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EVALUATING THE MARKET PENETRATION STRATEGY OF AN ISLAMIC RURAL BANK IN RURAL AREAS: A CASE STUDY OF BPRS BHAKTI SUMEKAR, PRAGAAN BRANCH OFFICE

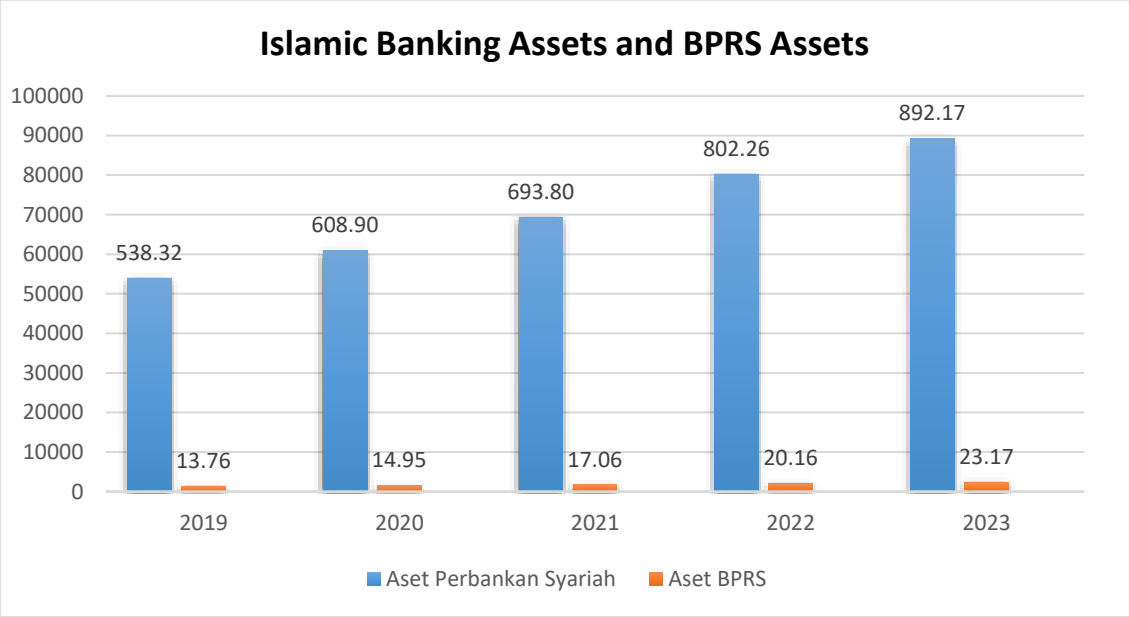
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Abstract

Credit Bank (BPRS) in rural areas hold role important in increase inclusion Islamic finance and development economy local. However, BPRS in the area rural face challenge in expand market share, such as low literacy finance society, limitations infrastructure and competition with conventional banks. Therefore Therefore, evaluating market penetration strategies at BPRS is very important. For ensure success expansion service Islamic finance in villages. Research This aim For evaluate The effectiveness of the market penetration strategy implemented by BPRS Bhakti Sumekar KCP Pragaan in rural areas. Formulation problem study This covering What is the market penetration strategy implemented by BPRS Bhakti Sumekar KCP Pragaan? in the region rural areas. And what just challenges and opportunities faced in market penetration strategy. The research method used is approach qualitative descriptive with studies Case at BPRS Bhakti Sumekar KCP Pragaan. Data collected through interview in-depth, observation, and documentation with involving BPRS management, staff marketing, customers, and members public rural areas. Research results show that the market penetration strategy implemented by BPRS Bhakti Sumekar KCP Pragaan covering approach social and personal through socialization direct to community, utilization of local and digital media, and organization promotion periodic research this also identifies challenge main, such as low literacy financial, limitations access geographical, competition with conventional banks, and limitations technology in the community public rural areas. Although Thus, there are opportunity significant that can utilized, including its strength mark Islam society, its height need financing micro, and support government to inclusion Islamic finance. Findings This give description comprehensive about success and obstacles Implementation of BPRS market penetration strategy in rural areas.

1. Introduction

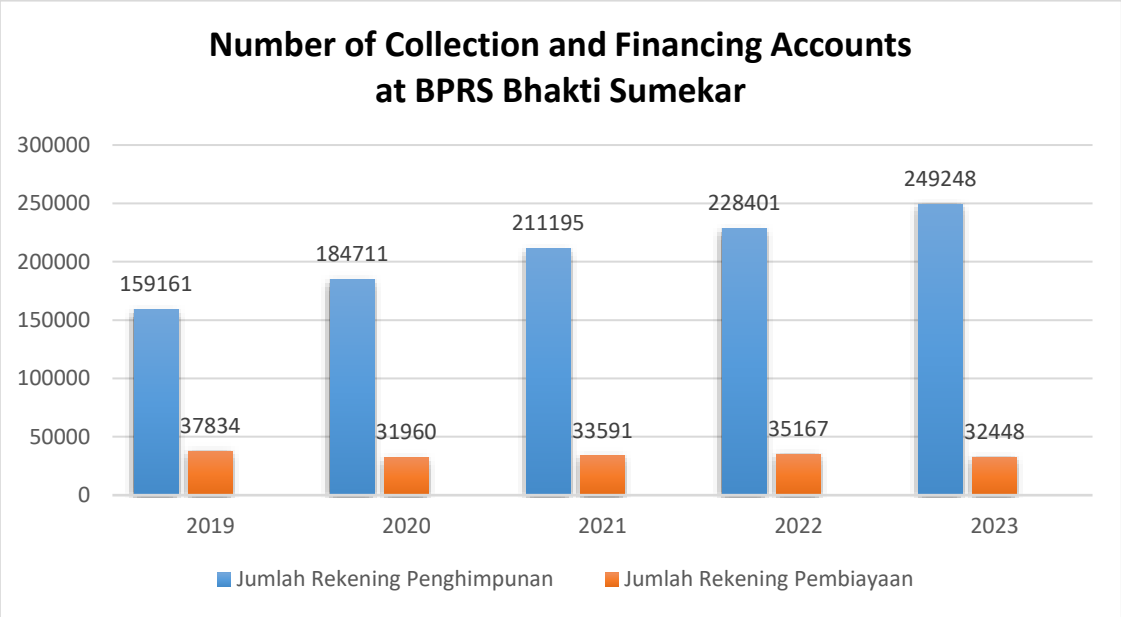
Development industry Islamic banking in Indonesia Keep going experience significant growth, however Still face challenge in increase market share, especially in rural areas. One of the for example is BPRS Bhakti Sumekar KCP Pragaan, which is trying to increase literacy finance public as well as expand range service Islamic banking. BPRS Bhakti Sumekar, Pragaan Branch as one of the BPRS in rural areas make an effort implement principle Islamic banking with effective marketing strategies For reach society that still own limitations access to service finance sharia. This is done with approach based community, education literacy finance, as well as utilization digital technology in gradually. Competition in the sector banking the more increased, especially with the existence of more conventional banks known by the public compared to Islamic banks. Therefore Therefore, an effective market penetration strategy is very necessary so that BPRS can increase Power competitive and attractive more Lots customers new. As for the report asset data development Islamic banking and BPRS assets from 2019 to 2023 shows fluctuations significant increase as following.



Based on report annual Authority service finance (OJK) 2023, assets Islamic banking is experiencing growth from IDR 538.82 trillion in 2019 to IDR 892.17 trillion in 2023. However, the amount BPRS Bhakti Sumekar customers experience fluctuations, where fundraising increases by 47.05% in five years lastly, but amount account financing experience decline up to 7.73% in 2023 compared to year previously. This trend show

that although There is improvement asset in a way overall, challenge in retain and attract customers new still become issues that need to be evaluated.

the development data amount customers in fundraising and financing at BPRS Bhakti Sumekar 2019 to 2023 as following :



For specific data about amount account fundraising and financing at BPRS Bhakti Sumekar, information the available in report annual or report financial published by BPRS Bhakti Sumekar.

Quantity data account fundraising at BPRS Bhakti Sumekar 2019 explains that there is the whole thing experience increase as big as in a way percentage by 47.05% over five years last. While the number of data account financing at BPRS Bhakti Sumekar this year 2019 happen decline in a way percentage by 15.53% in 2021 and in 2023 there will be 32,448 customers, from 2022 to 2023 happened decline amount customers in a way percentage 7.73 %. Therefore, a penetration strategy is very necessary for BPRS Bhakti Sumekar. For optimization and improvement stability amount customers in a way overall every year. It is needed evaluation in a way systematic until get solution accurate in effort improvement amount customers at BPRS Bhakti Sumekar.

Ita Rukmanasari, et al (2024) about analysis of Islamic banking strategies in increase *market share* in the middle the existence of conventional banks in the digital era. Explaining Islamic banks can increase *market share* in the middle competition with conventional banks through a sharia- based prime service strategy, market penetration with modify products, digital marketing for reach more Lots consumers, and digital

services that make it easier transaction finance in a way practical When only and where just.

Study This highlight importance Evaluation of BPRS Bhakti Sumekar's market penetration strategy KCP demonstration in facing about low literacy finance, access geographical limited, and competition with conventional banks. With approach based community and education finance, BPRS strives increase trust public to Sharia services. Research results This can become reference for development of marketing strategies for Islamic banks in rural areas as well as give outlook for institution other Islamic finances that are facing problem similar. From the background behind on researcher interested For lift title **" Evaluation of Sharia Bank Market Penetration Strategy in Rural Areas : Case Study of BPRS Bhakti Sumekar KCP Pragaan ".**

2. Research Methods

Study This apply method descriptive qualitative purposeful For understand in a way deep What is the market penetration strategy of BPRS Bhakti Sumekar? KCP demonstration run. With use approach (*field research)* study field, collected data direct from primary sources through interview with bank employees, customers, and public local, also observation direct to Implementation of marketing strategies. From this research object, we can obtain social realities that characterize the character, model, and description of the situation and conditions of the phenomenon.

The data sources used in this research can be in the form of primary data. obtained directly from informant that is head BPRS branch, marketing or employees. So primary data is data from results observation, interview and related documentation to support the accuracy of data at BPRS Pragaan. Secondary data namely data that obtained from sources that have been There is For processed more continue, such as books, journals, sharia opinions, related marketing SOPs with title study.

Data collection techniques used researchers in collect data, namely observations conducted by direct survey researchers and recorded fact or the state of affairs that becomes object study to location For observe Marketing conducted by BPRS Bhakti Sumekar KCP Pragaan. Interview with method ask answer to management, staff marketing and others for obtain concrete and appropriate data what is needed For digging information in detail regarding market penetration strategies. Documentation the goal For get secondary data related report finance, marketing strategy written, and targets that have been set. Required data like document official like report annual, marketing strategy, customer data for strategies planned in the field.

The data analysis technique used is Data reduction For to summarize main important, Searching for themes and patterns aims to provide a clear picture and make it easier for researchers to collect data. Data presentation is describing and presenting what is done in a way systematic so that more easy understood to produce a conclusion.

Drawing conclusions is done after data reduction and data presentation, where the conclusion is a result that can be used to take action in the research.

3. Discussion

In discussion this researchers will to describe a number of results research that has been researchers find about problem.

1. market penetration strategy implemented by BPRS Bhakti Sumekar KCP Pragaan is effective in rural areas.

   Based on findings research that has been market penetration strategy implemented by BPRS Bhakti Sumekar KCP Pragaan in reach public rural involving a number of approach main, namely socialization directly community, use of social media and radio broadcasts, as well as promotion. This strategy aim For increase understanding public to product Islamic banking and interesting interest they For become customers.

   main market penetration strategy implemented by BPRS Bhakti Sumekar KCP Pragaan is *First* Socialization direct to public with come to houses on an individual basis For give understanding to community. Approach This done in a way gradually For ensure every individual can understand benefit the products offered. And create message chain in convey information the to others, so that range information become more area. BPRS Bhakti Sumekar KCP demonstration more refers to the socialization strategy, because this strategy more effective For choose direct target candidates member customers.

   Both Promotion Strategies done with giving discounts, gifts, or special programs that can interesting attention public rural areas, especially BPRS, carry out observation field For aiming determine potential areas as new market share. Promotion like This No only interesting attention public but also creates awareness about the products offered, so help strengthen the image of the bank in society.

   Third Advertising tricks everywhere This use social media like Instagram, Facebook, website, radio broadcasts for give information about product in a way wide and also for increase customers and clients. Radio broadcasts are utilized For reach society that has access limited to the internet, so that can reach more Lots candidate customers.

   With make uploads regular on social media, BPRS Bhakti Sumekar can increase interaction with society, good through comments, messages directly, or telephone. With combination These three strategies are BPRS Bhakti Sumekar KCP Pragaan capable create approach holistic marketing, which includes interaction direct, attractive promotions, and effective advertising. In sharia marketing, approach This in line with theory draft mix marketing (*marketing mix)* in Islam, which prioritizes justice, transparency, and relationships Good with community. Marketing directly to the goal For produce response and communicate

product or service with in a way direct to consumers who are considered as a target market.

Study this is also in line with study previously Analysis of Islamic Bank Strategy in Increasing Market Share in the Middle Era the existence of conventional banks in the digital era. The results of study This show that There is Some strategies used by Islamic Banks are: implementation excellent service in matter this bank must Keep going increase compliance bank operations against sharia principles. Then the strategy market penetration, namely *a* strategy to try to improvement sale with method repair and modify product or existing services moment this, and digital marketing and service strategies because with digital marketing, customers capable reach and obtain all over information about products offered anywhere and anytime. So that capable increase amount consumers and loyalty customers even so with digital services can make it easier customers in do transaction finance.

From the results implementation of the strategy, the product savings show significant improvement, which is indicator success in reach public rural areas. Research results show that even though the strategy implemented has walk with good, needed effort sustainable For Keep going increase effectiveness. Approach based technology, improvement literacy finance society, and expansion coverage service Still become challenges that must be faced by BPRS Pragaan to front.

2. Challenges and opportunities faced by BPRS Bhakti Sumekar KCP Pragaan in implementation of market penetration strategy

Based on findings study there is a number of challenges faced by BPRS Bhakti Sumekar KCP Pragaan in Implementing a market penetration strategy in rural areas. Challenges faced by BPRS Bhakti Sumekar KCP Pragaan is *First* low literacy finance part big public rural Still not enough understand concepts and benefits product Islamic finance.

Second limited access difficult geography some rural areas own access difficult road passed by vehicles wheel four, so that socialization and services banking become not enough optimal.

Third increasing competition strict from institution finance other, good it's a conventional bank and institution other finances become challenge significant. Society is more choose use services that have been they familiar and accustomed, so that product Islamic banking is often considered foreign or complicated. Many people compare Islamic banking services with conventional banks and consider them not enough competitive matter This need change perception and convincing public about advantages of Islamic banks.

Fourth limitations technology even though BPRS has utilizing social media and digital services such as mobile banking, still Lots public rural Not yet own access or understanding For utilise technology.

The most relevant theory For explain challenges and opportunities faced by BPRS Bhakti Sumekar KCP demonstration in market penetration strategy is theory Mix Marketing According to Kotler and Amstrong (2008: 272), the mix marketing (*marketing mix)* is a series tool marketing that can controlled, where in it including product, price, place (distribution), and promotion that can One alloy by company its use For produce response or with weave personal relationships in build trust customers desired by the company in reach target market.

study This in line with study previously Trisna Dwi Salsabila et al (2022) who highlighted importance education finance in increase amount Islamic bank customers. This is in line with challenge low literacy finances that attended by BPRS Bhakti Sumekar. Meanwhile according to research Zhulaydar Esa Putri et al (2021) showed that market penetration through digital strategies can increase Power competition institution finance, but in the case of BPRS Bhakti Sumekar limitations technology Still become challenges that must be overcome. With understand challenges and opportunities This is BPRS Bhakti Sumekar can formulate a more effective market penetration strategy targeted and effective. In addition to education about product Islamic finance, important for BPRS to weave partnership with figures public or institutions education For increase understanding and trust public to Islamic banking. From the explanation on challenges faced by BPRS Bhakti Sumekar KCP Pragaan is limited access public rural to information and technology,, increasing competition strict from institution other finances. Meanwhile opportunities faced by BPRS are increasing awareness public to halal products and more investment prioritize sustainability and compliance to sharia principles.

4. Conclusion

After stage study with some data that has been presented in discussion, then can withdrawn conclusion that:

The strategy implemented by BPRS Bhakti Sumekar KCP Pragaan For effective market penetration in rural areas. There are three approach the main thing that is applied, namely socialization direct to community, promotion through discount or gifts and advertising through social media as well as radio broadcasts, providing significant impact in increase understanding public to product Islamic banking.

BPRS Bhakti Sumekar Pragaan Branch Office face a number of challenge main, namely low literacy Islamic finance among public rural, limited access geographical some difficult areas passed, and the competition is getting tougher strict with institution other finances. However, in the midst of challenge mentioned, there are opportunity big,

especially improve it awareness public to halal products and compliance to sharia principles. Utilizing opportunity This with introduce product more Islamic banking friendly to sustainability and values ethics can be an effective strategy For increase Power bank withdrawals among public.

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