

ABSTRAK

Skripsi dengan judul “Analisis Strategi Pemasaran Segmentasi, *Targeting* dan *Positioning* Dalam Meningkatkan Omzet Produk Pembiayaan Murabahah di KSPPS BMT Dinar Amanu dan BMT Istiqomah Tulungagung” ini ditulis oleh Anis Nur Azizah, NIM.17401153018, Jurusan Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Tulungagung dengan pembimbing Dr. Hj. Nur Aini Latifah, S.E.,M.M.

Dalam memasarkan suatu produk seorang marketer harus tahu betul siapa yang akan menjadi konsumennya. Oleh sebab itu diperlukan strategi segmentasi, *targeting* dan *positioning* dalam menentukan segmen pasar dan target pasar yang ingin dituju serta agar perusahaan mampu menanamkan citra perusahaannya di benak konsumen.

Fokus penelitian ini adalah (1) bagaimana strategi pemasaran segmentasi, *targeting*, dan *positioning* omzet produk pembiayaan murabahah di KSPPS Dinar Amanu dan di BMT Istiqomah Tulungagung? (2) bagaimana dampak dari strategi pemasaran segmentasi, *targeting*, dan *positioning* dalam meningkatkan omzet produk pembiayaan murabahah di BMT Dinar Amanu dan di BMT Istiqomah Tulungagung? (3) bagaimana kendala dan solusi yang dihadapi dalam menerapkan strategi pemasaran segmentasi, *targeting*, dan *positioning* dalam meningkatkan omzet produk pembiayaan murabahah di BMT Dinar Amanu dan di BMT Istiqomah Tulungagung?

Penelitian ini menggunakan penelitian kualitatif berbasis komparatif jenis deskriptif. Objek penelitian ini di KSPPS BMT Dinar Amanu dan BMT Istiqomah Tulungagung. Sumber data yang digunakan dalam penelitian ini yaitu data primer dan data sekunder. Teknik analisis data yang digunakan dalam penelitian ini adalah analisis model interaktif. Teknik pengumpulan data menggunakan metode observasi, wawancara dan dokumentasi.

Hasil dari penelitian ini yaitu diketahui bahwa (1) BMT Dinar Amanu dan BMT Istiqomah melakukan strategi segmentasi dengan mengelompokkan konsumennya ke dalam beberapa segmen psikografis diantaranya meliputi kelas sosial. (2) untuk target pasarnya BMT Dinar Amanu menargetkan para pedagang pasar, sedangkan BMT Istiqomah menargetkan para peternak, usaha tralis, dan jasa konstruksi (3) BMT Dinar Amanu dan BMT Istiqomah Tulungagung memposisikan produknya sebagai produk pembiayaan yang berkualitas sesuai dengan kebutuhan masyarakat sekitar yang akan melakukan pengajuan pembiayaan. Adapun kendala yang dialami yaitu (1) terdapat pesaing yang membidik segmen serupa

Kata Kunci: Strategi Pemasaran, Segmentasi, Targeting, Positioning, Omzet, Pembiayaan Murabahah

ABSTRACT

Thesis entitled "Analysis of Marketing Strategy for Segmentation, Targeting and Positioning in Increasing Turnover of Murabahah Financing Products at KSPPS BMT Dinar Amanu and BMT Istiqomah Tulungagung" was written by Anis Nur Azizah, NIM.17401153018, Islamic Banking Department Faculty of Economics and Islamic Business IAIN Tulungagung with Dr. Hj. Nur Aini Latifah, S.E., M.M.

In marketing a product, a marketer must know who is the customer. Therefore a strategy of segmentation, targeting and positioning is needed in determining the market segments and target markets that are intended to be addressed and so that the company is able to instill its corporate image in the minds of consumers.

The focus of this study is (1) how is the marketing strategy of segmentation, targeting, and positioning of turnover of murabahah financing products at KSPPS Dinar Amanu and at BMT Istiqomah Tulungagung? (2) what is the impact of the marketing strategy of segmentation, setting and positioning in increasing the turnover of murabahah financing products at Amanu BMT Dinar and at BMT Istiqomah Tulungagung? (3) how are the obstacles and solutions faced in applying the marketing strategy of segmentation, setting and positioning in increasing the turnover of murabahah financing products at Amanu BMT Dinar and at BMT Istiqomah Tulungagung?

This study uses descriptive comparative type qualitative research. The object of this research was at KSPPS BMT Dinar Amanu and BMT Istiqomah Tulungagung. The data sources used in this study are primary data and secondary data. The data analysis technique used in this study is an interactive model analysis. Data collection techniques using the method of observation, interviews and documentation.

He results of this study are known as (1) BMT Dinar Amanu and BMT Istiqomah conduct segmentation strategies by grouping their consumers into several psychographic segments including social classes. (2) for its target market BMT Dinar Amanu targets market traders, while BMT Istiqomah targets farmers, tralis businesses and construction services (3) BMT Dinar Amanu and BMT Istiqomah Tulungagung position their products as quality financing products in accordance with the needs of surrounding communities will apply for financing. The constraints experienced are (1) there are competitors who target the same segment.

Keywords: *Marketing Strategy, Segmentation, Targeting, Positioning, Turnover, Murabahah Financing*