



PRODUCT MARKETING STRATEGY MUAMALAT DIN (DIGITAL ISLAMIC NETWORK) AT PT. BANK MUAMALAT INDONESIA Tbk

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ABSTRACT

The purpose of this study is to determine product marketing strategies using Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidempuan. to find out the obstacles faced by Bank Muamalat Indonesia Tbk KCU Padangsidempuan in product marketing strategies using Muamalat DIN (Digital Islamic Network). This research is qualitative research with descriptive methods. The subjects of the study were 2 employees and 4 customers. Data collection techniques are obtained from observation, interviews, documentation. While data analysis techniques include data reduction, data presentation, and conclusions. While the technique of checking the validity of data uses triangulation.

The results showed that the product marketing strategy uses Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidempuan by visiting foundations and the community or prospective customers by conducting direct socialization to introduce products and services available at Bank Muamalat Indonesia Tbk KCU Pangsidimpaun. The obstacle in carrying out marketing strategies from internal factors is the lack of branch offices and crew in marketing strategies while external factors lack customer interest in using it due to age.

Keywords: Strategy, Marketing, Muamalat DIN

INTRODUCTION

The development of the global economy at this time is very rapid, one of which is that financial institutions are a very important component in the world economy where increasingly fierce competition in the banking world makes Islamic banks try to find fast and appropriate strategies in marketing their products. In the era of globalization as at this time banks must be wise in facing competition, therefore banks are required to compete competitively in marketing their products in understanding what customer needs. (Anggun Syaputri, 2018)

According to Law No. 21 of 2008 concerning Sharia Banking states in article 1 that "Sharia Banking is everything that concerns Sharia Banks and Sharia Business Units including institutions, business activities, and ways and processes in carrying out their business activities. (Mia Lasmi Wardiah, 2017)

A company's marketing strategy has a very important role to be able to achieve business success, therefore the marketing department is a very important part in realizing a business plan (Alfadri, 2022). Mobile banking is a facility provided by banks in this modern era that follows the development of technology



and communication. With the service Mobile Banking It is expected to provide convenience and benefits for customers in accessing the bank without having to come directly to the bank. (Hanif Astika Kurniawati, 2017)

Lately the progress and development of Islamic banks is very rapid, this progress is determined by the ability of Islamic banks to their performance and business continuity. Where at PT. Bank Muamalat Indonesia Tbk KCU Padangsidempuan has a Muamalat Mobile Banking application to facilitate customers in transactions. Along with the development of the business carried out by Bank Muamalat Indonesia Tbk, KCU Padangsidempuan has launched its newest application, namely Muamalat DIN (Digital Islamic Network) in meeting customer needs. Where the Muamalat DIN (Digital Islamic Network) has the latest features to make it easier for customers to transact.

PT. Bank Muamalat Indonesia Tbk KCU Padangsidempuan, located on Jl. Baginda Oloan / Jl. Gatot Subroto No. 08, Kelurahan, Wek II, Kec. Padangsidempuan Utara, Kota Padangsidempuan, North Sumatra. Is one of the Islamic banks that has several service products, one of which is the Muamalat DIN (Digital Islamic Network) application, basically this application has just been launched by the company itself, before this application was implemented at the Bank there was a Muamalat Mobile Banking application applied by the Bank to its customers to facilitate transactions such as checking balances, transfers and so on.

The phenomenon that occurs in this study is the lack of promotion to the surrounding community due to the lack of sub-branch offices and crews in marketing or promoting products and services at Bank Muamalat so that some people do not fully know Sharia Banks. However, also some people or customers of Bank Muamalat Indonesia Tbk KCU Padangsidempuan already know Muamalat DIN (Digital Islamic Network) as an application to facilitate transactions such as transfers, balance checks and so on. Bank Muamalat also provides information to customers about this Muamalat DIN (Digital Islamic Network).

It can be concluded that the number of customers who use Muamalat DIN (Digital Islamic Network) in 2019 is 495 customers while those who do not use as many as 729 customers, and in 2020 customers who use Muamalat DIN (Digital Islamic Network) are 570 customers while those who do not use as many as 620 customers, and in 2021 the number of customers who use Muamalat DIN (Digital Islamic Network) A total of 368 customers.

Researchers also conducted interviews with customers who do not use Muamalat DIN (Digital Islamic Network) with Mrs. Atika Ritonga said that: I do not use Muamalat DIN (Digital Islamic Network) because I do not have an android cellphone and the distance of my house is also close to the Bank Muamalat office so I prefer to come directly to the office to make transactions that I need.

Based on the description of the problem and previous research above, it can be concluded that in a marketing strategy must be able to maintain the number of customers and improve the quality of service, in the marketing strategy of the company or Bank Muamalat Indonesia Tbk KCU Padangsidempuan must be able to make customers or the public interested in the use of Muamalat DIN (Digital Islamic Network) in a predetermined strategy.



Based on the above phenomenon, the researcher is interested in conducting research entitled "**Product Marketing Strategy Using Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidempuan**".

LITERATURE REVIEW

Strategy

According to Kenneth R. Andrews in Buchari Alma's book Corporate strategy is a pattern of decisions within the company that define and reveal goals, intentions or objectives that generate key policies and plan to achieve goals as well as detail the business reach to be pursued by the company. (Buchari Alma, 2014).

Types of Strategies In Marketing

1. Strategy is planning (plan)
2. Strategy is a pattern (patern)
3. Strategy is a position
4. Strategy is perspective (perceptive)
5. Strategy is a game (play). (Danang Sunyoto, 2015)

Strategy Formulation

In the process of formulating a strategy, the company will first assess its current situation by conducting internal and external audits. The goal is to help identify the strengths and weaknesses of the organization, as well as opportunities and threats (SWOT analysis). (Nur Ika Effendi, 2022)

Marketing

Marketing is the spearhead of the company, in a world of increasingly fierce competition companies are required to survive and develop. Therefore, a marketer is required to understand the main problems in his field and develop strategies in order to achieve company goals. (Philip Kotler, 2019)

Marketing Objectives

1. Maximizing consumers or in other words facilitating and stimulating consumption
2. Maximizing customer satisfaction
3. Maximizing selection (product variety)
4. Maximize the quality of life by providing various conveniences. (Rifku Subranto, 2020).

Marketing in Islam

Many people say, the Islamic market is an emotional market (emotional market), while the conventional market is a rational market (Rational Market). In the Islamic market, a business that is accompanied by sincerity solely to seek the blessings of Allah SWT, then all transactions willingallah will be worship before Allah SWT. (Harry Susanto, 2013)



As for the book Tafsir al-Misbah by Quraish Shihab explains that, Allah reminds O believers, do not eat that is, obtain wealth which is the means of your life in a vanity way. (M. Quraish Shihab, 2012)

Bank Marketing Strategy

1. Market Penetration Strategy
2. Product Development Strategy
3. Market Development Strategy
4. Integration Strategy
5. Diversification Strategy. (M. Nur Rianto, 2012)
- 6.

Basic Concepts of Marketing Strategy

There are three important strategic activities in the Bank's marketing strategy, namely:

1. Market Segmentation
2. Determining Target Markets
3. Do Positioning (Tatik Suryani, 2017).

Marketing Mix

1. Product
2. Price
3. Place
4. Promotions (Juhaya S. Pradja, 2013)

Product Definition

Products are the central point of product marketing activities, are the results of a company that can be offered to the market for consumption and are a tool of a company to achieve its corporate goals. A product is anything that can be offered to the market to be able to get attention, bought, used or consumed that can satisfy a desire or need. (Rahman Hasibuan, 2023)

Product Tiers

1. Core Benefit
2. Basic Product
3. Exptecedet Product
4. Augmented Product
5. Potential. (Achmad Rizal, 2020)

Muamalat DIN (Digital Islamic Network)

Muamalat DIN (Digital Islamic Network) is an application Car Banking, Bank Muamalat which can be accessed anytime and anywhere by all users, both customers and non-customers. Chief Executive Officer (CEO) of Bank Muamalat Achmad K. Permana as president director of Bank Muamalat said, Muamalat DIN (Digital Islamic Network) designed to serve the needs of customers in conducting transactions Financial And Non Financial Directly real time with various contemporary features. (Muhammad Yusuf Saleh, 2019)



The Differences Between Muamalat DIN (*Digital Islamic Network*) And Mobile Banking Include:

1. In terms of appearance, Muamalat DIN (Digital Islamic Network) is better user friendly
2. Faster finger print login feature without entering password in MMB
3. Go to a more complete menu we can see the balance of each account
4. Interesting Islamic content
5. Open an online account
6. There is promo content if muamalat provides customer promos

Features of Muamalat DIN (*Digital Islamic Network*)

1. Financial Features
2. Non-Financial Features
3. Another interesting feature found in muamalat DIN.
([Www.bankmuamalat.co.id](http://www.bankmuamalat.co.id))

The verses of the Quran related to legal protection for customers Internet Banking among others (Q.S. al-Maidah verse:1) The interpretation in this verse included in the promise that must be fulfilled in this verse is the promise made to fellow human beings. Uqud (plural form of 'aqd (promise, covenant) used in this verse basically takes place between two parties. (D.B. Mirchandani, 2022)

Product Marketing Strategy Using Muamalat DIN (*Digital Islamic Network*) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidempuan

Marketing strategy is an integral part of business strategy that gives direction to all management functions of a business organization. The determination of marketing strategy must be based on environmental and internal analysis of the company through an analysis of the company's advantages and weaknesses. Bank Muamalat Indonesia is the first commercial bank in Indonesia that applies Islamic sharia principles in carrying out its operations. (Nur Hasana Fitria, 2020)

According to research from Edi Santoso, et al in a journal entitled "Product Marketing Strategy of Sharia People's Financing Bank (BPRS)" said that BPRS in marketing its products cannot be separated from careful planning to marketing strategies. From the explanation above, it can be concluded that in a company must have a good marketing strategy in order to achieve success in its business, therefore this marketing part is a very important part in realizing a business plan. Therefore, it is an obligation for all companies to have a marketing strategy. (Edi Santoso, 2017)

Sharia Bank

The Bank is an intermediary institution for depository and financing customers, in addition to other functions in financial services. Bank is one of the financial institutions whose activities collect funds from the public and distribute funds to the community. (Darwis Harahap, dkk, 2017) (Budi Gautama Siregar, dkk, 2017) Islamic banks are one of the financial institutions based on Islamic law. (Sarmiana Batubara, dkk, 2020) The development of Islamic banking in



Indonesia has become a benchmark for the success of the existence of the Islamic economy. (Nofinawati, dkk, 2016) Sharia Banking is everything that concerns Islamic banks and sharia units, including institutional business activities. (Eva Indah, dkk, 2021)

RESEARCH METHODS

Location This research was conducted at PT. Bank Muamalat Indonesia Tbk KCU Padangsidimpuan located on Jl. Baginda Oloan / Jl. Gatot Subroto No. 08, Kelurahan, Wek II, Kec. Padangsidimpuan Utara Kota Padangsidimpuan, North Sumatra. Which is one of the Sharia Banks in Padangsidimpuan, while the research time was carried out from June 2020 to July 2023.

The type of research used in this study is using qualitative research with descriptive methods. because the purpose of this study is to find out product marketing strategies using Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidimpuan.

The informants in this study were 1 marketing employee, 1 Branch Collection employee and 4 customers at PT. Bank Muamalat Indonesia Tbk KCU Padangsidimpuan to describe the problems of researchers regarding product marketing strategies using Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidimpuan.

The primary data in this study is by direct interviews with employees of Bank Muamalat Indonesia Tbk KCU Padangsidimpuan to obtain information in product marketing strategies using Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidimpuan. The secondary data in this study is to provide data to data collectors, for example through other people or through documents.

The observation in this study is directly involved in making observations about phenomena related to product marketing strategy problems using Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidimpuan. As for the interview in this study, the researcher conducted an interview directly with Bank Muamalat Indonesia Tbk KCU Padangsidimpuan.

This research is in the form of historical data on the establishment, vision and mission, organizational structure of Bank Muamalat Indonesia Tbk KCU Padangsidimpuan. The documentation in this study is that the first interview took place on June 16, 2023 using smartphones such as photos and interview recordings.

RESULTS AND DISCUSSION

Product Marketing Strategy Using Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Indonesia Tbk KCU Padangsidimpuan

Marketing strategy is a comprehensive, integrated and unified plan in the field of marketing that provides guidance on the activities to be carried out to achieve the marketing goals of a company. Marketing strategies have multifunctional and multidimensional consequences and need to consider the external and internal factors faced by the company.



In principle, there are five kinds of marketing strategies carried out by banks, namely:

- a. Market Penetration Strategy
- b. Product Development Strategy
- c. Market Development Strategy
- d. Integration Strategy
- e. Diversification Strategy

Having the right marketing strategy is the key to the success of a company, so the next stage to approach increasing the number of customers can be done by implementing market penetration strategies as follows:

- a. Maintaining or Increasing Market Share
- b. Securing Growth Market Dominance
- c. Mature Market Restructuring
- d. Upgrades By Existing Users

Without a marketing strategy, the company will be overwhelmed in determining the focal point of the company's own goals. The overall marketing mix includes the "four Ps": product, price, place, and promotion

As explained in Sofjan Assauri's theory, marketing strategy is an integrated and unified comprehensive plan in the field of marketing that provides guidance on the activities to be carried out to achieve the marketing objectives of a company. In other words, a marketing strategy is a set of goals or objectives, policies and rules that give direction to a company's marketing efforts over time.

The previous research that adheres to this research is in Rizky Romadhon's thesis entitled Mobile Masalah Product Marketing Strategy (Case Study of Bank Banten West Java Syariah KCP Ciledug Kota Tangerang) stated: In the strategy compiled to market mobile masalah products, Bank Banten West Java Syariah KCP Ciledug Kota Tangerang uses a common method carried out in the banking world, namely segmentation, targeting, positioning and marketing mix.

From the explanation above, it can be concluded that the marketing strategy in a company is the spearhead in the company to achieve future marketing goals. In determining marketing strategies must be based on environmental and internal analysis of the company through analysis of the company's strengths and weaknesses, as well as analysis of opportunities and threats faced by the company from its environment.

Obstacles Faced by Bank Muamalat Indonesia Tbk KCU Padangsidempuan in Product Marketing Strategy Using Muamalat DIN (*Digital Islamic Network*)

Obstacles in every activity will definitely occur, including in marketing Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Tbk KCU Padangsidempuan. The obstacles faced by Bank Muamalat from internal environmental factors, lack of crew in carrying out marketing strategies and lack of socialization to the public and prospective customers in marketing Muamalat DIN (Digital Islamic Network) at PT. Bank Muamalat Tbk KCU Padangsidempuan and the next obstacle are that many customers still do not use android phones and the lack of customer interest in using Muamalat DIN (Digital Islamic Network) due to age factors and sometimes unstable networks make it long to load.



Meanwhile, the obstacle faced from the external environment is the number of competitions between banks.

The previous research that became an adherent of this research was Ayu Hidayatullah's thesis entitled Analysis of E-Commerce Feature Targeting Strategy on Mobile Banking PT. Bank Syariah Indonesia KC Bengkulu S Parman 2 stated. Obstacles in marketing e-commerce products are internet signal interference and lack of understanding experienced by customers about e-commerce products. The way to overcome obstacles is to increase the capacity of mbps and the accuracy of customer service in dealing with customers.

From the explanation above, researchers concluded, in facing obstacles or threats, a company must certainly have a strategy. Strategies are carried out to face or reduce threats that will occur to the company itself. Bank Muamalat Indonesia Tbk KCU Padangsidempuan, has a strategy to deal with obstacles by improving service quality as best as possible and as much as possible.

CONCLUSION

Based on research and discussion of product marketing strategies using Muamalat DIN (Digital Islamic Network), researchers can conclude the following:

1. The product marketing strategy using Muamalat DIN (Digital Islamic Network) has not been fully carried out by Bank Muamalat Indonesia Tbk KCU Padangsidempuan optimally, but Bank Muamalat Indonesia Tbk KCU Padangsidempuan continues to carry out marketing strategies continuously to increase and maintain the number of customers in using Muamalat DIN (Digital Islamic Network) this, and carry out marketing strategies again to foundations and schools by socializing with the community and prospective customers.
2. The obstacles faced by Bank Muamalat Indonesia KCU Tbk Padangsidempuan in carrying out marketing strategies, some customers are less interested in using Muamalat DIN (Digital Islamic Network) due to age factors and some customers do not use android mobile phones, lack of socialization to the public and prospective customers and lack of branch offices and crews in carrying out marketing strategies and the next obstacle is many competitors between banks.

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