



## Marketing Strategy of Griya iB Hasanah Financing Products: Evidence from the Bank Syariah Indonesia in Mataram

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### Abstract:

The purpose of this research is to find out the marketing strategy carried out and to find out the obstacles that occur in implementing the marketing strategy of the Griya iB Hasanah product at Bank Syariah Indonesia in Mataram branch office. The research methodology used by the researcher a type of qualitative research using primary data sources and secondary data. The method of data collection, researchers used observation, interviews and documentations. The data analysis techniques used data reduction, data presentation and data conclusion drawing. As for the validity of the data using triangulation, peer assessment and adequacy of references. The results of the study indicate that the Bank Syariah Indonesia in Mataram branch office formulates in selecting and determining the target market by using the 4P marketing mix. How to improve the quality of human resources, in the process of serving customers, increasing promotional and outreach activities that place more emphasis on ASN, civil servants, and the general public, either by door to door, or by promoting through advertising in the form of banners and brochures, and down directly to the developer. Meanwhile, the obstacles that occur in implementing this strategy competition between sales from other banks and public perception of the mortgage financing mechanism at Bank Syariah Indonesia Bank Syariah Indonesia in Mataram branch office which is too complicated compared to other banks.

**Keywords:** Strategy, Marketing, Barriers, Griya iB Hasanah Products.

**JEL Classification Code:** G21, M31, Z33

### 1. Introduction

Financial institutions business entities or institutions in the field of financial services that engaged in collecting funds from the public and channelling them back to the community in the form of financing. As we know, Indonesia consists of conventional financial institutions and Islamic financial institutions. Where conventional financial institutions are identical to interest, while Islamic financial institutions apply a profit-sharing system (Soemitra, 2016) The effort to establish this system is based on the prohibition in Islam to collect or borrow with interest or what is called usury and the prohibition on investing in businesses that are categorized as haram where this is not guaranteed by conventional banking, as explained in the Qur'an:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجْرَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ  
إِنَّ اللَّهَ كَانَ بِكُمْ رَجِيمًا



"You who believe, do not eat each other's property in a false way, except by way of commerce which is carried out with mutual consent between you. And do not kill yourselves; Verily Allah is Most Merciful to you." (an-Nisa: 29)

In general, Islamic financial institutions have offered various kinds of products, including raising funds (funding), channelling funds (Lending) and engaging in services in an effort to increase their market share, Bank Syariah Indonesia is one of the Islamic banks in the Mataram Branch and has various types of financing.

Mentioning the word bank always associates it with money. One of the products owned by BNI Syari'ah Mataram Branch is a consumer financing type product, the main one being home financing facilities. The increasingly diverse needs of the community place credit or financing as a banking service product that is most in demand by the public. This is because financing really helps the community in meeting the needs of clothing, food and housing. As one of the main human needs, is the housing sector. As Allah has said:

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضْعِفُهُ لَهُ وَ لَهُ أَجْرٌ كَرِيمٌ

"Who is willing to lend to Allah a good loan, then Allah will multiply the loan for him, and he will get a great reward." (al-Hadiid: 11)

Indonesian Islamic Bank in Mataram branch office one of the Islamic banks that offers home financing products, namely the BNI Griya iB Hasanah product. The Griya iB Hasanah product is a consumer financing facility to buy, build, renovate a house or shophouse or to buy a ready-to-build plot (KSB). This product has advantages such as avoiding usurious transactions, the financing approval process is easy and relatively fast, the financing period is up to 20 years, during the financing period the number of instalments is not affected by interest rates as in conventional banks, the number of instalments every month is fixed and does not change. changed until paid off, instalment payments via debit account automatically, maximum financing up to Rp. 1 billion, if the customer wants to pay off the instalment before maturity or wants to pay it off before the end of the payment period the customer will not be penalized or fined.

With these various advantages, Griya iB Hasanah is one of the products that are in demand by the public to do home financing, apart from Bank Syariah Indonesia, other Islamic banks that issue similar products such as Bank BTN Syariah, Bank Mega Syariah, Bank Danamon Syariah, and other banks that each has the criteria of excellence offered by the bank in order to be well received by the public. This is due to the increasing growth of the housing finance product market and the increasing competitiveness of each Islamic banking.

According to Rizki (2020), the Griya iB Hasanah product is the most demanded product with 115 contracts out of a total of 147 consumptive financing contracts, the rest are other consumptive financing contracts such as BNI Multiguna iB Hasanah, BNI Oto iB Hasanah, Flex iB Hasanah, and Flex Umrah iB products. Hasanah (Rizki, 2020) To maintain and increase the number of requests for these products, the right marketing strategy is needed, but it cannot



be separated from the problems that occur, one of which is the public perception that the financing mechanism is complicated compared to conventional banks, so that with the right marketing strategy the bank will be able to compete with other banks in achieving the desired target and can minimize the obstacles that occur in the field.

Based on the description above, the researcher conducted a study entitled "Marketing Strategy for Financing Products of Griya iB Hasanah Bank Syariah Indonesia in Mataram branch office".

## 2. Literature Review

Astutik (2019) in her final assignment discussed "Marketing Strategies in Increasing Financing at Griya iB Hasanah at BNI Syariah KCP Rajalanguage Bandar Lampung". The focus of this research is to determine the marketing strategy in increasing financing at Griya iB Hasanah. The results showed that the efforts made by the Bank in increasing the financing of Griya iB Hasanah were through promotional activities where the promotion was one of the most influential strategies in increasing financing.

Harmadi (2018) in his journal discusses "Diversification Strategy to Increase Profits for Griya iB Hasanah Products at PT. BNI Syariah Bengkulu Branch". The focus of this research is to find out the diversification strategy in increasing the profitability of the Griya iB Hasanah product and the constraints of the diversification strategy in increasing the profitability of the Griya iB Hasanah product. The results of this study are that the application of a diversification strategy to increase profitability in the iB Hasanah BNI Syariah home products always provides the best service for customers, attracts customers' attention by utilizing superior products at BNI Syariah so that customers are touched by their emotions and feel satisfied with BNI Syariah. The application of diversification by making relationships in such a way that customers respond to product offerings based on the level of response both emotionally and that the diversification strategy is designed to be able to increase profitability, especially in the iB hasanah griya products.

Randesta (2016) in his final assignment discussed "Analysis of Murabahah Financing at iB Griya Bank Jateng Syariah Semarang Branch Office". The focus of the research is the procedures, constraints, policies and murabahah financing at iB Griya. The results of this study are the procedure that must be carried out when conducting murabahah iB Griya financing at Bank Jateng Syariah is that the customer comes to the bank and fills out a financing application. Then the application is processed by the analyst team and submitted to the Branch Manager. After being processed at the bank, there will be an interview with the applicant and data collection supporting the application. The analyst team visits the location designated by the applicant and will be processed to the financing



admin for checking. If approved, there will be a signing of a financing agreement, binding guarantees and disbursement of financing.

### **Strategy**

Strategy is a set of grand plans that describe how a company should operate to achieve its goals (Hermawan, 2012). Strategy is defined by David as a tool to achieve long-term goals, strategy is a potential action that requires top-level management decisions and large amounts of company resources. Strategy also affects the long-term prosperity of the company. The strategy chooses consequences that are multifunctional and multi-dimensional and need to consider external and internal factors faced by the company. According to Stephanie K. Marrus, as quoted by Sukristono, strategy is defined as a process of determining the plan of top leaders that focuses on the long-term goals of the organization, accompanied by the preparation of a method or effort on how to achieve these goals (Umar, 2001).

### **Marketing**

Marketing is always evolving from time to time, starting from a simple understanding of marketing to marketing in an increasingly modern and competitive business environment. Bank marketing is a process for creating and exchanging bank products or services that are shown to meet the needs and desires of the bank in a way that gives satisfaction (Kotler, 2008). According to Shimp, marketing is a function of management who is responsible for ensuring that every aspect of the organization focuses on customer relationships by delivering superior value, and realizing that the company is on its way to connecting with the company's most important access (Alma, 2016). In general terms, bank marketing is a process of planning, implementing and controlling activities to raise funds, distribute funds, and other financial services in order to meet customer needs, desires and satisfaction (Kasmir, 2014).

### **Sharia Marketing Strategy**

Marketing according to the sharia perspective is the application of a strategic business discipline that is in accordance with sharia values and principles. So, sharia marketing is carried out based on the Islamic concept that has been recommended by the Prophet Muhammad. In general, sharia marketing is a strategic business discipline that directs the process of creating, offering, and changing value from the initiator to its stakeholders, which in the whole process is in accordance with the contract and the principles of muamalah in Islam. This means that in sharia marketing, the entire process, both the creation process, the supply process and the value change process, must not conflict with sharia principles (Arif, 2010).

Marketing Mix Reference Concept is the main component needed in marketing, which is used by the bank to achieve its marketing objectives in a



target market (Ikatan Bankir Indonesia, 2014). Kotler (2009) mentions the concept. "The marketing mix consists of 4Ps: product (Product), price (Price), distribution/place (Place), and promotion (Promotion). "

a. Product Strategy

Product is an important element in a marketing program. Product strategy can influence other marketing strategies. Purchasing a product is not just to have the product, but also to meet the needs and desires of consumers (Kotler, 2009)

b. Pricing Strategy

Philip Kotler argues that, price is the only element of the marketing mix that generates revenue, the other elements create costs. Price is one of the most flexible elements of the marketing mix, it is easy to change quickly, unlike product displays and distribution agreements (Kotler, 2009).

c. Location Strategy

Location is a location to serve consumers, it can also be interpreted as a location to display merchandise. Consumers can see directly the goods produced or sold, both in type, quantity, and price (Kasmir, 2006).

d. Promotion Strategy

Promotion is one type of communication that is often used by marketers. As one element of the promotion mix, sales promotion is an important element in product promotion activities. According to Buchari Alma, promotion is a form of marketing communication. Which is a marketing activity is trying to disseminate information, influence / persuade, and or remind the target market of the company and its products, so that they are willing to accept, buy, and be loyal to the products offered by the company concerned (Kasmir, 2006).

### **Griya iB Hasanah Product Financing**

In general, the definition of a product is something that can meet the needs and desires of customers (Kasmir, 2004) Meanwhile, the definition of a product according to Philip Kotler is something that can be offered to the market to get attention for purchase, use or consumption that can fulfill wants and needs.

From the understanding it can be concluded that the product is something that provides benefits both in terms of meeting daily needs or something that consumers want to have. Products are usually used for consumption for both spiritual and physical needs. To fulfill the wants and needs for the product, the consumer must sacrifice something in return for his services, for example by purchasing.

The financing for the Griya iB Hasanah product is a consumptive financing facility provided to members of the public to buy, build and renovate houses (including shop houses, flats, apartments and the like), and to buy plots of land and indented houses, the amount of which is adjusted to the financing needs and ability to repay. each potential customer.



### 3. Research Methods

The type of research used in this journal is a descriptive type of research. The author tries to analyse what strategies are used in marketing Griya iB Hasanah financing products at PT. Bank Syariah Indonesia in Mataram branch office, so where this research will produce descriptive data in the form of written, spoken words and information and observed behaviour. The research approach that the researcher uses is a qualitative research approach. Qualitative research is a research procedure that produces descriptive data in the form of the author's words or spoken from people and observable behaviour.

The data collection method is a method used in an effort to obtain and collect the data needed in this research, namely:

a. Observation

In this case the researchers went directly and conducted observations to PT. Bank Syariah Indonesia in Mataram branch office, to find out how the Griya iB Hasanah Product Marketing Strategy implemented by PT. Bank Syariah Indonesia in Mataram branch office.

b. Interview

The method used by researchers to find out and hear directly information about the strategy carried out by PT. Indonesian Islamic Bank in Mataram branch office in marketing the financing products of Griya iB Hasanah This is a structured interview because the information that researchers will need is certain. The structured interview process was carried out using interview guidelines where the researcher when carrying out face-to-face meetings with the informants of the Sales Unit of the Indonesian Sharia Bank in Mataram branch office used prepared interviews. Regarding this, the researcher asked questions to informants at PT. Bank Syariah Indonesia in Mataram branch office or related parties in their respective fields such as interviews with sales assistants.

c. Documentation

In this case the researcher collects data through books, internet, and documents owned by PT. Bank Syariah Indonesia in Mataram branch office in the form of archives and documents and so on related to matters relating to the Griya iB Hasanah Product Marketing Strategy carried out by PT. Indonesian Islamic Bank in Mataram branch office.

### 4. Finding and Discussion

Based on the data obtained directly in the field and collecting theories from various sources, it can be analysed that Bank Syariah Indonesia in Mataram branch office in marketing its products has applied the theory of marketing mix strategy. Based on the results of interviews with employees, the marketing

strategy implemented by Bank Syariah Indonesia in Mataram branch office is to use the 4Ps, product, price, distribution/place, and promotion:

### Product

Every product launched to the market does not always get a positive response from the public. Even tend to experience greater failure than success. To anticipate that the product launched will be successful in accordance with the expected goals, certain strategies are needed for product launches.

The implementation of the Griya iB Hasanah product marketing strategy or financing carried out by Bank Syariah Indonesia Mataram Branch Office is to display the quality and advantages of these products so that they can meet the target market, with these advantages Bank Syariah Indonesia in Mataram branch office tries to provide the products and services needed public. Based on the results of interviews that the author obtained from Bank Syariah Indonesia Mataram Branch Office, apart from the Griya iB Hasanah product, the products offered by Bank Syariah Indonesia Mataram Branch Office are Multipurpose iB Hasanah, Oto iB Hasanah, Flexi iB Hasanah, Flex Umrah iB Hasanah.

Some of these products can attract public interest because people can freely choose which products to use according to their needs. There are two types of products offered, namely indent houses and ready stock houses, indent houses are homes according to customer wishes, while ready stock houses are houses that are ready to live in or existing homes. From the results of the interview, there are several differences in the Griya iB hasanah product at Bank Syariah Indonesia Mataram Branch Office compared to other banks:

- 1) Free Administration Fee
- 2) Free of Profession Fees, namely fees charged to creditors or customers for bank services that have approved customer loans previously submitted
- 3) The process is easy and fast
- 4) Flat installment

The Griya iB hasanah product offered by Bank Syariah Indonesia Mataram Branch Office to prospective customers is considered to be able to compete with other financial institutions. This can be seen from the development of customers who are financing Griya iB Hasanah products which shows a development from year to year the number of customers who have contracts from 5 financing products in 2020 as follows:

**Table 1:** Number of Customers for Consumptive Financing Products of Bank Syariah Indonesia Branch Office Mataram

Product	Number of Customers
Griya iB Hasanah	115
Multipurpose iB Hasanah	20
Oto iB Hasanah	2
Flexion iB Hasanah	7
iB Hasanah Umrah Flexion	3



<b>Total</b>	147 Customers
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Source: Bank Syariah Indonesia, 2020

Based on the table above, it shows that there is a high level of customer interest in using Griya iB Hasanah products at Bank Syariah Indonesia in Mataram branch office so that it can be said to be able to compete with other financial institutions.

### **Price**

Pricing is one of the important aspects in price marketing activities, it is very important to pay attention to, considering that price greatly determines the size of the sale of a product. Wrong in determining the price will be fatal to the products offered later. Based on the results of interviews with employees of Bank Syariah Indonesia, the price strategy applied by BNI Syariah in Mataram branch office in marketing its products is to create an affordable impression according to the type of ceiling.

The pricing is adjusted according to the agreement between the Bank and the customer where the price is adjusted to the customer's ability to pay, the price is set transparently from the start, the margin determination for the Griya iB Hasanah product at Bank Syariah Indonesia in Mataram branch office is adjusted to the type of ceiling that will be proposed by the customer. The amount of the margin is adjusted to the amount of financing or according to the type of limitation and the term of the financing, as well as the determination of the ceiling price according to the customer's income, and the advantage of the pricing strategy of Bank Syariah Indonesia in Mataram branch office is that the instalments are flat.

### **Place**

Bank Syariah Indonesia in Mataram branch office in improving product and service distribution capabilities is supported by a strategic office location or location. There are many advantages of the distribution site, namely: its location around urban centres, shopping centres, a location that can be seen clearly, a good environment for developing business businesses, facilities that are easily accessible by public transportation. And the advantages and advantages of the location, the public will be able to know and easily reach the existence of the Indonesian Islamic Bank in Mataram branch office. So that it does not demand the possibility that the public will be more easily attracted and join as customers of Bank Syariah Indonesia in Mataram branch office.

The location of the Bank Syariah Indonesia in Mataram branch office which has a strategic location makes it easier to market Griya iB Hasanah products in addition to the community economic centre, the location of the Indonesian Syariah Bank in Mataram branch office is in the middle of an urban and shopping centre. Although the target market for the Indonesian Islamic Bank





in Mataram branch office is all groups of people from all walks of life, the existence of a strategic location can make it easier for people to transact.

Bank Syariah Indonesia in Mataram branch office which is located in a strategic location is easily accessible by the public either through public transportation or private vehicles because the location of the Bank Syariah Indonesia in Mataram branch office can be passed by city transportation and apart from being in the urban centre, the office is also equipped with other public facilities such as a shopping centre, shopping or mall. Based on the description above, the place strategy or place strategy applied by Bank Syariah Indonesia in Mataram branch office is by choosing a location close to the business centre, a busy and easily accessible location will make it easier to market their products.

### **Promotion**

Promotion is an activity that included in the marketing mix. In this activity, each Bank/Company strives to promote all products and services it owns either directly or indirectly. In this case, the promotions carried out by Bank Syariah Indonesia and the marketing division of Bank Syariah Indonesia to attract public interest in becoming customers of Bank Syariah Indonesia and using Griya iB Hasanah products are as follows:

1) Advertising (Advertising)

Advertising a promotional tool used by Bank Syariah Indonesia at the Mataram Branch Office to inform, attract, and influence its customers. Bank Syariah Indonesia in Mataram branch office uses electronic media and print media. On electronic media, Bank Syariah Indonesia carries out advertisements via the internet and social media in the form of: Youtube, Instagram, Facebook and using other media. Meanwhile, in print media, Bank Syariah Indonesia carried out advertisements through brochures, magazines and banners at strategic locations.

2) Sales promotion (Sales Promotion)

Besides promotion through advertisements, Bank Syariah Indonesia in Mataram branch office also does it through sales promotions. The goal is to increase sales or increase the number of customers. Not only that, considering that Griya iB Hasanah is a consumptive financing facility that is given to community members to buy, build, renovate houses, this service makes it easy for the community to finance home ownership. Therefore, so that customers are interested in buying, it is necessary to make sales promotions that are as attractive as possible. As has been done by Bank Syariah Indonesia in Mataram branch office so that sales or customers are increasing by providing convenience in financing Griya iB Hasanah with the advantages it has.

3) Publicity

Publicity is a promotional activity to attract customers through activities such as exhibitions, social services, and other activities through various



media. This publicity activity can increase the company's prestige in the eyes of customers, either directly or indirectly. Bank Syariah Indonesia conducts publicity through exhibitions and workshops. In this way, it is hoped that the public will be interested and interested in becoming customers, especially for the Griya iB Hasanah product at Bank Syariah Indonesia in Mataram Branch Office.

#### 4) Personal Selling

In the world of banking, both bank and non-bank financial institutions, personal selling or personal selling is generally carried out by all employees, from cleaning services, security guards, to bank officials. This is what Bank Syariah Indonesia does. So not only the marketing or marketing department has the right to sell Bank Syariah Indonesia products, but all parts from the subordinates to the superiors of Bank Syariah Indonesia in Mataram Branch Office, have the right to do this.

This strategy continues to be developed in order to attract as many customers as possible. This is done because many people do not know the products offered by Bank Syariah Indonesia, so this pick-up strategy continues to be carried out by the marketing team who are willing to visit the customer's house or place of business for customers who want to transact but do not. have a lot of time and facilitate customer transactions, this is done to maintain the existing market position in the midst of increasingly competitive competition.

Then Strengthening cooperation with other agencies Strengthening cooperation between developers that have been well established so far, Bank Syariah Indonesia needs to maintain a sense of trust so that developers remain partners.

Personal selling will provide several advantages for the bank, including:

- a) Bank employees can directly meet face-to-face with customers or prospective customers, so that they can immediately explain products and services in detail
- b) Can get information directly from customers about the weaknesses of our products directly from customers
- c) Bank officers can directly influence customers with various arguments that we have
- d) Enables close relationships between employees and customers
- e) Bank officers who provide services are the image of the Bank given to customers if the services provided are good and satisfying and vice versa

Apart from the 4P marketing mix above, Bank Syariah Indonesia in Mataram branch office (sales unit) has a special strategy in marketing Griya iB Hasanah products. The marketing strategy carried out by Bank Syariah Indonesia is as follows:



1. Improving the quality of human resources, in the process of service to customers (target for all products). Human resource development is an effort that can be made to form and produce quality human beings who have skills, abilities and loyalty in carrying out their work. HR development strategy is very necessary considering that in the current technological era, many companies compete with each other to get quality employees. Having qualified employees becomes the biggest asset for the company so that it can easily achieve the desired target of the company.

According to KH Didin Hafinuddin in Danupranata (2013), there are three discussions in Islamic Human Resources, as follows:

- a) The behaviour of sharia human resources in an organization must have the values of monotheism and faith, because having them will feel comfortable in doing something. In addition, they also feel that it is as if Allah SWT. was close to him, and always watched over him in everything he did.
- b) The organizational structure of Islamic HR is needed to make plans so that they can facilitate and accommodate more positive contributions to the organization than just controlling deviant performance. Thus, this ensures greater flexibility, both within and between interacting positions.
- c) Islamic HR is a system. The sharia system that is compiled must make its behaviour run well, namely by implementing the life system consistently in all activities which will eventually give birth to a good life order.

Thus, everything that is done properly, correctly, planned, and neatly organized, will prevent us from hesitation in deciding something or in doing something. Something that is done with hesitation will usually produce results that are not optimal and may end up not being useful.

2. Increase promotion and socialization activities which emphasize more on ASN, PNS. Whether it's done by door to door, or gathering at an event by promoting it through advertising in the form of banners and brochures (target for all products). Seeing the current condition, the bank carries out promotional activities more emphasizing on ASN and PNS with the aim of avoiding non-performing financing (non-performing instalments), because in this system the instalment financing goes directly to the bank account so that there is little possibility of default on the financing and it makes it easier to control the loan. the customer concerned.
3. Go directly to the developer, which means that here is to establish/build a good relationship between the bank and the developer. Where the developer submits the file of the prospective



customer to be analysed by the bank so that customer financing can be realized.

To make it easier for banks to increase customer growth, they will choose the Griya iB Hasanah product, the bank carries out a PKS (Cooperation Agreement) with the developer. Through this PKS (Cooperation Agreement), the target is to be able to more easily reach potential customers. More and more banks are doing PKS with developers, the big potential is in controlling the market to attract customers to choose Griya iB Hasanah financing at BNI Syariah in Mataram branch office.

Bank Syariah Indonesia in Mataram branch office in marketing Griya iB Hasanah products saw the opportunities and some of the obstacles faced according to the results of the interview with Mas Isroi Rizki, namely as follows:

Competition between sales, both sales of Bank Syariah Indonesia itself and from other banks that both offer the same product. This means that in particular, each salesperson has its own way of marketing the products that will be offered to the public regardless of the existing obstacles. Current developments and competitive conditions indicate the need for an acceleration program so that Islamic banks are able to catch up with conventional banks.

Development of High-Quality Human Resources Based on Pillar I of the Sharia Banking Blueprint:

- 1) Project assessment: prepare assessment materials for certification and update sharia bank certification materials.
- 2) Managerial skills: improving the quality of education and training.
- 3) Competence in applying sharia principles.
- 4) Has training and education institutions.
- 5) Islamic financial fatwa institution: encouraging the DPS certification program.

When recruiting employees, especially marketing personnel, sometimes the marketing background is not used as a benchmark and reference to be used as a marketer, but rather on work experience, and other abilities that are considered capable of being used as marketers. So that the marketing principles that are carried out are only based on experience without empirical studies, and in the course of their work they experience many unexpected obstacles.

The number of financial institutions that finance products such as Griya iB Hasanah or mortgage products (home ownership). This means that here, it is undeniable that it is not only Bank Syariah Indonesia in Mataram branch office that offers mortgage facilities known as the Griya iB Hasanah product, but other bank financial institutions also offer mortgage facilities even though the product names offered are different with their respective criteria with the aim of attracting customer interest. The expansion of the Islamic bank network does not have to be by opening new branch offices, because it requires large capital. Islamic banks



must be creative and innovative in making new breakthroughs so that their services reach the wider community to remote areas. The choice used by Islamic banks to expand their network depends on the needs and capabilities of the bank itself.

Public perception of the mortgage financing mechanism at Bank Syariah Indonesia in Mataram branch office is too complicated compared to other banks. In fact, the reality in the field shows the standardization of the sharia system used at Bank Syariah Indonesia in Mataram branch office. The habits of the general public who have used the interest system for years have a direct influence on the decision to switch to a profit-sharing system. Especially for people who have used the interest system for years, switching to a profit-sharing system is not an easy matter. People assume that the profit sharing is more complicated and the level of certainty is less. In fact, the profit-sharing system is much easier, more flexible and economically profitable in the short and long term. Because with the profit-sharing principle, the higher the company's profit, the higher the profit sharing, in contrast to the interest which is only pegged at the agreed interest rate without regard to the bank's profit rate.

Therefore, there is a need for education both through formal and non-formal education. Formal education can be done through seminars or other ways that explain the existence of sharia principles for all groups, as long as they do not violate sharia principles. Through non-formal education it can also be done, for example with advertisements that show the public that non-Islamic communities also use Islamic banking products. No less important than all of that is the public's self-disclosure to receive information about sharia principles in the banking world. In addition to the opportunities, there are obstacles it faces. These obstacles can be overcome by Bank Syariah Indonesia in Mataram branch office by promoting and socializing more actively because financial institutions prioritize service systems and customer satisfaction. so that customers feel satisfied in doing financing at Bank Syariah Indonesia in Mataram branch office.

## **5. Conclusion**

Based on the results of research conducted by researchers, the following conclusions can be drawn in this study it can be concluded that Bank Syariah Indonesia in Mataram branch office in increasing public interest in financing Griya IB Hasanah by using the 4P mix, the products offered to customers vary. Pricing is in accordance with the ability to pay with a fairly competitive margin. strategic location makes it easier to establish relationships with the community. The promotion strategy is carried out by advertising, personal selling, and publicity which have an impact on customer development. Bank Syariah Indonesia implements a pick-up and drop-off system by assigning employees to go directly to the field, the financing process provided is very easy, and Bank Syariah Indonesia has strong legality.



In addition to the 4P marketing mix above, a special strategy carried out in offering Griya iB Hasanah products is to improve the quality of human resources, increase promotion and socialization activities that place more emphasis on ASN and PNS, and go directly to developers. The obstacles faced by Bank Syariah Indonesia in marketing Griya iB Hasanah products are competition between sales, the number of financial institutions that finance products such as Griya iB Hasanah or KPR products (home ownership) and public perception of mortgage financing mechanisms in Indonesia. Bank Syariah Indonesia in Mataram branch office is too complicated compared to other banks.

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