



# ANALYSIS OF IB WORKING CAPITAL PRODUCT MARKETING STRATEGIES (CASE STUDY: BANK JATENG SYARIAH)

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## Abstract

This study aims to determine the marketing strategy of iB Working Capital products at Bank Jateng Syariah to find out the target market of iB Working Capital products and to determine the level of customer interest. This type of research is field research conducted using qualitative research. The study obtains data using observation, interview, and documentation methods. This research was conducted at Bank Jateng Syariah, Kartasura District, Sukoharjo Regency. The data sources used are primary data and secondary data. The data analysis technique used is a qualitative descriptive type using a deductive mindset, namely by comparing theory with catalytic events from the field. The result of this study is that the marketing strategy applied to the Working Capital iB product at Bank Jateng Syariah is a marketing mix consisting of products, places, promotions, people, and processes (5P) this shows a significant positive influence in increasing customer interest or the general public. Improving marketing strategies for the better provides socialization around rural areas where the dominant community may not yet understand Islamic banking and its products. This research is expected to put forward research implications that may be beneficial for the bank and society. Optimizing the role of Islamic financial institutions in the implementation of working capital iB.

**Keywords:** *Strategy, Marketing, Products, Bank Jateng Syariah*

## 1. Introduction

The World Bank in "World Economic situation and prospects 2017" the world bank estimates world economic growth and predicts that global economic development is still trapped in episodes of sustained low development. Responding to these global economic developments, Bank Indonesia reckons the need to continue to be intensive in improving the Islamic economic and financial system. This is driven by the belief that this principle can serve as the basis for new developments, improving domestic economic and financial stability so that it can develop more sustainably and more equitably. (BI. 2010). The bank is a financial institution that acts as a liaison or intermediary institution

between customers who have more funds and customers who need loans for individual businesses or businesses in the form of business entities (Zamzami and Setyowati, 2022). This is stated in the Republic of Indonesia Legislation No. 10 of 1998 Regarding Amendments to Law No. 7 of 1992 concerning banking, "Article 1 paragraph (2), Bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of savings and distributes them to the public in the form of deposits and distributes them to the public in the form of credit and/or other forms of - other forms to improve the standard of living of many people" (DPR, 2016). Syaria's banking industry must exploit its sizable Muslim population to grow. Yet, the promise won't materialize if the bank operates in an unfavourable economic climate (Imronudin, 2019). The development of banking has become increasingly familiar or can be called familiar to Indonesian citizens. Banking has even become an important activity for the Indonesian people for transactions, but history records that a series of financial crises that have occurred in the world that have been experienced by various countries have destructively destroyed the joints of the economies of various countries, one of which is in the Asian Region. Indonesia faced a rather severe financial crisis that took place in 1998. Due to this severe financial crisis, conventional banks in Indonesia experienced a downturn and went into liquidation, caused of a failure in the interest system (Sugema, 2012).

The establishment of Islamic banks at the international level arose in the discussion of Islamic countries which were held in Kuala Lumpur, Malaysia from 21 to 27 April 1969. At this conference, 18 participating countries discussed the matter. First, the profit must be loyal to the rules of profit and loss, otherwise, it is counted as usury, and usury, a little or a lot, is unlawful. Second, it is proposed to build an Islamic bank that is free from the usury system in a short time. Third, Islamic banks have not yet been established, conventional banks that practice the interest system are still allowed to operate, only if it is true that there is an emergency. The institution that pioneered the establishment of an Islamic bank at the international level was the "Islamic Development Bank (IDB)" in Jeddah. IDB was formally established on October 20, 1975, by 22 member countries of the "Conference Organization in Karachi in December 1970 to formally review the idea of establishing the IDB (Sjahdeini, 2014). A bank's operations as a financial organization are not exempt from common issues, this fact alone might have an impact on the commercial sector (Wijayanto, 2015).

Bank Muamalat Indonesia is the first Islamic bank in Indonesia which was born in 1991. Then many Islamic institutions emerged from conventional banks that started as Islamic business units, then stood alone as Islamic commercial banks, providing different offers to the public as customers. or investors. Sharia Banking then overcomes it in various ways and strategies that are pursued to continue to increase customer interest and trust in Islamic commercial banks from 2010-2021. In the development of banking in Central Java, there is a banking industry that is experiencing development as shown by an increase in



assets, third-party funds, and bank loans in Central Java. Every year the condition of banking capital in Central Java has improved quite well. The development of Islamic banks in Central Java is currently showing a fairly rapid pace. This is indicated by the existence of several sharia-based financial institutions, according to data released by the OJK, which reports Sharia banking statistics for December 2021. There are 10 general units of Islamic banks and 26 BPRS (Sharia Rural Banks). The total assets of all Islamic Banking in Central Java province are IDR 14,011 billion (OJK, 2021). Bank Jateng Syariah is a business-based subsidiary company formed by PT. Central Java Regional Development Bank, to meet the public's interest in sharia-based banking products and services. Bank Jateng's sharia business unit began operating on April 26, 2008, with its initial assignment in the city of Semarang, namely at the Grinatha Building, Lt. IV, Jalan. Youth Number 142 Semarang (Bank Jateng, 2020).

The application of the Sharia system to banking can still exist today and be able to survive the impact of the economic and financial crisis in Indonesia. At the end of 2008, at a distance from the global financial crisis that attacked the world, Islamic financial institutions returned by ensuring their resilience against the storm of the financial-economic crisis that hit the world. The two tragedies have been proven by Bank Muamalat Indonesia, which at that time was the only bank that adhered to the Sharia system, which later managed to go through it and continue to experience stability and provide comfort to its shareholders. Islamic banking is truly resilient and immune to crises and can grow significantly. Several conventional banks make two principles in a company, namely conventional and Sharia principles or commonly known as Sharia-based subsidiaries or Business Units. With the existence of regulations regarding Islamic banking in Law Number 21 of 2008 Article 1 paragraph (7), "Sharia banks are banks that carry out their business activities based on Sharia principles and according to their type consist of Sharia Universal Banks and Sharia People's Financing Banks" (OJK, 2013 ).

## 2. Literature Review

Strategy is the art or science of being a reliable leader whose services are used to win wars in a group of armies. This plan can be interpreted as a strategy for one of the mapping plans and how to use military energy and materials in a place to reach a certain target (Muflihatin, 2021). Some people or institutions define strategy as a program in determining and achieving group goals and realizing its mission. The meaning contained in this strategy is that managers play an active, conscious, and rational role in determining group strategy. Meanwhile, based on the second perspective, strategy is defined as a pattern of responses or group responses to the environment over time (Yaqin, 2019). Marketing is an act of a category of institutions and techniques to create, communicate, deliver, and exchange a proposition to be of better value to customers, clients, partners, and the general public. In more detail, marketing



can also be interpreted as "the process of creating, distributing, trading and pricing goods, services, and ideas to build and maintain positive relationships with stakeholders in a dynamic environment" (Diana, 2020). Starting from product fulfillment, determining, pricing, allocating, or distributing products to advertisements or promotions. The marketing concept can also be said to be a business philosophy stating that customer satisfaction in consumption needs can be in the form of social and economic requirements for the continued life of a business entity (Muflihatin, 2021).

According to Nasution (2021) marketing theorists argue with other opinions and their research, while market participants compete to execute the market to achieve the targets set. This reality encourages the world of marketing to always experience development. Unfortunately, very few of the concepts, theories, strategies, and marketing tactics offered by business and marketing practitioners are based on Islamic religious teachings, namely sharia. Even though the Islamic economy is one of the prospective solutions to get out of the prolonged economic crisis (Hakim, 2022). Islamic banking has implemented various strategies to play a role in the development of MSMEs, but quantitatively until January 2013 has not been very satisfactory. This can happen because of the macro, micro, and epistemological aspects of the development of Islamic financial institutions in Indonesia. The epistemology of the development of Islamic financial institutions seems to be in the mainstream still using the Islamization approach of conventional financial institutions based on the principles of benefit. So that until now Islamic financial institutions in Indonesia will not be able to escape from fundamental problems such as an interest-based system framework, currency standard instability, and a permissive mindset due to an environment that is not yet ideal (Sholahuddin, 2013). This can take the best segment provisions that will be the main target in service, by the overall goals set by the company. Sometimes the industry is attracted to components that provide more profit (Diana, 2020). According to Akbar (2019), his research stated that Bank Syariah Mandiri Sub-Branch Office (KCP) Sudirman, Bogor. Bank x Syariah KCP Dermaga implements a marketing strategy using the marketing mix concept with 3P elements namely Advertising, Personal selling, and publicity (Yaqin, 2019).

The marketing strategy carried out by Bank Negara Indonesia Syariah in trading IB Hasanah savings products is towards two patterns, namely an intensifying pattern where this effort is carried out for customers who already use BNI Syariah products and an extensification pattern where this business is carried out for customers at other banks who also hold potential high before doing funding at BNI Syariah (Entaresmen, 2016). The marketing strategy used by BMT Dana Mentari is very different from some of the research above because it uses the Pick Up Ball and Service Excellent marketing strategies (Mukarromah, 2019). In his research, the marketing strategy was carried out using advertisements, dissemination, and participation in certain events ( Ningsih, 2020). The marketing strategy used uses several ways to take



advantage of Inayat rewards as cross-selling, and door-to-door related to Hajj savings products. Because this method is more useful for getting several potential customers because they meet face to face and recommend Hajj savings products (Habibullah, 2022). Marketing strategy has a significant positive effect on improving customer experience. In his research, he stated that the Marketing Strategy uses a marketing mix, namely product, price, place, and advertising (Irwandi, 2019). The Bank must always give excellent customer service when offering services. The bank should engage in socialization in order to accomplish these goals and ensure that the community is aware of the guidelines for channeling monies held by various Sharia Banks (Ayu, 2019).

Marketing strategies using the Strengths Opportunities strategy include cultivating product growth for consumers so that they are satisfied, advancing services to customers by using a pick-up system to get potential markets, then providing direction to customers about the services to be provided by PD. RB. Regional Bank of Lamongan (Muflihatin, 2021). The result of this credit system and procedure is home ownership with a Murabaha financing contract at PT. Medan Branch Sharia Bank makes a decision to evaluate the application for a KPR (House Ownership Credit) with the 5C principle as a basis for consideration. The next stage is the procedure for mortgage financing, analysis of mortgage applications, approval of mortgage financing applications, disbursement of mortgage financing applications, and monitoring of settlement of mortgage financing in which all mortgage systems and procedures have been regulated and complies with the provisions (Chrisna 2020).

The strategy implemented by KSPPS Baitut Tamwil Tazakka is to increase customers for *Murabahah financing products*. The Word of Mouth (WOM) theory has advantages in marketing KSPPS Baitut Tamwil Tazakka *Murabahah* financing products in markets and villages where the majority of information spreads faster from community to other communities than, from marketing to the community (Wahyudi, 2021). Religiosity and product knowledge have a significant effect on interest or interest in saving, while the type of service, location, and administrative costs have no significant effect on interest in saving (Maharani, 2021). The service marketing mix dimension has a positive and significant effect on customer satisfaction except for the variable price. All reliability, responsiveness, empathy, and compliance variables have a significant effect on interest, while tangible and assurance variables have no significant effect on customer interest in futures products at Bank Muamalat Indonesia KCU Pondok Indah (Azizah, 2018). The marketing strategy is through direct selling and a partnership strategy with developers. Constraints and challenges, namely a large amount of competition with Islamic and conventional banks to attract mortgage consumers and developers have collaborated with more than 2 banks so to overcome and face these challenges BNI Syariah has implemented a strategy (Suhatman, 2021).

Products are owned and offered by the company for use or consumption so as to fulfill certain wants and needs (Wahyudi, 2021). The iB Working Capital



product is a capital loan for a business that uses *Murabahah*, *Mudharabah*, and *Musyarakah contracts* to meet the needs of a customer's business, for example: buying merchandise inventory, or working capital in implementing projects based on work contracts. This means that the products made can be sold in the market, so the creation of products must pay attention to the level of quality that is in accordance with the wishes of the customer (Khotimah, 2014). There are several products in Islamic banking, one of which is a financing product with a profit-sharing method, namely a system that is implemented using Islamic principles to obtain profit-sharing or profits according to considerations agreed upon by the parties concerned. *Masyarakat* is a cooperation contract between two or more parties to carry out a particular business, in which each party contributes funds or capital and profits by agreement. *Mudharabah* is a cooperation contract between two parties, where the first party provides all the capital and the party becomes the manager whose profits are shared according to the agreement set forth in the contract, whereas if a loss will be borne by the owner of the capital as long as the loss is not the result of the negligence of the manager. In addition, *Mudharabah Muqayyadah* is the opposite of *Mudharabah Muthlaqah* where other parties are limited by time, business specifications, and business area (Entaresmen, 2016).

### 3. Methodology

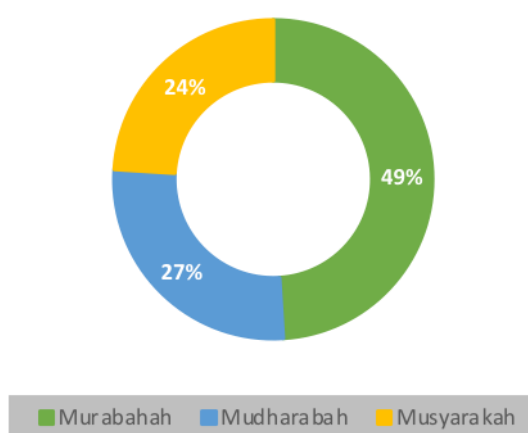
This study uses field research which is carried out using qualitative research by observing in detail the marketing strategy of the iB Working Capital product at Bank Jateng Syariah which will be analyzed in the form of a description. This research was conducted at Bank Jateng Syariah, Muhammadiyah University, Surakarta, Jalan. A. Yani, Mendungan, Pabelan, Kartasura sub-district, Sukoharjo Regency, Central Java 57169. This qualitative research refers to primary information data taken directly from the managers and administrators of Bank Jateng Syariah who are the object of research conducted by interviewing to obtain the required data researcher. Secondary data in this study was carried out with information data obtained to complement and support primary data in the form of scientific documents from research journals related to the formulation of the problem under study.

Data collection techniques in this study were collected using observation, interviews, and documentation techniques. Observation techniques were obtained from seeking and digging up information by managers at Bank Jateng Syariah Surakarta to obtain data by conducting research at Bank Jateng Syariah, regarding marketing strategies for business working capital iB financing products. Interview techniques obtained data from interviewing managers at Bank Jateng Syariah. As for the documentation technique, attach the evidence obtained when conducting interviews and observations with the manager of Bank Jateng Syariah Surakarta.



#### 4. Results and Discussion

The iB Working Capital product is a capital loan for a business that uses *Mudharabah* and *Musyarakah* contracts to meet the needs of a customer's business, for example, buying merchandise inventory, or working capital in carrying out projects based on work contracts ( Bank Jateng, 2016). The marketing strategy for the iB Working Capital product at Bank Jateng Syariah is carried out by introducing the iB Working Capital product to its customers through several personnel or "*team relationship officers*" who market it to various places we are used to, such as promotions or socialization in communities that are still untouched by banking. Some of this personnel introduced the IB Working Capital Product which uses 3 contracts as shown in the diagram below :

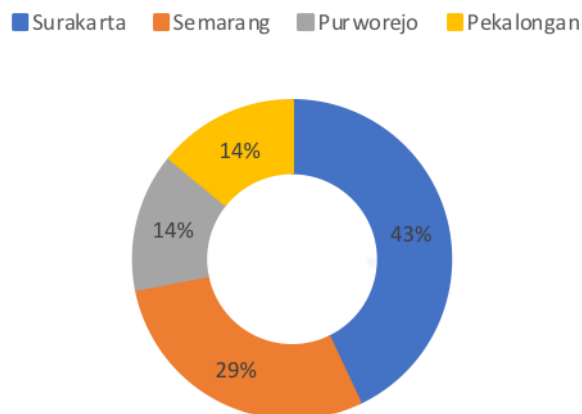


**Figure 1.** Working Capital iB Financing Agreement.  
Source: ( Bank of Java, 2021 )

Bank Jateng Syariah in its marketing strategy makes the contracts in the diagram above indicators that can be used effectively. In addition, BJS also offers convenience for its customers in the iB Working Capital product through a fast, easy process and light profit sharing with a financing period of up to 5 years. In determining the marketing strategy, BJS applies a strategy that is easily understood by ordinary customers on sharia principles by explaining according to the flow or context of the head office based on sharia principles. Apart from these strategies, there are several general strategies to improve the performance of Islamic banking financing. Bank Jateng has implemented the right policies to improve the performance of Islamic banking financing, by conducting surveys of existing financing products so that they can adjust to market needs and ensure processes and risk control run as they should. Simplify the operational procedures of financing products to make them more attractive with fast and satisfying service while remaining based on applicable regulations. Exploring cooperation with the government and private institutions for the distribution of sharia financing. Conduct market studies and mapping to determine financing product strategies. Evaluate the determination of ratios and

service rates (pricing) that are adjusted to market conditions. Bank Jateng Syariah deploys a marketing strategy by carrying out promotions or socialization in communities that are still untouched by banking or who are still unfamiliar with the Islamic banking system. In addition, Bank Jateng Syariah also offers convenience for its customers in the iB Working Capital product with a fast, easy process and light profit sharing using a financing period of up to 5 years. The main target market for this business financing product is MSME players.

Bank Jateng Syariah in determining market segmentation needs to pay attention to whom the target market is for the iB Working Capital product. The main target market is MSME players (Micro, Small, and Medium Enterprises) in the operational areas of Bank Jateng Syariah. From the point of view of demographic segmentation, the company's marketing target is the main point in the iB Working Capital product, namely the income from businesses owned by MSME players. Bank Jateng Syariah also targets its customers not only the Muslim community but also the non-Muslim community which means that all Indonesian people can enjoy Islamic banking services. The target market for iB Working Capital products is Bank Jateng Syariah in determining market segmentation, it is necessary to pay attention to who is the target market, in the iB Working Capital product. The main target market for this business financing product is micro, small, and medium enterprises (MSMEs) in the Central Java region as shown in the diagram below :



**Figure 2 .** Bank Jateng Syariah Office Network Areas.  
Source: (Bank Jateng, 2021)

Bank Jateng Syariah also does not target its customers only the Muslim community, but all people in Central Java. The target company uses geographic segmentation to develop customer productivity in non-Muslim communities. Bank Jateng Syariah remains complex for non-Muslim customers because banking services are not related to religious elements according to Sjahdeini (2014). From the point of view of demographic segmentation, the company's marketing target is the main point in the terms of the iB Working Capital product,





namely income and having business legalities, such as NPWP (taxpayer identification number), which is a number given to taxpayers as a condition in the tax administration used. as a self-identification of the taxpayer facilitates the implementation of tax rights and obligations. Both SIUP (trading business license), are licenses used for trading businesses. The third is TDP (Company Registration Certificate), which is an official document attesting that a company has carried out the obligation to register a business or the company is based on the law. The fourth SITU (business location permit), is an official permit issued by the local regional government regarding the establishment of a company or business entity.

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Bank Jateng Syariah's strategy in increasing its customers uses several methods, namely marketing methods through their social media, to attract customers' interest by making tutorials for disbursing funds. Distributing brochures or banners so that it is easier for customers to find iB products. As well as this company always updates its products and provides information on the website about the latest promos from the bank products as well as displays news on the activities to attract its customers. In 2017 there were 633 customers, this was due to the increased customer interest in productive financing products. Meanwhile, in 2018 there were only 44 people, namely 677 customers, this was due to several syndicated financing distributions. A year later (2019) the number of customers increased by only 41 people, and the number of customers was 718 people, this was also due to several syndicated financing distributions. In 2020 the number of customers increased to 1,083 customers or an increase of around 365 people this year. The increase in customer interest in the iB Working Capital product was due to the repayment of financing from several of the Bank's core debtors. In 2021 the number of 1,103 customers has only increased by 20 people, this is due to the development of retail and MSME financing which has increased quite high to accelerate preparation for the period towards "spin-off". For the level of



customer satisfaction, researchers did not find specific data, but according to sources, customer satisfaction is quite good. For the three iB Working Capital contracts, there is no selection of customers. Rather, it has been determined by the company based on the type of business of each customer.

## 5. Conclusion

The marketing strategy applied to iB Working Capital at Bank Jateng Syariah is to designate a marketing mix or marketing mix that is interwoven stems from Product, Place, Promotion, People, and Process (5P) this shows that if the marketing strategy uses a marketing mix, this company has an effect significantly positive in increasing the interest of customers or the general public. The target market for Bank Jateng Syariah is aimed at cooperation with government institutions or religious organizations (Muhammadiyah, NU, etc.), and MSME business actors in the Central Java region. In increasing the number of customers, Bank Jateng Syariah conducts a review of the currently existing financing products so that they are always by market needs and ensure that processes and risk control are running as they should. Moreover, the bank is providing good service to each customer and a fast process of disbursing funds can increase attractiveness, especially for MSMEs.

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