



**MARKETING STRATEGY ANALYSIS OF BACK TO BACK FINANCING PRODUCTS  
IN ATTRACTING CUSTOMERS' INTEREST IN BANK MUAMALAT KCU  
PADANGSIDIMPUAN**

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**ABSTRACT**

This research is motivated by a lot of competition between banks and other financial institutions in attracting customers so that it can increase the number of customers. And one way is to implement a 7 P marketing strategy, namely Product, Price, Place, Promotion, People, Process , and Physical Evidence . The purpose of this study was to determine the marketing strategy of back to back financing products in an effort to attract customers' interest at Bank Muamalat KCU Padangsidimpuan . This research is a type of field research (Field Research). with a qualitative approach. This study uses triangulation techniques in the process of checking the validity of the data. The results of this study indicate that the marketing strategy of back to back financing products carried out by Bank Muamalat KCU Padangsidimpuan is an effective strategy applied, especially promotion because it can increase public knowledge about the product.

**Keywords: Customers , Interests , Financing , Strategy**

**INTRODUCTION**

Along with the development of world life, especially in the economic field which cannot be separated from finance. The community really needs the presence of banks as a means of storage and a means of assisting in business, both small and medium-sized businesses. The rise of banks that are present in Indonesia with various services and promotions aimed at attracting customers' interest.

The customer is the breath of life for the bank to be able to carry out every activity. Every bank is required to provide good and quality services. With a variety of attractive services from various banks, the public will be more selective in choosing the financial institution that they think is the best, the role of an employee or a servant in the banking world is very important along with the increasing business competition in the banking world.

The development of the Islamic economy in Indonesia was marked by the presence of Bank Muamalat which officially operated in 1992. During the 1998 crisis, Bank Muamalat as the first interest-free Islamic bank was able to withstand the crisis that hit Indonesia, and since then Islamic banks have continued to experience relatively fast growth. Then in the 2008 global crisis, Islamic banks again showed their resilience by not being too affected by the crisis.

In Islamic banking, profit is determined by way of profit sharing. Financing is the provision of money or claims based on an agreement or agreement between the



bank and another party that requires the party being financed to return the money or claim after a certain period of time with compensation or profit sharing.

On this occasion the author/researcher examines Back to Back financing at Bank Muamalat KCU Padangsidimpuan. The Back to Back financing product is a product that has not received a response from most of the financing customers at the bank, this is known from a resource person by Mr. Rizky Fahlevi as an employee at Bank Muamalat KCU Padangsidimpuan with the position of Branch Sales Support.

Back to Back financing is also one type of loan that is suitable for meeting customer needs. Back to Back Financing is a financing product where customers who have deposits at the bank can apply for financing by providing guarantees in the form of their deposits or apply for financing by providing guarantees in the form of cash, bonds, or other securities held at the concerned Islamic bank.

Back to Back financing product is that the bank only takes a little profit from the customer so that it becomes one of the most attractive banking products for its customers. Second, Back to Back financing has a high maximum loan limit. Third, the financing process is fast because the guarantee is liquid and cheaper because we only buy stamps and administration. (Rizky Fahlevi, 2020)

disadvantage of this Back To Back financing product is that the profit sharing for customers who pledge their deposits to perform Back To Back financing is lower, both deposits cannot be withdrawn as long as they are still collateral for the Back To Back product financing.

From the results of an interview on July 14, 2020 with Mr. Rizky Fahlevi as Branch Sales Support at Bank Muamalat KCU Padangsidimpuan, this product has been around for a long time, but is not in demand by the public so Bank Muamalat KCU Padangsidimpuan does not use it for a while. At the end of 2019 the Back to Back financing product was then reappointed as one of the products at Bank Muamalat KCU Padangsidimpuan.

Table. 1  
Number of Customers for Product Financing Back to Back

Year	Amount
2019	10 Customers
2020	There is not any yet
Amount	10 Customers

Data source: Bank Muamalat KCU Padangsidimpuan

It can be seen from the table above that there has been a very far decline in customers from 2019-2020, the problem is due to the culture of thinking of the people of Padangsidimpuan city who think that if he has money, why should he borrow again, it is better for him to use the money, so that customers are less interested in using Back to Back financing products . (Rizky Fahlevi, 2020)

Based on observations in the field, Back to Back financing products are moderate in development. By Therefore, the marketing strategy plays a very important role in the development of Back to Back financing products at Bank Muamalat KCU Padangsidimpuan. The marketing strategy applied to the Back to Back financing



product at the Muamalat KCU Padangsidempuan bank is through the 7 P Marketing Mix ( Product, Price, Place, Promotion, Process, Physical evidence, and people )  
With the marketing strategy as above, it is hoped that later it can increase public interest in using Back to Back financing product services at the Muamalat KCU Padangsidempuan bank.

## **LITERATUR REVIEW**

### **Strategy Definition**

Initially the concept of strategy was defined as various ways to achieve goals. (Ismail Solihin, 2012: 24) Strategy can also be interpreted as a pattern of decisions within the company that determines the goals, objectives or goals that produce the main policies and plans for achieving goals and detailing the range of business to be achieved by the company. (Buchari Alma, 2006: 176)

Specifically, strategy is the placement of the company's mission, setting organizational goals by considering external and internal strengths, formulating policies and certain ways to achieve goals and ensuring their proper implementation, so that the main goals and objectives of the organization will be achieved .

### **Definition of Marketing**

Philip Kotler defines marketing as a social and managerial process by which individuals and groups obtain what they need and want through sharing and exchanging products and values with others. (Cashmere , 2012: 136) Meanwhile, Sofjan Assauri defines marketing as a human activity that is directed to fulfill and satisfy needs and wants through an exchange process. (Sofjan Assauri , 2015 : 5 )

Daryanto also defines marketing as the internal whole associated with business activities aimed at planning, pricing, promoting and distributing goods and services that will satisfy the needs of buyers, both existing and potential buyers. (Daryanto , 2011 : 83 )

From this understanding, it can be explained that marketing is an effort to meet the needs and desires of its customers for products and services. To find out the needs and wants of consumers, every company needs to do marketing research, because by doing this marketing research, the real wants and needs of consumers can be known. In general, the definition of bank marketing is a process for sharing and exchanging bank products or services aimed at meeting the needs and desires of its customers by providing satisfaction. (Kashmir , 2013 : 223 )

As we know, marketing strategy is a set of principles that are appropriate, consistent, and feasible to be implemented by the company in order to achieve the target market ( target market ) in the long term and the company's long-term goals ( objectives ), in certain competitive situations. (Sofjan Assauri , 2015: 198) Marketing strategy can also be interpreted as a form of a directed plan in the field of marketing to obtain optimal results .

### **Marketing Goals**

Every company has a goal to be able to stay alive and develop this goal can only be achieved through efforts to maintain and increase the level of company profits/profits. This goal can only be achieved if the company's marketing



department carries out a solid strategy to be able to use the opportunities or opportunities that exist in marketing, so that the company's position in the market can be maintained and at the same time improved. (Sofjan Assauri , 2015 : 60 )

A marketer or seller should know what the wants and expectations of customers or consumers. Their wishes and expectations are: (1) free to make decisions, (2) get the results they want, (3) maintain self-respect, (4) be treated fairly, (5) be accepted and welcomed well, (6) be told everything what happened, (7) felt safe and their rights were protected, (8) was placed as an important person, (9) demanded justice. (Muhammad Isa , 2015 : 13 )

### **Marketing Mix**

The marketing mix is the variables that can be controlled by the company, which consists of product, price, distribution , and promotion. (Pandji Anoraga , 2009 : 220 ) It can be concluded that the marketing mix is a good marketing tool that exists in a company.

The concept of the marketing mix is divided into 7Ps namely Product (product) , Price (price) , promotion (promotion) , place (place) , People (People/Participants), Physical evidence (physical evidence) and Process (process). (Fandy Tjiptono , 2014 : 42-43 )

### **Understanding Customer Interest**

Interest as a psychological aspect does not only color a person's behavior to carry out activities that cause someone to feel attracted to something. In simple terms, interest means a high tendency or excitement or a great desire for something. (Muhibbin Shah , 2003 : 151 )

So interest is an impulse or desire in a person towards an object, which can influence him to choose and use the object based on the decision he chooses.

### **Marketing Mix in Islam**

In Islam, every business activity must adhere to two principles, namely: firstly obeying the rules or moral order that has been set by Allah SWT, and secondly, empathy, being grateful for the grace and mercy of Allah SWT by refraining from actions that harm others and prevent the spread of the virus. unethical practice. The implication of this principle is that the marketing mix in Islam consists of the 7P's conventional marketing mix ( product, price, promotion, place, people, physical evidence , process ) . (Nur Asnawi, Muhammad Asnan Fanani , 2017 : 120-121 )

The platform used by Muslim sellers in marketing products is inseparable from the Prophet Muhammad SAW. As a figure who is good at marketing products according to the criteria determined by God, namely halal products as His word in the QS. Al-Baqarah [2]: 168

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطَوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ<sup>١٦٨</sup>

168. O men! eat the lawful and good things out of what is in the earth, and do not follow the footsteps of the Shaitan; surely he is your open enemy.

The production process in Islam is part of worshipping Allah. The production process must meet the provisions in Islam, namely the principle of being legal



according to Islamic law, purity is true, and determined precisely. In relation to these products, the products marketed must meet the following conditions:

1. Halal products
2. Product must be in actual possession
3. The product must be submitted because the sale of the product is not valid if it cannot be clearly indicated.
4. The object for sale must be determined precisely in terms of quantity and quality.

The existence of the discipline of "marketing" is a form of muamalah that is allowed in Islam as long as in the process it still complies with the rules in Islam and avoids its prohibitions. Marketing is a muamalah practice based on Islamic sharia principles that involves stakeholders in order to obtain benefits and value. In the practice of the rules of marketing jurisprudence relevant to the phrase, " al-muslimuna 'ala syuruthihim illa syarthan harrma aw ahalla harraman (related to the Muslims with the agreement i they make except the agreement that forbids what is halal and allows what is haram)".

It is also supported by "al -ashlu fil-muamalah al-ibahah illa ayyadulla dalilun 'ala tahrimiha (basically all forms of muamalah are permissible unless there is a proposition forbidding it)". Marketing is an important aspect of a business practice. (Nur Asnawi and Muhammad Asnan Fanani , 2017: 21)

In Islamic principles, good marketing is a marketing practice that is based on Islamic principles and values and does not conflict with sources of Islamic law.

### **Back To Back Financing Products**

Currently, financing with deposit guarantees or better known as the Back to Back facility , is available to be marketed to depositors. Back to Back is a financing product where customers can apply for financing by providing guarantees in the form of deposits they have at the concerned Islamic bank.

Deposits are customer funds that are in the bank which withdrawals can be made at maturity or a specified period of time. For example 3 months, 6 months, and so on. In this deposit product, the bank uses the profit-sharing principle. (Nofinawati, 2014: 227)

From the results of the management of mudharabah funds, Islamic banks will distribute the proceeds to the owners of the funds in accordance with the agreed ratio and set forth in the account opening contract. In managing these funds, the bank is not responsible for losses that are not caused by negligence. However, if what happens is mismanagement (mismanagement), the bank will be responsible for the loss. (Adiwarman Karim, Islamic Bank , 2006 : 303 )

### **METHODS**

This type of research is descriptive qualitative research, namely research that intends to understand the phenomenon of what is experienced by the research subject by describing it in words and language in a special natural context by utilizing various scientific methods. Qualitative research aims to gain a general understanding of social reality from the participant's perspective . (Rosadi Ruslan , 2004 : 212 )



Sources of data in this study using secondary data and primary data. the subjects in the study were 4 respondents, namely Mr. Rizky Fahlev as Branch Sales Support , Mr. Rusdi as Branch Collection, Mrs. Wilda as Back Office at Bank Muamalat KCU Padangsidimpuan and Mrs. Kiah as customer of back to back financing products at Bank Muamalat KCU Padangsidimpuan . Data collection techniques were carried out by observation, interviews, and documentation. While the data analysis in this study was carried out by means of data reduction and drawing conclusions. Triangulation is a technique of checking the validity of data that utilizes something other than the data for checking purposes or as a comparison against the data .

## **RESULTS AND DISCUSSION**

Kotler and Armstrong define Marketing is the analysis of the planning, implementation, and control of programs designed to create, build and maintain profitable exchanges with target buyers with a view to realizing organizational goals. (Kasmir , 2012 : 212 ) Financing products back to back at Bank Muamalat KCU Padangsidimpuan aimed at all levels of society, especially those with large deposits and savings related to work and income and u for gender there is no requirement.

Fandi Tjipto said, the concept of the marketing mix was divided into 4Ps, namely Product, Price, Promotion and Place . For the marketing of services, the marketing mix is expanded with the 3Ps, namely People, Physical Evidence and Process . (Fandy Tjiptono , 2014 ) In offering financing products back to back at Bank Muamalat KCU Padangsidimpuan has a special marketing strategy in finding and collecting customers. Based on the results of an interview with one of the marketing staff of Bank Muamalat KCU Padangsidimpuan , Mr. Rizky Fahlevi , he explained that the strategy used to market financing products back to back is the same marketing strategy used throughout Bank Muamalat in Indonesia, namely by using the 7p marketing mix, namely:

### **a. Product Strategy**

The back to back financing product is one of the financing products available at Bank Muamalat KCU Padangsidimpuan, as said by Mrs. Wilda, previously Bank Muamalat has long issued back to back financing products , to carry out this financing customers only need to pledge their existing deposits or savings. at Bank Muamalat. However, this product is less attractive to the lower middle class because deposits and savings must be above IDR 50,000,000 which is very expensive. And also the culture of thinking different people and thinking if I have money why should I borrow again. (Wilda , 2020 )

While the product strategy used is a centralized strategy, namely a strategy that is passed down to branch offices and then to unit offices. The advantages of back to back financing products are that they are safer, more profitable, have no collateral, savings or deposits still get profit sharing, and are available at all Bank Muamalat outlets in Indonesia.

The implementation of a back to back financing product strategy is to display the quality and advantages of back to back financing products . Back to back financing products are products that guarantee important documents such as deposit slips. Product characteristics, including:



1. Easy
  - a) back to back product is available throughout Bank Muamalat .
  - b) Simplification of back to back customer files only requires an ID card, family card, and marriage book as well as customer deposits and savings
  - c) The guarantee assessment process is easier and simpler
2. Safe
  - a) Managed by experienced SOEs.
  - b) Registered and supervised by the Financial Services Authority.
  - c) Transparency in management.
- b. Pricing strategy

Back to back financing products at Bank Muamlat KCU Padangsidimpuan as said by Mr. Levi the price of back to back financing products directly from the head office for now the product price back to back financing ranges from 6.25% for loans from 50 million to 100 million which means that customers who want to use back to back financing products must have deposits or savings above the price they want to borrow. (Rizky Fahlevi, 2020)

Bank Muamalat KCU Padangsidimpuan never raises or lowers the price of the product , because the price of the product itself comes directly from the head office that owns the back to back product . The price offered is relatively cheap because of the registration fee and complete all administrative requirements of IDR 450,000 even if he is a consumer given free of charge.
- c. Location Strategy

According to Mr. Levi, Bank Muamlat KCU Padangsidimpuan which is located on Jln. Sultan Oloan No. 08/Wek II/Polres Kota Padangsidimpuan, Kec. Padangsidempuan, North Sumatra. Having hot prospects means being in a payment traffic area, apart from being close to a fairly busy market, it is also very strategic because it is passed by public transportation routes that make it easier for the public or customers to make transactions at Bank Muamalat KCU Padangsidimpuan. (Rizky Fahlevi, 2020)

The location of this bank is very strategic because transportation facilities are available, close to the market location. This location makes it easier for the bank to socialize and market its products so that the public can find out where the Bank Muamalat KCU Padangsidimpuan outlet is .
- d. Promotion Strategy

Back to back product promotion carried out by Bank Muamalat KCU Padangsidimpuan is to offer all customers by providing cheaper prices than all existing financing at Bank Muamalat KCU Padangsidimpuan. And offer it to customers who have large deposits at the Bank Muamalat office or to large customers who are not yet customers of Bank Muamalat but it is estimated by marketing that these customers have financing needs but also require a fast process and fast, accurate principles and lower prices. low. And also by using table brochures in advertising promotions.
- e. People

Humans play an important role in marketing practices, both as consumers and producers. In this case , Bank Muamalat KCU Padangsidimpuan is required to provide good services. As stated by Mrs. Kiah, in practice, the employees of



Bank Muamalat KCU Padangsidimpuan have provided good services such as being polite and courteous to customers, which customers are expected to feel at home with the services provided by Bank Muamalat KCU Padangsidimpuan. (Kiah, 2020)

people or human resources at Bank Muamalat Sidimpuan are said by Mrs. Wilda to be honest and responsible, friendly to customers, behave well and maintain good relations with fellow customers, the community and the surrounding environment. (Wilda , 2020)

f. Process

The process is part of the marketing mix, including procedures, activity flow mechanisms and services. The process also shows how the product or service is presented to the end use.

1) Product Financing Procedure back to back

a) Photocopy of identity (KTP/ KK / marriage book ) which is still valid .

b) Fill out the back to back financing form .

c) Paying IDR 450,000 includes administrative fees.

2) Back to back financing mechanism

1) Prepare the terms and conditions needed to carry out back to back financing at Bank Muamalat KCU Padangsidimpuan .

2) Fill out the back to back financing form and pay a fee of IDR 450,000 including administrative fees

3) After filling out forms and paying for customer administration and fulfillment of customer files. The bank takes the customer's bilyet which will be used as collateral for back to back product financing.

4) If the customer's bill is in the hands of Bank Muamalat KCU Padangsidimpuan, it will be processed and disbursed.

Then it will be paid through the contract process and also the financing process at the customer's destination, for example, the customer wants to buy gold, the bank will pay it to the gold shop either directly or by wakalah (who's representative can buy the gold). other things that are consumptive or for SME.

g. Physical Evidence

Physical evidence as the main means to conduct transactions such as place and its human resources. From the results of observations, interviews, it can be seen that physical evidence can affect customer interest in using a product.

According to Mr. Rusdi, in the digital era, Bank Muamalat KCU Padangsidimpuan no longer uses the installed directions to find out the address of Bank Muamalat KCU Padangsidimpuan at a certain distance, in this case the address of Bank Muamalat KCU Padangsidimpuan can be accessed via google maps and the availability of parking space. Then for interior facilities and other physical evidence, he said Bank Muamalat KCU Padangsidimpuan was complete such as employee ID cards, supporting stationery uniforms, rooms that support buying and selling transactions. ( Rusdi , 2020)

Based on the results of observations, interviews and documentation conducted by the author, it can be concluded that the marketing strategy carried out by Bank Muamalat KCU Padangsidimpuan is a centralized marketing strategy



from Bank Muamalat's head office in Jakarta and then sent down to all Bank Muamalat branch offices and Bank Muamalat units. throughout Indonesia.

The marketing strategy carried out by Bank Muamalat includes product, price, location and promotion strategies or we are often familiar with the marketing mix with additional people, processes and physical evidence as a service marketing strategy. Basically, the branch office cannot manage in terms of product, price and location because it has been determined by the head office. Meanwhile, Bank Muamalat KCU Padangsidempuan promotional activities only cover personal selling and publicity. Personal selling carried out includes regular training, namely public speaking and understanding of Bank Muamalat products. Meanwhile, publicity activities are carried out by direct socialization to large customers who have large savings and deposits .

According to Mr. Rizky Fahlevi, interest is a sense of interest in a thing or activity without anyone asking. So to find out customer interest in Bank Muamalat KCU Padangsidempuan , this research was conducted by interviewing a number of back to back product customers and employees of Bank Muamalat KCU Padangsidempuan (Fahlevy : 2020).

From the interview results obtained reasons regarding customer interest in financing products back to back Bank Muamalat KCU Padangsidempuan . From the results of interviews conducted by researchers , the results obtained information about the customer reasons behind why they chose financing products back to back Bank Muamalat KCU Padangsidempuan .

Factors influencing public interest in financing products back to back Bank Muamalat KCU Padangsidempuan . First in terms of products because back to back products are in accordance with customer needs, considering future needs by starting investment from now on. Then the back to back product itself is more profitable because of the balance of savings or time deposits still exists and is safe because the value will not be reduced to get profit sharing , this is one of the unique things for Bank Muamalat KCU Padangsidempuan .

Second, in terms of the price of back to back products in accordance with the financial capabilities of the customers because the security deposit is only deposit money and customer savings while the price taken by Bank Muamalat is 6.25%. Bank Muamalat does not force customers to carry out back to back financing with an inappropriate amount. with his wish . Then with a cheap administration fee by paying Rp. 450.000, Quite cheap when compared to the time to come the value of money will decrease.

Third, in terms of location, because the main branch office is located on the edge of the highway and can be visited by private or public transportation. Fourth, in terms of promotion, most customers have participated in the socialization provided by Bank Muamalat as the reason customers understand the products they will use. Fifth, in terms of service, Bank Muamalat KCU Padangsidempuan has courteous and responsible service. Sixth, in terms of the process of submitting back to back financing , the processes and procedures are easy and fast. The seventh is physical evidence, namely the existence of a strategic office location with adequate facilities and complete office equipment as well as employees who look neatly.



From the table data, the number of customers shows an increase in the number of customers in 2019 . It is the marketing strategy that plays an important role in attracting customer interest, because back to back financing products are a solution for people who want to keep investing even though need funds for certain purposes .

In marketing their products, the distribution of brochures is deemed less effective. Because of the low interest in reading people. For this reason, in the future, it is to attract customers to pay more attention to promotional strategies to be more effective.

## **CONCLUSION**

back to back financing product marketing strategy analysis conducted by Bank Muamalat KCU Padangsidempuan To attract customer interest , namely a marketing strategy that is centralized from the head office and then lowered to all branch offices and units with an advertising promotion strategy by distributing table brochures , publicity by visiting the homes of customers who have large deposits and large savings. Providing cheap administration fees, which is only Rp. 450,000, even if he is a consumer, he is given free administration fees, but the promotion is not always there. The most effective strategy in attracting customer interest is the promotion strategy because promotion can increase customer knowledge about back to back products.

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