motivated to achieve higher, three times the instalment.

Internal Factor	Strengths [S]	Weaknesses [W]
Internal Factor		
Challenges		<p>5. Carry out marketing strategies using more vigorous promotions externally in all media to increase customer interest and income.</p> <p>6. Redesign strategies or eliminate steps that do not add value or income within the company.</p>

Based on the table above, it can be stated that the strength of the Marketing Strategy in increasing Financing with a murabaha is greater than the strength and opportunity. The company is in fairly strong condition. It just needs to accelerate marketing performance for even better growth. So the marketing strategy is directed at developing product and service strategies through promotion and socialization about financing with murabaha.²²

Based on the identified SWOT results and by implementing this strategy, Amanah Finance experienced an increase in sales as follows:

Table 2
Sales Report of Amanah Finance Bulukumba Murabaha Agreement

Year	Sale
2017	132 Units
2018	117 Units
2019	122 Units
2020	130 Units
2021 (January-July)	134 Units
Total	390 Units

Source: CMO Amanah Finance Report Bulukumba Branch July 2021

Based on the Credit Marketing Officer report above, it can be concluded that Amanah Finance’s strategy in marketing Murabaha financing products is very good because sales results in 2021 (July) have increased from 2019. In this position, Amanah Finance can also be said to be still in the development

²² Interview with Muhammad Dahir, Customer of Amanah Finance, Inc Bulukumba, 11th August 2021 19.25 – 20.34., at Bulukumba.

stage and growth process, where the company will be more dominated from the aspect of strength. In addition to the aspect of strength that is superior, it is also driven by aspects of the opportunities owned by the company in setting strategies for better growth and development in the future.

CONCLUSION

SWOT analysis is an analytical tool that is very useful in identifying the strengths and opportunities of Amanah Finance. So this analysis is used to analyze for Amanah Finance the weaknesses and threats from the company's external environment. If Amanah Finance Bulukumba can identify weaknesses and threats, the company will be able to find alternatives and decisions or policies. In the process, the success of a company in determining its decisions can be seen from internal factors so that it can help predict external conditions.

1. Marketing Strategy Amanah Finance Bulukumba Branch has strengths, weaknesses, opportunities and threats, namely:
 - a. Strengths: (1) Amanah Finance's place is in a commercial place so that it is easily accessible by the public, (2) Amanah Finance is in a strategic and wide-area (3) Amanah Finance has a Via SAPS Online system for verification of customer files, (4) Involves customers at the Head Office in giving a lottery that pays instalments of at least 10 times on time, (5) Customers can negotiate in determining margins, (6) The risk of accidental vehicle damage is borne by the Financing party, (7) Financing products from Amanah Finance can finance commercial needs and Personal, (8) Free from the usury system.
 - b. Weaknesses: (1) The location of Amanah Finance is very close to other competing financing institutions, (2) The image that is formed in the community about this financing is claimed to be only for Muslims, (3) Service parties entrusted in the Region, the results are not satisfactory, (4) Lack of serious attention to social media that can be used in product promotion, (5) Lack of trust in customers who are actively structured in cooperating as service providers in producing services, (6) Lack of human resources that meet the requirements of expertise in each job or responsibility related to marketing, (7) Lack of strategic changes in doing marketing.
 - c. Opportunities: (1) The products owned are suitable for all conditions of a prosperous society as well as underprivileged communities, (2) Negotiation is not allowed in determining prices but in determining Margin, customers are authorized to negotiate, (3) Providing Insurance, (4) The instalments are cheap and easy to implement, (5)

Has a lottery program for Umrah rides for customers who are always on time in paying instalments.

- d. Threats: (1) Many Conventional Financial Institutions provide sharia-based financing (2) Many people still do not understand well about Murabahah financing itself, (3) Internal and external socialization of institutions to the community is still lacking.

The results above show that although Amanah Finance Bulukumba has several weaknesses and threats, the company's current position is still in a strong and profitable condition because the company has great strengths and opportunities from within the company. In addition, the sales report of Amanah Finance Bulukumba in using Murabaha contracts in the last 3 years has increased.

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