

## ABSTRAK

Skripsi dengan judul “Peran Account Officer Funding Dalam mengembangkan Produk Simpanan Mudharabah Pada Koperasi Syariah Al Mawaddah dan Koperasi Serba Usaha Pantai Prigi Credit Union Unit Syariah” ini ditulis oleh Zumrotul Afifah, NIM.17401163393, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung, pembimbing Jusuf Bachtiar, SS.,M.Pd.

Penelitian ini memfokuskan pada peran Account Officer Funding dalam mengembangkan produk simpanan mudharabah. Dimana perkembangan koperasi syariah di daerah jawa timur semakin meningkat serta jumlah anggota baru yang melakukan simpanan dengan menggunakan akad mudharabah. Meskipun begitu masih banyak orang awam yang belum mengetahui mengenai produk yang dimiliki oleh koperasi syariah. Sehingga dengan adanya peran dari account officer funding mampu untuk mengenalkan produk koperasi syariah secara luas dan juga mencari anggota baru untuk menyimpan dananya di koperasi syariah.

Tujuan penelitian ini sebagai berikut 1) untuk menjelaskan peran account officer funding dalam mengembangkan produk simpanan mudharabah di koperasi syariah Al Mawaddah dan Koperasi Serba Usaha Pantai Prigi Credit Union Unit Syariah, 2) untuk menjelaskan mengenai kendala dan solusi Account Officer Funding dalam melakukan proses pengembangan produk simpanan mudharabah di Koperasi Syariah Al Mawaddah dan Koperasi Serba Usaha Pantai Prigi Credit Union Unit Syariah.

Metode yang digunakan dalam menyusun skripsi ini adalah menggunakan pendekatan kualitatif dan jenis penelitian deskriptif. Sumber data yang diperoleh secara langsung dari hasil wawancara dengan manager dan karyawan koperasi syariah, observasi dan dokumentasi yang berasal dari data lembaga koperasi syariah.

Hasil penelitian menunjukkan bahwa: peran account officer funding dalam mengembangkan produk simpanan mudharabah yaitu 1) mengelola account dengan memberikan informasi produk dari anggota lama ke anggota baru serta memberikan pelayanan prima dengan sistem jemput bola, 2) mengelola simpanan dengan menggunakan strategi sebar brosur atau pamflet dan juga menggunakan *personal selling* secara langsung ke setiap orang, 3) mengelola profitability dengan menggunakan pelayanan prima dengan jemput bola dalam mencari anggota baru. Kendala yang dialami yaitu persaingan bisnis, kondisi lapangan anggota, proses promosi yang kurang menarik dan luas serta pemahaman mengenai produk koperasi. Sedangkan solusi untuk mengatasi kendala tersebut yaitu memperluas pemasaran dan memberikan pelayanan prima untuk memudahkan transaksi anggota.

**Kata kunci:** Account Officer Funding, strategi marketing, Simpanan Mudharabah.

## ABSTRACT

This thesis entitled by “The Role of Account Officer Funding in Developing Mudharabah Deposit at Al Mawaddah Sharia Cooperative and Multibusiness Cooperative of Pantai Prigi Credit Union Sharia Unit” was written by Zumrotul Afifah, NIM. 17401163393, Departement of Sharia Banking, Faculty of Economy and Islamic Business, IAIN Tulungagung, advisor Jusuf Bachtiar, SS., M.Pd.

This study focuses on the role of the Account Officer Funding in developing mudharabah deposit products. Where the development of sharia cooperative in East Java increases, also the number of new members who make deposits using the mudharabah aggrement. Even though, there are still mani common people who don't know about the products owned by sharia cooperative. So that, by the existing of the role account officer funding, is able to introduce sharia cooperative products widely and also seek new members to save their funds in sharia cooperative.

The objectives of this study were as follows 1) to explain the role of an account officer funding in developing mudharabah deposit products at al mawaddah sharia cooperative anda multi business cooperative pantai prigi credit union syariah unit, 2) to explain the constraints anda solutions for account officer funding in products development process of mudharabah deposits at al mawaddah sharia cooperative anda multi business cooperative of pantai prigi credit union sharia unit.

The method that was used in arranging this thesis was using qualitative approach and descriptive research type. Sources of data were obtained directly from the results of interview with managers anda employees of sharia cooperative, observation anda documentations that were derived from data from Islamic cooperative institutions.

The result showed that: the role of account officer funding in developing mudharabah deposit products, such as 1) managing account by providing products information from old member to new member and also providing excellent service with a chasing after the balls system, 2) managing deposits by using a brochure of pamphlet distribution strategy and also using personal selling directly to everyone, 3) managing profitability by using excellent service by chasing after the ball system in finding new members. The constraints that were went through were business competition, members field conditions, less attractive and broad promotion processes and an understanding of cooperative products. Meanwhile, the solution to overcome the constraints were expanding marketing and providing excellent service to facilitate member transactions.

**Keyword:** Account Officer Funding, Marketing Strategy, Mudharabah Deposits.