ABSTRAK

Skripsi dengan judul "Strategi Pemasaran Segmentasi Pasar*,* Targeting, Positioning Bank Syariah Dalam Meningkatkan Minat Menabung Nasabah (Studi kasus pada Bank Muamalat Kantor Cabang Pembantu Tulungagung)" yang ditulis oleh Firas Alyon Saputra, dengan NIM 1860401222093, pembimbing Nurul Fitri Ismayanti, M.E.I.

Kata kunci: Segmentasi Pasar, *Targeting*, *Positioning*, tabungan.

Latar belakang dari penelitian persaingan antar industri perbankan yang semakin ketat serta rendahnya pemahaman masyarakat terhadap keunggulan produk tabungan berbasis prinsip syariah, khususnya di wilayah Tulungagung. Sebagai bank syariah pertama di Indonesia Bank Muamalat dituntut untuk mengoptimalkan strategi pemasaran agar dapat menjangkau masyarakat muslim yang besar, terutama melalui penerapan segmentasi pasar, *targeting, positioning* yang tepat. Perbedaan tingkat literasi dan keterbatasan jangkauan fisik menjadi tantangan sendiri dalam meningkatkan minat menabung nasabah. Dengan demikian, penelitian ini fokus pada bagaimana strategi pemasaran STP dalam meningkatkan minat menabung nasabah

Tujuan penelitian ini (1) Untuk mengetahui strategi segmentasi pasar, Targeting, positioning pemasaran pada produk tabungan yang diterapkan oleh Bank Muamalat KCP Tulungagung (2) Untuk mengetahui efektivitas strategi pemasaran segmentasi pasar, *targeting*, *positioning* yang diterapkan oleh Bank Muamalat KCP Tulungagung dalam meningkatkan minat menabung (3) Untuk Mengetahui faktor pendukung dan penghambat dalam pelaksanaan strategi pemasaran di Bank Muamalat KCP Tulungagung

Penelitian ini menggunakan metode kualitatif dengan jenis studi kasus deskriptif. Hasil penelitian menunjukkan bahwa strategi pemasaran Bank Muamalat KCP Tulungagung melalui pendekatan segmentasi, *targeting*, dan *positioning* (STP) telah diterapkan dengan baik. Segmentasi pasar dilakukan berdasarkan aspek geografis, demografis, psikografis, dan perilaku. Strategi *targeting* difokuskan pada segmen potensial seperti masyarakat produktif, pelaku usaha, calon jamaah haji, serta nasabah yang membutuhkan layanan keuangan berbasis syariah. Sementara itu, *positioning* dibangun dengan menonjolkan citra sebagai bank syariah, bank haji, serta didukung layanan digital melalui *mobile banking*. Penerapan strategi STP terbukti efektif dalam meningkatkan minat menabung nasabah karena mampu menyesuaikan produk dengan kebutuhan pasar dan memperkuat citra bank. Faktor pendukungnya meliputi kerja sama tim, digitalisasi layanan, dan hubungan baik dengan masyarakat. Adapun hambatannya yaitu keterbatasan layanan fisik, rendahnya pemahaman masyarakat tentang bank syariah, serta persaingan antar bank.

ABSTRACT

The thesis with the title "Market Segmentation, Targeting, and Positioning Strategies of Sharia Banks to Increase Customer Interest in Savings (A Case Study at Bank Muamalat, Tulungagung Branch Office)" written by Firas Alyon Saputra, with Student ID 1860401222093, and supervisor Nurul Fitri Ismayanti, M.E.I.

Keywords: Market Segmentation, Targeting, Positioning, Savings

The background of this research is the increasingly fierce competition within the banking industry and the low public understanding of the advantages of Sharia-based savings products, particularly in the Tulungagung region. As the first Sharia-compliant bank in Indonesia, Bank Muamalat is required to optimize its marketing strategy to reach its large Muslim community, primarily through the implementation of market segmentation and appropriate targeting and positioning. Differences in literacy levels and limited physical reach pose challenges in increasing customer interest in saving. Therefore, this research focuses on the STP marketing strategy can increase custumer interest in saving

The objectives of this research are: (1) To determine the market segmentation, targeting, and positioning strategies implemented by Bank Muamalat Tulungagung Branch Office for savings products; (2) To determine the effectiveness of the market segmentation, targeting, and positioning strategies implemented by Bank Muamalat Tulungagung Branch Office in increasing interest in saving; and (3) To identify the supporting and inhibiting factors in implementing the marketing strategy at Bank Muamalat Tulungagung Branch Office.

This research used a qualitative method with a descriptive case study. The results showed that Bank Muamalat Indonesia's marketing strategy through the segmentation, targeting, and positioning (STP) approach has been implemented well. Market segmentation was carried out based on geographic, demographic, psychographic, and behavioral aspects. The targeting strategy focused on potential segments such as productive communities, business actors, prospective Hajj pilgrims, and customers requiring Sharia-based financial services. Meanwhile, positioning was built by emphasizing the image as a Sharia bank, a Hajj bank, and supported by digital services through mobile banking. The implementation of the STP strategy has proven effective in increasing customer interest in saving because it is able to adapt products to market needs and strengthen the bank's image. Supporting factors include teamwork, service digitization, and good relations with the community. The obstacles include limited physical services, low public understanding of Sharia banks, and competition between banks.