

THE IMPLEMENTATION OF TELEMARKETING STRATEGY ON REFINANCING PRODUCTS IN BANK PANIN DUBAI SYARIAH MALANG

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Abstract: This study aims to find out how Bank Panin Dubai Syariah Malang Branch formulates telemarketing strategies to determine which customers have the potential to refinance by looking at existing customer data. Islamic banking must have an effective, efficient, and measurable marketing strategy to dominate market segments and have appeal to consumers, and compete with other banks including conventional banks. The methodology used in this study was qualitative and used observation and interview methods to obtain data. The results showed that Telemarketing is a method of marketing over the phone to increase customers. Telemarketing in providing financing products to customers at Bank Panin Dubai Syariah is carried out with the provisions set by the Head Office of Bank Panin Dubai. With this type of Outbound Telemarketing, a long-term relationship with the consumer or customer increases value for both parties. Refinancing through Telemarketing may be binding under an oral agreement.

Abstrak: Penelitian ini bertujuan untuk mengetahui bagaimana Bank Panin Dubai Syariah Cabang Malang merumuskan strategi telemarketing untuk menentukan nasabah mana yang berpotensi melakukan refinancing dengan melihat data nasabah yang ada. Karena Perbankan syariah harus memiliki strategi pemasaran yang efektif, efisien, dan terukur agar dapat menguasai segmen pasar dan memiliki daya tarik bagi konsumen dan bersaing dengan bank lain termasuk bank konvensional. Metodologi yang digunakan dalam penelitian ini adalah kualitatif dan menggunakan metode observasi dan wawancara untuk memperoleh data. Hasil penelitian menunjukkan bahwa Telemarketing adalah metode pemasaran melalui telepon untuk meningkatkan pelanggan. Telemarketing dalam memberikan produk pembiayaan kepada nasabah di Bank Panin Dubai Syariah dilaksanakan dengan ketentuan yang ditetapkan oleh Kantor Pusat Bank Panin Dubai. Dengan jenis Outbound Telemarketing ini, hubungan jangka panjang dengan konsumen atau pelanggan meningkatkan nilai bagi kedua belah pihak. Pembiayaan kembali melalui Telemarketing dapat mengikat berdasarkan perjanjian lisan.

Keywords: Islamic banking, bank panin dubai syariah, refinancing product, telemarketing.

A. INTRODUCTION

Banks, as a financial service, have an important role in a country's economy by collecting and distributing funds to the community to improve welfare. Islamic Bank uses Sharia principles based on the Al-Qur'an and hadith and institutional fatwas. Islamic Bank's operational activities use contracts such as deposit (*wadiah*), the principle of profit sharing (*mudharabah*), the principle of capital participation (*musyarakah*), the principle of buying and selling goods with a profit (*murabahah*) and the principle of leasing (*ijarah*).¹ Before this can be done, customers must know in advance what types of products the bank will sell so that there are clear understandings between the two parties. In particular, granting credit must go through a very careful process because credit contains various risks due to the possibility that the customer will not repay the credit at the end of the credit period (maturity).² The development of Sharia banking is increasing and growing because many Islamic banking products are now being used in society, such as refinancing savings for Hajj and Umrah.

Currently, competition in marketing goods and services is getting higher daily. In principle, Telemarketing is no stranger to the world of work; the definition of Telemarketing is the activity of marketing or socializing services or products using telephone media.³ Telemarketing strategy is a new way of marketing that uses telecommunications technology as part of an organized and structured marketing program.⁴ Telemarketing implementation is one marketing effort that is still effective apart from advertising on general media. Telemarketing implementation can attract

1 Ganjar Eka Subakti and Muhammad Rindu Fajar Islamy, "Comparative Study of the Dynamics of RIBA Discourses between Sharia Banks and Conventional Banks," *Jurnal Ilmiah Ekonomi Islam* 7, no. 3 (October 29, 2021): 1313–1317, <https://jurnal.stie-aas.ac.id/index.php/jei/article/download/3217/1599>.

2 Tor Jacobson and Kasper Roszbach, "Bank Lending Policy, Credit Scoring and Value-at-Risk," *Journal of Banking and Finance* 27, no. 4 (April 1, 2003): 615–633, [https://doi.org/10.1016/s0378-4266\(01\)00254-0](https://doi.org/10.1016/s0378-4266(01)00254-0).

3 Jinkook Lee and Loren V. Geistfeld, "Elderly Consumers' Receptiveness to Telemarketing Fraud," *Journal of Public Policy & Marketing* 18, no. 2 (September 1, 1999): 208–217, <https://doi.org/10.1177/074391569901800207>.

4 William C. Moncrief et al., "Examining the Roles of Telemarketing in Selling Strategy," *Journal of Personal Selling and Sales Management* 9, no. 3 (October 24, 2013): 1–12, <https://www.jstor.org/stable/info/40471340>.

prospects and sell to existing customers.⁵ This Telemarketing process helps companies increase revenue, reduce operational costs, and increase customer satisfaction.⁶

The main task of Telemarketing is to sell products using telephone media as a service product. A telemarketer also needs to contact potential consumers and customers he considers to have the potential to purchase a product. Of course, they must provide clear information to consumers or customers when selling a product. With information about the products being sold, consumers and customers can determine whether they will buy the products a company offers.⁷

One of the reasons for a career in telemarketing is that we receive calls in the form of invitations to make credit cards and refinancing/financing to companies. Offering products via telephone is one way of promotion that is still considered effective apart from placing advertisements on social media. Usually, this marketing strategy via telemarketing is used by several large companies to offer their products. According to many marketing experts, offers via telemarketing tend to be easily accepted because they speak personally directly to consumers.⁸

Competition between banks can be seen from the various efforts of banks in looking for customers with various marketing activities to get as many customers as possible. In the past, business actors offered goods or services to consumers face to face; now, by utilizing existing and sophisticated technology, they can use long-distance communication tools such as telephone, fax, and other electronic media. The current

5 Judith J. Marshall and Harrie Vredenburg, "Successfully Using Telemarketing in Industrial Sales," *Industrial Marketing Management* 17, no. 1 (February 1, 1988): 15–22, [https://doi.org/10.1016/0019-8501\(88\)90022-3](https://doi.org/10.1016/0019-8501(88)90022-3).

6 Sameer Kumar and Palo Petersen, "Impact of E-commerce in Lowering Operational Costs and Raising Customer Satisfaction," *Journal of Manufacturing Technology Management* 17, no. 3 (April 1, 2006): 283–302, <https://doi.org/10.1108/17410380610648263>.

7 Borugadda, Premkumar, Nandru, D. P., & Madhavaiah, D. C. "Predicting the Success of Bank Telemarketing for Selling Long-Term Deposits: An Application of Machine Learning Algorithms." *St. Theresa Journal of Humanities and Social Sciences* 7, no. 1 (2021): 1–7. <https://journal.stic.ac.th/index.php/sjhs/article/view/296>.

8 Sérgio Moro, Paulo Cortez, and Paulo Rita, "A Data-Driven Approach to Predict the Success of Bank Telemarketing," *Decision Support Systems* 62 (June 1, 2014): 22–31, <https://doi.org/10.1016/j.dss.2014.03.001>.

telemarketing strategy used by banks is to offer their products to consumers.⁹

Marketing experts consider that telemarketing offers are easier for potential customers to accept because they speak directly to potential customers. Telemarketing is a new way of marketing that uses telecommunications technology as part of an organized and structured marketing program. Telemarketing helps companies increase revenue, reduce operational costs, and increase customer satisfaction. In other words, telemarketing uses the telephone as a medium for various sales and market research activities.¹⁰

The success of telemarketing activities must be connected to a telemarketer's ability, expertise, and communication quality when carrying out their duties. By positively perceiving telemarketing from a company to the public, it is hoped that positive perceptions will also be formed in the minds of consumers towards the company, thereby generating consumer interest in the goods or services offered.¹¹ This telemarketing activity can also negatively impact if the target market for a product being offered is not potential customers or the telemarketing resource makes its offer forcefully to potential customers.¹² However, it does not rule out the possibility that negative perceptions will arise in the minds of consumers towards a company due to a lack of ability and quality in telemarketers.

Telemarketing is one of the marketing strategies that Bank Panin Dubai Syariah Malang still uses. However, in the current era, telemarketing has begun to be abandoned as time goes by. Now, many social media are more popular with companies. Even though social media and telephone use is equally cheap, Bank Panin Dubai Syariah is still consistent with the use

9 Rut Rismanta Silalahi, Puri Bestari, and Windhi Tia Saputra, "KARAKTERISTIK STRATEGI CROWDSOURCING UNTUK MEMBATASI PENYEBARAN HOAKS DI INDONESIA Studi Kasus: Masyarakat Anti Fitnah Indonesia," *METACOMMUNICATION: JOURNAL OF COMMUNICATION STUDIES* 2, no. 2 (March 18, 2018), <https://ppjp.ulm.ac.id/journal/index.php/MC/article/download/4090/3685>.

10 Philip Kotler et al., *Marketing Management* (Prentice Hall, 2016).

11 Rachael E. Tilka and Douglas A. Johnson, "Coaching as a Packaged Intervention for Telemarketing Personnel," *Journal of Organizational Behavior Management* 38, no. 1 (June 12, 2017): 49–72, <https://doi.org/10.1080/01608061.2017.1325821>.

12 Jeffrey H. Doocy et al., "Telemarketing Fraud: Who Are the Tricksters and What Makes Them Trick?," *Security Journal* 14, no. 3 (July 1, 2001): 7–26, <https://doi.org/10.1057/palgrave.sj.8340087>.

of telemarketing. Telemarketing is a persuasive communication program to target audiences on an ongoing basis and can connect target audiences with the products/services offered. Thus, marketing communications will create opportunities for mutually satisfying facilitation. Telemarketing at Bank Panin Dubai Syariah can increase sales volume, although some feel disturbed. It encouraged me to find out how telemarketing communication works at Bank Panin Dubai Syariah in making telephone calls to consumers or potential consumers so that they have a close marketing relationship.

B. THEORETICAL BASIS

Islamic Refinancing

Refinancing is the provision of new financing facilities for new customers or customers who have yet to pay off the previous financing. Meanwhile, sharia refinancing is refinancing based on sharia principles. Islamic refinancing includes two conditions: 1) financing provided to prospective customers who already have full assets, and 2) financing provided to prospective customers who have received financing that has yet to be repaid. The alternative sharia refinancing agreement according to DSN MUI Fatwa No. 89/DSN-MUI/XII/2013 concerning Sharia Refinancing is *musyarakah mutanaqishah, al bay' wal isti'jar* and akad *al bay'* within the framework of *musyarakah mutanaqishah*.²²

Telemarketing

Telemarketing uses the telephone to sell products directly to consumers and business customers. Telemarketing uses telephones and call centers to attract prospects, sell products to customers, and provide services.²³ Telemarketing uses telephone calls from call centers to attract potential customers, sell to existing customers, and answer questions. Telemarketing helps companies increase revenue, reduce sales costs, and increase customer satisfaction. Companies use call centers for inbound telemarketing (taking calls from customers) and outbound telemarketing

22 Ahmad Ifham, *Membongkar Rahasia Bank Syariah* (Gramedia Pustaka Utama, 2016).

23 Joshua Albert Monareh, Achmad Fauzi Dh, and Inggang Perwangsa Nuralam, "PENGARUH TELEMARKEETING TERHADAP KEPUTUSAN PEMBELIAN (Survei Online Pada Pelanggan Produk Multiguna Astra Credit Companies Priority Di PT Astra Sedaya Finance)," *Jurnal Administrasi Bisnis* 58, no. 2 (May 25, 2018): 21–28, <http://administrasibisnis.studentjournal.ub.ac.id/index.php/jab/article/view/2427>.

(making calls to potential customers). From the definition above, telemarketing uses telephones and telephone service centers (call centers) combined with human resources to attract potential customers and improve sales services, seeking profits professionally.

With Telemarketing, a marketer can visit 30-35 people in one day. The time required to prospect is an average of 10 minutes. In some cases, Telemarketing will feel more practical because marketing officers do not need to make proposals, deal with security guards, or meet people who are difficult to find. However, this telemarketing activity will have an effective impact if the target market for the product we are marketing is corporate or personal, usually in big cities with high business activity, such as Malang and Surabaya.

Telemarketing is divided into two types:²⁴

1) Inbound Telemarketing

Inbound Telemarketing uses toll-free telephone numbers to receive orders from advertisements through direct mail/catalogs. Inbound Telemarketing is incoming telephone calls originating from customers. It can be concluded that Inbound Telemarketing is incoming telephone calls from customers to order a product, or just asking about the product, or even asking about problems encountered in the process.

2) Outbound Telemarketing

Outbound Telemarketing is using outbound telephone calls to sell products directly to customers. Outbound Telemarketing is outbound telephone calls to sell products, make appointments with customers, and promote products. Outbound Telemarketing is outbound telephone calls addressed to customers to sell products, make appointments, and promote products directly. An example of Outbound Telemarketing is calling customers to promote the company's new products.

Types of Telemarketing are divided into two types, namely Inbound Telemarketing and Outbound Telemarketing. *Inbound Telemarketing* is an

²⁴ Philip Kotler, and Kevin Lane Keller. *Manajemen Pemasaran: Edisi 12 Jilid 2*. Edisi 12, Cetakan 12. Jakarta: PT Indeks, 2007.

incoming telephone call from a customer to order or ask about a product. Outbound Telemarketing is outbound telephone calls directed to customers to sell products, make appointments, and promote products directly. An example of Outbound Telemarketing is Telemarketing, which calls customers to promote the company's new products to customers.

C. RESEARCH METHOD

The method used in this research is descriptive qualitative. Research with a qualitative descriptive design aims to understand the phenomena experienced by research subjects, including behavior, motivation, and actions. Moreover, descriptive means in the form of words and language in a special natural context using natural methods.²⁸ The research subjects were determined purposively, consisting of 3 people from Bank Panin Dubai Syariah: Branch Head, Operations Manager, and Marketing. Data collected in this research used in-depth interviews, participant observation, and documentation. Next, the data obtained is processed and interpreted using qualitative data analysis techniques. Next, data validity checking techniques were carried out using extended participation and triangulation.

D. DISCUSSION

Overview and Brief History

Panin Dubai Syariah Bank was established based on Limited Liability Company Deed No. 12 dated January 8, 1972, made by Moeslim Dalidd, Notary in Malang, under the name P.T. Bank Pasar Bersaudara Djaja. Panin Dubai Syariah Bank has changed its name several times, successively becoming P.T. Bank Bersaudara Djaja, based on the Deed of Meeting Minutes No. 25 dated January 8, 1990, made by Indrawati Setiabudhi, S.H., Notary in Malang.

Then it became P.T. Bank Harfa based on Deed of Minutes No. 27 dated March 27, 1997, made by Alfian Yahya, S.H., Notary in Surabaya. Then it became P.T. Bank Panin Islamic in connection with the bank changing business activities from initially carrying out conventional banking business activities to Islamic banking business activities with profit-sharing principles based on Islamic law, based on the Deed of Minutes of the Extraordinary GMS No. 1 dated August 3, 2009, made by

28 Moleong, L. J. (2005). *Metodologi Penelitian Kualitatif*. Bandung: Remaja Rosdakarya

Drs. Bambang Tedjo Anggono Budi, S.H., M.Kn., replacement for Sutjipto, S.H., Notary in Jakarta.

Furthermore, the name of Panin Dubai Islamic Bank was changed back to P.T. Bank Panin Syariah Tbk in connection with the change in the status of Panin Dubai Syariah Bank from a closed company to a public company, based on the Deed of Minutes of the Extraordinary GMS No. 71 dated June 19 2013 made by Fathiah Helmi, S.H., Notary in Jakarta. In 2016, the name Panin Dubai Islamic Bank changed to P.T. Bank Panin Dubai Syariah Tbk in connection with the entry of Dubai Islamic Bank PJSC as one of the bank'sbank's Controlling Shareholders, based on the Extraordinary GMS Decision Statement Deed No. 54 dated April 19 2016, made by Fathiah Helmi, Notary in Jakarta, which became effective on May 11 2016 by the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-0008935.AH.01.02.2016 dated 11 May 2016.

Panin Dubai Syariah Bank became a public company by conducting an Initial Public Offering of 4,750,000,000 shares for IDR 100 per share and issuing 950,000,000 Series I Warrants. Panin Dubai Islamic Bank also became the first Sharia Bank to list its shares on the Stock Exchange (go public). Share listing on the Stock Exchange was carried out on January 15, 2014.

Since starting its presence in the Islamic banking industry in Indonesia, Panin Dubai Shariah Bank has consistently demonstrated good performance and business growth. Panin Dubai Shariah Bank has succeeded in growing its assets rapidly thanks to the trust of customers who use various financing products and save their funds.

Full support from the parent company P.T. Bank Panin Tbk (Panin Bank) as one of the largest private banks among the ten largest private banks in Indonesia, as well as Dubai Shariah Bank PJSC, which is one of the largest Islamic banks in the world, has been helping the growth and development of Panin Dubai Shariah Bank. Panin Dubai Syariah Bank continues to build customer and community trust through services and product offerings that comply with Islamic principles and meet customer needs.

Refinancing at Bank Panin Dubai Syariah Malang

Bank Panin Dubai Syariah Malang City is one of the Islamic financial institutions that always keeps up with the times and adopts refinancing financing. The presence of this financing is expected to make it easier for prospective debtors to have the opportunity to apply for financing. Refinancing financing at Bank Panin Dubai Syariah, Malang City, although relatively new, is one of the financing options that is considered popular among prospective Hajj pilgrims; this is because refinancing financing has certain collateral specifications, which make its use limited and only for certain groups.

The implementation of Refinancing financing at Bank Panin Dubai, Malang City, uses the *Al-Ba'i* contract in the context of *Musyarakah Mutanaqisah*. It is backed by SPPH (Haji Portion Registration Letter) for prospective pilgrims. In this context, SPPH collateral at Bank Panin Dubai Malang City is relatively new compared to the collateral specifications at other Islamic financial institutions. Financing at several Islamic banking institutions generally allows various types of collateral, such as house or land certificates, motor vehicle certificates, gold, and so on; this differs from Bank Panin Dubai Syariah Malang City, which only accepts SPPH as collateral for the financing provided. (Patent No. 043/SE/DIR/VI, 2021).

The Implementation of Telemarketing

The type of telemarketing used by Bank Panin Dubai Syariah Malang is Outbound Telemarketing. In conducting telemarketing, telemarketers must be able to capture opportunities that exist in society by establishing communication relationships with them. It is not applicable for Inbound Telemarketing at Bank Panin Dubai Syariah Malang because incoming calls are received by Customer Service (CS). So, telemarketing at Bank Panin Dubai Syariah Malang focuses on Outbound Telemarketing. When a telemarketer conveys messages to consumers in communicative and understandable language, consumers will also listen to our offers. As a telemarketer, before making a call, you must know what your target customer is like, what business you are running, and understand the customer. If the consumer is still busy when called, then we offer to call again according to the agreement between both parties.

The main task of telemarketing at Bank Panin Dubai Syariah Malang is to sell products and services by telephone. They must have high

motivation, like work related to sales. Being familiar with targets can also work together in a team.

- 1) Contact potential consumers or customers
Telemarketing has the task of contacting potential consumers or potential customers. Everything is done periodically by telephone. They offer products or services and provide as clear information as possible to consumers so they are interested in buying.
- 2) Make sales and also receive orders
The purpose of telephone communication with consumers is to provide knowledge about the products and services offered. So, telemarketing can make sales and simultaneously receive orders or requests submitted by consumers.
- 3) Collect information related to products or services
Telemarketers also have to collect much information related to the products or services offered to consumers via telephone so that they are ready to face any questions that consumers ask about the products or services offered. It aims to make consumers understand more about the use or function of these goods and services and ultimately be interested in buying.
- 4) Motivate customers
One of the duties and responsibilities of a telemarketer is to be able to motivate with kind words so that consumers can be interested in the product or service being offered because sales are the main target of the telemarketing job. This motivation is carried out so that consumers who have become customers can remain loyal to using the products or services offered, so it must be done regularly.
- 5) Provide convenience to consumers
A telemarketer must also be able to provide all conveniences for potential consumers and customers where these conveniences are provided so that they become more interested in buying products or using the services that the telemarketing company is offering.

The marketing strategy carried out at Bank Panin Dubai Syariah Malang currently is the marketing manager's strategy: distributing Sales Taking Orders (sales taking orders) and conducting telemarketing to carry out promotions. The task of sales is Taking Orders itself, as stated by Mr. Dodi Setiawan:

"...is visiting customers or holding meetings with religious council groups and the like to offer products at Bank Panin Dubai Syariah Malang."

As stated by Mrs. Titin Atnatul Khamidah:

"Telemarketing is tasked with calling one by one the telephone numbers of customers who have ordered or not, both old and new customers."

Telemarketing is also tasked with establishing good communication with customers, asking how they are, what kind of business they are running, whether there are relatives who want to carry out the Hajj and Umrah, or whether they need financing or not. The task of telemarketing is apart from calling old or new customers to carry out promotions to influence customers to want to make repeat purchases, sometimes customer service and telemarketing also distribute broadcasts to contacts on cellphones and follow up (contact back) to consumers.

Telemarketing can also get orders from no. Telephone the customer he contacted. Telemarketing will also create an order form and take the form to the follow-up order (FO) section to create a sales invoice. There are three sales invoices in white, red, and yellow. A red invoice will be submitted to the buyer if it has not been paid in full or has just paid a down payment. A white invoice will be handed over to the buyer if it has been paid in full. Then, the Follow Order (FO) will submit the order form to the production department for further processing.

The methods used for telemarketing at Bank Panin Dubai Syariah are five telemarketing processes, namely:

a. Prospecting

After we dial a telephone number, we say hello first. Such as: *Assalamu'alaikum Wr. Wb.* As well as introducing yourself, the first 3 minutes are best for making a good impression.

b. Facing

At this stage, the customer is not king, but we consider him more as a friend. However, using polite and polite language, because the average person we call is a farmer/breeder whose parents are much older, it would be better for us to use language that is easy for them to understand.

c. Probling

Asking whether our customers need refinancing/financing to send their children to school, repair their house, or other important things.

d. Giving solution

We explain the refinancing/financing products we sell and what stages or processes will be completed if you are willing to provide financing to us. Such as collecting personal data on family cards, KTP, or other requirements. We explain accompanied by promotion.

e. Selling

If consumers want to buy refinancing/financing products. We arrange face-to-face meeting schedules for customers. The aim is to see the conditions directly regarding what customers are complaining about and check the completeness of personal data before it is submitted and confirmed by the bank.

Before communicating with consumers via telephone, a telemarketer will be given an explanation by the director of Bank Panin Dubai Syariah Malang, namely Mr. Luthfi Abdillah, regarding the procedures for calling consumers, how to deal with consumers and also what kind of report should be given. A telemarketer's performance can only be perfect if he can contact customers well. Both with consumers who have joined and potential consumers who have not yet joined

Based on the results of observations during practical fieldwork activities at Bank Panin Dubai Syariah Malang. Telemarketing has been implemented in this case, but it is still in a small scope. Telemarketing is selling goods/services via telephone directly to consumers. Many consumers appreciate the many offers they receive over the phone. Properly designed and targeted Telemarketing provides many benefits, which include purchasing convenience and increased product/service information. However, sometimes unsolicited telephone marketing has disturbed many consumers who object to the telephone.

The role of Telemarketing in improving marketing is that Telemarketing seeks to interact every day with customers and consumers, both for service activities, promotions, sales, receiving and resolving complaints, billing, and requesting new orders. Financing products is one of the fund distribution activities carried out by banks to the community, especially entrepreneurs. Bank Panin Dubai Syariah Malang influences the community's economy around the Malang City area by financing products

for people who want to start entrepreneurship around Malang City, which greatly helps in terms of business capital. One of the supporting factors in the smooth running of Bank Panin Dubai Syariah Malang's financing products is direct marketing via Telemarketing.

Several advantages of using telemarketing at Bank Panin Dubai Syariah Malang:

1. Design long-term relationships with consumers

Building relationships is difficult for telemarketers, especially when they don't make sales or when customers don't make purchases for a long time. If telemarketing only remains silent when customers don't contact at all, it is ready to lose customers and reduce revenue. Contacting again and repairing relationships is the best way telemarketing can gain customers' trust. Finding out customer problems and determining why they did not purchase is a priority action to reconnect with almost lost customers. In a long-term relationship, telemarketing at Bank Panin Dubai Syariah can attract customers ranging from civil servants to farmers/breeders to buy our products. It still needs to be faster in creating this long-term relationship because it also takes quite a long time.

2. Expand the idea of long-term relationships into horizontal and vertical collaboration in partnership.

This long-term relationship is carried out with suppliers, customers, and distributors. And in certain situations and conditions, it can also be with competitors. Building long-term relationships is quite difficult; this must be done so that customers can return to us again. However, only contact customers sometimes because you fear it will disrupt customer activities. For this reason, we convey different messages through media based on consumer characteristics, conveying messages related to promotional information and products that are maximized on social media or WhatsApp.

3. The costs used are quite cheap

What is meant here is the cost of buying credit in one month. A telemarketer only spends Rp. 32,000,- to buy credit worth 30,000,-. This credit is used to package a telephone package for one month. This telephone package sometimes remains, and sometimes it runs out depending on the consumer being called. Also, in the office, Wifi is facilitated. In one day, telemarketing usually calls 15-25 people. One

person for 10-15 minutes. In those 15 minutes, not all consumers want to make small talk, so the call sometimes takes less than 10 minutes. Even if a consumer is comfortable with a telemarketer's conversation, it can take up to 30 minutes.

4. Can retain consumers

Telemarketing in this sophisticated era because he wants to maintain relationships with consumers, even though the people contacting these consumers are telemarketing staff or students who have done internships. Apart from that, when a telemarketer conveys messages to consumers in communicative and understandable language, consumers will also listen to our offers.

Financing/refinancing products are one of the superior programs of Bank Panin Dubai Syariah Malang because products, especially those for the Hajj and Umrah portions, often offer discounts to customers. So, through telemarketing, Bank Panin Dubai Syariah Malang can help inform customers about discount promotions or discounts. Apart from telemarketing having good uses for Bank Panin Dubai Syariah Malang, there are still obstacles faced by Bank Panin Dubai Syariah Malang.

Bank Panin Dubai Syariah Malang faces several obstacles in using telemarketing. Those obstacles are *first*, telemarketing activities are considered less effective at Bank Panin Dubai Syariah Malang. When we provide information about refinancing/financing via telemarketing, customers often need clarification on the meaning of our financing. They assume that we want to lend to customers for free. Because the average customer at Bank Panin Dubai Syariah Malang is mostly farmers and traders, most need help understanding the telemarketing activities we convey. Even though we have used simple language and adapted it to them, it is still less effective if we have to explain it over the telephone. However, because telemarketing has become a regulation issued by Bank Panin Dubai Central, all Branches and Headquarters must apply it to all customers registered with Bank Panin Dubai Syariah Malang.

Second, the information officers provide when explaining financing products needs to be improved. Because we only explain the products we offer briefly and clearly. If we explain in detail, it will take quite a long time to inform and convince customers.

Third, Lack of sense of timing: when contacting customers, the timing needs to be right. When we contacted customers during working hours from morning to afternoon, most customers were busy teaching or during meetings at the office, and civil servants had yet to respond to what we said. Because our customers are busy with work and farmers or traders are busy carrying out their activities, we have made another alternative, namely conveying financing/refinancing information via WhatsApp or calling again at another time.

Fourth, too focused on one-way communication in marketing financing products. Without realizing it, we must have had one-way communication. We are conveying the information we convey without giving feedback to customers. Customers are reluctant to answer or want to listen until we have finished informing them of our financing. So, this could be more effective.

However, the use of telemarketing, which can save costs and is quite efficient in maintaining marketing relationships, is a strong reason for Bank Panin Dubai Syariah Malang to continue using telemarketing, even though some consumers don't pick up when they call, some don't want to hear and assume that we don't. Important. But not all consumers ignore our calls. Some were willing to pick up for a moment, some apologized because they didn't have time to respond, and on average, those who answered our calls were already familiar with telemarketing and the products at Bank Panin Dubai Syariah Malang. To achieve the financing product target, Bank Panin Dubai Syariah Malang optimizes the use of telemarketing in providing information and serving customers so that it doesn't take a long time to provide explanations because people widely use communication tools such as telephones, WhatsApp, and social media in modern times. All groups so that the telemarketing program can help Bank Panin Dubai Syariah Malang find customers.

E. CONCLUSION

The application of Telemarketing in providing financing products to customers at Bank Panin Dubai Syariah is implemented by the provisions set by Bank Panin Dubai Head Office. Therefore, the author provides several conclusions. Telemarketing at Bank Panin Dubai Syariah Malang is still used for two reasons: saving costs by implementing prior explanations to customers so that customers can know the benefits of using Telemarketing and retain and build relationships with consumers. The most important thing in business is relationships because, with relationships, a business can run—constructive criticism and suggestions for Bank Panin Dubai Syariah Malang to improve quality and service.

Telemarketing communication at Bank Panin Dubai Syariah Malang uses the Outbound telemarketing type. Telemarketing is a form of communication between individuals that informs, educates, and invites potential buyers to buy their products by calling customers politely, courteously, and gently. The time given to call customers is around 10-15 minutes.

The role of Telemarketing in improving relationship marketing at Bank Panin Dubai Syariah Malang has specific objectives, including designing long-term relationships with consumers or customers to increase value for both parties. Try to maintain good relationships and strive to interact every day with customers and consumers, both for service activities, promotions, sales, and receiving and resolving complaints.

To increase the application of Telemarketing to support the effectiveness of serving Bank Panin Dubai Syariah Malang customers. So, the author will provide several suggestions, namely: Contacting customers to get potential consumers is determined by the communication and relationships built by Telemarketing to get further potential consumers. Relationships between team members are also needed to become a solid team and achieve sales targets.

Evaluate and innovate the implementation of Telemarketing at Bank Panin Dubai Syariah Malang because the obstacles Telemarketing faces may differ yearly.

Identify and build a database of consumer lifestyles and purchasing information. For live data, data needs to be recorded so that Telemarketing understands customer characteristics, creating more long-term relationships.

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