



Marketing Strategy In An Effort To Increase The Number Of Customers In Baitul Tamwil Hidayatullah Makassar

¹Merry Sudictar, ²Sayyidaturrofifah

^{1,2}STAI AI Bayan Sulawesi Selatan, Indonesia.

¹sudictarmerry@gmail.com, ²sayyidaturrofifah@gmail.com

*Correspondence Email: sudictarmerry@gmail.com

Abstract: The main problem in this study is how the marketing steps of Baitul Tamwil Hidayatullah Makassar in Increasing the Number of Customers and what are the supporting or inhibiting factors that may occur in Baitul Tamwil Hidayatullah Makassar in the implementation of marketing strategies. This type of research uses a qualitative descriptive research method with a field research approach. The type of data used is primary data obtained from the results of interviews with five informants, from managers, admins and customers of Baitul Tamwil Hidayatullah, secondary data that is analyzed through data collection, data reduction, presentation and conclusion drawn. The results of this study show that the marketing of Baitul Tamwil Hidayatullah Makassar in increasing the number of customers is only from friend to friend. The supporting factors of Baitul Tamwil Hidayatullah Makassar in increasing the number of customers are the teamwork and involvement and enthusiasm of other customers in marketing Baitul Tamwil Hidayatullah products. Regarding the inhibiting factors, namely services, financial literacy, and lack of Human Resources (HR). The implication in this study is that Baitul Tamwil Hidayatullah Makassar needs to improve its strategy through the distribution of brochures, socialization from school to school, increasing branches in the regions, and providing products that are most needed by the community. Meanwhile, the suggestion for Baitul Tamwil Hidayatullah Makassar is that it is expected to increase the evaluation of the implementation of continuous promotion and socialization activities, improve service quality, create jobs so that there is no shortage of manpower, utilize social media such as Instagram, TikTok, and so on so that the outside public understands about sharia financing and what products BTH has.

Keywords: Marketing Mix, Baitul Tamwil, Customer

INTRODUCTION

In the era of globalization, marketing strategies face unique challenges and opportunities, requiring companies to take a broader and integrated approach in marketing their products or services. The increasingly fierce level of competition in the business world demands that every marketing activity be carried out in a more influential and memorable way. Marketing is one of the important aspects of the activities undertaken by companies to maintain business sustainability, business development, and profitability. Success in achieving business goals is highly dependent on skills in marketing, production, finance, and other fields. Therefore, companies need to implement an appropriate marketing strategy that is in accordance with the conditions at hand.



Additionally, it is important to advance marketing through various means such as advertising, promotion, and exhibitions to influence the public at large.

Understanding marketing strategy plays an important and diverse role for a company. With the right strategy, companies can effectively direct their resources to increase sales, expand market share, and achieve other business goals. A marketing strategy is an approach used to serve a target market or market segment, and it generally needs to be evaluated and adjusted according to market changes. Thus, the strategy must provide clear and directed guidance on the steps a company will take to capitalize on every opportunity in its target markets.

Customers, who are one of the most important factors in a company's growth, are often referred to as 'nasabah' in the banking industry. Prospective customers have specific criteria when choosing a bank, especially in the context of Islamic banks, with one reason being that Islamic banks follow Sharia principles (Islamic law), which differ from conventional banks. Customers, defined by Law No. 10 of 1998 as "Parties who use bank services," play a crucial role as the funds they deposit are the most important source for the bank's operations. Customer satisfaction is a primary goal as it can build a harmonious relationship, increase loyalty, and form positive word-of-mouth (WOM).

Most people are familiar with banks as financial institutions that provide services through deposits and loans. According to the Republic of Indonesia Law Number 10 of 1998, a bank is defined as a business entity that collects funds from the public as deposits and distributes them back as credit to improve community welfare. Banks can be grouped by their operations (Conventional and Sharia), ownership, and status. Conventional banks are financial institutions that operate according to traditional banking principles, including the application of an interest system in every transaction. Meanwhile, the Republic of Indonesia Law Number 21 of 2008 defines Islamic banking as everything related to Islamic banks and Islamic business units, including their institutions, business activities, and operational methods. The distinctive feature of an Islamic bank is that it does not charge or give interest; instead, it uses a profit-sharing system and other rewards in accordance with the agreed-upon contract (akad), with its conceptual basis founded on the Qur'an and Hadith.

In the current era of globalization, many financial institutions use Sharia principles, such as Baitut Tamwil Hidayatullah (BTH), which functions as a financial intermediary between savers



and fund users. BTH is a sharia microfinance institution that operates based on sharia principles with the aim of overcoming operational obstacles for underprivileged communities and helping to improve the economic enterprises of the community, especially the lower-middle class. Etymologically, Baitul Tamwil is interpreted as a place to develop wealth. BTH was established by the Hidayatullah Foundation in 2000 with the goal of functioning as a financial institution that supports the economic empowerment of the community, particularly among Muslims. Along with the growth of the sharia economy in Indonesia, BTH continues to develop and open branches in various regions.

Baitul Tamwil Hidayatullah Makassar is one of the branches established to provide sharia-based financial services to the community in Makassar and its surroundings, a region chosen strategically for its significant Muslim population and its role as an important economic center in Eastern Indonesia. Currently, the average customer of BTH is from the Hidayatullah community, while the outside community is not widely aware of the sharia-based financing and savings at the institution. Based on this background, the problem addressed in this research is how Baitul Tamwil Hidayatullah's marketing strategy can increase the number of its customers. The author concludes that BTH's marketing strategy must be improved to be better known by the wider community; therefore, the researcher wants to analyze the marketing strategy in an effort to increase the number of customers at Baitut Tamwil Hidayatullah Makassar.

METHOD

This research uses a qualitative method with a scientific approach to examine the marketing strategy at Baitul Tamwil Hidayatullah (BTH) Makassar. The study is located at BTH Makassar and will be conducted over a 2-month period following the proposal seminar. As qualitative research, its objective is to describe the social reality phenomena present in the community. The researcher adheres strictly to research ethics, which include obtaining permission, maintaining respondent confidentiality, avoiding data manipulation, methodological transparency, and the ethical use of data.

The research data sources consist of primary and secondary data. Primary data is obtained directly through interviews with BTH management and customers, while secondary data is gathered from related documents, books, and journals. Three data collection techniques are used:



observation, interviews, and documentation. Semi-structured interviews are conducted to gather in-depth information regarding the marketing strategy from BTH managers, employees, and members. In this research, the primary instrument is the researcher themselves.

Data analysis is performed through four stages: data collection, data reduction (to simplify and discard unnecessary information), systematic data presentation (e.g., narrative text), and conclusion drawing and verification. To ensure data validity, data credibility is tested using several techniques. These include the researcher's prolonged participation at the location until data saturation is reached, persistent observation, and triangulation. The triangulation applied includes source triangulation (comparing data between informants such as managers, employees, and members), technical triangulation (comparing data from different methods like interviews and observation), and time triangulation

RESULTS AND DISCUSSION

Baitul Tamwil Hidayatullah (BTH) Makassar is a Sharia Cooperative (KSPPS) established to organize branches within the Hidayatullah Pesantren network and as a tangible step against usury practices. Its purpose includes empowering SMEs and facilitating Muslims to transact in a halal manner and avoid riba (usury). BTH Makassar's vision is "To become a Professional, Transparent, and Trustworthy (Amanah) Sharia Financial Institution," with a mission to provide sharia education and the best service. The organizational structure of BTH Makassar is managed by three key personnel: Manager (Baso Zulfikar, S. H), Admin (Muhammad Rustam Saputra), and Teller (Ivan).

This research identifies that BTH Makassar implements the 7P marketing mix strategy. In terms of Place, BTH's location is considered quite strategic, near shopping centers and easily accessible by private or public transport, which is acknowledged by customers. For Product, BTH offers various savings products, with "sakinah savings" as a flagship product. This product is popular due to its low administration fee (Rp. 5,000) and affordable initial deposit. Regarding Price, BTH offers prices that are relatively lower than competitors. The initial deposit for opening an account, such as the Principal Saving of Rp. 100,000 and Mandatory Saving starting from Rp. 25,000, is considered very affordable, including for students.



Further strategy analysis covers Promotion, which was found to be still limited and primarily relies on word-of-mouth referrals and personal selling. For Process, opening an account is rated as very easy and fast; prospective customers only need to submit a photocopy of their ID card (KTP/SIM), pay the principal saving of Rp. 100,000 (once in a lifetime), and choose a monthly mandatory saving amount (starting from Rp. 25,000). From the People aspect, BTH faces a human resource limitation, where employees must handle multiple operational and marketing tasks. Lastly, Physical Evidence is highly considered; BTH provides a clean, fully air-conditioned room, clean toilets, and an orderly parking area for customer comfort, and these facilities have proven to satisfy customers.

The study identifies several main obstacles faced by BTH Makassar: low public sharia financial literacy, limited human resources, poorly implemented marketing, and public trust issues. To overcome service and HR constraints, BTH implements solutions such as a familial approach to service and optimizing task division and teamwork. In addressing low literacy, BTH conducts sharia financial education integrated with da'wah (Islamic preaching) activities, such as lectures or religious gatherings. Meanwhile, public trust is built through personal approaches, management transparency, and word-of-mouth promotion driven by customer satisfaction.

The research conclusion (Chapter V) confirms that BTH has applied a 6P marketing strategy (product, price, place, people, process, physical evidence). The main obstacles are competition, limited HR, and community literacy. For future development, BTH plans to open service offices in every sub-district and provide ATMs if permits are obtained, although this is currently constrained by licensing. The suggestions given are for BTH to improve promotion evaluation, enhance service quality, and utilize social media like Instagram and TikTok. The implication of this research recommends strengthening digital marketing and strategic collaboration to foster sharia financial inclusion.

CONCLUSION

Based on the research results, it is concluded that Baitul Tamwil Hidayatullah (BTH) Makassar has applied a marketing strategy that includes product, price, place, people, process, and physical evidence. This strategy is realized through 8 types of savings products, pricing that is lower than competitors, a strategic location, and an easy account opening process requiring only



an initial deposit and a photocopy of an ID card (KTP). However, BTH faces serious constraints such as numerous competitors, time and labor limitations in marketing, poorly implemented marketing strategies, and low community literacy. The solutions for these constraints are to create distinct product features, increase the number of marketing teams, maximize promotions, and establish cooperation with schools in Makassar .

This research suggests that BTH should improve its evaluation of promotional activities, enhance service quality, increase its workforce, and utilize social media like Instagram and TikTok for public education on Sharia finance. The implications of this research contribute to the field of Sharia marketing and provide practical recommendations for BTH management. These recommendations include strengthening digital marketing, improving customer service through HR training, implementing loyalty programs, and engaging in strategic collaborations with SMEs or other institutions. The implementation of this strategy is expected to encourage Sharia financial inclusion in the community.

REFERENCE

- Affiqah Hunaina, & Chairiyaton Chairiyaton. (2023). Pengaruh Perilaku Keuangan Terhadap Minat Investasi Pada Nasabah Bank Syariah Indonesia KCP Johan Pahlawan. *Jurnal Riset Manajemen*, 2(1), 250–260.
- Alkisa, W. N. (2021). Strategi Pemasaran Zakat Fitrah Online Pada Baitul Maal Hidayatullah Yogyakarta.
- Alan, W., Zeithaml, V., Bitner, M., & Gremler, D. (2016). *Services Marketing: Integrating Customer Focus Across the Firm*.
- Hamidi. (2020). *Metode penelitian kualitatif*. UMM Press.
- Hery, S. E. (2021). *Manajemen pemasaran*. Gramedia Widiasarana Indonesia.
- Hidayatullah, M. (2024). Peran Lembaga Keuangan Mikro Syariah Dalam Pemberdayaan Usaha Mikro Kecil Menengah (Studi Pada Baitul Misykat Cabang Lambaro Kabupaten Aceh Besar) [Doctoral dissertation, UIN Ar-Raniry Banda Aceh].
- I Alvin Hidayatullah, M. (2023). Analisis Strategi Promosi Personal Selling Pada Baitul Maal Wat Tamwil (Bmt) Beringharjo Dolopo, Madiun Terhadap Loyalitas Anggota. *Salam (Islamic Economics Journal)*, 4(1), 79. <https://doi.org/10.24042/slm.v4i1.17028>



- Irmayanti, I. (2022). Strategi Penerapan Business Plan Dalam Meningkatkan Penjualan Menurut Perspektif Ekonomi Islam. *Jurnal Akuntansi Dan Keuangan Syariah*, 1(2), 65-80.
- Junaidi, J., Anwar, S., Alam, R., & Lantara, N. (2022). Determinants to adopt conventional and Islamic banking: evidence from Indonesia Ready Wicaksono Adopt conventional and Islamic banking. *Journal of Islamic Marketing*, ahead-of-p. <https://doi.org/10.1108/JIMA-03-2021-0067>
- Kasmir. (2021). *Dasar-dasar perbankan*. PT Raja Grafindo Persada.
- Kotler, P. (2022). *Manajemen pemasaran*. PT Macanan Jaya Cemerlang.
- Nugroho, A. S., & Riani, A. L. (2021). Pemberdayaan SDM Lembaga Keuangan Mikro Syariah melalui Knowledge Sharing dan Training Internal. *Jurnal Ekonomi Dan Bisnis Syariah*.
- Parasuraman, A. P., Zeithaml, V., & Berry, L. (1988). SERVQUAL A Multiple-item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of Retailing*, 64, 12–40.
- Rivai, V. (2019). *Manajemen Perbankan Syariah*. Rajawali Pers.
- Rukajat, A. (2021). *Pendekatan Penelitian Kuantitatif Quantitative research approach*. Deepublish.
- Sugiyono. (2020). *Metode Penelitian Kualitatif, Kuantitatif dan R&D*. Alfabeta.
- Sukirno, S. (2022). *Makroekonomi: Teori pengantar (Edisi ketiga)*. Rajawali Pers.
- Supriyati. (2021). *Metodologi Penelitian*. Labkat Press.
- Tjiptono, F. (2023). *Riset pemasaran*. Penerbit Andi.
- Wibowo, A. (2021). *Manajemen Sumber Daya Manusia di Lembaga Keuangan Mikro Syariah*. *Jurnal Ekonomi Syariah*.