

MARKETING STRATEGY OF TABUNGAN WADI'AH AT PT. BPRS HAJI MISKIN PANDAI SIKEK

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ABSTRACT

The purpose of this study is to get a general idea of how the marketing strategy of products tabungan wadi'ah at PT. BPR Syariah Haji Miskin Pandai Sikek. Data collection is done through interview. The results show that: First, the customer gets a fee as an appreciation of the funds deposited in BPR Syariah Haji Miskin Pandai Sikek. Second, the initial deposit of account opening is enough to pay Rp. 10.000,-, then deposit at least Rp. 10.000,- and closing account fee Rp. 5,000,-. Third, the promotion is done by advertising that is through the spread of brochures, banners / banners, radio, newspapers, socialization, word of mouth, door to door and publicity to improve the image of the bank in front of customers through the activities of providing compensation to orphans and sales promotion to schools and offices.

Keywords: Marketing strategy, tabungan wadi'ah and PT. BPR Syariah Haji Miskin Pandai Sikek.

INTRODUCTION

Banking institutions as one financial institution has a strategic value in the life of a country. The institution is intended as an intermediary of parties who have excess funds with parties who have shortages and need funds. For that bank as an intermediary financial institution or financial intermediary institution must perform mechanisms of collection and distribution of funds in a balanced (Muhammad, 2000, p.3). Banks raise funds of the society and then channel funds to the community with the aim to encourage the improvement of living standards of the people. The two main functions of the bank are the collection of public funds and the distribution of funds to the public, therefore called intermediary (Ismail, 2011, p.30).

BACKGROUND

An Shariah Rural Bank (SRB) is a bank conducting business activities based on sharia principles which in its activities do not provide services in the payment traffic. BPRS in fund raising in the community offers savings products wadi'ah, mudharabah and mudharabah deposits. An SRB will pay bonus or profit sharing on customer's savings and investment funds. The amount of bonus given to the customer in accordance with the ability of the bank and profit sharing is provided in accordance with the agreement between sharia financing banks (BPRS) and customers. And in the channeling of funds to the public, the BPRS disburses funds in the form of financing and placement in other syariah or rural banks.

In doing marketing, the bank has several goals to be achieved, meaning that the important value of bank marketing lies from the objectives to be achieved as in terms of improving the quality of service and provide a variety of products in accordance with the wishes and needs of customers. To achieve these targets, the bank needs to:

1. Creating products in accordance with the wishes of funds needs of its customers.
2. Give more value to the product offered than competitor products.
3. Providing maximum service starting from the prospective customer to the customer concerned.
4. Continuous efforts to improve product quality and customer satisfaction (Kasmir, 2004, pp. 3-4).
5. Wadi'ah savings are deposits of funds that can be withdrawn at any time by the owner or member by issuing a kind of transfer / transfer and other payment orders. Deposits / wadi'ah savings are subject to administrative costs but by Because the deposited funds are allowed to be played then the syariah bank to the depositors of funds can be given a bonus in accordance with the amount of funds that play a role in the formation of profit for Islamic banks. (Muhammad, 2004, p.6) The Bank as the recipient of the deposit shall have no obligation to provide remuneration and the Sharia Bank may impose the cost of the goods deposit. However, in the sole discretion of Bank Syariah may give bonus to the penitip provided that the bonus is a prerogative policy of the bank as the recipient of the deposit and the bonus is not required beforehand and the amount given, both in percentage and nominal (Wiroso, 2005, p.25).
6. With regard to wadi'ah savings product, Sharia Bank uses wadi'ah yad adh dhamanah contract, in which case the client acts as a custodian giving the right to Sharia Bank to use or utilize the money or merchandise while Bank Syariah acts as the be entitled to funds or goods accompanied by the right to use or utilize such funds or goods. As a consequence, the bank is responsible for the integrity of the depositary property and returns it whenever the owner wants it. On the other hand the bank is also entitled entirely to the benefit of the proceeds of use or utilization of such funds or goods (Karim, 2004, pp. 272-273).

Research focus

Based on the background of the above problems obtained by the researcher then the focus of research are:

1. How Product Marketing Strategy Wadi'ah savings made by PT. Bank Rakyat Syariah Haji Miskin Pandai Sikek viewed from product strategy?
2. How Product Marketing Strategy Wadi'ah savings made by PT. Bank Rakyat Syariah Haji Miskin Pandai Sikek seen from Price strategy?
3. How is the Product Marketing Strategy Wadi'ah savings made by PT. Bank Rakyat Syariah Haji Miskin Pandai Sikek viewed from the distribution / Place?
4. How Product Marketing Strategy Wadi'ah savings made by PT. Bank Rakyat Syariah Haji Miskin Pandai Sikek seen from the promotion strategy?

Formulation of the problem

From the background and focus of the research, the next researcher can formulate the problems to be studied is how the marketing strategy of savings products wadi'ah done by PT. Bank Rakyat Syariah Haji Miskin Pandai Sikek?

Research purposes

From the background, research focus and problem formulation obtained by the researcher then the purpose of research is to explain:

1. Wadi'ah savings product marketing strategy at PT Bank Rakyat Syariah Haji Miskin Pandai Sikek viewed from product strategy.
2. Product Marketing Strategy Wadi'ah savings made by PT Bank Pembiayaan Rakyat Syariah Haji Miskin Pandai Sikek is viewed from Price strategy.

3. Product Marketing Strategy Wadi'ah savings made by PT Bank Pembiayaan Rakyat Syariah Haji Miskin Pandai Sikek is viewed from the distribution / Place (Place).
4. Product Marketing Strategy Wadi'ah savings made by PT Bank Pembiayaan Rakyat Syariah Haji Miskin Pandai Sikek seen from promotion strategy (Promotion).

Operational definition

Marketing strategy here is a step taken by BPR Syariah Haji Miskin Pandai Sikek in marketing savings products wadi'ah so as to increase customers from year to year. The author looks at the marketing mix consisting of 4P (Product, Price, Place, Promotion).

Savings wadi'ah here the author intent is a deposit based on akad wadi'ah yad adh dhamanah. What is meant wadi'ah yad adh dhamanah is a bank as a depositor can utilize funds deposited by customers with bank records should be responsible and return the funds whenever the caregiver wants it.

THEORITICAL REVIEW

Marketing strategy

Marketing strategy is selection of target markets, competitive positioning and development of an effective marketing mix to reach and serve selected customers. (Sumarni, 2002, p.167). Marketing strategy can be seen as one of the basic used in preparing the company's overall planning which is commonly referred to as corporate corporation, it is needed a comprehensive planning to be used as guidance of the parts of company in carrying out their respective activities (Asri, 1991, p.31). The right marketing strategy has huge implications for the success of market share. Sharia banking actors must understand the components that can be added value in the development of business. Factors in the service marketing mix consisting of product, price, promotion, process, person, physical evidence, and location are the main considerations in deciding the right strategy in offering Islamic banking products to the community (Fajri, 2013).

THE CONCEPT OF WADI'AH SAVINGS

Understanding Wadi'ah

Etymology al-Wadiah means pure entrants (amanah). Wadiah meaningful trust. Wadiah is said to be meaningful because Allah called wadiah with the word amanah in some verses of the Qur'an, while in terminology there are some opinions from the scholars, among them:

- 1) Hanafiah: al-wadi'ah is a mandate left to be preserved to others.
- 2) Malikiyah: al-wadi'a is a treasure that is represented to others to be nurtured
- 3) Shafi'i: al-wadi'a is something of a treasure that is stored in another place to be nurtured.
- 4) Hanabilah: a treasure that is left to a person to keep it without any compensation.
- 5) Contemporary Fiqh scholars: al-Wadi'ah is a pure deposit from one party to another, both an individual and a legal entity to be guarded and returned whenever the custodian wants it (Widayatsari, 2013)

Al wadi'ah can be interpreted as a pure deposit from other parties, both individuals and legal entities that must be maintained and returned whenever sipenitip menghendaki (Antonio, 1999, p. 121). The word al-wadi'ah means leaving something that someone left behind to others to be guarded as wad'iah because he represents others. Wadi'ah is basically functioning for goods custodial only, for in the days of the Prophet the goals of wadi'ah were only so, but no cases

allowed the deposit funds to be invested under the provision that the funds used as wadi'ah were returned to the owner entirely.

If the definition of Wadi'ah is seen from the technical aspect then means the money or money deposited by someone to another person for the purpose of being kept, so that the funds stored can not be used basically, but if the owner allows the funds to be used, then the deposit may use it.

Savings Wadi'ah

Savings Wadi'ah using a deposit entitled withdrawal can be done in accordance with the agreement. According to the Law on Sharia Banking No.21 of 2008, savings deposits are deposits based on wadi'ah and / or investment funds based on mudharabah or other contracts that are not contrary to sharia principles whose withdrawal may only be made under certain agreed terms and conditions, but can not be withdrawn by check, bilyet giro, and or other similar tools (Ismail, 2011, p.74).

Savings wadi'ah is a savings that is run on the basis of wadi'ah agreement that is pure deposit that must be maintained and returned at any time in accordance with the will of the owner. With regard to wadi'ah savings products, syariah banks use wadi'ah yad adh-dhamanah contract. In this case the customer acts as a custodian giving the right to the sharia bank to use or utilize the money or merchandise, while the sharia bank acts as the party entrusted with funds or goods accompanied by the right to use or utilize the funds or goods. As a consequence the bank is responsible for the integrity of the deposit and returns it whenever the owner wants it. On the other hand, banks are also entitled entirely to the benefit of the proceeds of use or use of such funds or goods (Karim, 2004, p.271).

RESEARCH METHODS

This type of research is field research (field research), that is with qualitative descriptive approach that describes and explains about marketing strategy of wadi'ah savings. Research conducted at PT. BPRS Haji Miskin, having its address at Jalan Raya Bukittinggi - Padangpanjang KM 10, Simpang Koto Tinggi Nagari Pandai Sikek Kec. X Koto Kab. Tanah Datar. Techniques guarantee the validity of authors perform in a qualitative way, where the authors make observations, interviews, and documentation. The author conducted direct interviews with Marketing Funding and President Director in the field of wadi'ah related savings. The author's interview is accompanied by an interview guide.

Discussion

Based on the interview result that PT. BPR Shariah Haji Miskin Pandai Sikek in marketing wadi'ah savings products to the public is by using brochures, pamphlets, banners, calendars business cards each employee, advertisement, a marketing from this bank directly down to the field that comes directly home community (door to door) which aims to introduce products offered by the BPR Shariah Haji Miskin so that the public is interested to use the products offered and word of mouth done either directly by the BPR Syariah Haji Miskin or indirectly by the customer to conduct transactions in BPR Shariah Haji Miskin (Rici Novika, interview with Marketing Funding, Tuesday, July 18, 2017).

Product Strategy

In marketing the product of wadi'ah savings to BPR Syariah Haji Miskin Pandai Sikek to be accepted by the society or target market is to socialize with the society and offer the benefits of savings product wadi'ah, that is:

1) Quick process and easy way

Customers who come to BPR Syariah Haji Poor who want to apply financing, then the customer must first have an account in savings wadi'ah, especially for financing customers then the account that must exist is saving wadi'ah. dan process to open savings account wadi' ah it's very easy.

2) The customer funds are safe

Customers who come to BPR Syariah Haji Miskin Pandai Sikek who save in wadi'ah savings, goods or funds that customers deposit guaranteed funds are safe and will be returned 100% by BPR Syariah Haji Miskin. And customers do not bear the risk of loss on BPR Syariah Haji Miskin

3) Bonus on wadi'ah savings

Every customer who saves in Wadi'ah BPR Syariah Haji Miskin, then BPR Syariah Haji Miskin will give in the form of bonus every month whose amount is not promised before because the contract is deposit.

4) Funds can be taken anytime

Every wadi'ah savings account in BPR Syariah Haji Miskin is entitled to take fund at anytime without any time set by BPR Syariah Haji Miskin.

Based on the interview result that the procedure of opening savings account of wadi'ah is as follows:

- 1) Prospective customers who come to BPR Syariah Haji Miskin Pandai Sikek must first prepare ID card as a condition to open a savings account.
- 2) When the bank will be directly served by Customer Service (CS), prospective customers will be offered various types of savings products that have different contracts. For savings wadi'ah akadnya wadi'ah yad adh dhamanah.
- 3) Select the wadi'ah savings product, then fill out the form provided by CS completely and accurately.
- 4) Fill in the signature on the passbook in accordance with the ID card.
- 5) Check back the data written in the book savings, make sure it is correct.
- 6) Set aside some money at the teller as the opening of the account (Lharisa Tri Amelia, interview with Marketing Funding, Tuesday 18 July 2017).

Price Strategy

After the product is successfully created, the next step is to determine the price of the product. Price is the amount of value that customers must pay to buy or enjoy goods or services offered by the bank. Based on the author's interview with Mr. Hendri Kamal as the President Director of BPR Syariah Haji Miskin Pandai Sikek, no pricing strategy is used on savings product wadi'ah, because the wadi'ah savings product is the product of fund raising, with the contract of

deposit, which each month will be given bonus to customers. But the magnitude is erratic every month.

Administrative costs are not charged to customers. Except when the client closes the account, it is charged Rp.5000, - and the minimum balance for wadi'ah savings is Rp. 10.000, -. Rici Novika also added Nominal for the opening of savings account wadi'ah is Rp. 10.000, - if under Rp. 10.000, - then the customer will not be able to bonus, but if above Rp. 10,000, - new can be a bonus.

Distribution Strategy / Place (Place)

Based on the interview with Rici Novika as Marketing Funding that product marketing through distribution strategy that is with stage introduction of market. Hendri Kamal added that for the marketing area of BPR Shariah Haji Miskin Pandai Sikek is Pandai Sikek, Batu Palano, Padang Laweh, and Ampek Angkek areas, because every day the road marketing to market their products to different locations / regions every day.

Location is where the sale of banking products and banking control centers. Determining the location of a bank branch is a very important policy. Banks located in strategic locations greatly facilitate customers in dealing with banks (Kasmir, 2004, p.163). Product marketing through distribution / location strategy is done by placing the location of the bank in a strategic place and easy to know the public, and know and understand market share.

Promotion Strategy

Activities included in promotional activities are: advertising (advertising), personal selling, sales promotion, publicity. Interview results for advertising using brochures, radio, banners / banners. For personal sales is door to door. For sales promotion of direct visits to schools, agencies, offices, and markets. As for the publicity that is by providing scholarships for orphans issued for elementary school students, junior high and high school / MAN around Padang Panjang that is Pandai Sikek, Padang Laweh, Batagak and Batu Palano.

Each Student is given in the form of an educational savings book of Rp. 300.000, - / person for junior high school, and Rp. 400,000, - / person for high school. The student is entitled to take or save money in BPR Shariah Haji Miskin Pandai Sikek. Publicity is a promotion done to improve the image of the bank in front of prospective customers or customers through sponsorship activities on a charity or social / sports activities.

ANALYSIS

Product Strategy

The advantages of this wadi'ah savings product customers will get a bonus (fee) if there is even if the bonus is not previously agreed. And no customer bears the risk of loss and can be taken whenever the customer wants it. The financing customer is the main target of this wadi'ah savings product, because the financing customer must open a savings account with the titipan / wadi'ah contract.

Price Strategy

Wadi'ah savings do not use pricing strategy according to the management of BPR Shariah Haji Miskin. The income for the bank is when the funds generate profit / income in the management, although there is little cost incurred by the customer when closing the account, amounting to Rp. 5000,-.

Distribution Strategy

BPR Shariah Haji Miskin is strategically located at Jalan Raya Padang Panjang-Bukittinggi and also not far from Koto Baru Padang Panjang market. With conditions like this can give a positive thing in the development of the bank, because the community is easy to visit and conduct transactions in BPR Shariah Haji Miskin. In addition, the area where marketing is around Pandai Sikek, Padang Laweh, Ampek Angkek, Batu Palano whose area is still affordable by marketing.

Promotion Strategy

Promotion has been done with various media campaigns. Promotion through advertising (advertising), namely by print media and electrics and elektornik. Sales promotion with marketing system. Sales promotion with direct marketing system to institutions, agencies and markets. Personal sales with door to doo system directly go to the individual community. Publicity with the help and sponsoship that increasingly improves the image of the bank.

Conclusion

In Wadi'ah savings product, BPR Syariah gives bonus / Fee (not in the form of profit sharing) because wadi'ah deposit is a contract of deposit and is free of administration fee so that the customer's balance increases every time, the cost of book change is Rp. 5000, -. BPR Syariah Haji Msikin office is located in a very strategic position that is on the highway of Padang Panjang-Bukittinggi. The form of promotional activities conducted by BPR Shariah Haji Miskin Pandai Sikek is by picking up the ball system (door to door), advertising (banners / banners, brochures and radio), sales promotion and publicity.

Suggestion

In order for BPR Shariah Haji Miskin Pandai Sikek to use more sophisticated technological support such as using Website, TV, Net Banking, ATM Facility, and hold sponsorship in big event.

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