



Promotion Strategy Through Social Media to Attract Customer Interest in Using iB Hijrah Saving Products at Bank Muamalat Indonesia

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Article Info	Abstract
<p>Article history: Received January 10, 2021 Revised March 1, 2021 Accepted May 27, 2021 Available online June 1, 2021</p> <p>*Corresponding author email: yolindafebby@gmail.com Phone number: 082332601510</p> <p>Keywords: Promotions, iB Hijrah Savings, Customer Interests</p>	<p>iB Hijrah Savings is a savings product of Bank Muamalat Indonesia KCP Madiun. The iB Hijrah savings product is offered to prospective customers using a promotional strategy. The fact is that Bank Muamalat Indonesia KCP Madiun in promoting the iB Hijrah savings product through social media, is not optimal. This is evidenced by customers who do not know about the iB Hijrah savings product. This study aimed to determine the promotion strategy through social media of the iB Hijrah savings product, the driving factors and constraints faced by the bank and the impact of implementing the promotion strategy through social media. This type of research is field research using qualitative methods with a descriptive approach. The results of this study indicate that Bank Muamalat Indonesia KCP Madiun promotes iB Hijrah savings products through social media in the form of Instagram, YouTube and WhatsApp products. Constraints in the implementation of promotion strategies through social media, namely data on customers' whatsapp numbers that have been changed, lack of customer facilities in accessing social media, lack of customer knowledge and understanding of social media. The impact of implementing the promotion strategy through social media is that the impact is less than optimal. Promotion strategy through social media carried out by Bank Muamalat Indonesia KCP Madiun to attract customers' interest in using the iB Hijrah savings product, namely through Instagram, YouTube and WhatsApp social media, The driving factor for Bank Muamalat Indonesia KCP Madiun in carrying out promotions through social media is that the reach of promotions through social media is wider, the information conveyed by the bank</p>

	is faster and more numerous, and it makes it easier for customers to find out Bank Muamalat products through social media. Meanwhile, the obstacles in implementing the promotion strategy through social media to attract customers' interest in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun, namely data on the customer's WhatsApp number that has changed, the lack of customer facilities in accessing social media, and the lack of customer knowledge and understanding of social media, 3. The impact of implementing a promotional strategy through social media to attract customers' interest in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun is that the impact is less than optimal.
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INTRODUCTION

Promotion is one thing that is very important for companies to implement. Where the promotion strategy is used by every company that tries to sell all of its products and services, either directly or indirectly. One of the bank's promotional objectives is to offer all types of products and try to attract new potential customers. Promotion also functions to increase the number of customers for the product, promotion will also influence customers to buy and finally promotion will also improve the bank's image in the eyes of its customers (M. Nur Rianto Al Arif, 2010). Marketing through social media (social media marketing) is a form of marketing directly or indirectly to build awareness, and action for a brand, business, person, or other entity and is carried out using the tools of the social web, such as blogging, microblogging, networking social media, social bookmarking, and content (Kurniawati & Arifin, 2015). Social media is a communication tool, such as telephone and email that supports the objectives of important business functions, including public relations, marketing, customer interest generation, customer service, and market research (Ariyadi, 2019).

Bank Muamalat Indonesia Madiun Sub-Branch Office is one of the Sharia Banks that also uses social media marketing. From observations and initial interviews with Mr. Affandi as the Branch Manager, it was stated that Bank Muamalat Indonesia KCP Madiun carried out promotions through social media, one of which was the iB Hijrah savings product. This product is promoted such as SMS notifications, WhatsApp, Instagram, Facebook, YouTube, the BMI website (Affandi Shopia Wijaya). Promotion through social media is very effective, almost everyone currently uses it, so banks use it to increase the number of customers. This is done to make it easier for customers to find out and get to know the iB Hijrah savings product. However, in fact in the field, promotions through social media are not optimal, as evidenced by the results of

interviews with customers who say that they do not fully know Bank Muamalat Indonesia's products, one of which is the iB Hijrah (Sri) savings product.

Data on the number of iB Hijrah savings customers at Bank Muamalat Indonesia KCP Madiun are as follows:

Table 1. Number of iB Hijrah Savings Customers

Year	iB Hijrah Savings
2018	516
2019	589
2020	420
2021	679
2022	951

Source: Annual Report of Bank Muamalat KC Madiun

Based on the table above, it shows that the amount of iB Hijrah customer savings has increased after the Covid-19 pandemic in 2021. Even though the promotion through social media is still not optimal because not all customers know and understand social media. The increase in the number of iB Hijrah savings customers was influenced by the customer's interest in using the product. As the theory put forward by Sofian Assauri, interest is a person's decision to purchase certain services/products. Purchasing decisions are a process of making decisions on purchases that include what purchases to choose or not to make purchases and these decisions are obtained from previous activities, namely needs and funds owned (Sofyan Assauri, 2010).

Based on the differences in the results of previous research, this research becomes an novelty that can meet an urgency of a problem found. This research examines : (1) How is the promotion strategy implemented through social media to attract customers' interest in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun (2) What are the driving factors and obstacles to implementing promotional strategies through social media to attract customers' interest in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun (3) What is the impact of implementing the promotion strategy through social media to attract customers' interest in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun.

The results of this study indicate that Bank Muamalat Indonesia KCP Madiun promotes iB Hijrah savings products through social media in the form of Instagram, YouTube and WhatsApp-product. Constraints in the implementation of promotion strategies through social media, namely data on customers' whatsapp numbers that have been changed, lack of customer facilities in accessing social media, lack of customer knowledge and understanding of social media. The impact of implementing the promotion strategy through social media is that the impact is less than optimal.

METHOD

The type of research used is field research, in which data collection is carried out directly. In this study using a qualitative method with a qualitative descriptive approach, namely the data collected in the form of words, pictures and not numbers (Adhi Kusumastuti and Ahmad Mustamil Khoiron, 2019). Sources of data in this study are primary data and secondary data. Primary data is data that directly provides data to data collectors (Zuchri Abdussamad, 2021). The primary data source in this study was in the form of data obtained by researchers directly from interviews with informants, namely the Bank Muamalat Indonesia KCP Madiun. Secondary data sources are data sources that do not directly provide data to data collectors, for example through other people or through documents (Sugiyono, 2019). In this study, secondary data sources that were obtained by researchers were from scientific books and journals that had something to do with research. Data collection techniques in this study were in the form of interviews and documentation. Qualitative data analysis is inductive, that is, an analysis based on the data obtained is then developed into a hypothesis (Sugiyono, 2019). In this case, the researcher analyzed the data obtained in the form of a description and then the data was analyzed by means of inductive thinking that departed from information on promotional strategies through the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun.

Data processing techniques in this qualitative research use: (a) Data Collection. In the first model analysis, data collection from interviews, observation results and various documents was carried out based on categorization according to the research problem which was then developed to sharpen the data through further data searches (Purwanto, 2022) (b) Data reduction. Reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and patterns, and removing unnecessary ones. The purpose of this data reduction is to simplify the data obtained during data mining in the field, (c) Data Presentatio. Presentation of data is as a set of structured information that provides the possibility of drawing conclusions and taking action. Presentation of data is directed so that the resulting data is organized, arranged in a relationship pattern so that it is easier to understand (Sugiyono, 2019) (d) Drawing Conclusion. Drawing conclusions is an attempt to find or understand meaning/meanings, regularities, patterns, explanations, causal flows or propositions. This activity is intended to find the meaning of the data collected by looking for relationships, similarities, or differences. Conclusions can be drawn by comparing the suitability of the statements of the research subjects with the meaning contained in the basic concepts in the research (Sandu Siyoto and M.Ali Sodik, 2015).

RESULT AND DISCUSSION

From the results of what researchers did in the field through interviews and documentation, it can be seen that:

A. Implementation of promotional Strategies Through Social Media to Attract Customers' Interest in Using the iB Hijrah Savings Product at Bank Muamalat Indonesia KCP Madiun

According to Kasmir, promotion is the last marketing mix activity. This activity is an activity that is as important as product, price and location. In this activity, each bank tries to promote all products and services that are owned, either directly or indirectly (M. Nur Rianto Al Arif, 2012). Kasmir explained that there are four promotional tools that can be used by banks, namely advertising, personal selling, sales promotion and publicity.

1. Advertising (advertising)

Bank Muamalat Indonesia KCP Madiun in promoting its products uses a promotional strategy in the form of advertising. In this case the means of advertising used are in the form of social media and print media. The form of advertising from social media used by Bank Muamalat Indonesia KCP Madiun uses social media such as Instagram, YouTube and WhatsApp (Affandi Shopia Wijaya).

Bank Muamalat Indonesia KCP Madiun stated that promotion through advertising using promotions in the form of Instagram and YouTube social media is carried out by posting at least one online flyer on the official Instagram and YouTube accounts every day. Each post on Bank Muamalat's online flyer includes the company address, website, Instagram address. Online flyer posts contain offers and explanations of Bank Muamalat products, one of which is the iB Hijrah savings product. Bank Muamalat Indonesia KCP Madiun also promotes its products via WhatsApp social media. In this case the bank uses whatsapp blast which can send messages in the form of product offers to many customers at once in one share.

From the results of the explanation above, it can be concluded that Bank Muamalat Indonesia KCP Madiun uses social media Instagram, YouTube and WhatsApp as promotional media to offer its products. This is in accordance with the theory put forward by Kasmir that the use of promotion with advertising can be done with various media, namely newspapers and magazines, direct mail, radio, television, billboards, banners, distribution of brochures in public places and social media. others (M. Nur Rianto Al Arif, 2012). So Bank Muamalat Indonesia in promoting its products uses advertising in the form of social media. This is also in accordance with Yoo and Greztdel's theory that social media is able to meet consumer needs for information by offering factual, specific, experience-based information that can be obtained and accessed through information sources outside the boundaries of the consumer's social circle (Machyudin Agung Harahap , 2020).

2. Sales promotion (sales promotion)

Bank Muamalat Indonesia KCP Madiun in sales promotions provides promos or discounts to customers. There are many promos from Bank Muamalat that are given to customers, including the big Ramadan sale shopee, the Eid al-Fitr 2023 data package promo, the Ramadan shopping blessing promo, weekend promos without the hassle of

cashback 10% up to 50,000, Alfamidi promos and others. This is done to retain old customers and attract new potential customers. It can be concluded that the facts that occur in the field are in accordance with the theory put forward by Kasmir that personal sales promotion can be carried out by giving discounts, contests, coupons, or product samples (M. Nur Rianto Al Arif, 2012).

3. Personal selling (personal selling)

Bank Muamalat Indonesia KCP Madiun in conducting personal selling by way of door to door, visiting schools, agencies or for example there are customers who already have a savings account keep informing their friends, study groups ladies and gentlemen. In addition to door to door, personal selling is also used through social media by all bank employees promoting through Instagram, YouTube and WhatsApp media accounts from each bank employee (Ely Munasaroh). So this is in accordance with the theory put forward by Kasmir, personal selling promotions are carried out by selling door to door or face to face. Personal selling can also be done by recruiting salesmen and sales girls to do door to door sales (M. Nur Rianto Al Arif, 2012).

4. Publicity

Bank Muamalat Indonesia KCP Madiun in carrying out promotions also uses promotions through publicity where this activity can increase the prestige of the bank in the eyes of its customers. Publicity activities carried out by Bank Muamalat Indonesia KCP Madiun, namely by providing outreach to schools, Islamic boarding schools, universities, offices, institutions related to Islam, recitations for ladies and gentlemen. It can be concluded that the facts that occur in the field are in accordance with Kasmir's theory which states promotional activities through publicity, such as exhibitions, opening promotional stands in shopping centers, sponsorship activities, Corporate Social Responsibility (CSR) programs, supporting or participating in charity activities.

Based on the theory and data from the interviews that have been described above, the researcher analyzed that the promotional facilities carried out by Bank Muamalat Indonesia KCP Madiun had implemented a promotional strategy according to Kasmir, namely Advertising, Personal Selling, Sales Promotion, Publicity (Publicity).

B. Driving factors and Constraints for Implementing Promotional Strategies Through Social Media to Attract Customers' Interest in Using the iB Hijrah Savings Product at Bank Muamalat Indonesia KCP Madiun

Bank Muamalat Indonesia KCP Madiun in promoting through social media the iB Hijrah savings product, which has driving factors, namely:

1. The reach of promotion through social media is wider

Bank Muamalat Indonesia KCP Madiun in marketing the iB Hijrah savings product more widely through social media so that this can increase the number of customers, new customers become interested in opening an iB Hijrah savings account.

2. The information submitted by the bank is faster and more

Bank Muamalat Indonesia KCP Madiun carries out promotions through social media to convey information about iB Hijrah savings products quickly and in more quantities and can save time. Convey information through social media without having to come and explain to customers directly face to face.

3. Facilitate customers in knowing Bank Muamalat products through social media

Bank Muamalat Indonesia KCP Madiun in conducting promotions through social media has the goal of making it easier for customers to find out about bank muamalat products through social media which can be accessed anytime and anywhere without having to visit the bank, one of which is the iB Hijrah savings product.

This research is supported by research conducted by Mira Veranita, Yuda Syahidin, Gunardi and Eki Dudi Darmawan entitled "Utilization of Promotion Through Social Media in Supporting Marketing of Kefir Products in UKM Kefir Kitchen Bandung" explaining that the driving factor for promotion through social media is the reach of promotion to wider and easier for consumers to find product information (Mira Veranita et al., 2021).

The results of the interview with Mr. Affandi as the Branch Manager of Bank Muamalat stated that the obstacles faced by Bank Muamalat Indonesia KCP in carrying out promotions through social media to attract customers are as follows:

1. The customer's whatsapp number data has changed

As long as customer data such as WhatsApp numbers, personal identities are not updated, the new data will be difficult for the bank to send messages containing re-offers of Bank Muamalat products to customers via whatsapp blast.

2. Lack of customer facilities in accessing social media

Not all customers are active in using social media and the internet network constraints for customers in each region are different. If there is no internet network, customers cannot automatically access social media such as WhatsApp, Instagram and Youtube.

3. Lack of customer knowledge and understanding of social media

There are several customers of Bank Muamalat Indonesia KCP Madiun who are elderly, there are customers who do not understand social media and there are even customers who do not use social media at all. So this affects the knowledge and understanding of customers in the promotion of iB Hijrah savings products through social media carried out by Bank Muamalat Indonesia KCP Madiun.

According to the Ministry of Education and Culture in the Fifth Edition of the Big Indonesian Dictionary book, constraints are factors or circumstances that limit, hinder or prevent the achievement of goals, forces that force the cancellation of implementation (Kemendikbud). So the promotion constraints through social media that occurred at Bank

Muamalat Indonesia KCP Madiun are in accordance with the theory contained in the Big Indonesian Dictionary book.

This research is supported by research conducted by Emy Septiana entitled "Promotion Strategy for Murabahah Financing Products in an Effort to Attract Interest at KSU BMT Al-Iqtishady Pagesangan Mataram" explaining that the obstacles faced in carrying out the promotion strategy were the lack of public understanding of the products offered (Emy Septiana, 2020).

C. The impact of Implementing a Promotional Strategy Through Social Media to Attract Customers' Interest in Using The iB Hijrah Savings Product at Bank Muamalat Indonesia KCP Madiun

The promotion strategy carried out by Bank Muamalat Indonesia KCP Madiun has a positive impact on Bank Muamalat, namely it can increase the interest of new customers and old customers to use the iB Hijrah savings product. This is evidenced by the results of an interview with Mr. Affandi as the Branch Manager of Bank Muamalat Indonesia KCP Madiun that the number of iB Hijrah savings product customers in the final year of 2022, namely there were 951 customers who were interested in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun (Affandi Shopia Wijaya).

The results of interviews with several sources found that customers' knowledge and understanding of iB Hijrah savings through social media is still lacking, because promotions through social media are not optimal, many of the customers do not understand social media and know more about these products through direct promotions or information from friends.

Promotion through social media, both directly and indirectly, can influence customer interest and purchasing decisions to use the products offered by sellers/manufacturers (Muhammad Yusuf Saleh and Miah Said, 2019). This shows that promotion through social media affects customer interest and is supported by research conducted by Ardiansyah Japlani entitled "The Effect of Price and Promotion Through Social Media on Purchase Decisions at Boutiques in Metro Lampung City" which states that the impact of using social media is appropriate and effective can improve the company's image on purchasing decisions. So that promotions through social media have a significant effect on purchasing decisions (Ardiansyah Japlani, 2020).

Based on the findings in the field, the researcher analyzed that the implementation of the promotion strategy through social media carried out by Bank Muamalat Indonesia KCP Madiun was in accordance with the theory that the impact of promotion through social media was not optimal, because there were customers who did not understand and know about iB Hijrah savings products through social media. Customers know more about these products through direct promotions or information from friends. From the observations of researchers, it was found that the number of customers of the iB Hijrah savings product has

increased through direct promotions such as distributing brochures, personal selling and sales promotions.

CONCLUSION

Based on the results of research that has been carried out at Bank Muamalat Indonesia KCP Madiun it can be concluded that:

The promotion strategy through social media carried out by Bank Muamalat Indonesia KCP Madiun to attract customers' interest in using the iB Hijrah savings product, namely through advertising in the form of social media in the form of Instagram and YouTube by means of offers using online flyers which are posted one day one online flyer , while promotions via whatsapp by sending messages to customers containing offers of Bank Muamalat products, one of which is the iB Hijrah savings product.

Factors driving Bank Muamalat Indonesia KCP Madiun in conducting promotions through social media, namely the reach of promotions through social media is wider, the information conveyed by the bank is faster and more numerous, and makes it easier for customers to find out Bank Muamalat products through social media. Whereas the obstacles in implementing the promotion strategy through social media to attract customers' interest in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun, namely the customer's WhatsApp number data that has changed, the lack of customer facilities in accessing social media, and the lack of customer knowledge and understanding of social media.

The impact of implementing a promotional strategy through social media to attract customers' interest in using the iB Hijrah savings product at Bank Muamalat Indonesia KCP Madiun is that the impact is less than optimal. This is supported by field data that customers do not understand and know about iB Hijrah savings products through social media. As for the positive impact of promotion, it can directly increase the number of customers of the iB Hijrah savings product.

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