

Increasing The Competitive Advantage Of Sharia Rural Financing Banks (BPRS) Products Through A Marketing Mix Strategy: The Approach Of Hermawan Kartajaya And Muhammad Syakir Sula

Frans Sudirjo¹, Arif Zunaidi², Aldila Septiana³

Universitas 17 Agustus 1945 Semarang, Jawa Tengah, Indonesia¹

IAIN KEDIRI, Jawa Timur, Indonesia²

STKIP PGRI Bangkalan, Madura, Indonesia³

frans_sudirjo@untagsmg.ac.id¹, arifzunaidi@gmail.com²,

aldila.septiana@stkippgri-bkl.ac.id³

ABSTRACT

This research aims to analyze the marketing strategy implemented by BPRS Lantabur Tebuireng Gresik Branch to increase the competitive advantage of Tadhabbur savings products by considering the approaches of Hermawan Kartajaya and Muhammad Syakir Sula. The research method used involved interviews with BPRS marketing managers, direct on-site observation, and literature studies to understand relevant marketing principles. Research found that BPRS Lantabur Tebuireng was successful in implementing a holistic marketing strategy. They offer products that suit customer needs, set competitive prices, carry out promotions through sharia financial education, provide responsive service, utilize technology, and implement social engagement programs. The success of this strategy is supported by high service quality, synergy with local communities, a focus on ethical values, and a humanist approach to marketing. These findings indicate that this approach can be used as an effective model for other Islamic financial institutions to increase the competitive advantage of their products. Thus, implementing a marketing strategy that is holistic and based on sharia values and community welfare can be the basis for strengthening the market position of sharia financial institutions in the banking industry.

Kata Kunci: *Marketing Mix, Competitive Advantage, Mudharabah Savings, Hermawan Kartajaya, Muhammad Syakir Sula*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis strategi pemasaran yang diterapkan oleh BPRS Lantabur Tebuireng Cabang Gresik dalam meningkatkan keunggulan kompetitif produk simpanan Tadhabbur, dengan mempertimbangkan pendekatan Hermawan Kartajaya dan Muhammad Syakir Sula. Metode penelitian yang digunakan melibatkan wawancara dengan manajer pemasaran BPRS, observasi langsung di lokasi, dan studi literatur untuk memahami prinsip-prinsip pemasaran yang relevan. Penelitian menemukan bahwa BPRS Lantabur Tebuireng berhasil menerapkan strategi pemasaran yang holistik. Mereka menawarkan produk yang sesuai dengan kebutuhan nasabah, menetapkan harga yang kompetitif, melakukan promosi melalui edukasi keuangan syariah, memberikan pelayanan yang responsif, memanfaatkan teknologi, dan melaksanakan program keterlibatan sosial. Keberhasilan strategi ini didukung oleh kualitas layanan yang tinggi, sinergi dengan komunitas lokal, serta fokus pada nilai-nilai etis dan pendekatan humanis dalam pemasaran. Temuan ini menunjukkan bahwa pendekatan ini bisa dijadikan model efektif bagi lembaga keuangan syariah lainnya untuk meningkatkan keunggulan kompetitif produknya. Dengan demikian, implementasi strategi pemasaran yang holistik dan berbasis pada nilai-nilai syariah serta kesejahteraan masyarakat dapat menjadi landasan untuk memperkuat posisi pasar lembaga keuangan syariah dalam industri perbankan.

Kata Kunci: *Marketing Mix, Keunggulan Kompetitif, Tabungan Mudharabah, Hermawan Kartajaya, Muhammad Syakir Sula*

A. INTRODUCTION

Financial institutions, especially banks, have a vital role in a country's economy.¹ They are tasked with collecting funds from the community and channeling them back in the form of credit or other investments. According to Law No. 7 of 1992 concerning banking, which has been amended by Law No. 10 of 1998, there are two types of banks in Indonesia, namely commercial banks and rural banks (BPR). Furthermore, based on the way they operate, these banks can operate conventionally or based on sharia principles. In Law No. 21 of 2008, it is explained that banks that carry out their business

¹ Neneng Nurbaeti Amien and Wandy Zulkarnaen, "The Role of Sharia Banking on MSMEs That Implied on Indonesian Economic Growth," *KOMITMEN: Jurnal Ilmiah Manajemen* 3, no. 1 (2022): 29–35.

activities based on sharia principles consist of Sharia Commercial Banks and Sharia Rural Financing Banks (BPRS).²

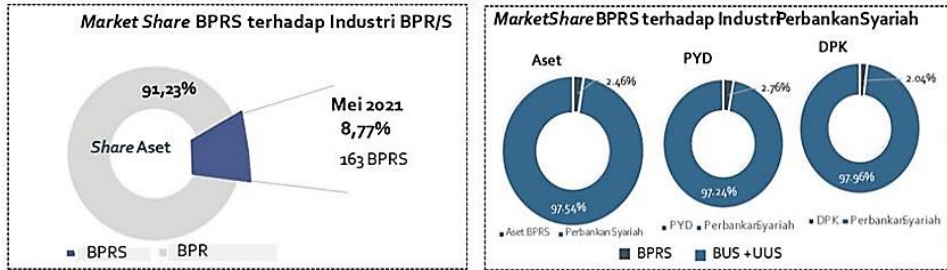


Figure 1. BPRS market share level³

Sharia Commercial Banks provide all banking services to the community, both individuals and companies, while BPRS functions similarly but focuses on services at the regional level, especially for small communities in sub-districts and rural areas. Along with economic developments and community needs, BPRS has shown significant growth in terms of assets, financing, and third-party funds (DPK). Data from OJK shows that in December 2023, the BPR and BPRS industries recorded positive performance, with total assets growing by 7.8% year-on-year (yoy) to Rp. 218,161 billion, credit growth reaching 9.8% yoy to Rp. 157,816 billion, and third-party funds growing by 9.1% yoy to IDR 153,179 billion, showing stable and consistent growth.

Bank Umum Syariah melayani seluruh jasa perbankan kepada masyarakat, baik individu maupun perusahaan, sementara BPRS berfungsi serupa namun fokus pada pelayanan di tingkat regional, terutama untuk masyarakat kecil di daerah kecamatan dan perdesaan. Seiring dengan perkembangan ekonomi dan kebutuhan masyarakat, BPRS telah menunjukkan pertumbuhan yang signifikan dalam hal aset, pembiayaan, dan dana pihak ketiga (DPK). Data dari OJK menunjukkan bahwa Pada posisi Desember 2023, Industri BPR dan BPRS mencatatkan kinerja positif dengan total aset tumbuh sebesar 7,8% year-on-year (yoy) menjadi senilai Rp 218.161 Miliar, pertumbuhan kredit mencapai 9,8% yoy menjadi senilai Rp 157.816 Miliar, dan dana pihak ketiga dengan pertumbuhan sebesar 9,1% yoy

² Ichwan Ahnaz Alamud, “Dinamika Perbankan Syariah Dalam Konstelasi Hukum Nasional Di Indonesia,” *Qonun Iqtishad El Madani Journal e Issn 1* (2022): 56.

³ OJK, “Roadmap Pengembangan Dan Penguatan Industri BPR Dan BPRS 2024-2027,” 2024.

menjadi senilai Rp 153.179 Miliar,⁴ menunjukkan pertumbuhan yang stabil dan konsisten.

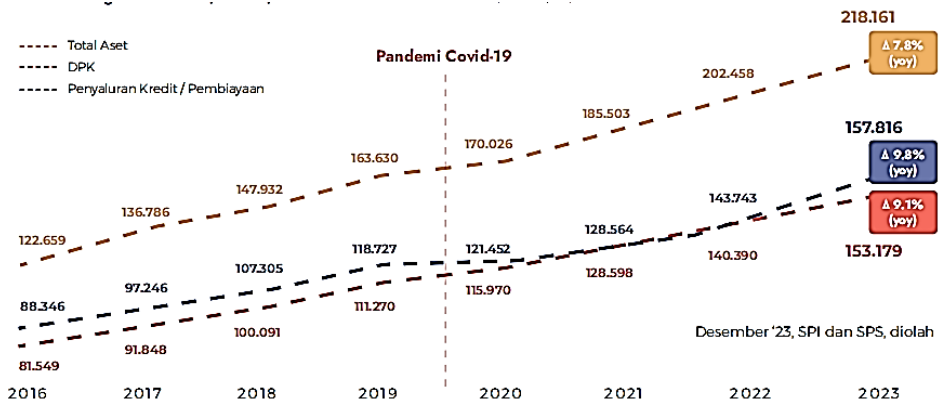


Figure 2. Development of BPR and BPRS Financial Performance (2016 – 2023)

Source: OJK⁵

However, BPRS faces challenges in competing with conventional banks which operated earlier and have a wider market share. BPRS Lantabur Tebuireng, for example, has demonstrated impressive achievements but still needs to improve its competitive advantage. One of its superior products, *Mudharabah* Savings (Tadhabbur), shows significant asset growth, but an effective marketing strategy is still needed to further increase the competitiveness of this product in an increasingly competitive market.

Previous research has discussed marketing mix strategies in the banking context. Hermawan Kartajaya, an Indonesian marketing expert, has developed marketing concepts that are relevant for various sectors, including sharia banking. Likewise, Muhammad Syakir Sula offers an in-depth perspective on sharia-based marketing. These two figures emphasize the importance of understanding market needs and creating value through the right marketing mix strategy.

The theoretical framework used in this research refers to the marketing mix concept which consists of four main elements: product,

⁴ OJK.

⁵ Komite Nasional Ekonomi dan Keuangan Syariah (KNEKS), “Laporan Kajian Pengembangan Dan Pendalaman Pasar BPRS,” 2023.

price, place and promotion.⁶ In the context of sharia banking, these elements must be adapted in accordance with sharia principles which emphasize justice, transparency and mutual prosperity.

Hermawan Kartajaya, a leading marketing expert, added a human spirit-based marketing dimension that focuses on community empowerment and welfare. Kartajaya believes that marketing is not only about selling products, but also about creating value that has a positive impact on society. This approach emphasizes the importance of understanding and meeting customer needs in ways that improve their quality of life. Thus, a good marketing strategy must include aspects such as economic empowerment, improving education, and supporting local communities. This is in line with the marketing 3.0 concept initiated by Kartajaya, where marketing must focus on humans as social creatures with souls, not just as consumers.⁷

Meanwhile, Muhammad Syakir Sula emphasized the importance of ethics and sharia values in every aspect of marketing. Sula underlined that sharia marketing must be based on the principles of honesty, justice, and transparency, all of which are integral parts of Islamic teachings. In this context, every product and service offered must not only meet customer needs but also comply with sharia law. For example, *sharia* financial products must be free from *riba* (interest), *gharar* (uncertainty), and *maisir* (speculation). This approach ensures that all marketing activities are carried out with integrity and provide fair benefits to all parties involved, including customers, the company, and society at large.⁸

Combining these two approaches, BPRS can develop marketing strategies that are not only commercially effective but also socially beneficial and in accordance with sharia principles. Kartajaya's human spirit-based marketing and Sula's sharia ethics create a strong synergy to create added value for customers and society. By implementing this strategy, BPRS Lantabur Tebuireng Gresik Branch can strengthen its competitive advantage, attract more customers, and build a reputation as a financial institution that cares

⁶ Arif Zunaidi, "Meningkatkan Jumlah Nasabah Produk Tabungan Amanah Ib Ditinjau Dari Marketing Mix 4P (Studi Kasus Pada Bprs Kota Mojokerto Cabang Jombang)," *Muamalatuna* 13, no. 2 (2021): 23–43.

⁷ Siti Majidah, "Islamic Marketing in Era Society 5 . 0 Based on Maqashid As- Syariah Approach" 5, no. 1 (2022): 13–24.

⁸ Bayu Luthfi Alfari, Muhammad Iqbal Fasa, and Suharto, "Konsep Spiritual Marketing Dalam Pemasaran," *Jurnal Dinamika Ekonomi Syariah* 10, no. 1 (2023): 50–62, <https://doi.org/10.53429/jdes.v10i1.492>.

about community welfare and adheres to sharia values. This not only helps in improving business performance but also ensures that the success achieved is sustainable and has a positive impact on all stakeholders.

BPRS Lantabur Tebuireng Gresik Branch has implemented a marketing mix strategy by paying attention to every marketing variable in it. Superior products such as *Mudharabah* Savings (Tadhabbur) and *Mudharabah* Deposits show significant growth from year to year. The strategic location and door-to-door pickup facilities are the advantages offered by this BPRS. However, more efforts are still needed to increase public awareness of and interest in these sharia products.

BPRS Lantabur Tebuireng Gresik Branch has implemented a marketing mix strategy by paying attention to every marketing variable in it.⁹ Superior products such as *Mudharabah* Savings (Tadhabbur) and *Mudharabah* Deposits show significant growth from year to year. The strategic location and door-to-door pickup facilities are the advantages offered by this BPRS. However, more efforts are still needed to increase public awareness of and interest in these sharia products.¹⁰

A competitive advantage is a company's ability to achieve higher performance than its competitors.¹¹ In the context of BPRS, this advantage can be achieved through innovative marketing strategies oriented to customer needs. BPRS Lantabur Tebuireng Gresik Branch must continue to develop marketing strategies that are in accordance with sharia principles and local market needs.

The following is a recapitulation table of the number of customers and total assets of *Mudharabah* savings products (TADHABBUR) from 2016 to 2023:

⁹ I Nyoman Tri Sutaguna et al., "Marketing Strategy for Increasing Sales of Cooking Oil Shoes in Barokah Trading Business," *International Journal of Economics and Management Research* 2, no. 1 (2023): 132–52, <https://doi.org/10.55606/ijemr.v2i1.73>.

¹⁰ R D Mayasari and R Muawanah, "Analisis Marketing Mix Terhadap Produk Tadyra (Tabungan Ady Hari Raya) Di BPR ADY JEMBER Cabang Rambipuji," *Jurnal Akuntansi Keuangan Dan ...* 01, no. 04 (2024): 979–84, <https://jurnal.itc.web.id/index.php/jakbs/article/view/817>.

¹¹ Ida Farida and Doddy Setiawan, "Business Strategies and Competitive Advantage: The Role of Performance and Innovation," *Journal of Open Innovation: Technology, Market, and Complexity* 8, no. 3 (2022): 163, <https://doi.org/https://doi.org/10.3390/joitmc8030163>.

Table 1. Recapitulation of the number of customers and total assets from 2016 to 2023

Year	Number of Customers	Asset
2016	357	3,777,785,586
2017	401	5,483,164,701
2018	497	6,514,628,363
2019	594	7,410,039,344
2020	704	9,329,199,571
2021	835	11,745,411,946
2022	991	14,787,410,295
2023	1,175	18,617,269,810

From existing data, it can be seen that the *Mudharabah* Savings (Tadhabbur) product has increased every year. This shows that there is high public interest in this product, but more efforts are still needed to expand the market. A more aggressive and targeted marketing strategy can help increase the number of customers and maintain a competitive advantage.¹²

Sharia People's Financing Banks (BPRS) play an important role in providing sharia-based financial services, especially for small communities in rural areas and sub-districts.¹³ However, in the midst of rapid economic growth and intense competition with conventional financial institutions, BPRS is faced with challenges to maintain and increase its competitive advantage. This research focuses on BPRS Lantabur Tebuireng, especially the Gresik branch, which is trying to implement effective marketing strategies to maintain its existence and attract more customers through Tadhabbur savings products.

The literature review shows that an effective marketing strategy is very important for the success of banks, both conventional and sharia.¹⁴ Kasmir emphasized that good marketing can maintain the

¹² Neng Susi, Susilawati Sugiana, and Bertha Musty, "Analisis Data Sistem Informasi Monitoring Marketing; Tools Pengambilan Keputusan Strategic," *Jutisi : Jurnal Ilmiah Teknik Informatika Dan Sistem Informasi* 12, no. 2 (2023): 696–708.

¹³ Agung Anggoro et al., *Ekonomi Indonesia Pasca Pandemi : Peluang Dan Tantangan* (Malang: Pustaka Peradaban, 2023).

¹⁴ Berliana Pradita Putri, Muhammad Iqbal Fasa, and Suharto, "Implementasi Analisis Swot Dalam Strategi Pemasaran Pada Pengembangan Perbankan Syariah Di Indonesia," *Jurnal Aplikasi Bisnis* 19, no. 2 (2022): 209–20, <https://doi.org/10.20885/jabis.vol19.iss2.art2>.

company's survival, obtain maximum profits, and meet community needs.¹⁵ Other research states that implementing the marketing mix (4Ps: product, price, place, promotion) can increase the market response to the products offered.¹⁶ In addition, the marketing approach proposed by Hermawan Kartajaya and the principles of sharia marketing from Muhammad Syakir Sula provide comprehensive guidance for developing marketing strategies that are in accordance with sharia values.¹⁷

Hermawan Kartajaya emphasizes the importance of understanding customer needs and creating value through focused marketing strategies.¹⁸ Meanwhile, Muhammad Syakir Sula integrates sharia principles into marketing, ensuring that products and services not only meet market needs but also comply with sharia law.¹⁹ This approach allows BPRS to offer products that are unique and have their own appeal for people who prioritize Islamic values.

Based on the background and literature review above, this research aims to answer several key questions: What are the marketing strategies implemented by BPRS Lantabur Tebuireng Gresik Branch to increase the competitive advantage of Tadhabbur savings products? What factors influence the success of this marketing strategy? How can Hermawan Kartajaya and Muhammad Syakir Sula's approach be applied to increase the competitiveness of sharia financial products?

The main problem of this research is understanding and identifying effective marketing strategies in the context of BPRS, especially in facing competition with conventional banks and other

¹⁵ Nina Noviasuti, "Upaya Meningkatkan Penjualan Menggunakan Metode Marketing Mix Di Pt.Mega Finance Yogyakarta," *Jurnal Nusantara (Jurnal Ilmiah Pariwisata Dan Perhotelan)* 5, no. 1 (2022): 30–37, <https://jurnal.akpada.ac.id/index.php/nusantara>.

¹⁶ Fadil Yahya, Hasan Sultoni, and Mei Santi, "Strategi Bauran Pemasaran Produk Pembiayaan Akad Taqsih Dalam Meningkatkan Jumlah Anggota (Studi Kasus Di Koperasi Syirkah Muslim Indonesia Tulungagung)," *JSE: Jurnal Sharia Economica* 3, no. 1 (2024): 77–93.

¹⁷ Misni Saifudin, Addiarrahman Addiarrahman, and Lidya Anggraeni, "Strategi Pengembangan Usaha Dalam Meningkatkan Pendapatan Pada Rumah Makan Purnama Raya H. Salsabila Lebak Bandung Jelutung," *Jurnal Manajemen Dan Ekonomi Syariah* 2, no. 1 (2024): 212–28, <https://doi.org/10.59059/maslahah.v2i1.690>.

¹⁸ U M Azizah and M P Safar, "Analisis Manajemen Pemasaran Berbasis Syariah Produk UMKM Melalui Penggunaan Marketplace: Studi Kasus Tiktok Shop Raja Ngemil Tahun 2021-2022," *As-Syirkah: Islamic Economic & Financial ...* 3 (2024): 885–98, <https://doi.org/10.56672/assyirkah.v3i2.212>.

¹⁹ Nabila Salsabilah, "Peran Sistem Informasi Manajemen Dalam Pemasaran Asuransi Syariah," *Jurnal Manajemen Dan Bisnis Ekonomi* 2, no. 2 (2024): 245–54.

financial institutions. This research aims to make a scientific contribution by combining conventional and sharia marketing theories, as well as providing practical recommendations for BPRS to increase their competitive advantage. Through this research, it is hoped that marketing strategies can be found that will not only increase the number of customers but also maintain their loyalty in the long term.

B. RESEARCH METHODS

In this research, the research method used is a qualitative method with a case study approach. This method was chosen because it allows researchers to explore in depth how marketing strategies based on human spirit and sharia ethics are implemented at BPRS Lantabur Tebuireng Gresik Branch. Case studies enable a comprehensive understanding of the specific context, internal dynamics, and factors that influence the successful implementation of the marketing strategy. This approach also facilitates in-depth exploration of the experiences and perceptions of various stakeholders, including BPRS management, marketing staff, and customers.

Data collection was carried out through several techniques, namely in-depth interviews, participant observation, and document analysis. In-depth interviews were conducted with BPRS management, marketing staff, and customers to gain insight into the implementation of marketing strategies, challenges faced, and results achieved. Participatory observation allows researchers to see directly how marketing activities are carried out in the field, including interactions between staff and customers as well as customer responses to the products and services offered. Document analysis involves reviewing internal SRB documents, annual reports, and marketing materials to understand the planned and implemented marketing strategies.

To ensure the validity and reliability of the data, this research uses triangulation techniques, namely by comparing and confirming findings from various data sources and data collection methods. The data obtained was analyzed thematically, identifying main patterns and themes relevant to the research questions. The results of this analysis were then used to develop strategic recommendations for BPRS Lantabur Tebuireng Gresik Branch to increase its competitive advantage through implementing marketing strategies that combine human spirit and sharia ethics. This approach is expected to make a significant contribution not only to BPRS marketing practices but also

to sharia marketing literature and the development of marketing theory that focuses on community welfare.

C. DISCUSSION

Marketing strategies implemented to increase the competitive advantage of Tadhabbur savings products

BPRS Lantabur Tebuireng has formulated a comprehensive marketing strategy to strengthen the competitiveness of Tadhabbur savings products. One of the main strategies is product development that complies with sharia principles. In this case, BPRS offers Tadhabbur Mudharabah Savings and Mudharabah Deposits, which are designed to provide fair profits and high flexibility for customers. The mudharabah concept, which is the main principle in these products, emphasizes the concept of profit sharing between the customer and the bank, where profits are shared fairly based on an initial agreement. This approach reflects BPRS' commitment to the sharia principles that underlie its services. According to research, Islamic financial products such as mudharabah emphasize the principle of mutual agreement and fair sharing of risks between the parties involved, thereby providing strong economic legitimacy and being attractive to customers who are looking for alternatives that suit their values.²⁰

In an effort to maintain the competitiveness of Tadhabbur savings products, BPRS Lantabur Tebuireng adopts a careful approach to pricing. By setting competitive returns for *Mudharabah* Tadhabbur Savings and *Mudharabah* Deposits, BPRS not only tries to provide attractive benefits for customers but also maintains the balance of bank operations in accordance with sharia principles. Basically, pricing in the context of Islamic banking must reflect a fair agreement between the parties involved, recognizing the proportional sharing of risks and profits. In a study, it is stated that the importance of competitive pricing in the context of Islamic banking to ensure operational continuity while still considering fairness for customers and the underlying sharia principles has been emphasized.²¹ Thus,

²⁰ Wardatul Wahidah et al., "Penerapan Akad Dan Produk Perbankan Syariah Di Lembaga Bank Syariah Indonesia (BSI)," *Economics and Digital Business* 5, no. 2 (2024): 52–59.

²¹ Ahmad Kurnia Nasution, Mustafa Khamal Rokan, and Nuri Aslami, "Analisis Penetapan Harga Barang Jaminan Dalam Mengurangi Resiko Pembiayaan Menurut Perspektif Ekonomi Islam : Studi Kasus Pada Produk KPR Pada Bank Sumut Syariah KCP Padang Sidempuan Ahmad," *Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)* 4, no. 1 (2024): 2234–43, <https://ummaspul.e-journal.id/JKM/article/download/3814/1374>.

the approach taken by BPRS in setting prices for Tadhabbur savings products reflects their seriousness in providing added value to customers while complying with applicable sharia principles.

In terms of location, BPRS Lantabur Tebuireng emphasizes the existence of strategically located service offices. The existence of these offices does not only cover urban areas but also extends to traditional markets and fishing villages. This approach emphasizes BPRS' commitment to serving the community in an inclusive manner, ensuring easy access for customers from diverse social and geographical backgrounds.²²

Furthermore, in terms of promotion, BPRS Lantabur Tebuireng is active in holding sharia financial education and literacy activities. Through seminars, workshops, and other educational programs, BPRS seeks to increase public understanding of sharia principles in banking. This approach not only aims to increase public awareness of the products and services offered by BPRS but also to help build a better understanding of sharia principles in a financial context.²³

Thus, BPRS Lantabur Tebuireng's marketing strategy does not only focus on product and price aspects but also pays attention to place and promotion aspects. Through this holistic approach, BPRS not only seeks to increase market penetration and competitive advantage but also to build strong relationships with the community and strengthen its positive image as a caring and responsible financial institution.

Apart from focusing on product, price, place, and promotion aspects, BPRS Lantabur Tebuireng also emphasizes the importance of having professional and responsive staff. They are consistently trained to deeply understand sharia principles and the products offered by the institution. Good interpersonal and communication competencies help them build strong relationships with customers, which becomes a valuable asset in marketing.²⁴

²² Putriana Nurarifa Suhma and Hayatul Milla, "Studi Komparatif Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah (Bank Muamalat Indonesia Cabang Probolinggo Dan BSI KCP Probolinggo Sudirman)," *Journal of Islamic Contemporary Accounting and Business JICAB* 1, no. 2 (2024).

²³ Fatih Atsaris Sujud, "Inisiasi Otoritas Jasa Keuangan Kediri Dalam Meningkatkan Literasi Dan Inklusi Keuangan Syariah Masyarakat Kediri," *Jurnal Tanbih* 1, no. 1 (2024): 67–87.

²⁴ Jonna Pauliina Koponen and Saara Maria Julkunen, "Development of Long-Term B2B Customer Relationships: The Role of Self-Disclosure and Relational Cost/Benefit Evaluation," *European Journal of Marketing* 56, no. 13 (2022): 194–235, <https://doi.org/10.1108/EJM-07-2020-0492>.

A proactive ball pick-up service is one of the service advantages offered by BPRS. With this service, BPRS ensures that customers who may have limited access can still be well served.²⁵ In addition, the use of digital technology is an integral part of BPRS' efforts to increase customer convenience. This technology not only speeds up the transaction process but also makes it easier for customers to access information related to the products and services offered. In this way, BPRS Lantabur Tebuireng ensures that all aspects of its marketing mix function synergistically to provide the best experience to its customers.

Finally, BPRS Lantabur Tebuireng emphasized its commitment to transparency and openness in every aspect of its services and products. They provide clear documentation about returns, product terms and conditions, and regular financial reports. The main goal is to build customer trust and maintain the institution's reputation as a reliable financial entity. By providing easy access to information related to products and services, BPRS creates a transparent and trusted environment for its customers.²⁶

Through this mix marketing strategy, BPRS Lantabur Tebuireng succeeded in strengthening its position in the market and increasing the competitive advantage of Tadhabbur savings products. By paying attention to every aspect of the marketing mix, including product, price, place, promotion, people, processes, and physical evidence, BPRS is able to provide a satisfying experience for its customers. This not only helps retain existing customers but also attracts the interest of new customers, making BPRS the main choice of sharia financial institutions in the region.

In summary, the table below shows the aspects that determine the performance of BPRS Lantabur Tebuireng's marketing mix strategy:

No.	Faktor yang Mempengaruhi	Keterangan
1	Kualitas Produk	Menyediakan produk yang sesuai dengan kebutuhan nasabah dan berkualitas tinggi, sesuai dengan prinsip syariah.

²⁵ Abdul Bari et al., "Implementasi Tabungan Mudharabah Dengan Sistem Jemput Bola Di Bmt Ugt Nusantra Cabang Waru," *Prospeks* 2, no. 1 (2024): 378–90.

²⁶ Mawar Indah, "Peran Audit Internal Dalam Penerapan Good Corporate Governance Pada BORS Gebu Prima Medan," *Jurnal Ekonomi, Manajemen Dan Akuntansi*, no. 912 (2024): 87–93.

No.	Faktor yang Mempengaruhi	Keterangan
2	Harga yang Kompetitif	Menetapkan harga yang bersaing dengan produk serupa di pasar, sambil mempertahankan keuntungan bagi bank dan nasabah.
3	Jangkauan Tempat yang Luas	Memiliki jaringan kantor pelayanan yang tersebar luas untuk memudahkan akses bagi nasabah.
4	Promosi yang Efektif	Melakukan promosi yang tepat sasaran dan berfokus pada edukasi dan literasi keuangan syariah.
5	Kualitas Pelayanan dari Staf	Memiliki staf yang profesional, responsif, dan terlatih untuk memberikan layanan berkualitas kepada nasabah.
6	Proses Transaksi yang Efisien	Menggunakan teknologi digital untuk mempercepat proses transaksi dan memberikan akses informasi yang mudah.
7	Transparansi dalam Layanan	Menyediakan dokumentasi yang jelas dan teratur tentang produk dan layanan untuk membangun kepercayaan nasabah.

Marketing Strategies Applied to Increase Excellence According to the thoughts of Hermawan Kartajaya and Muhammad Syakir Sula

In reviewing the thoughts of Hermawan Kartajaya and Muhammad Syakir Sula, there are several factors that determine the success of a marketing strategy, especially in the context of marketing based on human spirit values and sharia principles. Hermawan Kartajaya added a human spirit-based marketing dimension that focuses on community empowerment and welfare, where the success of a marketing strategy is not only measured by profitability alone but also by the positive impact it produces on the community and surrounding environment.²⁷ This approach emphasizes the importance of understanding human values in every aspect of business, from products to services, so that companies are not only

²⁷ Abdul Bari et al., "Menelaah Kepuasan Anggota: Evaluasi Pelayanan Antar Jemput Tabungan Di Kspps Bmt Nu Jawa Timur Cabang Pasongsongan," *Prospeks* 2, no. 1 (2024): 287–95.

agents of profit but also agents of change that make positive contributions to society and the environment.

On the other hand, Muhammad Syakir Sula highlighted the ethical aspects and sharia values in marketing, where the success of marketing strategies is not only measured in terms of financial profits alone but also from the extent to which the company complies with sharia principles in carrying out its business activities.²⁸ This approach emphasizes the importance of compliance with ethical and sharia values in every business step, from product development to promotion, so that companies not only seek material profits but also try to maintain moral integrity and consumer trust. By combining the approaches of Hermawan Kartajaya and Muhammad Syakir Sula, companies can create marketing strategies that not only focus on profitability but also on community empowerment and compliance with ethical and sharia values.

Based on our data findings and analysis, there are several points that show that BPRS Lantabur Tebuireng has been successful in its marketing strategy, including:

1. Human-Spirit-Based Marketing Approach

The human spirit-based marketing approach implemented by BPRS Lantabur Tebuireng Gresik Branch is a strategic basis for strengthening the competitive advantage of Tadhabbur savings products. By adopting this concept, BPRS shows its commitment to empowering the community through services that are inclusive and oriented to their needs. For example, data shows that a proactive pick-up and drop-off service program has had a positive impact on increasing the accessibility of banking services for people who may have limited access to branch offices. In addition, this approach also strengthens ties between BPRS and local communities, building stronger and more sustainable relationships with potential customers.

By implementing a human spirit-based marketing strategy, BPRS Lantabur Tebuireng also prioritizes social and humanitarian values in every aspect of its business.²⁹ Data shows that initiatives such as social programs and sharia financial education activities have

²⁸ Nibrosun. Nabil and Jojok Dwiridotjahjono, "Size Perusahaan Memoderasi Hubungan Good Corporate Governance, Green Supply Chain Management Dan Green Accounting Terhadap Kinerja Keuangan Perusahaan," *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 2 (2024): 2547–62, <https://doi.org/10.47467/alkharaj.v6i5.2544>.

²⁹ M Iqbal et al., "Implementasi GCG Pada PT. BPRS Amanah Insan Cita Dalam Pengendalian Pelayanan Publik Dan Kepastian Hukum," *Jurnal Ilmiah Ekonomi Dan Manajemen* 2, no. 1 (2024): 264–70.

made a positive contribution to strengthening the image of BPRS as a caring and responsible financial institution. Thus, this approach not only produces a competitive advantage in the market but also strengthens BPRS' position as a reliable partner and plays an active role in improving the welfare of local communities.

2. Ethics and Sharia Values in Marketing

According to Muhammad Syakir Sula, ethical principles and sharia values must be the main foundation of every marketing activity. Al-Quran Surah Al-Baqarah verse 275 states, "Allah has permitted buying and selling and prohibited usury." BPRS Lantabur Tebuireng adheres to this principle by making ethics and sharia values the main guidelines in developing savings products. For example, Tadhabbur products, as explained in the Al-Quran Surah Al-Baqarah verse 278, "O you who believe, fear Allah and leave behind the rest of usury (which has not been collected) if you are believers." Designed to be in accordance with sharia principles, Tadhabbur is designed to provide fair and transparent benefits to customers, in accordance with Islamic teachings that condemn the practice of usury.

Not only that, BPRS Lantabur Tebuireng also ensures that its products do not involve elements of usury, gharar, or maysir, in accordance with sharia principles. Surah Ar-Rum verse 39 states, "Whatever you give as a benefit (loan) with the intention of extracting benefits from human wealth, then that benefit will not increase with Allah; but what you spend with the intention of seeking Allah's pleasure, then (recompense) such things are multiplied." This shows BPRS' commitment to providing financial services in accordance with religious teachings, ensuring that every transaction carried out by customers is based on high moral and ethical values. In this way, BPRS Lantabur Tebuireng strengthens its position as a financial institution that not only provides financial benefits but also respects the religious values held by its customers.³⁰

3. Market Competitive Analysis

Market competitive analysis shows that BPRS Lantabur Tebuireng faces fierce competition from conventional banks and other

³⁰ Nia Febrianti and Farid Ardyansyah, "Dampak Karakteristik Pemasaran Syariah Terhadap Kepuasan Nasabah Produk Deposito Mudharabah Di Bank Mitra Syariah Gresik Kantor Kas Menganti," *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 1 (2023): 846–57, <https://doi.org/10.47467/alkharaj.v6i1.3788>.

sharia financial institutions.³¹ Data collected from interviews and observations shows that the sharia savings market is increasingly crowded, with many new players entering this industry. Nevertheless, a humanist and ethical marketing approach provides a strong competitive advantage for BPRS Lantabur Tebuireng.³² In the SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats), BPRS Lantabur Tebuireng has significant strengths in a marketing approach that emphasizes community empowerment and compliance with sharia values. The success of BPRS in positioning itself as a financial institution that cares about the welfare of its people has attracted the interest of customers, especially those who prioritize moral and spiritual interests in managing their finances.³³ In this way, BPRS Lantabur Tebuireng is able to maintain customer loyalty and expand market share, even though it is faced with intense competition.

4. Service Quality and Customer Satisfaction

Superior service quality is one of the important points in BPRS Lantabur Tebuireng's marketing strategy for increasing its competitive advantage. Data collected from interviews with customers shows that proactive ball pick-up services and easy access to information about Tadhabbur products provide a high level of satisfaction. Customers feel appreciated and understood because of the presence of BPRS in traditional markets and fishing villages, which shows the institution's seriousness in serving the community in an inclusive manner. The friendly and responsive interpersonal skills of BPRS staff are also a significant added value. The fast response to customer needs reflects BPRS' commitment to providing quality services and is in accordance with the human spirit-based marketing concept.³⁴ Thus, customer satisfaction is an important indicator in assessing the success of

³¹ Niken Junika Sari and Ahmad Arif Zulfikar, "Analisis Perkembangan Ekonomi Indonesia : Perspektif Hukum Ekonomi Islam," *Jurnal Analisis Hukum Volume 7*, no. 1 (2024): 32–55, <https://doi.org/10.38043/jah.v7i1.4648>.

³² Niken Junika Sari and Ahmad Arif Zulfikar, "Analisis Perkembangan Ekonomi Indonesia : Perspektif Hukum Ekonomi Islam," *Jurnal Analisis Hukum Volume 7*, no. 1 (2024): 32–55, <https://doi.org/10.38043/jah.v7i1.4648>.

³³ Doni Yusuf Bagaskara and Rohmadi, "Analisis Swot Pembiayaan Murabahah Pada Lembaga Keuangan Syari'Ah Di Indonesia : Studi Pendekatan Nvivo Dan Literatur Review," *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi Dan Bisnis Islam* 6, no. 1 (2024): 87–98, <https://doi.org/10.47435/asy-syarikah.v6i1.2660>.

³⁴ Mirzam Arqy Ahmadi, "Manajemen Strategi Dalam Meningkatkan Loyalitas Nasabah Bank," *Jurnal Manajemen Perbankan Keuangan Nitro* 7, no. 1 (2023): 15–25, <https://doi.org/10.56858/jmpkn.v7i1.167>.

BPRS Lantabur Tebuireng's marketing strategy in creating its competitive advantage.

5. Use of Technology in Marketing

The use of technology in marketing is an additional strategy adopted by BPRS Lantabur Tebuireng to face increasingly tight market competition. Although the pick-up-and-go approach has proven effective in rural areas and traditional markets, the move to utilize digital technology marks BPRS' awareness of the importance of adapting to changing times. Data analysis shows that the use of social media and sharia banking applications has enabled BPRS to more easily reach and interact with more potential customers. This not only increases marketing affordability but also expands the potential customer base. In addition, through digital technology, BPRS can convey information about their products and services more efficiently and on target, resulting in a positive impact on brand awareness and company image.³⁵ Thus, the use of technology in BPRS Lantabur Tebuireng's marketing strategy not only marks a step towards modernization but is also a strategic effort to maintain and increase its competitive advantage in the digital era.

6. Sharia Financial Education and Literacy

Sharia financial education and literacy is one of the strategic pillars in marketing implemented by BPRS Lantabur Tebuireng. Data from sources shows that seminar and workshop activities carried out by BPRS have had a significant positive impact. The community's active participation in the event has increased their understanding of sharia principles in financial management. In addition, through targeted education, BPRS has succeeded in building better awareness and understanding of the sharia products they offer. Thus, this initiative not only functions as a means to increase public financial literacy but also as a tool to strengthen the positive image of BPRS as a financial institution that cares about customer needs and values. By prioritizing sharia financial education and literacy, BPRS Lantabur Tebuireng has succeeded in expanding its potential customer base and building a strong foundation for long-term growth and sustainability.³⁶

7. CSR and Social Engagement Programs

³⁵ Abd Rosyid et al., "Strategi Pemasaran Produk Tabungan Digital Library Di Kspps Bmt Nu Jawa Timur Cabang Utama Gapura Sumenep," *Prospeks* 2, no. 1 (2024): 315–24.

³⁶ Ravita, "Analisis Strategi Pemasaran Pembiayaan Murabahah Pada Produk Cicil Emas Dalam Meningkatkan Jumlah Nasabah Pada Bank Syariah Indonesia (BSI) KCP. Medan Krakatau," *Ekonomi Bisnis* 5, no. 1 (2024): 137.

The Corporate Social Responsibility (CSR) program run by BPRS Lantabur Tebuireng has proven its contribution to strengthening the positive image of the institution in society. Data analysis shows that CSR activities such as providing scholarships, assistance to small businesses, and free health programs have had a significant impact. There has been an increase in the emotional connection between the BPRS and the local community as a result of this social engagement. Through active participation in social activities, BPRS has succeeded in building the trust and loyalty of customers and the general public towards their institution. Apart from that, this effort also illustrates BPRS' commitment to realizing human spirit values in every aspect of its activities.³⁷ Thus, the CSR program is not only a concrete manifestation of corporate social responsibility but also an effective strategy for strengthening the position of BPRS in a competitive market.

8. Synergy with local communities

BPRS Lantabur Tebuireng has succeeded in building strong synergies with local communities, such as fishing cooperatives and small business groups, as a strategy to expand their market reach. Data analysis shows that this collaboration not only increases the institution's customer base but also makes a significant contribution to local economic development. There has been a consistent increase in community member participation in BPRS products and services following the establishment of this collaboration. Thus, it is proven that synergy with local communities is not only an effective business approach but also has a positive impact on regional economic development. Through active involvement in local economic development, BPRS Lantabur Tebuireng has succeeded in strengthening its position as a strategic partner in supporting inclusive and sustainable economic growth in its region.³⁸

9. Product Innovation

Product innovation is an important pillar in the marketing strategy of BPRS Lantabur Tebuireng. Analysis data shows that this institution consistently strives to improve Tadhabbur products so that they are in line with customer needs and desires. The introduction of

³⁷ Zaini Abdillah Siregar, Annio Indah Lestari Nasution, and Muhammad Lathief Ilhamy Nasution, "Analisis Penerapan Corporate Social Responsibility Pada PT. BPRS Puduarta Insani Berdasarkan Perspektif Maqashid Syariah," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 5, no. 1 (2023): 428–42, <https://doi.org/10.47467/elmal.v5i1.3948>.

³⁸ Sumiah Nasution, "Pembiayaan Syariah Dalam Peningkatan Ekonomi Umat," *Jurnal Serambi Ekonomi Dan Bisnis* 7, no. 1 (2024): 295–302.

new features, such as flexible withdrawals without time limits and additional bonuses for loyal customers, are concrete examples of these innovation efforts.³⁹

By adding these features, BPRS has succeeded in increasing the attractiveness of Tadhabbur products on the market. Data shows that customers are responding positively to this innovation, with demand for the product increasing. The analysis also shows that Tadhabbur products are now more competitive compared to similar products offered by other financial institutions in the market.

10. Staff Training and Development

Investment in staff training and development is one of the key strategies pursued by BPRS Lantabur Tebuireng. Analysis of the of the data shows that these institutions consistently allocate resources to update the knowledge and skills of their staff.⁴⁰

Staff who are well trained in technical and service aspects are able to provide high-quality services to customers. The training also includes an in-depth understanding of sharia principles and ethical values in banking, which are the basis of BPRS operations. Through these efforts, BPRS has succeeded in building a skilled and competent team that can provide responsive and quality services to customers.

Based on the data, it also shows that staff training and development have a positive impact on the overall performance of BPRS. Staff who feel supported and trained tend to be more motivated and committed to providing the best for customers. This, in turn, increases customer satisfaction and strengthens BPRS' reputation as a trustworthy and quality financial institution. Thus, investment in staff training and development not only benefits individual employees but also brings great benefits to the SRB as a whole.

11. Feedback and Evaluation

BPRS Lantabur Tebuireng shows a strong commitment to improving the quality of services and products by collecting regular feedback from its customers. Analysis data shows that this system has made a positive contribution to improving the overall performance of the institution. By collecting feedback regularly, BPRS can be more

³⁹ Arif Kusnedi Saragih, "Jenis Akad-Akad Pembiayaan Pada PT . BPRS Al-Wasliyah Kota Medan" 3, no. 1 (2024).

⁴⁰ Ana Rohana et al., "Penerapan Efisiensi Sumber Daya Manusia Pada Umkm Yang Berada Dibawah Pelayanan Pt. Bpr Dana Mandiri Bogor, Jawa Barat Sehingga Dapat Meningkatkan Produktifitas Ekonomi Mikro," *Multidisciplinary Indonesian Center Journal (MICJO)* 1, no. 2 (2024): 833–43, <https://doi.org/10.62567/micjo.v1i2.86>.

responsive to customer needs and complaints, which in turn allows them to make necessary improvements. In some cases, strategic changes in products or services have been made based on feedback received, which has directly increased customer satisfaction and strengthened the institution's competitive position. Regular feedback and evaluation are not only instruments for improving service quality but are also an integral part of BPRS' strategy for maintaining its competitive advantage in a dynamic market.⁴¹

12. External Influences and Challenges

Although BPRS Lantabur Tebuireng's marketing strategy has shown positive results, this institution is faced with a number of external challenges that affect its operations. From the data, there are several significant external aspects, including changes in banking regulations that can influence BPRS operational policies and procedures. In addition, unexpected economic fluctuations, such as inflation or a decline in economic growth, can affect customers' financial decisions and their perception of the products and services offered by BPRS. Another challenge is the increasingly fierce competition from large financial institutions that have greater resources and a wider market reach.⁴²

Nevertheless, BPRS Lantabur Tebuireng has a solid strategy to face these challenges. By maintaining a focus on sharia values, this institution builds customer trust and strengthens emotional ties with the community. In addition, the community empowerment approach promoted by BPRS helps strengthen relationships with customers and increase their loyalty to the institution. In addition, BPRS continues to innovate in their products and services, adapting to changing customer needs and preferences as well as market trends.

Thus, even though it is faced with significant external challenges, BPRS Lantabur Tebuireng remains optimistic that by maintaining its commitment to sharia values, community empowerment, and innovation, they can maintain and increase their competitive advantage in a dynamic market.

⁴¹ Asep Rukmana, "Pengaruh Kualitas Pelayanan Dan Kualitas Produk Terhadap Kepuasan Nasabah Bank Nusamba Kk Soreang," *Jurnal Sosial, Ekonomi Dan Humaniora* 2, no. 1 (2024): 20–34, <https://doi.org/10.56244/sosiera.v2i1.738>.

⁴² Agus Salihin, "Peran Dan Tanggung Jawab Dewan Pengawas Syariah (DPS) Terhadap Bank Pembiayaan Rakyat Syariah (BPRS) Dana Sejahtera Yogyakarta," *Al-Intaj : Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 1 (2020): 59, <https://doi.org/10.29300/aij.v6i1.2724>.

D. CONCLUSION

Based on this research, it can be concluded that the marketing strategy implemented by BPRS Lantabur Tebuireng Gresik Branch to increase the competitive advantage of Tadhabbur savings products has proven to be effective. By implementing a holistic marketing mix approach, BPRS has succeeded in offering products that suit customer needs and beliefs, setting competitive prices, expanding the service office network, being active in promoting sharia financial education, having professional and responsive staff, providing pick-up and drop-off services, and emphasizing transparency in every aspect of its services and products.

Factors that influence the success of this marketing strategy include high service quality, social involvement through CSR programs, synergy with local communities, the use of technology in marketing, and a human spirit and sharia ethics-based approach. The success of the marketing strategy is also reflected in the high level of customer satisfaction, the growth in the number of customers, and the positive image it has built in the eyes of the public.

The approach promoted by Hermawan Kartajaya, who emphasizes community empowerment and a humanist approach in marketing, and Muhammad Syakir Sula, who emphasizes ethics and sharia values in every aspect of marketing, can be implemented effectively by BPRS Lantabur Tebuireng. By combining these two approaches, BPRS can continue to strengthen its position in the market, expand its product range, and maintain its competitive advantage in the long term.

REFERENCES

- (KNEKS), Komite Nasional Ekonomi dan Keuangan Syariah. "Laporan Kajian Pengembangan Dan Pendalaman Pasar BPRS," 2023.
- Ahmad Kurnia Nasution, Mustafa Khamal Rokan, and Nuri Aslami. "Analisis Penetapan Harga Barang Jaminan Dalam Mengurangi Resiko Pembiayaan Menurut Perspektif Ekonomi Islam : Studi Kasus Pada Produk KPR Pada Bank Sumut Syariah KCP Padang Sidimpuan Ahmad." *Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)* 4, no. 1 (2024): 2234–43. <https://ummaspul.e-journal.id/JKM/article/download/3814/1374>.
- Ahmadi, Mirzam Arqy. "Manajemen Strategi Dalam Meningkatkan Loyalitas Nasabah Bank." *Jurnal Manajemen Perbankan Keuangan Nitro* 7, no. 1 (2023): 15–25. <https://doi.org/10.56858/jmpkn.v7i1.167>.
- Ahnaz Alamud, Ichwan. "Dinamika Perbankan Syariah Dalam Konstelasi Hukum Nasional Di Indonesia." *Qonun Iqtishad El Madani Journal e Issn* 1 (2022): 56.
- Alfarisi, Bayu Luthfi, Muhammad Iqbal Fasa, and Suharto. "Konsep Spiritual Marketing Dalam Pemasaran." *Jurnal Dinamika Ekonomi Syariah* 10, no. 1 (2023): 50–62. <https://doi.org/10.53429/jdes.v10i1.492>.
- Amien, Neneng Nurbaeti, and Wandy Zulkarnaen. "The Role of Sharia Banking on MSMEs That Implied on Indonesian Economic Growth." *KOMITMEN: Jurnal Ilmiah Manajemen* 3, no. 1 (2022): 29–35.
- Anggoro, Agung, Ichmi Yani Arinda, Rohmah, Norbertus Citra Irawan, Prasetio Utomo, Ramdani Bayu Putra, Yuria Putra Tubarad, et al. *Ekonomi Indonesia Pasca Pandemi : Peluang Dan Tantangan*. Malang: Pustaka Peradaban, 2023.
- Azizah, U M, and M P Safar. "Analisis Manajemen Pemasaran Berbasis Syariah Produk UMKM Melalui Penggunaan Marketplace: Studi Kasus Tiktok Shop Raja Ngemil Tahun 2021-2022." *As-Syirkah: Islamic Economic & Financial ...* 3 (2024): 885–98. <https://doi.org/10.56672/assyirkah.v3i2.212>.
- Bari, Abdul, Irto Pranoto, Achmad Nawardi, Khoirul Aldi Gunawan, Fakultas Ekonomi, Dan Bisnis, Penyajian Data, and Evaluasi Pelayanan. "Menelaah Kepuasan Anggota: Evaluasi Pelayanan

- Antar Jemput Tabungan Di Kspps Bmt Nu Jawa Timur Cabang Pasongsongan.” *Prospeks 2*, no. 1 (2024): 287–95.
- Bari, Abdul, Fadali Rahman, Moh Ramsi, and Jemput Bola. “Implementasi Tabungan Mudharabah Dengan Sistem Jemput Bola Di Bmt Ugt Nusantra Cabang Waru.” *Prospeks 2*, no. 1 (2024): 378–90.
- Doni Yusuf Bagaskara, and Rohmadi. “Analisis Swot Pembiayaan Murabahah Pada Lembaga Keuangan Syari’Ah Di Indonesia: Studi Pendekatan Nvivo Dan Literatur Review.” *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi Dan Bisnis Islam* 6, no. 1 (2024): 87–98. <https://doi.org/10.47435/asy-syarikah.v6i1.2660>.
- Farida, Ida, and Doddy Setiawan. “Business Strategies and Competitive Advantage: The Role of Performance and Innovation.” *Journal of Open Innovation: Technology, Market, and Complexity* 8, no. 3 (2022): 163. <https://doi.org/https://doi.org/10.3390/joitmc8030163>.
- Febrianti, Nia, and Farid Ardyansyah. “Dampak Karakteristik Pemasaran Syariah Terhadap Kepuasan Nasabah Produk Deposito Mudharabah Di Bank Mitra Syariah Gresik Kantor Kas Menganti.” *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 1 (2023): 846–57. <https://doi.org/10.47467/alkharaj.v6i1.3788>.
- I Nyoman Tri Sutaguna, Gusti Noorlitaria Achmad, Andriya Risdwiyanto, and Muhammad Yusuf. “Marketing Strategy for Increasing Sales of Cooking Oil Shoes in Barokah Trading Business.” *International Journal of Economics and Management Research* 2, no. 1 (2023): 132–52. <https://doi.org/10.55606/ijemr.v2i1.73>.
- Indah, Mawar. “Peran Audit Internal Dalam Penerapan Good Corporate Governance Pada BORS Gebu Prima Medan.” *Jurnal Ekonomi, Manajemen Dan Akuntansi*, no. 912 (2024): 87–93.
- Iqbal, M, Lutfiah Effendi, Muthia Hafsari Hasibuan, and Yulpida Sari Lubis. “Implementasi GCG Pada PT. BPRS Amanah Insan Cita Dalam Pengendalian Pelayanan Publik Dan Kepastian Hukum.” *Jurnal Ilmiah Ekonomi Dan Manajemen* 2, no. 1 (2024): 264–70.
- Koponen, Jonna Pauliina, and Saara Maria Julkunen. “Development of Long-Term B2B Customer Relationships: The Role of Self-Disclosure and Relational Cost/Benefit Evaluation.” *European Journal of Marketing* 56, no. 13 (2022): 194–235. <https://doi.org/10.1108/EJM-07-2020-0492>.

- Majidah, Siti. "Islamic Marketing in Era Society 5 . 0 Based on Maqashid As- Syariah Approach" 5, no. 1 (2022): 13–24.
- Mayasari, R D, and R Muawanah. "Analisis Marketing Mix Terhadap Produk Tadyra (Tabungan Ady Hari Raya) Di BPR ADY JEMBER Cabang Rambipuji." *Jurnal Akuntansi Keuangan Dan ...* 01, no. 04 (2024): 979–84. <https://jurnal.ittc.web.id/index.php/jakbs/article/view/817>.
- Nabil, Nibrosun., and Jojok Dwiridotjahjono. "Size Perusahaan Memoderasi Hubungan Good Corporate Governance, Green Supply Chain Management Dan Green Accounting Terhadap Kinerja Keuangan Perusahaan." *Al-Kharaj: Jurnal Ekonomi , Keuangan & Bisnis Syariah* 6, no. 2 (2024): 2547–62. <https://doi.org/10.47467/alkharaj.v6i5.2544>.
- Nasution, Sumiah. "Pembiayaan Syariah Dalam Peningkatan Ekonomi Umat." *Jurnal Serambi Ekonomi Dan Bisnis* 7, no. 1 (2024): 295–302.
- Noviastuti, Nina. "Upaya Meningkatkan Penjualan Menggunakan Metode Marketing Mix Di Pt.Mega Finance Yogyakarta." *Jurnal Nusantara (Jurnal Ilmiah Pariwisata Dan Perhotelan)* 5, no. 1 (2022): 30–37. <https://jurnal.akparda.ac.id/index.php/nusantara>.
- OJK. "Roadmap Pengembangan Dan Penguatan Industri BPR Dan BPRS 2024-2027," 2024.
- Pradita Putri, Berliana, Muhammad Iqbal Fasa, and Suharto. "Implementasi Analisis Swot Dalam Strategi Pemasaran Pada Pengembangan Perbankan Syariah Di Indonesia." *Jurnal Aplikasi Bisnis* 19, no. 2 (2022): 209–20. <https://doi.org/10.20885/jabis.vol19.iss2.art2>.
- Ravita. "Analisis Strategi Pemasaran Pembiayaan Murabahah Pada Produk Cicil Emas Dalam Meningkatkan Jumlah Nasabah Pada Bank Syariah Indonesia (BSI) KCP. Medan Krakatau." *Ekonomi Bisnis* 5, no. 1 (2024): 137.
- Rohana, Ana, Mohamad Farhan Hidayat, Lindra Aulia Rachman, and Toman Golfrid Fridaus Tobing. "Penerapan Efisiensi Sumber Daya Manusia Pada Umkm Yang Berada Dibawah Pelayanan Pt. Bpr Dana Mandiri Bogor, Jawa Barat Sehingga Dapat Meningkatkan Produktifitas Ekonomi Mikro." *Multidisciplinary Indonesian Center Journal (MICJO)* 1, no. 2 (2024): 833–43. <https://doi.org/10.62567/micjo.v1i2.86>.
- Rosyid, Abd, Nur Halimah, Nurul Hayati, Nurul Ulfa, Fakultas Ekonomi, and Dan Bisnis. "Strategi Pemasaran Produk Tabungan Digital Library Di Kspps Bmt Nu Jawa Timur Cabang

- Utama Gapura Sumenep.” *Prospeks* 2, no. 1 (2024): 315–24.
- Rukmana, Asep. “Pengaruh Kualitas Pelayanan Dan Kualitas Produk Terhadap Kepuasan Nasabah Bank Nusamba Kk Soreang.” *Jurnal Sosial, Ekonomi Dan Humaniora* 2, no. 1 (2024): 20–34. <https://doi.org/10.56244/sosiera.v2i1.738>.
- Saifudin, Misni, Addiarrahman Addiarrahman, and Lidya Anggraeni. “Strategi Pengembangan Usaha Dalam Meningkatkan Pendapatan Pada Rumah Makan Purnama Raya H. Salsabila Lebak Bandung Jelutung.” *Jurnal Manajemen Dan Ekonomi Syariah* 2, no. 1 (2024): 212–28. <https://doi.org/10.59059/maslahah.v2i1.690>.
- Salihin, Agus. “Peran Dan Tanggung Jawab Dewan Pengawas Syariah (DPS) Terhadap Bank Pembiayaan Rakyat Syariah (BPRS) Dana Sejahtera Yogyakarta.” *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 1 (2020): 59. <https://doi.org/10.29300/aij.v6i1.2724>.
- Salsabilah, Nabila. “Peran Sistem Informasi Manajemen Dalam Pemasaran Asuransi Syariah.” *Jurnal Manajemen Dan Bisnis Ekonomi* 2, no. 2 (2024): 245–54.
- Saragih, Arif Kusnedi. “Jenis Akad-Akad Pembiayaan Pada PT . BPRS Al-Wasliyah Kota Medan” 3, no. 1 (2024).
- Sari, Niken Junika, and Ahmad Arif Zulfikar. “Analisis Perkembangan Ekonomi Indonesia : Perspektif Hukum Ekonomi Islam.” *Jurnal Analisis Hukum Volume* 7, no. 1 (2024): 32–55. <https://doi.org/10.38043/jah.v7i1.4648>.
- Siregar, Zaini Abdullah, Annio Indah Lestari Nasution, and Muhammad Lathief Ilhamy Nasution. “Analisis Penerapan Corporate Social Responsibility Pada PT. BPRS Puduarta Insani Berdasarkan Perspektif Maqashid Syariah.” *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam* 5, no. 1 (2023): 428–42. <https://doi.org/10.47467/elmal.v5i1.3948>.
- Suhma, Putriana Nurarifa, and Hayatul Milla. “Studi Komparatif Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah (Bank Muamalat Indonesia Cabang Probolinggo Dan BSI KCP Probolinggo Sudirman).” *Journal of Islamic Contemporary Accounting and Business JICAB* 1, no. 2 (2024).
- Sujud, Fatih Atsaris. “Inisiasi Otoritas Jasa Keuangan Kediri Dalam Meningkatkan Literasi Dan Inklusi Keuangan Syariah Masyarakat Kediri.” *Jurnal Tanbih* 1, no. 1 (2024): 67–87.
- Susi, Neng, Susilawati Sugiana, and Bertha Musty. “Analisis Data Sistem Informasi Monitoring Marketing; Tools Pengambilan

- Keputusan Strategic.” *Jutisi: Jurnal Ilmiah Teknik Informatika Dan Sistem Informasi* 12, no. 2 (2023): 696–708.
- Wahidah, Wardatul, Rahmawati Muin, Wahyuddin Abdullah, and Wahyuni Yusria Ningsih. “Penerapan Akad Dan Produk Perbankan Syariah Di Lembaga Bank Syariah Indonesia (BSI).” *Economics and Digital Business* 5, no. 2 (2024): 52–59.
- Yahya, Fadil, Hasan Sultoni, and Mei Santi. “Strategi Bauran Pemasaran Produk Pembiayaan Akad Taqsih Dalam Meningkatkan Jumlah Anggota (Studi Kasus Di Koperasi Syirkah Muslim Indonesia Tulungagung).” *JSE: Jurnal Sharia Economica* 3, no. 1 (2024): 77–93.
- Zunaidi, Arif. “Meningkatkan Jumlah Nasabah Produk Tabungan Amanah Ib Ditinjau Dari Marketing Mix 4P (Studi Kasus Pada Bprs Kota Mojokerto Cabang Jombang).” *Muamalatuna* 13, no. 2 (2021): 23–43.