**CONSUMER BEHAVIOR FOR LKMS-BMT MASLAHAH SIDOGIRI IN PASURUAN**

**(Interpretative Structural Modeling Approach Analysis Study)**

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**Abstract**

Consumer behavior The Sharia Micro Institution Institution (LKMS) has unique characteristics related to product utilization decision making when it is associated with Islamic and conventional financial institutions. BMT Maslahah (BMTM) Sidogiri Pasuruan is one of the LKMS that provides Sharia-based financial services that cannot be separated from the perceptions and assessments of potential consumers using their products. Even though quantitatively there has been an increase in the number of consumers, BMTM has not made specific identifications related to the behavior of the target audience which could potentially be a challenge in the future. This study uses a qualitative approach, namely descriptive analysis and Interpretative Structural Modeling (ISM). The results showed that consumer behavior in BMTM is positive in the utilization of BMTM products. Understanding and positive attitude towards BMTM products is based on the motives of daily necessities and business development, besides the factors of acceptance of sharia values ​​in the form of blessing and economic justice when using BMTM products. The efforts of BMT Maslahah Sidogiri Pasuruan in building consumer loyalty to BMT by bringing services closer to the community, increasing the ratio of supervisors and discipline of supervision and developing several products according to community needs, as well as strengthening human resources.

**Keywords: Consumer Behavior, BMT- LKMS, Interpretative Structural Modeling**

**INTRODUCTION**

The rapid economic development in Indonesia, also followed by the community's growing awareness of the importance of financial transaction facilities that are not only based on aspects of transaction security, but also includes ideological values ​​in transactions. This awareness requires the public to choose suitable financial services in carrying out decision-making and / or behavior in the process of managing funds, contract models, and consumption behavior of the community, either individuals or organizations. The behavior of the community in carrying out the management of funds or financial transactions is currently influenced by religious values ​​that are believed to be a source of truth. In Islam, efforts to manage funds and financial transactions in sharia continue to be developed, one of which is the existence of Islamic Micro Finance Institutions (LKMS), especially Baitul maal wa Tamwil (BMT) that practices religious values ​​with sharia principles (Ferawati Ekaningsih , 2016)

Economic activity is always associated with production, distribution and consumption activities. In understanding how one's efforts to meet their needs with the resources they have, it is necessary to study consumer behavior to study how consumers behave and what factors influence the behavior (Kotler, 2008).

Consumer behavior in the LKMS environment, especially for BMT customers is also complex and cannot be easily predicted. As with consumer behavior on goods, consumers of financial services also experience changes, because consumer behavior can be formed and changed. Behavior starts from the formation of attitudes, which are tendencies that are learned in behaving in a way that is pleasant or unpleasant to an object. Attitude has 3 components, namely cognitive (knowledge), affective (attitude) and conative (behavior) of consumers. Behavioral positions and attitudes can change according to the situation, behavior can precede or follow the formation of attitudes (Schiffman & Kanuk, 2012).

Consumer behavior is also influenced by religion and beliefs of adherents. BMT customers as a religious community that bases their behavior in accordance with certain religious norms that are believed, can be greatly influenced by religion. Religion in this sense can be seen only limited to problems, beliefs, divinity and worship alone. Religiosity is manifested in various aspects of human life. Though religion has a significant influence on how consumers behave. To a certain degree from a certain dimension complex religion turns out to shape economic behavior, although its influence is not uniform among various Muslim societies.

The study of consumer behavior from various religious groups actually has important value to get a picture for LKMS industry players in increasing their market share. The establishment of LKMS in the community and pesantren, such as BMT Maslahah Sidogiri, shows that there has been acceptance of non-ribawi financial institutions.

BMT has a strategic role in spurring economic growth in Indonesia so as to realize an increasingly balanced economic structure. The other side of the phenomenon of BMT in Indonesia can deliver people's understanding of economic institutions in Islam. The study of Islamic economics before the emergence of BMT is still in a theoretical form that has not been implemented.

The establishment of BMT is actually an effort to implement sharia economy in stages and is an integrated endeavor to overcome the weaknesses of Muslims in the economic and welfare fields. The existence of BMT is expected to be able to realize a financial system that is competitive, efficient, and meets the precautionary principle. Besides that, its existence is expected to be able to support the real sector through real financing activities based on the results and real transactions in realizing justice and helping each other to achieve the economic prosperity of the people.

The success of financial institutions such as Bank Muamalat, triggered the growth of non-bank Sharia Microfinance Institutions (LKMS) such as Baitul Mal Wa-Tamwil (BMT), sharia capital markets, sharia mutual funds, sharia pawnshops, sharia insurance, sharia insurance institutions and economic institutions that run with sharia principles. The success and continuity of BMT is highly expected by Muslims to be able to realize their goals. Therefore, for BMT to survive and develop properly, it must have healthy characteristics in accordance with standards set by Bank Indonesia.

In Sidogiri Village, Krato Subdistrict, Pasuruan Regency, an LKMS named BMT Maslahah (BMTM) Sidogiri was established on July 17, 1997, which was originally called MMT Cooperative MMU (Maslahahh Mursalah lil Ummah). BMTM Sidogiri has proven its existence from year to year experiencing rapid development and progress both in the number of members, employees and number of service offices, as well as financial performance.

However, according to Ali (2002), if its success is not matched by market share, then the Micro Sharia Financial Institution industry (LKMS) in Indonesia, will have a crucial impact on the development of sharia banking. Therefore, the market share in LKMS in 2008 is different from previous years. In 2008, Bank Indonesia targeted a 5% market share of total national banking assets which is the implementation of the Blueprint for Development of Sharia Microfinance Institutions (LKMS). Concern that the target market of 5% has not been reached, it will be thought of among the government, practitioners, observers, researchers and Islamic financial academics.

BMT as one of the financial mediation institutions in the community must maintain customer confidence. Without trust from customers, BMT will not be able to run its business activities properly. Therefore, it is important for this institution to hold the principle of trust so that it can be trusted by customers. Trust arises through a long process so that customer satisfaction and loyalty emerge until both parties trust each other. If trust has arisen between BMT and customers, then efforts to foster cooperation will be easier. This condition will be beneficial for both parties. From the institution, it benefits from customer loyalty which is very useful for the survival of the institution. As for customers, they will get the right products to satisfy their choices.

Therefore, the effort to develop BMT is not enough just to be based on legal aspects and legislation but also must be oriented to the market or the community as service users (customers). This will affect people's perceptions and attitudes towards BMT. An important step that must be taken by BMT managers is to increase socialization through effective mass media, so that public knowledge about BMT is not only limited to product sharing. It is hoped that BMT customers will have more knowledge in making decisions about various types of products issued by BMT. Customers will have wise information related to BMT products.

According to Schiffman and Kanuk consumer behavior is a process that is passed by a consumer in finding, buying, using, evaluating and acting on the consumption of goods or services, as well as ideas that are expected to meet the needs of that person (Schiffman & Kanuk, 2012). The action is carried out through being directly involved in the process of obtaining, consuming, disposing of a product (goods or services).

The growth of BMTM Sidogiri's performance is quite high when compared to other Islamic financial products from conventional banks in the Pasuruan region. This difference raises a big question that there are variations in performance between BMT and conventional financial institutions, due to differences in customer behavior and the characteristics of service delivery agencies. Therefore, this study aims to understand how consumer behavior in BMT Maslahah Sidogiri Pasuruan and institutional efforts in building consumer loyalty.

**LETERATURE REVIEW**

Every expert has his views and considerations in determining the angle of study of consumer behavior. There are various terms in reading consumer behavior. Almost all the literature and opinions of economists mention the term consumer behavior as well as consumer behavior. So there is no specific term that distinguishes between consumer behavior with consumer behavior. In this study, the term consumer behavior is used because it is closely related to the Sharia Microfinance Institution (LKMS).

Consumer behavior of Sharia Microfinance Institutions (LKMS) today, always receives full attention in line with the growth of the Islamic financial industry. Various studies of consumer behavior in banking in general in Indonesia have often been carried out, both by professionals and academics. However, the study of consumer behavior of the Sharia Microfinance Institution (LKMS) is new. Seeing the importance of consumers of Sharia Microfinance Institutions (LKMS) and other Islamic financial services, a very deep and multidisciplinary study is needed.

Behavior consists of components of knowledge (cognitive), attitude (affective), and skills (psychomotor) or actions. Every action someone does in response is conceptualized from these three domains. Acts or a person's response to stimuli, based on some distant knowledge of these stimuli, how their feelings and acceptances in the form of attitudes towards the stimulant object, and how much his skills in carrying out or doing the expected action. Changes in behavior in the educational process, can occur through changes in knowledge, attitudes, skills or each directly influences behavior change (the latter condition can occur easily).

While behavior is not something that suddenly exists (given), but is a process of learning outcomes (informal, formal and non-formal). A person's behavior must change, assuming that change can occur in all three domains (knowledge, attitudes, skills) all at once or just one domain.

Suhaenah A. Suparno (2001), said that changes towards expected behavior can only be done through a deliberate process with a grand design/ strategy including the process of: Knowledge. The lowest level of hierarchical knowledge in cognitive taxonomy, is based on activities to remember various information that has been known, about facts, methods or techniques or to remember things that are rules, principles or generalizations. Knowledge is everything that is known based on the experience gained by every human being. Knowledge will continue to increase because of the experience or experience. Attitude, basically is someone's assessment of something. In attitude there are beliefs and perceptions that are built up through the process of experiencing and learning. Attitude is a person's feelings, thoughts, and tendencies which are more or less permanent about certain aspects of their environment. Attitude is an evaluative inclination towards an object or subject that has consequences namely how a person is dealing with the object of attitude. Skills, are physical activities carried out by someone who describe the ability of motor activities in the psychomotor area. Someone is said to master motor skills not only because they can do the thing or movement that has been determined, but also because they do it in a smooth and timely motion. In this case there is a tendency for the coordination of physical activity due to the recognition and flexibility of the body to be moved according to the provisions of the movements that should be carried out. This theory is used to understand consumer behavior in consumers of BMT Maslahah Sidogiri BMT Sharia Microfinance Institutions (LKMS) in the face of competition and increasingly high consumer demands in meeting the needs, desires and special treatment for consumers to get satisfaction and win the competition. In relation to consumer behavior of Sharia Microfinance Institutions (LKMS), BMT Maslahah Sidogiri which is engaged in Islamic microfinance services certainly has a high priority in respecting mutual respect and respect between ethnic, religious and racial differences in maintaining organizational stability. When organizations consist of different backgrounds, cultures and experiences, new creative and innovative ideas are able to sustain the minds of different people and can produce unique ideas and solutions to problems.

As for Leon G. Schiffman and Leslie Lazar Kanuk (2008) that the study of consumer behavior is basically intended to understand, what they do and why consumers do. The study of consumer behavior (consumer behavior) is a study of how an individual makes the decision to allocate available resources (time, money, effort, and energy) related to consumption. Phillip Kotler (2008) said that consumers have an interesting diversity to study because it includes all individuals of various ages, cultural backgrounds, education, and other socioeconomic justice. The study covers what they buy, why they buy, when they buy, where they buy, how often they buy, and how often they use it. Therefore it is very important to study how consumers behave and what factors influence the behavior of these consumers. For marketing Sharia Micro financial Institutions (LKMS)-BMT, consumer behavior is the study of how individuals, groups and organizations choose, buy, use and place goods, services, ideas or experiences to satisfy their wants and needs. Consumers in obtaining the goods and services needed do a process starting from searching, buying, utilizing, evaluating to continue to operate or move to other products or services. In general, consumers, both individually and in groups, go through three stages of consumption, namely the pre-consumption stage, when using the product, and after consuming the product. The first stage, before determining the use of goods or services to be consumed, consumers search various information, process and compare. In the second stage, consumers determine the products and services to be consumed. At this stage it will be known what are the reasons consumers consider in choosing products and services. The third stage, post-use of goods and service products. This stage is a form of consumer evaluation of the use of products and services whether satisfied or not. If consumers are satisfied with the use of products and services, it will be a loyal and most extensive buyer utilizing the product. Consumers will help promote experience and knowledge to other consumers. Conversely, if consumers are disappointed, then they will stop using the product and will have an unfavorable effect on product marketing. Consumers both individually and in groups in an organization have different characters and behaviors. Therefore a different approach is needed. The condition of consumers can also be different, sometimes taking an initiative, influencing other consumers, utilizing the end of the product, buying for resale and so on.

As an important step to understanding consumers, in order to meet the needs and desires of consumers, the goods and services industry can classify consumers into groups that have certain similarities, namely based on the location of gography, demographics, psychography, and behavior. Identifying the nature and behavior of consumers, product tastes, certain conditions desired is a way for marketers to get closer to consumer desires. Policy makers in deciding marketing should have the ability to develop strategies to market products and services by recognizing the characteristics of consumers in a certain form. Consumer behavior is classified as an initiator, influencer, decider, buyer and user. Initiators are consumers who behave as buyers have initiatives to use certain products or services. Influencers, consumers who transmit tastes through knowledge of the desired product and service. This consumer has a strong influence on other users. Information about the criteria given will be considered intentionally or not. Decider consumers, consumers are still in the stage of weighing in deciding whether to continue using or not, determine the products to be used and how to obtain products and services. Consumer buyers, are consumers who have ensured the use of goods and services purchased or consumed. Usually these consumers have done transactions with providers of goods and services. Consumer users, consumers are end users of products or services that have been transacted. Consumer behavior is caused by economic, sociological, psychological, and anthropological conditions in the lives of consumers as users of goods and services. In order to increase the use of goods and services by consumers, companies must recognize and understand these factors in the consumer environment. Consumer behavior is strongly influenced by the conditions and situations of the layers in which people are born and develop. This means consumers from different walks of life or the environment will have different assessments, needs, opinions, attitudes and tastes, so the decision making process in the purchase stage will be influenced by several factors. The factors that influence consumer behavior consist of cultural factors, social factors, personal factors and psychological factors

Meanwhile, according to Ismail Nawawi Uha (2014) explained that one of the main approaches in examining consumer behavior is the Interpretative Structural Modeling (ISM) approach. This approach explores deeply consumption behavior and the underlying things. The information obtained is done through lengthy interviews and Focused Group Discussions (FGD) to understand what a product or service means to consumers and what consumers feel and experience when buying and using it.

**RESEARCH METHOD**

The data in this study are primary collected through interview techniques on 111 BMT Maslahah consumer informants and also 3 (three) BMT experts namely, Dr. Ali Hamdan, MEI, H. Syaifudin Zuhri, MEI and H. M. Taufik. While this research model uses a qualitative approach with descriptive analysis method used to understand deeply and describe the conditions of information needs of consumer behavior in Baitul Mal Wa Tamwil (BMT) Maslahah Sidogiri Pasuruan. In addition, this study also uses Interpretative Structural Modeling (ISM) to analyze the needs of the development chain at BMT Maslahah Sidogiri Pasuruan. The basis for decision making in ISM techniques is groups. Structural models are produced to capture complex problems of a system, through carefully designed patterns using graphics and sentences. Through ISM techniques, mental models that are not clearly transformed into a system model that looks (visible).

The reason for the research using the Interpretative Structural Modeling model is a model that is able to support qualitative research analysis by presenting a hierarchy of elements that are able to photograph complex problems of a Sharia Microfinance Institution (LKMS) -BMT system using graphical form.

**RESULT AND DISCUSSION**

**1. 1. BMT Consumer Behavior Maslahah Sidogiri**

BMT Maslahah Sidogiri Pasuruan's consumer behavior can be mapped into two, namely consumer behavior coming from Alumni and non-alumni. The establishment of BMT Maslahah Sidogiri is inseparable from the role of the alumni. Starting from the concern of Miftahul Ulum Madrasyah teachers who saw the reality of community behavior which tended to pay less attention to sharia principles in the field of muamalah that carried out economic practices that led to ribawi which was forbidden by religion. Therefore, Sidogiri Islamic Boarding School alumni have the initiative of establishing cooperatives and then developing BMT Maslahah Sidogiri.

Consumer Behavior originating from Sidogiri Islamic Boarding School Alumni is on understanding and positive attitudes towards BMT Maslahah products based on the motives of daily necessities and business development, besides the factors of acceptance of sharia values ​​in the form of blessing when using BMT Maslahah products. BMT Maslahah product introduction is sourced from alumni friends, friends or work colleagues, family, and neighbors in addition to proactive introduction of activities from the institution. Further information to confirm the initial information at the time of product introduction, is done by direct confirmation by visiting the BMT Maslahah, which minimizes disruption or misperception of financial services.

In addition to alumni, BMT consumers Maslahah Sidogiri also come from outside the pesantren environment. Behavior of BMT Maslahah financial service users coming from non-alumni includes a proper understanding of the product, a positive attitude towards products originating from BMT Maslahah, and awareness of acting in the form of selecting and using BMT Maslahah products. Understanding and positive attitudes towards BMT Maslahah products are based on the motives of daily necessities and business development, in addition to the factors of acceptance of sharia values ​​in the form of blessing, but the motive of faith is not the driving force for the use of BMT Maslahah sharia products.

Based on interviews with consumers can be known several characteristics of BMT Maslahah consumers. Some background characteristics can be known from gender, age, level of education, occupation, and participation in learning in Islamic boarding schools. Overall consumers of BMT Maslahah are Muslim. The heterogeneity of people's backgrounds makes understanding of their religion also diverse. Consumers of BMT Maslahah are mostly male, and a small proportion are female. Generally, people who have family. The age range of consumers is between 20 to 64 years. Most are in the productive age group, aged 35-49 years.

The level of education of BMT Maslahah consumers varies from elementary school graduates to tertiary institutions. Formal education is pursued both inside and outside the boarding school. The community groups of high school graduates and elementary school graduates are the largest group of consumers, while a small proportion are junior high and college graduates. From this higher education group consumers are educated both from Diploma I and Bachelor graduates.

The development of the BMT Maslahah has also influenced an increasingly diverse number of boarding schools or santri alumni outside. More and more community groups outside pesantren alumni are entrusting or utilizing BMT Maslahah services. Even the latest developments show that the majority of BMT Maslahah consumers are dominated by non-alumni groups. This condition shows the trust of the community outside the large Islamic boarding schools towards BMT Maslahah.

When viewed from a work or professional background, consumers are also very diverse. Various backgrounds from formal and informal work are the backgrounds of consumers. The largest group of BMT Maslahah consumers are company or factory employees, entrepreneurial groups, and Teachers. What is interesting is that quite a large number are groups who do not work in this case are housewives. Other groups are from farmers, students, government employees (village officials), farm workers, factory workers, as well as groups that really do not work (unemployed). This condition shows that BMT Maslahah has been accepted by many parties from professional or occupational backgrounds.

**1.2 Element Structure Model and BMT Maslahah Development Strategy**

Through ISM techniques, mental models that are not clearly transformed into a system model that looks (visible). In this case the structure of the elements in the development of the BMT Maslahah is modeled according to the needs needed in the development of the BMT Maslahah.

The development of BMT Maslahah can be indicated in the increasing number of consumers and the higher quality of service as a consequence of organizational health. Both provide both direct and indirect influence in influencing consumer behavior. Based on studies and discussions with experts who are BMT practitioners and academics it can be concluded that there are two important elements related to the development of BMT Maslahah. These two elements are elements in the form of decision-making factors on product use & BMT loyalty and elements that cause problems in the development of health / organizational performance of BMTs.

Based on the results of the study, and the findings of consumer interviews and directional discussions with experts obtained factors that are sub-elements of the two elements that can be described as follows:

Table 1.1. Elements and Sub-elements related to BMT Development

|  |  |  |  |
| --- | --- | --- | --- |
| **Elements in the form of decision-making factors for product use and** **BMT loyalty** | | **Elements that cause problems in developing the health/performance of BMT organizations** | |
| **No.** | **Sub-element** | **No.** | **Sub-element** |
| 1 | Product Attractiveness Offered | 1 | Quality of Service to External Customers |
| 2 | Attractiveness Rewards/Benefits Benefits Provided | 2 | Competence and Capability of Organizational HR |
| 3 | Service Satisfaction | 3 | Service Quality and Internal Customers |
| 4 | Awareness of Sharia Principles | 4 | Financing Risk Management Practices |
| 5 | Influential Reference Leads | 5 | Third Party Fund Management Practices |
| 6 | Advantages of Competitors | 6 | Leadership Quality |
| 7 | Trust in HR | 7 | Clarity of Vision and Organizational Orientation |
| 8 | Transfer Costs to Other Financial Institutions | 8 | Clarity of Control Systems and SOPs for Activities |
|  |  | 9 | Ability to Adapt and See Opportunities |

**1.3 Structural Models of Maslahah BMT Development Elements**

Decision making referred to as described previously are the factors that are sub-elements of the decision making process in the use of BMT Maslahah products by consumers. Based on a literature review and the results of interviews with informants can be described as previously stated that the elements of decision making are as shown in the following table:

Table 1.2. Sub-element Decision Making Product Use and Loyalty

Sub-element Code

E1 Product Attractiveness Offered

E2 Attraction Attraction / Benefits Benefits Provided

E3 Satisfaction with Service

E4 Awareness of Sharia Principles

E5 Influential Character Reference

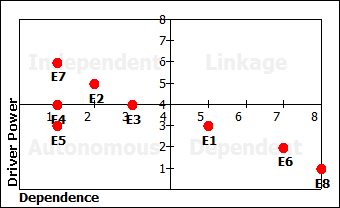
E6 Excellence from Competitors

E7 Trust in HR

E8 Transfer Costs at Other Financial Institutions

Furthermore, based on the assessment activities of the resource persons and experts related to the decision-making element, the results of the assessment are based on the context of influence and relations between sub-elements. Furthermore, the assessment results are arranged in the form of initial Structural Similarity Index (SSIM). The initial SSIM is structured based on the relationships and interrelationships of the factors which are sub-elements of consumer decision making.

Diagram 3.1. DP-D matrix decision on the use of Products



Based on the diagram, it can be explained that the whole trust sub-element in BMT Maslahah HR holds the key that is able to move and influence other sub-elements, in this case the attractiveness of benefits and other sub-elements such as service satisfaction and awareness of the use of sharia products. This means that in the decision making process of using BMT Maslahah products, trust in HR is able to move and influence other sub-elements to make the decision making process using BMT Maslahah products.

In this case, the awareness of sharia principles is a sub-element group of middle categories in influencing and driving the decision making process of the use of BMT Maslahah products. As for the advantages of competitors and also the moving cost sub-element is a factor that has low mobility and dependability or dependence compared to other elements in influencing decision making on the use of Maslahah BMT products. Meanwhile, in terms of the Structural Dynamics of Development Problems, the dynamics of the problems referred to as described previously are aspects or factors that are sub-elements in the process of restructuring or BMT Maslahah performance. Based on a literature review and the results of interviews with informants can be described as previously stated and problems in the health of the BMT Maslahah organization can be shown in the following table:

Table 1.3. Dynamics Sub-elements of Organizational Health Problems

Sub-element Code

E1 Quality of Service to External Customers

E2 Competencies and Capabilities of Organizational HR

E3 Quality of Service and Internal Customers

E4 Financing Risk Management Practices

E5 Third Party Fund Management Practices

E6 Quality of Leadership

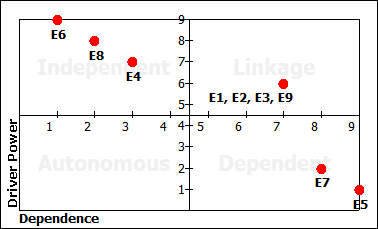
E7 Clarity of Vision and Organizational Orientation

E8 Clarity of Control Systems and Activity SOPs

E9 Ability to Adapt and See Opportunities

Furthermore, based on the assessment activities of the resource persons and experts related to the elements of health / organizational performance, the results of the assessment are based on the context of influence and relationships between sub-elements. Then the assessment results are arranged in the form of initial Structural Similarity Index (SSIM). The initial SSIM is structured based on the relationships and interrelationships of factors which are sub-elements of the health / performance of the organization. Furthermore, the initial SSIM which is a letter notation is converted to binary numbers so that it becomes a Reachability Matrix (RM). Then, considering the power of movement and its independence, the results of the revised RM matrix are then made into a structural model of the Dynamics of Organizational Health Problems in the form of a graph shown in the diagram as follows:

Diagram 3.2. DP-D matrix decision on the use of Products



Based on these graphs it can be seen that the Quality of Leadership (E6) has the highest level of Control (Driver Power) and the Level of Freedom (Independence), while the Third Party Fund Management Practices (E5) are sub-elements which have the lowest Driver Power. This shows that E5 is a sub-element that is able to be influenced but cannot influence, and vice versa, E6 is a sub-element that is difficult to be influenced. In this case, E6 is a sub-element that has a very high influence in solving the problem of developing health / organizational performance of BMTs. From the results of modeling using Interpretative Structural Modeling (ISM) the diagram drawings are shown in the figure as follows:

Chart 3.3. Structural Model of Dynamics of Organizational Health Problems

Praktik Manajemen Resiko Pembiayaan

Mutu Kepemimpinan

Kejelasan Sistem Pengendalian dan SOP Kegiatan

Mutu Pelayanan Pada Pelanggan Eksternal

Kompetensi dan Kapabilitas SDM Organisasi

Mutu Pelayanan dan Pelanggan Internal

Kemampuan Beradaptasi dan Melihat Peluang

Kejelasan Visi dan Orientasi Organisasi

Praktik Manajemen Dana Pihak ketiga

From the above structure it can be seen that the sub-element that has a very high ability in influencing the health problems of an organization is a reference to the quality of leadership, so to develop its business, BMT must have a strengthening of leadership quality carried out to the institution. Based on the chart it can be explained that the quality sub-elements of BMT Maslahah Leadership hold the key that is able to move and influence other sub-elements in this case Control of the SOP control System and Activities and other sub-elements such as Risk management practices. This means that in the process of solving problems to make the organization healthy, the BMT Maslahah leadership model must be able to move and influence other sub-elements.

In this case referring to Chart 3.3, it can be explained that Adaptability, internal customer service quality, HR competencies and capabilities, and the quality of external customer service are sub-elements of the middle category in influencing and driving the organizational / organizational health / BMT Maslahah process. The clarity of the vision and also the sub-elements of management and third parties is a factor that has low mobility and dependability or dependence compared to other elements in influencing the process of solving the problem, especially the health and organizational performance of the BMT Maslahah.

Efforts to improve and develop BMT Maslahah as a microfinance institution that serves the community is a must. This necessity is caused by the fact that the number of BMT Maslahah roles actually contributes to the people's economy. Sharia principles are reflected in the form of acceptance by the public that BMT Maslahah has practices of justice, expediency, and convenience and is in favor of the small community continues to be fostered.

The development of the BMT Maslahah organization should be based on efforts to increase the number of consumers which is reflected in the increasing positive consumer behavior in the form of product loyalty and efforts to improve organizational health and performance. Both of these are important factors in portraying the services of sharia-based financial institutions that are easily accessed by the community while providing the role of empowering the community. In addition, efforts to enhance organizational development must be truly based on the actual problems faced by BMT Maslahah while looking at the conditions of internal and external environmental challenges.

Based on the structuring of factors or sub-elements on how the decision making process in the use of BMT Maslahah products and the dynamics of problems in organizational health and organizational performance, alternative scenarios and organizational development strategies for BMT Maslahah can be arranged. In strengthening the loyalty of the use of products by consumers and in the context of developing the acceptance of BMT Maslahah products by potential consumers, the priority strategies that can be developed are:

First, increase trust in HR through strengthening the capacity and capabilities of BMT Maslahah HR. Strengthening the capacity and capability of BMT HR Maslahah can be done by improving the system of planning, recruitment, selection and placement of HR in a professional manner based on actual needs.

Second: increase the realization of the attractiveness of benefits / benefits provided by BMT Maslahah. The realization is in the form of careful and precise translation of service implementation based on the principles of shari'a and service satisfaction using a customer satisfaction oriented approach based on Integrated Quality Management (MMT).

Third: strengthen relationships with influential community figures who become community references and differentiation clearly strengthens the attractiveness of the products offered. BMT Maslahah socialization and silaturrahim as one of the media for facilitation and empowerment of Muslims must be carried out continuously for pesantren leaders and other reference groups.

While efforts to solve the problem of strengthening the health / performance of BMTM organizations, the strategies that can be developed are:

First: improve leadership quality at all levels of management and organizational structure of the BMT Maslahah. Strengthening leadership quality translates into capabilities and competencies for achieving a clear vision, leadership that involves and empowers members of the organization, sensitivity to environmental dynamics that challenges the development of the BMT Maslahah, and capabilities and competencies in carrying out organizational management.

Second: strengthen the Implementation of Control Systems and SOPs for activities and practices of financing risk management. As an organization providing financial services, strengthening implementation must be focused on efforts to clarify the BMT Maslahah business process and translate it in the form of standardization of all processes and activities in the form of SOP especially those related to the core BMT Maslahah business.

Third: increasing the ability to adapt and see opportunities, quality of service to internal and external customers, and structuring of professionalism of human resources. The improvement of service quality must be oriented towards external customers, as well as members of the organization, in this case all organizational HR as external customers. Satisfaction will give a positive meaning to the health of the organization because it becomes a motive driving performance.

Strategy development as stated earlier can be interpreted in the perspective of the priority of time or capability of resources owned by the BMT Maslahah institution. In this context if there are limited resources, the priorities submitted as a strategy for developing the BMT Maslahah are based on time. For example the first priority is the strategy that will be implemented in the first year and evaluates at the end of the year to recommend activities in the second year simultaneously or simultaneously with the implementation of the second priority strategy.

In addition, these priorities must be elaborated and coordinated both in strengthening the decision-making elements of product use and health / organizational performance. Synergy must be carried out to facilitate the mobilization of limited resources to the Maslahah BMT organization to maximize the development strategy chosen as a priority. Synergy must also be managed in a management that is simple, measurable, planned, can be realized, and based on a clear timeline of performance. The commitment of all parties or stakeholders of BMT Maslahah is a big lever for the successful implementation of the strategy.

**CONCLUSIONS**

Consumer behavior in BMT Maslahah Pasuruan includes a proper understanding of the product, a positive attitude to the product, and awareness of acting in the form of selecting and using BMTM products. Understanding and positive attitude towards BMTM products is based on the motives of daily necessities and business development, besides the factors of acceptance of sharia values ​​in the form of blessings when using BMTM products. Decision making is done after evaluation of further information search with the biggest use is savings or savings, loans or both savings and savings forms while loyalty is formed after use due to positive confirmation in the form of satisfaction with the realization of the services offered.

BMT's efforts in building consumer loyalty to BMT Maslahah Sidogiri Pasuruan by bringing services closer to the community include increasing trust in BMT HR, increasing the realization of the attraction of rewards, and strengthening relationships with influential figures in the community. Whereas to improve organizational performance the things that can be done are Improving the Quality of Leadership, Strengthening the Implementation of Control Systems and SOPs for activities and practices of financing risk management, and increasing the ability to adapt and see opportunities.

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