

THE EFFECT OF THE MARKETING MIX ON THE BEHAVIOR OF SHARIA COOPERATIVE MEMBERS IN USING SAVING PRODUCTS

Abu Bakar Akbar

Sekolah Tinggi Ilmu Ekonomi Swasta Mandiri
Email: massaboe66@gmail.com

Abstract: The purpose of this research is to determine the effect of the marketing mix on the behavior of members of Islamic cooperatives in using savings products. The sharia cooperative which is the object of research here is KSPPS BMT Amanah Ummah. The research method in this study used quantitative methods, using questionnaires by distributing questionnaires to members of the KSPPS BMT Amanah Ummah. Source of data using primary and secondary flat. Data collection techniques, using questionnaires. Questionnaire is a data collection technique that is carried out by giving a set of questions and statements. Identity and variable questions are entered on a score scale of 1-5. The research results show that: 1) Products partially do not have a significant effect on behavior; 2) Price has no significant effect on behavior; 3) Place has no effect on behavior partially, place has no significant effect on behavior; 4) Promotion of behavior partially has a significant effect; 5) People towards the resulting behavior partially do not have a significant effect on behavior; 6) The process of behavior partially has a significant effect on behavior; and 7) Physical evidence of behavior partially does not have a significant effect on behavior. Based on hypothesis testing, the results of the analysis and discussion that have been completed are described, it can be concluded that product, price, place, promotion, people, process and physical evidence simultaneously influence the behavior of members of Islamic cooperatives.

Keywords: *Marketing mix, behavior, deposit product*

1. INTRODUCTION

Sharia cooperatives continue to experience development as evidenced by the increasing number of Islamic cooperatives that are growing in various areas, from urban areas to even rural areas. The quality of service provided is one of the key factors for the success of sharia cooperatives in marketing their products. Hosen and Sa'roni (2012) define Baitul Maal Wa Tamwil, Conceptually, BMT has two functions, namely: (1) Baitul Maal is to collect and distribute charity funds such as infaq and shadaqah (2) Baitul Tamwil is to manage charity funds to increase the economic quality of micro entrepreneurs. BMT has two functions, namely as baitulmal is a charitable institution and as Baitul Tamwil to manage charitable funds. The Sharia Banking Act is regulated by Law of the Republic of Indonesia Number 21 of 2008, while KSPPS BMT is a cooperative legal entity regulated by Law Number 17 of 2008. 2012 article 87 paragraph 3 regarding cooperative businesses that can be run on the basis of sharia economic principles. Further explanation about KSPPS is contained in Ministerial Decree No. 91/Kep/M. KUKM/IX/2004. One of the important activities in BMT fund management is fundraising (funding finance).

Marketing is an overall system of business activities aimed at planning, pricing, promoting and distributing goods and services that satisfy needs to existing and potential buyers (Budiyo and Sutianingsih, 2021). Marketing mix is a combination of four variables or activities which are the core of the company's marketing system, namely: product, price structur

promotional activities, and distribution system. Marketing mix or marketing mix is a set of marketing tools that companies use continuously to achieve marketing objectives in target markets (Kotler 2002).

Lalromawawia and Venkata (2013) state that products are important for consumers in the market to fulfill their daily lives, the translation of Product is anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need (Budiyono et al, 2021). In the opinion of Assauri (2010; 200) in his book that "Products made by producers or service providers are what consumers use to meet their needs".

Place is a combination of the location where the company must be headquartered and carry out its operations or activities with distribution channels (Lupiyoadi 2013). Places used by consumers to obtain various goods or services desired. After the location is obtained, the next step is to determine the layout of the building and lay out the office space (Kasmir 2004).

Promotion as an effort to persuade people to accept products, concepts, and ideas. Cusniquies that can be used in marketing savings products are as follows: advertising, approach, establishing cooperation (Sumiyanto 2008). Process, Kalaimani (2013) argues, a fast process and uncomplicated terms can be used as a market strategy in attracting customer attention. Physical Evidence, Payne (2001), Ratnasari and Aksa (2011) argue that physical evidence is the physical environment of the company where services are created and where providers and consumers interact plus existing tangible elements and are used to communicate or support service roles. Essential Evidence / important evidence, representing the key made by service providers, for example regarding the design and layout of buildings. Consumer behavior, Chapra (2000) argues that Islam teaches that consumer behavior emphasizes the attitude of prioritizing the interests of others. This spirit is in line with Islamic principles, namely the principles of justice, cleanliness, moderation, generosity, and morality Kusuma, et al, 2021).

KSPPS BMT Amanah Ummah is one of the KSPPS BMT that is developing in Kartasura District, but based on interviews, not all customers who actively make transactions and use deposit service products at BMT are active or there are passive members. Based on the data, it is necessary to know that the causal factor is possible, namely the application of the marketing mix that has been carried out by KSPPS BMT Amanah Ummah. KSPPS BMT Amanah Ummah has Mudharabah Investment products, Futures Mudharabah Investments, Qurban Savings, Asy-Syamil Sharia Multi-purpose, Hajj Mabrur savings. The marketing mix for price variables, BMT Amanah Ummah applies principal savings deposited to cooperatives of IDR 10,000.00, projected savings, and profit sharing. The location variable used by KSPPS BMT Amanah Ummah is to have one head office, one branch office and one cash office which are located on the side of the main road. The promotion variable was carried out by KSPPS BMT Amanah Ummah by making brochures and presentations to private or government agencies, while the people variable, KSPPS BMT Amanah Ummah carried out employee recruitment by selecting educational qualifications, psychological tests, and interviews, while to improve skills, employees were included in various seminars and workshops.

Physical evidence variable, the KSPPS BMT Amanah Ummah office has facilities including air-conditioned rooms, a waiting room, and a parking lot. The process variable, which is carried out by KSPPS BMT Amanah Ummah, applies simple procedures and services. BMT cooperatives are called KSPPS with the provision that BMTs operating legally in the territory of the Republic of Indonesia are BMTs that are legally incorporated cooperatives whose operational permits are issued by the Ministry of Cooperatives and Small and Medium Enterprises or the same department in their respective working areas.

The formulation of the problem can be formulated regarding the partially significant influence of marketing mix variables in the form of products, prices, promotions, people, processes, and physical evidence on the behavior of KSPPS BMT Amanah Ummah Kartasura members in using savings products. While the objectives of the problem in this study can be

formulated: to determine the partial effect of marketing mix variables in the form of product, place, price, promotion, people, process, and physical evidence on the behavior of KSPPS BMT Amanah Ummah Kartasura members in using savings products.

2. RESEARCH METHOD

Types of Research and Data Sources, the research method in this study used quantitative methods, using questionnaires by distributing questionnaires to members of the KSPPS BMT Amanah Ummah. Source of data using primary and secondary flat. Data collection techniques, using questionnaires, questionnaires are indirect data collection techniques (researchers do not directly ask and answer with respondents) according to (Sukmadinata 2010). Questionnaire is a data collection technique that is carried out by giving a set of questions and statements (Sugiyono, 2012). Identity questions and variables are entered on a score scale of 1 – 5 based on the criteria: Strongly agree (SS) = value 5, agree (S) = value 4, neutral (N) = value 3, disagree (TS) = value 2, Strongly disagree (STS) = value 1. Documentation is a data collection technique by collecting and analyzing documents, whether documents, written, pictures, or electronic, Sukmadinata (2009). The interview is a direct question and answer data collection in order to obtain data on the application of the marketing mix that has been implemented at KSPPS BMT Amanah Ummah. The variables used are research variables and operational definitions of variables.

3. RESULTS AND DISCUSSION

Table 1
Multiple Linear Regression Equation Test Results

Variable	B	Std. Error	t _{count}	Sign
(Constant)	4,497	2,538	1,772	,080
Product	,219	,122	1,799	,075
Price	,095	,153	,619	,537
Place	-,035	,140	-,248	,805
Promotion	,282	,128	2,194	,031
People	,327	,234	-1,399	,165
Process	938	,263	3,565	,001
Physical Evidence	275	,177	1,551	,124

Source: Primary data processed in 2022

A constant value of 4.497 means that this value will be constant or fixed. This shows that the variables Product (X1), Price (X2), Place (X3), Promotion (X4), People (X5), Process (X6), and Physical Evidence (X7) increase by one point, the value of Behavior (Y) will increase by 4.497. The results of the t test can be seen in the following SPSS analysis results:

Table 2
Test Results t

Variable	t _{count}	Sign	Information
Product	1,799	0,080	Not significant
Price	0,619	0,537	Not significant
Place	-,248	0,805	Not significant
Promotion	2,194	0,031	Significant
People	-1,399	0,165	Not significant
Process	3,565	0,001	Significant
Physical Evidence	1,551	0,124	Not significant

Source: Primary data processed in 2022

The product calculation results on behavior resulting from $t_{\text{count}} > t_{\text{table}}$ of $1.799 < 1.985$ so that H_0 is accepted, meaning that the product variable partially does not have a significant effect on behavior. The result of price calculation on behavior resulting from $t_{\text{count}} < t_{\text{table}}$ is $0.619 < 1.985$ so that H_0 is accepted, meaning that the price variable partially does not have a significant effect on behavior. The results of calculating Place on Behavior resulting from $t_{\text{count}} < t_{\text{table}}$ of $-0.248 < 1.985$ so that H_0 is accepted meaning that the variable Place partially has no effect on Behavior. Promotion calculation results on behavior resulting from $t_{\text{count}} > t_{\text{table}}$ of $2.194 > 1.985$ so H_0 is rejected, meaning that the promotion variable partially has a significant effect on behavior. so that H_0 is accepted, meaning that the variable Person partially has no significant effect on behavior. Process calculation results on behavior resulting from $t_{\text{count}} > t_{\text{table}}$ of $3.565 > 1.985$ so that H_0 is rejected, meaning that the process variable partially has a significant effect on behavior. Based on testing the probability value, it can be seen that the Sig result is $0.001 < 0.05$, then H_0 is rejected and it means that the Process variable has a significant effect on Behavior. The results of the calculation of Physical Evidence of Behavior resulting from $t_{\text{count}} < t_{\text{table}}$ of $1.551 < 1.985$ so that H_0 is accepted, meaning that the variable Physical Evidence partially has no significant effect on Behavior.

Table 3
F test results

Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	632,453	7	90,350	17,744	0,000 ^b
Residual	468,457	92	5,092		
Total	1100,910	99			

Source: Primary data processed in 2022

Table 4
Determination Coefficient Test Results

Model	R	R Squer	Adjusted R Square	Std. Error of the Estimate
1	0,758 ^a	0,574	0,542	2,257

Source: Primary data processed in 2022

Based on the results of the analysis of the Adjusted R Squer value of 0.542, which means the influence of (X_1) , (X_2) , (X_3) , (X_4) , (X_5) , (X_6) , (X_7) has a joint effect on behavior of 54, 2%.

Discussion

Based on the t test analysis, the calculated t value for the Product variable is 1.799 with a significant value of 0.075. the value of t table is 1.985 ($df = (n-k) = 100-5 = 95$, $\alpha = 0.05$), so that $t_{\text{count}} < t_{\text{table}}$ ($1.799 < 1.985$) with $p > 0.05$ then H_1 is rejected, the product is partially does not significantly influence behavior. This is because consumers in making savings or savings just save funds without paying attention to other benefits obtained. The effect of price on behavior, based on the results of the t-test analysis, it is known that the value of the calculated t value for the price variable is 0.619 with a significance value of 0.537. While the value of t_{table} is 1.985 ($df = (n-k) = 100-5$, $\alpha = 0.05$), so that $t_{\text{count}} < t_{\text{table}}$ ($0.619 < 1.985$) with $p > 0.05$ then H_2 is rejected. This means that price has no significant effect on behavior. Price has no effect because consumers do not pay much attention to and consider benefits, fairness, increased work and others. Consumers only have the principle of saving funds without considering everything. The Effect of Place on Behavior, based on the results of the t-test analysis, it is known that the calculated t value for the place variable is -0.248 with a significance value of 0.805. While the value of t_{table} is 1.985 ($df = (n-k) = 100-5 = 95$, $\alpha = 0.05$), so that $t_{\text{count}} < t_{\text{table}}$ ($-0.248 < 1.985$) which means that the place does not significantly

influence behavior, then H_3 is rejected. The aspect of place does not affect the behavior of KSPPS BMT customer members because place is not used as a problem or reason for saving savings at BMT by members of KSPPS BMT Amanah Ummah in using and using the savings products offered by KSPPS BMT Amanah Ummah. This research is in accordance with the opinion expressed by Ratnasari and Aksa (2011), namely the importance of location for service companies depending on the type of customer interaction and services provided, influencing the behavior of customer members in saving their savings funds, making it possible for the activeness of the marketing department or KSPPS service providers to be The field can influence customer members in carrying out promotions and motivate customer members, so that customer members can make transactions directly with customer members who do not have to attend the office frequently, so employees of the KSPPS BMT Amannah Ummah marketing department can approach cooperative member customers in transactions. So that the location of the building, office does not affect KSPPS BMT Amanah Ummah customer members. Promotion of behavior, based on the results of the t-test analysis, it is known that the calculated t-value for the promotion variable is 2.194 with a significance value of 0.031. While the value of t_{table} is 1.985 ($df = (n-k) = 100-5 = 95$ $\alpha = 0.05$), so that $t_{count} > t_{table}$ ($2.194 > 1.985$) with $p < 0.05$ then H_4 is accepted. This means that promotion has a significant effect on behavior. The results of this study are in line with research conducted by Nurul Widayati (2014) entitled The Effect of Marketing Mix on the Behavior of Cooperative Members in Using Savings Products. Nurul Widayati said that there was a partial effect of promotion on members' behavior in using savings products. Meanwhile, according to researchers, the results of the study stated that promotions affect behavior.

Promotion affects behavior because promotions carried out by the Baitul Maal Wa Tamwil Amanah Ummah Syariah Financing Savings and Loans Cooperative can influence the behavior of customer members to place their savings in KSPPS BMT Amanah Ummah in accordance with the wishes of consumer savings in any form of savings. This research is in accordance with Hasan's opinion (2010) that promotion is important to form images and perceptions that drive transactions. Some of the actions carried out by KSPPS BMT Amanah Ummah are to carry out advertising promotions, billboards, brochures as well as Islamic meetings and studies on Islamic banking.

The influence of people on behavior, based on the results of the t test analysis, it is known that the calculated t value for the person variable is -1.399 with a significance value of 0.165. While the value of the t_{table} is 1.985. ($df = (n-k) = 100-5 = 95$ $\alpha = 0.05$), so that $t_{count} < t_{table}$ ($-1.399 < 1.985$) with $p > 0.05$ then H_5 is rejected, which means that people do not significantly influence behavior . The results of the study state that people do not influence behavior, this is because consumers in choosing a bank do not consider the abilities and skills of competent HR employees. Consumers do not really consider the good nature of employees and do not care about the information provided by KSPPS BMT Amanah Ummah employees.

The effect of process on behavior, based on the results of the t-test analysis, it is known that the calculated t-value for the process variable is 3.565 with a significance value of 0.001. Meanwhile, the value of t_{table} is 1.985 ($df = (n-k) = 100 - 5 = 95$ $\alpha = 0.05$), so that $t_{count} > t_{table}$ ($3.565 > 1.985$) with $p < 0.05$, then H_2 is accepted. This means that the process has a significant effect on behavior. the results of the study stated that the process influences behavior. The process influences behavior because customer members in making transactions whether depositing or withdrawing are served well, fast, easy and straightforward, consistent and convey information very clearly. KSPPS BMT Amanah Ummah is close to customers and tries to understand and know customer needs by contacting WhatsApp or telephone. Factors that can influence the behavior of cooperative customer members in saving their savings at the BMT Amanah Ummah Syariah Financing Savings and Loans Cooperative are process factors. In accordance with the opinion expressed by Umar (2003), process activities can be

seen from the activities or services provided to cooperative members both in terms of the quality of employee service and from the speed of access, having a significant influence on the behavior of cooperative members.

The effect of physical evidence on behavior, based on the results of the t test analysis, it is known that the calculated t value for the physical evidence variable is 1.551 with a significance value of 0.124. Meanwhile, the value of t_{table} is 1.985 ($df = (n-k) = 100-5 = 95$ $\alpha = 0.05$), so that $t_{count} < t_{table}$ ($1.551 < 1.985$), then H_7 is rejected, which means that physical evidence has no significant effect on behavior. the results of the study stated that physical evidence did not affect behavior, because physical evidence in the form of buildings, offices, cool rooms, large courtyards, large parking areas, comfortable waiting rooms and other physical equipment did not affect the behavior of KSPPS BMT Amanah Ummah customers , this cannot be separated from the activities carried out by marketing in charge of the field in finding customer members to visit consumers who are members of cooperative customers, so location factors do not affect the behavior of KSPPS BMT Amanah Ummah customer members. This is in accordance with the opinion of Lopiyoadi (2013) that if service transactions are carried out at the company's location, then physical evidence plays an important role, but if the consumer interacts with the way the service provider approaches the consumer, the place or location factor becomes less important.

The influence of product, price, place, promotion, people, process, and physical evidence on behavior, based on the results of the F test analysis, it is known that the calculated F value is equal to the probability of 17.744 and the F_{table} is 2.107506. The results of F_{count} compared to F_{table} , namely $F_{count} > F_{table}$ or $17.744 > 2.107506$ then H_0 is rejected, thus it can be concluded that product, price, place, promotion, people, process and physical evidence simultaneously influence behavior.

4. CONCLUSION

The results of the analysis of $t_{count} > t_{table}$ of $1.799 < 1.985$, then the effect of the product on behavior means that the product partially does not have a significant effect on behavior. The effect of price on behavior, based on the results of the t-test analysis, it is known that the value of the calculated t value for the price variable is 0.619 with a significance value of 0.537. While the value of t_{table} is 1.985 ($df = (n-k) = 100-5$, $\alpha = 0.05$), so that $t_{count} < t_{table}$ ($0.619 < 1.985$) with $p > 0.05$. This means that price has no significant effect on behavior. The results of the analysis and discussion that have been completed are described, $t_{count} < t_{table}$ is $-0.248 < 1.985$, then based on the results of calculating the location of behavior partially does not affect behavior, place does not significantly affect behavior. The results of the analysis and discussion that have been completed describe $t_{count} > t_{table}$ of $2.194 > 1.985$, based on the results of promotion calculations on behavior partially having a significant effect. The results of the analysis and discussion that have been completed describe $t_{count} < t_{table}$ of $-1.399 < 1.985$, then based on the results of people's calculations of the resulting behavior partially does not have a significant effect on behavior. The results of the analysis and discussion that have been completed describe $t_{count} > t_{table}$ of $3.565 > 1.985$, then the results of the calculation process for behavior partially have a significant effect on behavior. The results of the analysis and discussion that have been completed describe $t_{count} < t_{table}$ of $1.551 < 1.985$, then the results of calculating physical evidence on behavior partially have no significant effect on behavior. Based on hypothesis testing, the results of the analysis and discussion that have been completed are described, it can be concluded that Product, Price, Place, Promotion, People, Process and Physical Evidence simultaneously influence behavior.

REFERENCES

- Asnawi, N., & Masyur. (2009). Metodologi Riset Manajemen Pemasaran. Cetakan Ke-1. Malang: UIN Malang Press.
- Assauri, S. (2010). Manajemen Pemasaran. Cetakan 10. Jakarta: PT. Raja Grafindo Persada.
- BMT Amanah Ummah. (2021). <https://bmtaum.co.id/visi-dan-misi-bmt-amanah-ummah/>
- Budiyono, B., & Sutianingsih, S. (2021). Peran Kepuasan Pelanggan Dalam Memoderasi Pengaruh Perceived Value Terhadap Loyalitas Pelanggan. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(4), 445-469
- Budiyono, Muhammad Tho'in, Dewi Muliasari, and Serly Andini Restu Putri. (2021). "An analysis of customer satisfaction levels in islamic banks based on marketing mix as a measurement tool." *Annals of the Romanian Society for Cell Biology*. 2004-2012.
- Chapra, M. U. (2009) Ethics And Economics An Islamic Perspective. *Islamic Economic Studies*, 16 (2), 1-24.
- Daryanto. (2011). Kuliah Manajemen Pemasaran. Cetakan ke-1. Bandung: Satu Nusa.
- Ghozali, I. (2013). *Analisis Multivariate Dengan Program IBS SPSS 21*. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2013). *Analisis Multivariate Dengan Program IBS SPSS 21*. Semarang: Badan Penerbit Universitas Diponegoro
- Hosen, M. N. (2012). Determinant Factors of the Succesful of Baitul Maal Wat Tamwiil (BMT) *International Journal of Academic Research in Economics and Management Science* , 1 (4), 36 - 56.
- Kalaimani. G. (2013). 7 P' S Of Service Marketing in Insurance And Banking Service. *Journal Management and Science*. 1 (3), 1 – 169.
- Kasmir. (2004). *Pemasaran Bank*. Jakarta Timur: Perdana Media.
- Kotler, P. (2003). Marketing Manajemen. Ed. Upper Saddle River: Person. Inc.
- Kusuma, I. L., Dewi, M. W., & Tho'in, M. (2021). Analysis of the effect of human resources competency, utilization of technological information, and internal control systems on the value of financial reporting information. *Annals of the Romanian Society for Cell Biology*, 14628-14638.
- Lairomawia, K., & Venkata, R. (2013). Title An Emperical Study Of The Impact Of Marketing Mix Factor On Tourist Satisfaction: A Case Selected There State In India. *Internasional (Journal Of Business Strategy*. 1(1). 87 – 94.
- Lupiyadi, R. (2013). Manajemen Pemasaran Jasa; Berbasis Kompetensi. Edisi 3, Jakarta: Salemba Empat.
- Muhammad. (2005). Manajemen Bank Syari'ah. Yogyakarta. Unit Penerbit dan Percetakan (UPP) AMPYKPN.
- Payne, A. (2001). *The Essenca of Services Marketing. Pemasaran Jasa*. Yogyakarta: Penerbit Andi.
- Ratnasari, R. T., & Aksa, M. H. (2011). *Teori dan Kasus Manajemen Pemasaran Jasa*. Cetakan I, Bogor: Ghalia Indonesia.
- Saragih, N. (2019). Pengaruh Bauran Pemasaran Jasa Terhadap Loyalitas Anggota Koperasi Simpan Pinjam Karya Murni Medan. *Jurnal Manajemen Dan Bisnis*. Vol. 19 No.1.
- Sugiyono. (2012). Metode Penelitian Kuantitatif , Kualitatif dan R & D. Bandung : Alfabeta.
- Sugiyono. (2013). *Metode Penelitian Pendidikan Pendakatan Kuantitatif, Kualitatif. R & D*. Bandung: Alfabeta.
- Sukmadinata. (2009). Metode Penelitian Pendidikan. Bandung: PT. Remaja Rosdakarya
- Sumiyanto, A. (2008). *BMT Menuju Koperasi Modern*. Yogyakarta: ISES Publisng.
- Suryabrata, S. (2000). *Pengembangan Alat Ukur Psikologis*. Yogyakarta: Andi.
- Swastha, B., & Sukotjo, I. (2007). *Pengantar Bisnis Modern*. Yogyakarta: Liberty.
- Umar, H. (2002). Metode Riset Bisnis: Dilengkapi Contoh Proposal dan Hasil Riset Bidang Manajemen dan Akuntansi .Jakarta: PT.Gramedia Pustaka Utama.
- Widayati, N. (2014). Pengaruh Bauran Pemasaran Terhadap Perilaku Anggota Koperasi Dalam Memakai Produk Simpanan. *Jurnal Pendidikan Insan Mandiri*.