

ABSTRAK

Skripsi dengan judul “*Strategi Pemasaran Pembiayaan Murabahah Dalam Upaya Meningkatkan Jumlah Anggota di BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung*” ini ditulis oleh Lina Oktavia Nurkhayati, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam NIM. 12401173487 dengan Dosen Pembimbing Bapak Refki Rusyadi, M.Pd.I.

BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung memiliki produk unggulan pembiayaan murabahah yang banyak diminati oleh anggota khususnya para pelaku usaha meskipun dalam mekanisme pemberian pembiayaan murabahah sangat berbeda antara kedua BMT. Strategi pemasaran yang digunakan kedua BMT sudah sangat baik. Namun, banyak sekali lembaga keuangan syariah maupun konvensional yang menawarkan produk pembiayaan yang sama dengan berbagai kelebihannya. Banyaknya minat anggota untuk mengambil pembiayaan murabahah pada BMT Istiqomah dan BMT Muamalah dari pada lembaga keuangan lainnya, maka peneliti ingin mengetahui lebih lanjut mengenai strategi pemasaran yang digunakan pada pembiayaan murabahah untuk meningkatkan jumlah anggota.

Fokus penelitian dari penelitian ini: (1) Bagaimana penerapan strategi pemasaran dalam upaya meningkatkan jumlah anggota pada pembiayaan murabahah di BMT Istiqomah Karangrejo dan BMT Muamalah Tulungagung? (2) Bagaimana efektivitas penerapan strategi pemasaran dalam meningkatkan jumlah anggota pada pembiayaan murabahah di BMT Istiqomah Karangrejo Tulungagung dan BMT Muamalah Tulungagung? (3) Apa saja faktor yang mempengaruhi anggota dalam pengambilan pembiayaan Murabahah BMT Istiqomah Karangrejo Tulungagung dan BMT Muamalah Tulungagung? Metode penelitian ini menggunakan penelitian kualitatif dan pendekatan induktif. Penelitian dilakukan dengan cara wawancara, observasi dan dokumentasi. Sumber data peneliti dari BMT Muamalah Tulungagung adalah Sekretaris, Marketing pembiayaan, staff dan tiga anggota BMT Muamalah. Pada BMT Istiqomah Karangrejo yang menjadi narasumber adalah Manager, staff Pembukuan, dan Marketing pembiayaan, beserta tiga informan dari Anggota BMT Istiqomah Karangrejo.

Berdasarkan hasil penelitian, diperoleh bahwa (1) penerapan strategi pemasaran BMT Istiqomah *word of mouth* sudah optimal sehingga mampu meningkatkan jumlah anggota sedangkan pada BMT Muamalah menggunakan promosi menunjukan hasil yang baik dalam peningkatan jumlah anggota. (2) strategi pemasaran yang digunakan BMT Istiqomah Karangrejo *word of mouth* efektif digunakan untuk meningkatkan jumlah anggota meskipun era digital sudah sangat canggih. BMT Muamalah Tulungagung menggunakan strategi pemasaran promosi juga efektif digunakan. (3) faktor yang mempengaruhi anggota mengambil pembiayaan murabahah pada BMT Istiqomah Karangrejo yaitu faktor sosial, produk, pelayanan, sikap dan keyakinan. Sedangkan pada BMT Muamalah yaitu Faktor produk, harga, promosi, tempat, sikap dan keyakinan.

Kata Kunci : Anggota, BMT (*Baitul Maal Wa Tamwil*), Pembiayaan Murabahah Strategi Pemasaran.

ABSTRACT

The thesis entitled "Marketing Strategy for Murabahah Financing in an Effort to Increase the Number of Members at BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung" was written by Lina Oktavia Nurkhayati, Department of Islamic Banking, Faculty of Economics and Islamic Business NIM. 12401173487 with Supervisor Mr. Refki Rusyadi, M.Pd.I.

BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung have excellent murabahah financing products that are in great demand by members, especially business actors, although the mechanism for providing murabahah financing is very different between the two BMTs. The marketing strategy used by the two BMTs has been very good. However, there are many Islamic and conventional financial institutions that offer the same financing products with various advantages. The number of members interested in taking murabahah financing at BMT Istiqomah and BMT Muamalah than other financial institutions, the researchers wanted to find out more about the marketing strategy used in murabahah financing to increase the number of members.

The research focus of this study: (1) How is the application of marketing strategies in an effort to increase the number of members in murabahah financing at BMT Istiqomah Karangrejo and BMT Muamalah Tulungagung? (2) How is the effectiveness of implementing marketing strategies in increasing the number of members in murabahah financing at BMT Istiqomah Karangrejo Tulungagung and BMT Muamalah Tulungagung? (3) What are the factors that influence members in taking financing for Murabahah BMT Istiqomah Karangrejo Tulungagung and BMT Muamalah Tulungagung?. This research method uses qualitative research and an inductive approach. In the process of data collection is done by means of observation, interviews, and documentation. Sources of research data from BMT Muamalah Tulungagung are the Secretary, Marketing and financing, staff and three members of BMT Muamalah. At BMT Istiqomah Karangrejo, the speakers were the Manager, accounting staff, and marketing finance, along with three informants from members of BMT Istiqomah Karangrejo.

Based on the results of the study, it was found that (1) the application of the marketing strategy of BMT Istiqomah word of mouth was optimal so as to increase the number of members while at BMT Muamalah using promotions showed good results in increasing the number of members. (2) the marketing strategy used by BMT Istiqomah Karangrejo word Word of mouth is effectively used to increase the number of members even though the digital era is very sophisticated. BMT Muamalah Tulungagung using promotional marketing strategies is also effectively used. (3) the factors that influence members to take murabahah financing at BMT Istiqomah Karangrejo are social factors, products, services, attitudes and beliefs. Meanwhile, in BMT Muamalah, the factors are product, price, promotion, place, attitude and belief.

Keywords : BMT (Baitul Maal Wa Tamwil), Marketing Strategy, Members, Murabahah Financing.