ABSTRAK

Skripsi dengan judul "Strategi Pemasaran dalam Meningkatkan Jumlah Anggota Simpanan Mudharabah di BMT UGT Nusantara Lodoyo Blitar" ditulis oleh Ninditya Dwi Sukma, NIM. 126401211026, dengan pembimbing Hj. Amalia Nuril Hidayati, SE., M.Sy.

Kata Kunci: Strategi Pemasasaran, Simpanan Mudharabah, Baitul Maal Wat Tamwil

Penelitian ini dilatarbelakangi oleh pentingnya strategi pemasaran dalam meningkatkan jumlah anggota simpanan mudharabah di lembaga keuangan mikro syariah, khususnya BMT UGT Nusantara Lodoyo Blitar. Simpanan mudharabah merupakan produk unggulan yang ditawarkan BMT dengan sistem bagi hasil, namun masih menghadapi berbagai tantangan seperti rendahnya literasi keuangan syariah dan masalah dalam strategi pemasaran.

Penelitian ini bertujuan untuk: 1) mengetahui dan menjelaskan strategi BMT UGT Nusantara dalam meningkatkan jumlah anggota simpanan mudharabah, 2) mengetahui dan menjelaskan kendala dalam meningkatkan jumlah anggota simpanan mudharabah di BMT UGT Nusantara, 3) mengetahui dan menjelaskan solusi dalam menghadapi kendala dalam meningkatkan jumlah anggota simpanan mudharabah di BMT UGT Nusnatara. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis secara deskriptif kualitatif.

Hasil penelitian menunjukkan bahwa: 1) Strategi pemasaran BMT UGT Nusantara menerapkan pendekatan bauran pemasaran 7P *(product, price, place, promotion, people, process, physical evidence)*, serta pemanfaatan media sosial sebagai sarana promosi. 2) Kendala yang dihadapi BMT UGT Nusantara Lodoyo dalam meningkatkan jumlah anggota simpanan mudharabah ada 2 kendala, yang pertama kendala internal (Keterbatasan SDM, Kurang pelatihan dan pengembangan, Keterbatasan modal, dan keterbatasan infrastruktur), selain itu terdapat kendala eksternal diantaranya persaingan dengan lembaga keuangan, kurangnya kepercayaan masyarakat, literasi keuangan rendah, *Networking*. 3) Solusi yang ditawarkan antara lain: solusi internal (Penambahan SDM, Pelatihan dan pengembangan kompetensi, Pengelolaan Keuangan yang efisien, dan digitalisasi system operasional), solusi eksternal (strategi diferensiasi layanan, pelumcuran aplikasi mobile, edukasi dan literasi keuangan Syariah, dan penguatan *networking*). Penelitian ini menyimpulkan bahwa strategi pemasaran yang tepat dan inovatif sangat diperlukan untuk meningkatkan jumlah anggota simpanan mudharabah dan memperkuat posisi BMT di tengah persaingan industri keuangan syariah.

ABSTRACT

The thesis titled “Marketing Strategy in Increasing the Number of Mudharabah Savings Members at BMT UGT Nusantara Lodoyo Blitar”, was written by Ninditya Dwi Sukma, Student ID 126401211026, under the supervision of Hj. Amalia Nuril Hidayati, SE., M.Sy.

Keywords: Marketing Strategy, Mudharabah Savings, Baitul Maal Wat Tamwil.

This research is motivated by the importance of marketing strategies in increasing the number of mudharabah savings members in Islamic microfinance institutions, particularly at BMT UGT Nusantara Lodoyo Blitar. Mudharabah savings are a flagship product offered by BMT based on a profit-sharing system, but they still face various challenges such as low Islamic financial literacy and problems in marketing strategies.

The objectives of this study are: 1) identify and explain the strategies of BMT UGT Nusantara in increasing the number of mudharabah savings members, 2) identify and explain the obstacles in increasing the number of mudharabah savings members at BMT UGT Nusantara, and 3) identify and explain solutions to overcome obstacles in increasing the number of mudharabah savings members at BMT UGT Nusantara. This research uses a qualitative approach with a case study method. Data were collected through interviews, observation, and documentation, and then analyzed using descriptive qualitative analysis.

The research findings show that: 1) the marketing strategy of BMT UGT Nusantara applies the marketing mix approach 7P (product, price, place, promotion, people, process, physical evidence), as well as utilizing social media as a promotional tool. 2) The challenges faced are divided into internal challenges, including limited human resources, lack of training and development, limited capital, and inadequate infrastructure; and external challenges such as competition with larger financial institutions, low public trust, low Islamic financial literacy, and weak networking. 3) The proposed solutions include internal strategies such as increasing and developing human resources, efficient financial management, and digitalization of operational systems; and external strategies such as service differentiation, mobile application development, financial literacy education, and strengthening partnerships. The study concludes that appropriate and innovative marketing strategies are essential to increase the number of mudharabah savings members and to strengthen BMT’s position in the competitive Islamic finance industry.