



Marketing Strategy on Hasanah Saving Products at KSPPS Berkah Mitra Hasanah Semarang

Nurudin

Universitas Islam Negeri Walisongo Semarang, Semarang, Indonesia.
nurudin@walisongo.ac.id

Abstract

Purpose - This study aims to find out what a hasanah savings product is and the marketing strategy implemented by KSPPS Berkah Mitra Hasanah Semarang.

Method - This research is a type of field research conducted at KSPPS Berkah Mitra Hasanah Genuk Semarang to explore relevant data or primary and secondary data sources. The author collects data by interview, observation, and documentation. The collected data is then analyzed by analytical descriptive method.

Result - The marketing strategy carried out by KSPPS Berkah Mitra Hasanah is advertising by KSPPS Berkah Mitra Hasanah in the form of brochures, internet, MMT and souvenirs. In addition to advertising, there is also personal selling, in practice marketing KSPPS Berkah Mitra Hasanah serves and influences, offers, and directly disseminates its products to partners. There is also publicity carried out by KSPPS Berkah Mitra Hasanah through tausiyah activities at the school foundation which is a mandatory activity once a month in the last week of the month accompanied by door prizes.

Implication - This research can be used as a reference in marketing KSPPS Berkah Mitra Hasanah hasanah savings products.

Originality - The marketing strategy used in marketing KSPPS Berkah Mitra Hasanah hasanah savings products in Semarang is through advertising in the form of brochures, internet, MMT and souvenirs, besides that there are tausiyah activities and door prizes.

Keywords: Strategy, Marketing, Hasanah Savings.



Introduction

Every business must devise a strategy to achieve its goals. During the execution of its strategy, the company must track the results and monitor new developments in its internal and external environment. Porter defines strategy as the creation of a unique and valuable position that includes a different set of activities (YENTI, n.d.).

A company's strategy must include a marketing strategy that cannot be separated from aspects of marketing, target markets, direction and movement of marketing activities in accordance with the development of a marketing role centered on the needs, desires, and satisfaction of a customer. On the other hand, according to Philip Kotler Marketing defines as a social and managerial process of individuals or groups in getting what they need and want through the process of creating, offering and exchanging everything of value (value) with other people or groups.

Kotler also concludes that the formulation of marketing strategies will provide a great start for strategic thinking. According to Michael Porter, there are several types, namely: first: business units work hard to achieve the lowest production and distribution costs, so that prices are lower than competitors and get a lower market share. Second: differentiation, namely business units concentrate on achieving the best performance. in service, quality, style and technology in providing benefits to customers which is an important assessment in a market. Third: focus, namely the business unit focuses on one or more narrow market segments, rather than pursuing a larger market. So according to Porter.

The development of the Islamic financial system is marked by the establishment of various Islamic financial institutions and the issuance of various sharia-based financial instruments. Around the 1960s, many Muslim scholars from Islamic countries had begun to review the application of the European legal system into the financial industry and at the same time introduced the application of Islamic sharia principles in the financial industry. Globally, the average growth of the Islamic finance market in recent years has



ranged from 15 to 20 percent. Sharia-based financial institutions now reach more than 300 institutions operating in 75 countries (Bank & Lembaga Keuangan Syariah - Andri Soemitra, M.A. - Google Books, n.d.)

In its current development, there are two types of Islamic financial institutions, namely Islamic financial institutions in the form of banks consisting of Islamic Commercial Banks (BUS) and Sharia Business Units (UUS). While non-bank Islamic financial institutions include Sharia Insurance (US), Baitul Maal Wa Tamwil (BMT), Sharia Savings and Loans Unit (USPS). The basic function of Islamic financial institutions is an intermediary or intermediary institution that connects parties who have excess funds with parties who lack funds (Yuningrum, 2012)

One of the non-bank Islamic financial institutions that can connect parties with excess funds and those who lack funds, namely Baitul Maal Wa Tamwil (Nurudin, 2017). Baitul Mat Wat Tamwil (BMT) is a sharia microfinance institution that aims to overcome the obstacles experienced by small and regional communities. With the existence of BMT, at least it has several important roles to provide guidance and funding for small businesses for the surrounding community. BMT must be active in carrying out its role as a sharia microfinance institution, for example by always providing assistance, guidance, counseling and supervision of the business carried out by customers or society.

This Islamic microfinance institution initially focused on improving the quality of economic business for the welfare of its members (the surrounding community) through capital loans. With this capital loan, it is hoped that it can establish an economy for the borrower. In order to achieve this goal, BMT has the following roles and functions: 1. Identify, mobilize, organize, encourage and develop the potential of members; 2. Mobilize and mobilize community potential in order to improve the welfare of members or customers; 3. Being an intermediary (mediator) especially in the distribution of social funds, while its function is to receive zakat, infaq, shadaqah and other funds which will then be distributed to groups in need.



The presence of BMT in the midst of society makes an extraordinary contribution to the economic growth of this nation, especially to partners such as traders, breeders and farmers who are engaged in small businesses with not too large a capital, as time goes by more and more BMTs and KJKS have sprung up. one of them is BMT Mitra Hasanah Genuk Semarang which operates based on sharia principles, while the products offered do not violate sharia principles, one of which is hasanah savings products or better known as simhas arisan partners hasanah. This savings is packaged for members or customers in the form of an arisan where members or customers make payments once a month in the amount of 100.

BMT Mitra Hasanah Genuk also has several other savings products such as Sirela (Voluntary Savings), Syi'ah (Shari'ah Savings), Saja'ah (Mudharabah Futures Savings), Sisidik (Educational Savings), Sisuqur (Sacrifice Savings), Sizawa (Zsiarah and Travel Savings) and Siarafah (Hajj Savings). Thus BMT Mitra Hasanah applies strategies to market its products so that their products can be known by the public. The definition of marketing strategy is a statement that gives instructions about the direction of the goals of various important efforts to achieve the goals to be achieved. Therefore, strategy is closely related to the general public such as outsiders. The scope of the BMT is strategically located on the edge of the road and is in direct contact with community mobility, namely close to schools and markets as well as residential areas. BMT Mitra Hasanah provides a breakthrough product that is different from its competitors, namely the hasanah social gathering product where the system is very easy, profitable and in accordance with principles.

Based on this background, the main problems can be taken for further study. The problems in this research are: 1What is the hasanah arisan savings product at KSPPS Berkah Mitra Hasanah Genuk Semarang?; What is the marketing strategy at KSPPS Berkah Mitra Hasanah Genuk, Semarang?

Literature Review

Marketing Strategy



Strategy is an overall approach related to the idea, planning, execution of an activity within a certain period of time. In a good strategy there is a work team, has a theme, identifies supporting factors in accordance with the principles, a strategy that is planned on the basis of the goals to be achieved so that in achieving a strategic goal provides an overview of how to achieve these goals, the company established must have a goal and different processes, although basically the purpose of each company is the same, namely trying to generate maximum profit or profit from the exchange of goods or services of the company (Pengaruh et al., 2020)

The word strategy comes from the Greek language, namely *strategos* which is taken from the word *stratos* which means military and *Ag* which means to lead. Strategy is a game plan to achieve it. In the Indonesian dictionary, strategy is a science to use resources to implement certain policies.

Rangkuti (2005) describes a good understanding of the concept of strategy and these concepts are as follows (Analisis Swot Teknik Membedah Kasus Bisnis - Freddy Rangkuti - Google Books, n.d.):

- a. Distinctive Competence, namely the actions taken by the company in order to be superior compared to its competitors.

A company that has strengths that are not easily imitated by companies that have distinctive competence which describes the specific capabilities of an organization. There are two distinctive competence identifications in an organization, namely the expertise of the workforce and the ability of resources. These two factors cause this company to be superior compared to its competitors.

- b. Competitive Advantage, namely specific activities developed by the company to be superior to its competitors. Competitive advantage is due to the choice of strategies made by the company to gain competitive advantage, namely cost leadership, differentiation, and focus.



In this case, the company can gain a higher competitive advantage compared to its competitors if it can provide a lower selling price than the price given by its competitors with the same value or product quality.

Companies can also carry out a differentiation strategy by creating a perception of a certain value in consumers. For example, perception against competitive advantages in accordance with the expected target market and segmentation.

Marketing according to the American Marketing Association is planning and implementing plans for pricing, promoting and distributing ideas, goods and services to create exchanges that satisfy individual and organizational goals. The role of marketing today is not only to convey products or services to the hands of consumers but also how these products or services can provide satisfaction to customers by generating profits. The goal of marketing is to attract new customers by promising superior value, setting attractive prices, distributing products easily, promoting effectively and retaining existing customers while still adhering to the principle of customer satisfaction (Manajemen Pemasaran - Agustina Shinta - Google Books, n.d.). In order to achieve the company's goals, each company needs to be aware of the factors that determine success and failure in its journey to business competition. These factors can be sourced from within or outside the company. In developing a marketing strategy, it is necessary to pay attention to the marketing environment. The internal environment includes the resources owned by each company, both from the capabilities of human resources, machine tools, company policies, and so on. The external environment includes consumer conditions, government policies, competition between companies. So the company must be able to take a stand from any changes in the elements of the environment (Jasmani & Sunarsi, 2020).

Marketing is the main function of a company. All companies are trying to produce and market a product or service for consumer needs. And financial success depends on its marketing capabilities. Marketing is concerned with identifying and meeting the needs of people and society. Because one of the shortest definitions is meeting needs profitably. The American Marketing



Association offers the following formal definition, Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and managing customer relationships in a way that benefits the organization and its shareholders (Teuku Umar & Jalil, 2018)

Basically marketing activities include: Pressure on customer desires, Companies first determine what consumers want and then manufacture and deliver products to meet consumer needs and wants, Profit-oriented management, Planning is oriented towards long term results, based on new products, tomorrow's market and future growth. The emphasis is on the wishes of the buyer.

According to the view of Islam in outline it can be said that marketing in Islam or sharia marketing is a business strategy and all company activities include the entire process, creating, offering, exchanging value from a producer, individual, or one of the companies that are in accordance with Islamic teachings (Studi Analisis Terhadap Strategi Pemasaran Produk Simpanan Sajaah Pada BMT Mitra Hasanah Genuk Semarang - Walisongo Repository, n.d.)

Marketing in the view of Islam is an application of strategic discipline in accordance with the values and principles of sharia. The idea of sharia marketing itself was issued by two experts in the field of marketing and sharia. They are Hermawan Kartajaya, one of fifty teachers who have changed the future of the marketing world together with Philip Kotler and Muhammad Syakir Sula, one of the six holders of professional Islamic insurance degrees as well.

Marketing is the spirit of a business institution, everyone who works in the institution is a marketer who brings integrity, identity and corporate image. An institution that carries out sharia marketing is a company that is not related to a business that contains elements that are prohibited by sharia, namely the gambling business, usury and haram products. However, even though the company's business is not related to prohibited business activities, sometimes



the tactics used in marketing their products still use prohibited and unethical methods.

Furthermore, Hermawan describes the characteristics of sharia marketing which consists of several elements, namely:

a. Theistic (Rabaniyan)

One of the characteristics of sharia marketing that is not known in conventional marketing is its religious nature which is considered important and colors marketing activities so as not to fall into actions that harm others. A sharia marketer believes that God is always near and watches over him when he is doing various forms of business and is also sure that in the hereafter God will hold him accountable and reward him for what he has done while in this world. As the word of God in QS. Al-Zalzalah verses 7-8:

Sharia marketer in addition to submitting to the rules of sharia law, also always stay away from all prohibitions voluntarily, resignedly, driven by whispers from within, not coercion from outside. Therefore, if one day lust overwhelms him, then he will always keep his heart alive, and radiate the light of goodness in all his business activities.

b. Ethical (Akhlaqiyyah)

Another specialty of Sharia marketing, apart from being theistic, is also because it puts a high priority on moral and moral issues in all activities. Thus, Sharia marketing is a marketing concept that prioritizes moral and ethical values, no matter what religion, because of the universal values taught by all religions. Therefore, this should be a guide for Sharia marketing to always maintain morals and ethics in every word, behavior, and decisions. Sincerity to always live clean physically and mentally is one way to achieve degrees of glory in the sight of Allah SWT.

It is stated in the Qur'an. In his word Surah Al-Baqarah verse 2.

c. Realistic (al-waqi'iyah)

Sharia marketing is not a rigid concept, but sharia marketing is a flexible marketing concept as is the flexibility of Islamic sharia that underlies it. Sharia



marketers are professional marketers with a clean, neat and unpretentious appearance. Whatever the model or style of clothing he wears. Work by prioritizing religious values, moral aspects, piety, moral aspects and honesty in all marketing activities.

Understanding Marketing Strategy

Marketing strategy is basically a comprehensive, integrated and unified plan in the field of marketing, which provides guidance on the activities to be carried out to achieve the marketing objectives of a marketing. In other words, marketing strategy is a set of goals and objectives, policies and rules that provide direction to the company's marketing efforts from time to time, at each level and their references and allocations, especially as the company's response in facing the competitive environment and conditions. always changing.

Marketing strategy has a very important role in the success of organizational goals. Because it contains a clear picture or guideline and it's up to what to do in using the opportunities and opportunities to multiple target markets. Marketing strategy, among others, is needed to determine which consumers are targeted. This means that with a marketing strategy, marketing managers can identify certain consumers as targets. So that it can be known what kind of satisfaction is expected by the consumer. Then identify their desires in order to determine the combination and elements of the marketing mix (product, price, distribution and promotion) so that the marketing program runs effectively.

The stages in designing and formulating a marketing strategy are:

a. Target consumers

The first stage in the formulation of a marketing strategy is to determine the target consumers. Marketing efforts will be more successful if they are aimed only at specific consumers, and not society as a whole. The intended consumers are individuals who must be served by the company satisfactorily.

b. Determine consumer desires



An effective marketing strategy requires a knowledge of consumer desires that are shown to the benefits of goods. If the company has determined who is its consumer audience, the next step is to determine or find out what the consumers want and their expectations for a product. The marketing strategy will be successful and product sales will be raised if in producing the product, the company first seeks information about the wishes of potential buyers. To find out what the needs, wants and expectations of the consumer audience can be done with marketing research.

Market Segmentation

A broad and fairly broad market in the form of people or organizations which of course will have very diverse or heterogeneous conditions (Tania dan Diah Dharmayanti, 2014). So market segmentation is an attempt to group markets from heterogeneous markets into homogeneous market parts (Hidayat, 2017)

Or according to Kotler, there is no specific way to segment a market. A marketer must try market segmentation variables. The following is a market segmentation based on geography, demographics, psychographics and behavioristics.

a. Geographical Market Segmentation

Market segmentation according to geography needs to divide the market into different geographical units such as states, provinces, regions, regions, cities, villages, the company may decide to operate in one or several regions but pay attention to variations in needs and the geography.

b. Demographic Market Segmentation

Demographic market segmentation is the division of the market into groups based on demographic variables such as age, gender, population, number of families and nationality.

c. Psychographic Market Segmentation



In this segmentation, buyers are divided into different groups based on their social class, lifestyle and personality traits. People in the same group may exhibit very different psychographic profiles.

d. Behavioristic Market Segmentation

In Behavioristic segmentation, consumers are divided into groups based on their knowledge, attitude, use or response to a product. Many marketers argue that Behavioristic variables are the best starting point for segmenting market.

The purpose and benefits of market segmentation is that the company must group the market according to its characteristics, of course it has important short-term and long-term goals so that the company can develop according to its plans, the company's goals for market segmentation include: So that it is easy to do market analysis; So easy in market grouping; and So that service to buyers is better.

So that marketing objectives are more effective and more efficient, namely greater sales results and relatively small or low costs.

Target Market

The target market is choosing one or more market segments to enter by evaluating various segments, deciding which segments and segments to target (Karamoy, 2013).

In deciding the target market, the company can take three strategies including:

a. Undifferentuated Marketing

In this strategy the company tries to develop a single product that can satisfy the desires of all or many people. This strategy is not widely used by companies.

b. Differentiated Marketing



This strategy can be used by companies. Here the company tries to identify certain buyer groups (market segments) by dividing the market into two or more groups.

c. Concentrated Marketing

The company only concentrates its efforts on one or a few groups of buyers so that the company develops products that are more ideal for that group.

Marketing Mix

The marketing mix is a tool for marketing which consists of various elements of a marketing program that need to be considered so that the implementation of the applied marketing strategy and positioning can run successfully. The marketing mix for goods that we know so far is different from the marketing mix for service products. This is related to the differences in the characteristics of services and goods as previously discussed. The product mix includes the 4P: product, price, place and promotion. As for the services of these four things, it is still considered insufficient (Nuryunita, n.d.)

Marketing experts add three more elements: people, processes and customers service. Thus, the elements of the service marketing mix consist of seven things, namely:

a. Product : what kind of service do you want to offer

The product is the whole concept of a process object that provides some value to consumers. What needs to be considered in the product is that consumers do not only buy the physical product but buy the benefits and value of the product which is called "the offer". Especially in service products that we know do not cause the transfer of ownership and service providers to consumers.

b. Price : what is the pricing strategy

Pricing strategy is very significant in providing value to consumers and influencing product image, as well as consumer decisions when buying. Pricing is also related to revenue and influences supply or marketing channels.



However, the most important thing is that pricing decisions must be consistent with the overall marketing strategy.

Meanwhile, the factors that influence price determination are service positioning, company objectives, level of competition, service life cycle, demand elasticity, ordinary structure, resources used, general economic conditions and service capacity.

c. Promotion : how the promotion should be done.

This thing needs to be considered in the promotion is the selection of the promotion mix. (Langdon et al., 2018) The promotion mix consists of:

The role of advertising in marketing services is to build awareness of the existence of the services offered, increase consumer knowledge about the services offered, persuade potential consumers to buy or use these services and differentiate the company from other companies that support the positioning of services.

Some of the advertising objectives are informational advertising, persuasive advertising, reminder advertising and reinforcement advertising. There are several choices of media that can be used for advertising including newspapers, magazines, radio, television, billboards and direct mail.

Personal selling has a very important role in the marketing of services (Kegiatan Komunikasi Pemasaran Pada Era Pemasaran Masa Kini & Kusniadji, 2018), because: Personal interaction between service providers and consumers is very important; These services are provided by people not by machines; and People are part of the product and service. The nature of personal selling is said to be flexible because the sales force can directly adapt the sales offer to the needs and behavior of each potential buyer. In addition, salespeople can also immediately find out the reaction of potential buyers to sales offers. So that adjustments can be made on the spot at the same time.

Sales promotion are all activities intended to increase goods or services from producers to final sales (Tepak & Bisnis, 2014). Point of sales promotion consists of brochures. Overtime information and others.



Public relations involves trying to stimulate positive interest in the organization and its products by providing news releases, holding press conferences, hosting special events, and sponsoring media coverage activities by third parties (Ardhoyo, 2013).

Recommendations from other customers are usually considered more credible than promotional activities originating from the company and can greatly influence the decisions of others to use or avoid a service, the more actively they seek and rely on word of mouth to assist their decision making (Janny et al., 2015)

This category includes letters, emails, and text messages. These channels provide the potential for personalized messages to be delivered to a limited number of specifically targeted segments (Pemasaran Langsung Dan Iklan Terhadap Minat Beli Konsumen et al., 2015). This direct strategy tends to work when the marketer has a detailed database of information about customers and prospects.

- a. Place : how will the service delivery system be applied?

Place in service is a combination of location and distribution channel decisions. In this case, it relates to how to deliver services to consumers and where the strategic location is.

- b. People : the type of quality and quantity of people who will be involved in providing services

To achieve the best quality, employees must be trained to realize the importance of their work, which is to give consumers satisfaction in meeting their needs.

- c. Process: how the process in operating the service.

The process is a combination of all activities, generally consisting of procedures, work schedules, mechanisms, activities and routine matters, where services are produced and delivered to consumers, the process can be distinguished in two ways, namely: Complexity (relates to changes in the steps



and stages of the process) and Diversity (relates to changes in the steps or stages of the process).

- d. Customer Service : what level of service will be provided to consumers.

Customer service includes activities using time and place including pre-transaction, during-transaction, during-transaction and post-transaction services. Activities before the transaction will affect the activity of the transaction and after the transaction, therefore the preliminary activities must be as good as possible so that consumers give a positive response that shows high loyalty.

1. Sharia Marketing

We know the 4Ps as a marketing mix, whose elements are product, price, place and promotion introduced by Jerome McCarthy. Product and price are components of access. Therefore, what is meant by marketing mix is how to integrate offers from companies with available access (Rahmawaty & Rokhman, n.d.).

For sharia companies, the components of product offerings and prices must be based on the values of honesty and fairness, in accordance with sharia principles.

The quality of the product must match what is offered. So, it is strictly forbidden for companies to hide defects in the products they offer. Meanwhile, in determining the price, the company must prioritize the value of justice. If the quality of the product is good, the price can also be high. On the other hand, if someone knows the ugliness behind the product being offered, the price must be adjusted to the condition of the product.

The access component is very influential on how the company's business sells its products and prices. Promotions for sharia-based companies must describe in real terms what the company's products or services offer. Promotions that are not in accordance with quality or competence, for example promotions that display too high an imagination for consumers, are included in the practice of fraud and lies. For this reason, such promotions are



strictly prohibited in sharia marketing. In determining the place or distribution channel, The company must prioritize places that are in accordance with the target market so that it can be effective and efficient. So, in essence, in determining the marketing mix, the integration process of offer and access must be based on the principles of fairness and honesty.

Methods

This research is a type of qualitative research. Qualitative research or field research conducted at KSPPS Berkah Mitra Hasanah Genuk Semarang to obtain the required data. The source of data in the study is the subject from which the data was obtained. therefore the data source becomes a material consideration in determining the method of data collection. Data sources consist of primary data and secondary data. Primary data is data obtained directly from the research subject, in this case the researcher obtains data or information directly by using the specified instruments. Secondary data received through documentation studies (library research) related to this material.

In collecting data the author uses several methods, namely:

a. Interview Method

The interview method is also known as the interview method. the interview method is the process of obtaining information for research purposes by means of question and answer while face to face between the interviewer and the respondent or the person being interviewed, with or without using an interview guide. Observation

This method is carried out by observing facts about the real world and analyzing the place of financial institutions which are here obtained from KSPPS Berkah Mitra Hasanah Genuk Semarang.

b. Documentary Method

The documentary method is one of the data collection methods used in social research methodology. In essence the method used to trace historical data. This data collection technique in which the author investigates and



collects written objects such as partner notes from year to year in relation to the hasanah savings product, collects brochures on the hasanah savings registration form / hasanah partner social gathering.

In this research, the writer uses descriptive analysis method. Descriptive analysis, namely the author describes a number of variables relating to the problem of the unit under study without questioning the relationship between variables. Descriptive analysis of research subjects based on data and variables obtained from the group of subjects studied. The data obtained is then poured so that it can provide realistic clarity.

Results and Discussion

An overview of what products are Hasanah Savings at KSPPS Berkah Mitra Hasanah Genuk Semarang.

Simpanan Hasanah is a form of savings that is packaged in the form of a monthly arisan where the funds collected are other than for members who get a monthly raffle, other funds are intended for working capital financing and services. In this simhas mechanism, partners are required to pay a mandatory fee of 100,000 (one hundred thousand rupiah) every month for a period of 36 months or for three years. Simhas arisan participants can participate in more than one participant number. money from this haanah deposit cannot be withdrawn before the end of the period, namely the 36th month. The maximum payment deadline is the 20th of each month, if the payment is late it will not be included in the sweepstakes screening. This screening is held every last week of each month. Arisan participants get a total prize of 3,600. 000 (Three million six hundred thousand rupiah) for the collection of funds for three years. In this savings product there is no profit sharing fee between KSPPS Berkah Mitra Hasanah and members. For participants who quit before 36 months, the money can be taken at the end of the period without being deducted by administrative fees.

This simhas product was first implemented by KSPPS Berkah Mitra Hasanah in 2013 in January. At the beginning of the emergence of this product,



the number of partners was 400 partners. And until February 2021, the number of partners who use simhas products is 3988 partners.

Marketing strategy for hasanah savings products implemented at KSPPS Berkah Mitra Hasanah

To achieve the target market, the marketing strategy for hasanah savings products carried out by KSPPS Berkah Mitra Hasanah has 4 marketing mixes, namely:

1. Product strategy

The product strategy of the overall marketing mix occupies a very decisive position on marketing. The right product strategy will place the company in a competitive position that is superior to its competitors. Product strategy is a strategy implemented by a company related to the products they will market. In the context of product marketing includes physical products, services, experiences, properties, information, organizations and other ideas. The product strategy carried out by KSPPS Berkah Mitra Hasanah in an effort to attract partners' interest is to display the quality of hasanah savings products, namely the ease of requirements contained in the product characteristics, including:

- a. The drawing period is once a month in the last week and every 36 months there is a distribution of the partners' savings results and door prizes.
- b. There is no profit-sharing system, because partners get funds from their own savings.
- c. It is implemented with the "bar pull ora udu maneh" facility, which means that whoever has won the lottery, the winner does not have to pay the mandatory monthly fee.
- d. Partners who have already won the lottery cannot enter the lottery again.
- e. And partners who can win the lottery are partners who make payments every month before the 20th of each month.

2. Pricing Strategy



The pricing strategy carried out by KSPPS Berkah Mitra Hasanah for hasanah savings products is sufficient to meet the requirements, namely:

- a. Deposit the initial deposit for opening an account of Rp. 100,000,-
- b. Deposit the initial deposit of the mandatory simhas deposit of Rp. 100,000,-.

Information: The chance to win the hasanah savings lottery once a month as many as 2 lucky draw winners.

Requirements:

- a. Bring identification cards such as KTP/SIM.
- b. Fill out the registration form for opening a hasanaah savings account.
- c. Deposit an initial deposit of hasanah savings of Rp. 100,000,-.

3. Distribution strategy

Distribution is a group of companies or individuals who have ownership rights to products or transfer products from producers to consumers. Regarding distribution channels, KSPPS Berkah Mitra Hasanah is a direct distribution channel, namely by holding a pick-up method to come directly to the partner's place of residence to take a savings deposit to reach partners who do not have time to come directly to the office. Thus, it is expected that consumers will feel satisfied because consumers no longer need to think about payments on the other side. KSPPS Berkah Mitra Hasanah also benefits from direct contact because they will be able to know more intimately with their consumers and will be able to know more intimately with their consumers.

4. Promotion strategy

Promotion is an activity aimed at influencing consumers so that they are more familiar with the products the company wants to offer to potential partners and then they become aware of the products offered and are interested in these products. The promotion component consists of advertising, promotion, personal selling and public relations.



Promotions carried out by KSPPS Berkah Mitra Hasanah on hasanah savings products are: 1. through personal selling, namely this promotion is carried out by KSPPS Berkah Mitra Hasanah marketing to serve and influence, offer, and socialize hasanah savings products to partners directly; 2. Through advertising (advertising), namely KSPPS Berkah Mitra Hasanah through promotion in the form of impressions or pictures or words contained in tausia, brochures, banners, souvenirs (paying, glasses, calendars and pillows); 3. Through publicity, namely KSPPS Berkah Mitra Hasanah in front of potential partners through tausiyah activities in the foundation area of a school near KSPPS Berkah Mitra Hasanah which is a mandatory activity once a month in the last week of the month, accompanied by door prizes at the end of the month. activity.

KSPPS Berkah Mitra Hasanah applies to marketing, it must have the characteristics of shari'ah marketing in marketing its products at KSPPS Berkah Mitra Hasanah, namely by:

According to Mr. Supriyadi as the Head Manager of KSPPS Berkah Mitra Hasanah, the soul of the first marketing hasanah of KSPPS Berkah Mitra Hasanah, believes that the theistic or divine shari'ah laws are the laws that are most in harmony with all forms of truth, goodness, and spread benefit. In all its activities a marketer must be equipped with faith by performing congregational prayers after carrying out marketing work at dzuhur and asr times, then during the marketing mix, in designing products, placing prices, and in carrying out promotions, always imbued with religious values and placing The greatness of ALLAH SWT is above all.

Second, the soul of a sharia marketing KSPPS Berkah Mitra Hasanah must also be ethical or akhlaqiyah because a marketer must have good morals, ethics in marketing hasanah savings products.

Third, a KSPPS Berkah Mitra Hasanah marketing person is also realistic, namely a professional and flexible marketer or not rigid. In terms of professionalism, marketers must have a clean, neat and unpretentious appearance, totality for the tasks they carry out and prioritize the values of



honesty in all marketing activities. In terms of flexibility, marketers must be flexible in their attitudes, namely sympathetic, polite and friendly with their partners regardless of religion and origins.

Fourth, a KSPPS Berkah Mitra Hasanah marketing person is also humanistic. Where marketers must carry out the principle of *ukhuwwah insaniyyah*, namely brotherhood between humans. In this case, KSPPS Berkah Mitra Hasanah has a *tausiyah* activity with its partners which is carried out on the last week of a month, where the goal is to maintain the closely intertwined *ukhuwwah* human relationship.

Conclusion

KSPPS Berkah Mitra Hasanah marketing plan offered to customers or the public in accordance with the needs of each product. The marketing strategy needed in the introduction and development of KSPPS Berkah Mitra Hasanah marketing products is not determined by the length of time and it all depends on the target results obtained. Marketing is done by presenting or distributing brochures to the public or indirectly introducing marketing to the people closest to them. The marketing strategy for the hasanah savings product is to provide easy requirements for opening a hasanah savings account.

In the promotion there is communication that must be built by the producer to the consumer, especially to his loyal customers. Promotions carried out by KSPPS Berkah Mitra Hasanah through advertising in the form of internet media, brochures and *mmt* and banners. Publicity with *tausiyah* activities in the school foundation area. At the end of the *tausiyah* the KSPPS Berkah Mitra Hasanah together with employees enlivened the activity by holding a celebration by distributing door prizes to draw which partners got the lucky draw prizes for hasanah savings, personal sales by influencing, offering and socializing hasanah savings products to partners directly.

Characteristics of sharia marketers at KSPPS Berkah Mitra Hasanah Genuk Semarang (*syaria* marketing) a marketer at KSPPS Berkah Mitra Hasanah also has Theistic (*rabbaniyyah*), Ethical (*akhlaqiyah*), Realistic (*al-wai'iyah*) and humanistic (*insaniyyah*) characteristics.



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