

## Marketing Mix and Religion On Customer Interest BSI Branch Pati

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### Abstract

*This research is intended to provide information about how far the customer's interest or interest in Islamic banking, especially the Indonesian Syari'ah Bank (BSI) Pati Branch, is by observing behavior. There are five factors that influence public interest, namely: product, price, place, and promotion which are referred to as the 4P or marketing mix and one special factor in this case is religion. Religious factors in this study are sharia law and individual beliefs. Furthermore, this study resulted in two findings. First, that the 4P which consist of product, price, place, promotion and religious factors greatly influence the Muslim community to become Islamic banking customers, especially at BSI Pati Branch. Second, religion is the dominant factor that influences people's interest in becoming customers of the Pati Branch of Bank BSI besides the 4P factor.*

**Keywords:** public interest, product, price, place, promotion, religion, sharia, behaviour

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### 1. INTRODUCTION

The banking sector has a strategic position as an intermediary institution that supports the national economy. Therefore, the role of national banking needs to be further enhanced in accordance with its function in collecting, channeling public funds, and providing other banking services. In line with that, the government has made efforts to increase the role of Commercial Banks and Rural Banks which carry out business activities based on sharia principles (Usanti & Shomad, 2022).

As we know that based on Law no. No. 7 of 1992 concerning Banking, regulation of the business activities of Islamic Banks is very limited, so that they cannot optimally support the developments of Islamic Banks. With the enactment of Law No. No. 10 of 1998, improvements have been made by providing a clearer and broader legal basis for developers of Islamic Banks. Besides that, the existence of Sharia Banks was also strengthened by the enactment of the Law. No. 23 of 1999 concerning Bank Indonesia in which there is an agreement between the Central Bank and Banks based on Islamic sharia in terms of profit sharing financing (Rachmadi Usman, 2018).

Many parties believe that sharia banking products and services have the following characteristics: (1) eliminating continuous interest charges, (2) limiting unproductive speculative activities, (3) money is not a commodity but only a medium of exchange and (4) the principle that financing is aimed at halal businesses in accordance with shari'ah principles, are some of the comparative advantages of this system. In addition, the sharia banking system that applies a business financing pattern with the principle of profit sharing (mudharabah) as one of the main points in sharia banking activities will also foster a sense of responsibility on each side, both the bank and the debtor (Suib, 2017).

With the enactment of Law No. No. 10 of 1998, Conventional Commercial Banks, including in this case Sharia Banks are also given the opportunity to open branch offices that specifically carry out activities based on sharia principles (Muflihini, 2019). The opportunity to open branch offices based on shari'ah principles is carried out in an effort to improve the shari'ah banking network which is carried out concurrently with efforts to empower existing shari'ah banking (Ansori, 2019). It is hoped that these efforts will encourage the expansion of office networks, the

development of inter-Bank Syari'ah money markets, the improvement of the quality of human resources, and the performance of Syari'ah Banks; which in turn will support the formation of a more resilient people's economic foundation.

The establishment of Syari'ah Bank, in addition to adding new treasures in banking services, can also assist the government in improving and activating the real sector, it is hoped that the idle funds of the Muslim community who are reluctant to use conventional banking services can be accommodated in Syari'ah Banks (Rahmah, 2020). The mission to be achieved by Bank Syari'ah is to carry out operational activities based on Islamic syari'ah principles by providing quality service to customers with a front end system and on-line automation, as well as improving business quality in the retail segment. Syari'ah Bank is here to answer the challenges of the Muslim community who want an Islamic banking system (Janah & Siregar, 2018).

Because Bank Syari'ah as a financial institution does not provide interest payments to depositors, the attractiveness of Bank Syari'ah to funders or shahibul maal is if Bank Syari'ah can provide adequate returns. Adequate returns in question are profit sharing (mudharabah) which can be agreed on in an honest, fair, sincere manner and there is no element of tyranny. The mudharabah in question is a business agreement between the capital owner and the entrepreneur, in which the parties who own the capital provide all the necessary funds and the entrepreneur manages the business (Dewi & Astari, 2018). The results of this joint venture are shared based on the agreement at the time the contract was signed which is stated in the form of a ratio, namely 40:60. If a loss occurs and the loss is a business consequence, not a deviation or leaving the agreement, then the party providing the funds will bear the loss, while for the entrepreneur, the losses incurred are in the form of managerial, skill and time losses and loss of the profit sharing ratio that will be obtained (Kasnelly, 2019).

The basic philosophy of mudharabah investment is to unite capital with labor (skills and entrepreneurship) which have always been separated in the conventional system because the system was created to support those who have capital (capital). In mudharabah investment, the nature and spirit of togetherness and justice will be clearly seen. This is proven through the togetherness in bearing the losses experienced by the project and sharing the profits that

swelled when the economy was booming (Usanti & Shomad, 2022).

Given the reality, some Muslims assume and believe that bank interest is synonymous with usury and is unlawful. Salam (2016) said that the Qur'an and as-Sunnah as the main sources of Islamic law strictly prohibit interest because of their tyranny. For this reason, Bank BSI Pati Branch participated in this matter by issuing several savings and financing products which are expected to be an alternative for the people of Indonesia. These products are: (1) Wadiah Current Accounts, (2) Mudharabah Savings, (3) Mudharabah Deposits, (4) Mudharabah Financing, (5) Murabahah Financing, (6) Musyarakah Financing, and (7) Ijarah Financing.

The problem of interest or interest, the following response to public behavior towards Islamic banking is one part of the marketing aspect. Fathurrochman et al., (2021) defines marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating, offering and exchanging things of value with one another. This definition suggests that marketing is seen as an exchange activity. This activity can be carried out either individually or in groups or organizations that aim to satisfy their needs and desires. Marketing activities move in an environment that is constantly evolving and the changes that occur are problems that must be faced and sought for a good solution. In order for the company to respond to these changes, the company's activities must be coordinated and managed properly, this is known as marketing management (marketing management).

While marketing management is defined as the process of planning and implementing and realizing, pricing, promotion and distribution of goods, services and ideas to create exchanges with target groups that meet customer and organizational goals (Wijayanto, 2019). This definition shows that marketing management includes several stages, namely: analysis, implementation and supervision. These stages apply starting from expressing ideas, producing goods and services, exchanging products from products to achieving satisfaction for users of these products.

## **2. RESEARCH METHODS**

This research was conducted at BSI Pati Branch, by examining customer interest behavior as service users of BSI Pati Branch. The selection of the research

location was based on considerations and assumptions about the mechanism of the BSI Branch of Pati in implementing a profit-sharing system, whether or not it is the same as the shari'ah system. In addition, BSI Pati Branch is a relatively new sharia financial institution, but has received sufficient response from the public.

The research population is BSI Pati Branch customers. The respondents are customers who use the services of Bank Syari'ah, in this case the savers (debtors) include (1) Users of Wadiah Giro services, (2) Users of Mudharabah Savings services, (3) Users of Mudharabah Deposit services.

This data includes: (1) Primary research data, obtained from respondents, namely Bank Syari'ah

customers as service users of BSI Pati Malang Branch, and (2) Secondary data, which is data obtained from related institutions, namely BSI Pati Branch.

In collecting the data to be used in this study, several methods were used, namely: (1) Observation Method, (2) Interview Method, (3) Questionnaire Method, and (4) Documentary. Data analysis was performed using frequency distribution statistics to get an overview of the research variables. It is intended to determine the effect of marketing mix variables and religious variables on the interest of the Pati Branch BSI customer community. The tool used is multi regression analysis which is preceded by a classic assumption test. Data analysis was run using SPSS for Windows version 23.0

### 3. RESULTS AND DISCUSSION

The following is a table of results after rotating each research variable.

Table 1. Results after rotation

Numeric	Variable	Construct	Loading
X1	Product	X1.1. Mudharabah Savings	0.749
		X1.2. Mudharabah deposits	0.756
		X1.3. Wadiah Current Account	0.707
X2	Price	X2.1. Profit sharing	0.713
		X2.2. Non Speculative	0.645
		X2.3. Advantages & Clarity of the Syirkah System	0.787
		X2.4. Product Transactions	0.802
X3	The place	X3.2. Affordability with Vehicle Majors	0.816
X4	Promotion	X4.2. Professionality	0.661
		X4.3. Promotion Through Media	0.680
X5	Religion	X5.2. Belief as a Muslim	0.987
		X5.3. Riba free	0.898
		X5.4. Trust	0.791

Based on the rotation results above, for each existing variable it can be stated as follows:

In the product variable, which consists of the coefficient of mudharabah savings (X1.1), mudharabah deposits (X1.2), and wadiah current accounts (X1.3), each has a loading level of 0.749, 0.756 and 0.707. In this case the mudharabah deposit coefficient is the most dominant with the highest loading level. The high rate of loading on mudharabah deposits is due to the fact that this product is better known or has become popular among the public in general when compared to other Sharia Bank products. Even in this case, customers seem to know mudharabah deposits as a product that has the characteristics of profit sharing with an easy application system and is generally understood by

some of them. The customer's understanding in question is that the term deposit has long been known while the term mudharabah has recently colored sharia banking applications. So that customers in general can easily build their perceptions about this product in a positive way. With this assumption, there seems to be little doubt about mudharabah deposits. Next is mudharabah savings which seem to occupy the second market after deposit products, where it can be understood that the term mudharabah has indeed been popular and has been able to build a separate image among customers about what exactly is the specificity of the shari'ah system. Meanwhile, it turns out that some customers still have not comprehensively understood wadiah demand deposits, thus requiring further introduction. Based on the foregoing,

The price variable which consists of profit sharing coefficient (X2.1), non-speculative (X2.2), benefits and clarity of the syirkah system (X2.3), and product transactions (X2.4) each has a loading level of 0.713, 0.645, 0.787 and 0.802. In this case the product transaction coefficient is the most dominant with the highest loading level. The high level of loading on product transaction coefficients is due to the fact that in general customers or in this case especially savers think that the transaction model, both related to the bank administration system and the product itself, is not burdensome for customers. In other words, it can be stated that customers feel comfortable every time they make a transaction. This is supported by the opinion of most savers who state that the convenience can be felt both morally and materially. While the profit coefficient and clarity of the syirkah system ranks second in terms of loading, it implies that customers view the syirkah system as an open and flexible system and this is included in its own advantages, especially when measured from a psychological and moral perspective. Furthermore, the profit sharing coefficient which is in the third position is apparently caused by customers or savers who tend to see that indeed the profit sharing system on the one hand is capable of providing financial benefits, however, this is because some still do not understand the shari'ah accounting system that is operationalized in BSI Branches. Pati added that there was a lack of understanding regarding his financial arrangements with Conventional Banks. While the non-speculative coefficient that has the smallest loading level indicates that the coefficient also influences the interest of BSI Pati Branch customers, but in general some customers do not know the extent of the intended non-speculative meaning, they then assume that there is relativity in determining non-speculative meaning. ,

In the place variable which consists of one coefficient that is considered influential, namely, affordability to the direction of the vehicle (X3.2) with a loading level of 0.816. This high coefficient is due to the real condition of most of the BSI Pati Branch customers who live in areas close to the Pati Branch BSI, where in general they do have relatively easy access to reach bank locations, besides that for people outside the west of Malang City it is considered that In general, there are quite a number of vehicle directions that reach bank locations, this is inseparable from the strategic location. This customer group also

agrees that by choosing a location that is not too crowded (to the city center), because it can break up the crowd, traffic congestion and minimize the level of vulnerability which for them is a determining factor for comfort and safety. Others who stated that they lived not far from the location of the bank said that an easy-to-reach location automatically guaranteed transaction security, especially when traveling from the bank to their place of residence and vice versa.

On the promotion variable which consists of the professionalism coefficient (X4.2) and promotion through the media (X4.3) each with a loading level of 0.661 and 0.680. In this case the professionalism coefficient is the most dominant with the highest loading level. The significant loading level of the professionalism coefficient is caused by the assumption that in general employees who work to serve customer needs have carried out their duties in a professional and good enough manner, this is also based on the customer's knowledge that employees working at BSI Branch Pati are BSI employees who already have bona fide. Even so, this coefficient is not dominant when compared to other coefficients of other variables, because as a new business unit, BSI Pati Branch certainly has its own appearance that distinguishes it from Conventional Banks, including the ability of bank employees to display a professional and quality Islamic atmosphere in the eyes of the general public. Furthermore, on the promotion coefficient through the media, it is noted that it has a loading level slightly above the professionalism coefficient, where this figure can be understood that in the period until the research was carried out, the survey noted that the majority of respondents who were saving customers considered the BSI Pati Branch promotion as a new business unit. also began to carry out promotional activities through the media as other shari'ah banking practices. What is meant by the media here is print and electronic media, where this is important to form a good image,

In the religious variable which consists of the coefficients of belief as a Muslim (X5.2), riba-free (X5.3) and trustworthiness (X5.4) each with a loading level of 0.987, 0.898 and 0.791. In this case the coefficient of belief as a Muslim is the most dominant with the highest loading level. The high loading coefficient of belief as a Muslim is actually a natural thing, considering that in addition to the majority of customers being Muslim, some customers also state that the factor of belief or religion clearly motivates

them to use the services of the BSI Pati Branch. Furthermore, they assume that there is a moral motivation that compels them to use the services of BSI Branch Pati as a consequence. Then the usury-free coefficient is indeed considered to influence customer interest and is quite dominant, where this is due to the assumption that some people understand the profit-sharing system as non-usury while interest is usury, this number is not as large as the coefficient of belief as a Muslim, because there are a small number of customers who question the financial position of the BSI Pati Branch. Therefore it is necessary to have clarity between profit-sharing bank funds and bank funds with an interest system, so that there are no doubts in their management. In other words, some customers still need knowledge about operationalized shari'ah accounting plus how to manage their finances. While the trust coefficient in this case has the third level of loading, it shows that some customers are quite sure of the bank's trustworthiness as indicated by the channeling of funds to things that are in accordance with Islamic shari'ah.

From the results above, information can also be obtained regarding which variable is the most dominant in influencing the interest of BSI Pati Branch customers, namely the religious variable, where in this variable the coefficient of belief as a Muslim is the most influential with a very large loading level reaching 0.987. Thus it can be underlined that customers tend to like BSI Pati Branch because of the moral consequences of being a Muslim. This factor is indeed reasonable, and has a high sensitivity value because it contains aqidah, emotional ties and beliefs that can shape the character and perceptions of society, especially Muslims.

#### **4. CONCLUSION**

Factor 4P which consists of product, price, place and promotion as well as religion respectively is the reason that causes some people or customers to choose to use the services of Bank BSI Pati Branch with the assumption that in addition to its varied products and promise of transparency, BSI Pati Branch and Sharia banking in general can be an appropriate alternative to minimize the element of usury that has so far been experienced in conventional banking models, especially for some Muslim communities who consider interest to be usury. Therefore it is not excessive if belief or religion plays a dominant role in determining the attitude of customers. Especially for

BSI Pati Branch, customers think that a strategic and easily accessible location also supports their decision where this is based on considerations of security and convenience. On the other hand, although the promotion of the BSI Branch of Pati was considered less lively, almost all customers stated that the promotion was also an important factor that was able to change their image of Islamic banking because in the delivery process it was able to convey various messages such as professionalism, bona fides, trust, and so on.

As described above, the 4 P's or marketing mix and religious factors are proven to be the reasons why customers choose to use the services of BSI Bank Pati Branch and among the factors mentioned above, religious or shari'ah factors are considered the dominant factor in determine the customer's choice whether to use conventional or shari'ah banking services. These considerations are generally based on the issue of usury and how it is legal as well as the polemic surrounding conventional bank interest. On this basis, some Muslim people think that morally and in their faith they feel more secure and secure when they choose the shari'ah banking model, including the choice to use the services of the BSI Pati Branch. Religious factors do have a potential role in determining the choice of customers to choose to use Islamic banking services, however, there are some customers who still think that Islamic banking has not fully accommodated the Islamic operational system, where they think that what is currently being done is mostly is "Shari'akan" conventional models. This can be understood as a process of changing the views of most people who are used to terms and various labels that have been developed long ago by conventional banking with the support of the capitalist system. where they think that what is being done a lot at this time is "Shari'ahan" conventional models. This can be understood as a process of changing the views of most people who are used to terms and various labels that have been developed long ago by conventional banking with the support of the capitalist system. where they think that what is being done a lot at this time is "Shari'ahan" conventional models. This can be understood as a process of changing the views of most people who are used to terms and various labels that have been developed long ago by conventional banking with the support of the capitalist system.

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