

## ABSTRAK

Skripsi ini dengan judul “Analisis Strategi Pemasaran Produk Tabungan Simpanan Pelajar MI-MTs dalam Meningkatkan Literasi Ekonomi Syariah (Studi Pada BMT Istiqomah Karangrejo dan BMT Rizwa Manba’ul ‘Ulum Tulungagung)”. Ditulis oleh Eka Yulianti Hadi Putri, NIM 12401173003, Dosen Pembimbing Binti Nur Asiyah, M.Si.

Penelitian ini dilatar belakangi upaya dalam meningkatkan literasi ekonomi syariah pada pelajar MI-MTs terhadap tabungan simpanan pelajar, maka dari itu BMT mempunyai program edukasi dan sosialisasi literasi ekonomi Syariah yang bertujuan untuk meningkatkan pengetahuan dan pemahaman pelajar, orang tua, dan komunitas sekolah mengenai pentingnya menabung sejak dulu. BMT memiliki strategi pemasaran untuk mengenalkan produk tabungan simpanan pelajar agar dikenal semakin luas di kalangan pelajar. Fokus penelitian dalam skripsi ini adalah (1) Bagaimana strategi pemasaran produk tabungan simpanan pelajar di BMT Istiqomah Karangrejo dan BMT Rizwa Tulungagung? (2) Bagaimana strategi pemasaran produk tabungan simpanan pelajar MI-MTs dalam rangka meningkatkan literasi ekonomi Syariah?

Penelitian ini menggunakan pendekatan kualitatif jenis deskriptif studi kasus. Dengan jenis penelitian study kasus. Dimana peneliti mempelajari secara intensif tentang latar belakang keadaan sekarang dan interaksi lingkungan, lembaga maupun masyarakat yang diteliti melalui berbagai teknik pengumpulan data. Adapun teknik pengumpulan data dalam metode ini adalah wawancara. Dalam menganalisis data, peneliti menggunakan analisis model deduktif berangkat dari permasalahan umum untuk diambil kesimpulan pada permasalahan khusus. Sedangkan untuk menguji keabsahan data peneliti ini dilakukan triangulasi dengan sumber.

Dalam penelitian ini menghasilkan temuan berupa (1) Strategi pemasaran produk tabungan simpanan pelajar yang dilakukan BMT Istiqomah Karangrejo menggunakan *door to door*, seiring berkembangnya zaman sekarang menggunakan pemasaran online dan offline. Sedangkan BMT Rizwa Manba’ul Ulum Tulungagung juga melakukan pemasaran online dan offline Pemasaran online seperti *Whatsapp Sender*, *Instagram*, *SMS Sender*, dan sosial media lainnya, untuk pemasaran offline menggunakan brosur dan poster. Dalam melakukan pemasaran BMT Istiqomah dan BMT Rizwa Tulungagung juga menerapkan empat karakteristik pemasaran Syariah yaitu Ketuhanan, Etis, Humanis dan Realistik. Untuk membangun citra *ta’awun* BMT Karangrejo melakukan Syiar atau dakwah kepada pelajar, sedangkan BMT Rizwa Tulungagung mempunyai program dana sosial, yang diperuntukan untuk santunan anak yatim piatu, beasiswa, kaum duafa, dan membantu sesama. (2) strategi pemasaran produk tabungan simpanan pelajar MI-MTs dalam rangka meningkatkan literasi ekonomi Syariah, BMT Istiqomah Karangrejo melakukan pendekatan kepada guru disekolah dan memberikan beasiswa dan undian hadiah kepada siswa-siswi. Sedangkan BMT Rizwa Tulungagung melakukan pendekatan terlebih dahulu melalui orang tua walimurid dan ada program biasiswa, santunan anak yatim piatu, kaum duafa. Sebagai media Literasi BMT Istiqomah Karangrejo memberikan edukasi pemahaman kepada Guru terlebih dahulu, BMT Rizwa dengan berkomitmen produk halal, RAT, dan memberi edukasi kepada pelajar dengan mengalihkan menabung di BMT yang sebelumnya menabung di Bank. Dampak yang dirasakan siswa-siswi anggota simpanan pelajar yaitu pelajar memahami cara menabung, berhemat dan merasa aman jika menabung di BMT.

**Kata Kunci:** Strategi pemasaran, produk tabungan simpanan pelajar, Pelajar, Literasi Ekonomi Syariah

## **ABSTRACT**

This thesis with the title "Analysis of Marketing Strategy for MI-MTs Student Savings Savings in Improving Islamic Economic Literacy (Study on BMT Istiqomah Karangrejo and BMT Rizwa Manba'ul Ulum Tulungagung)". Written by Eka Yulianti Hadi Putri, NIM 12401173003, Supervision Lecturer Binti Nur Asiyah, M.Si

This research is motivated by efforts to improve Islamic economic literacy in MI-MTs students towards student savings, therefore BMT has an educational program and socialization of Islamic economic literacy which aims to increase the knowledge and understanding of students, parents, and the school community regarding the importance of savers. since early stage. BMT has a marketing strategy to introduce student savings products to make it more widely known among students. The research focus in this thesis is (1) What is the marketing strategy for student savings products at BMT Istiqomah Karangrejo and BMT Rizwa Tulungagung? (2) What is the marketing strategy for MI-MTs student savings products in order to increase Islamic economic literacy?

This research uses a qualitative approach, a descriptive case study type. With this type of case study research. Where the researchers studied intensively about the background of the current situation and the interaction of the environment, institutions and communities being studied through various data collection techniques. The data collection technique in this method is interviews. In analyzing the data, researchers used deductive model analysis departing from general problems to draw conclusions on specific problems. Meanwhile, to test the validity of the research data, triangulation was carried out with the source.

In this study, the findings are (1) The marketing strategy of student savings products carried out by BMT Istiqomah Karangrejo uses door to door, as the current development uses online and offline marketing. Meanwhile BMT Rizwa Manba'ul Ulum Tulungagung also does online and offline marketing. Online marketing such as Whatsaap Sender, Intagram, SMS Sender, and other social media, for offline marketing using brochures and posters. In marketing BMT Istiqomah and BMT Rizwa Tulungaggung, they also apply four characteristics of Sharia marketing, namely Divinity, Ethical, Humanist and Realistic. To build a ta'awun image, BMT Karangrejo conducts Syiar or da'wah to students, while BMT Rizwa Tulungagung has a social fund program, which is intended for donations for orphans, scholarships, the duafa, and helping others. (2) marketing strategy for MI-MTs student savings products in order to improve Islamic economic literacy, BMT istiqomah Karangrejo approaches school teachers and provides scholarships and prize draws to students. Meanwhile BMT Rizwa Tulungagung has made an approach first through the parents of walimurid and there is a biasiswa program, donations for orphans, the duafa. As a literacy medium, BMT Istiqomah Karangrejo provides education on understanding to teachers first, BMT Rizwa is committed to halal products, RAT, and provides education to students by diverting savings from BMT who previously saved at the bank. The impact felt by students who were members of student savings, namely students understood how to save, save money and felt safe when saving at BMT.

**Keyword:** Marketing strategy, student savings products, Students, Islamic Economic Literacy