

Sharia bank policy strategy in improving public interest in becoming customers at PT. Bank Muamalat Binjai branch

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ABSTRACT

This research is backgrounded by a phenomenon that the problem now is that many people in general have dropped the choice of saving and borrowing money at financial institutions other than shari'a banks, many of the people save in conventional banks and borrow in general cooperatives, even though in conventional banks it is known to adhere to The flower system that according to some scholars, the flower system is among those forbidden because flowers are categorized as usury. Based on this phenomenon, a Shari'a Bank Policy Strategy is needed in increasing public interest in becoming customers at PT. Bank Muamalat Binjai Branch (Case Study on Educators of Al Kaffah Binjai Waqf Foundation). In this study, it uses a qualitative approach and uses a descriptive method. Data collection methods use observation, interviews, documentation. Data analysis techniques use data reduction, data presentation and drawing conclusions/verification. The policy strategy of the syari'ah bank in increasing public interest in becoming customers is through outreach. In order for the implementation of the socialization carried out by Bank Muamalat to run smoothly, managers or employees of Bank Muamalat Binjai Branch must know their duties and know the procedures for outreach to the community so that what they convey can reach the community.

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1. Introduction

Banking in Indonesia, which until now, is still the main means for the community in general, to help with economic activities and various other matters related to finance. In this case the bank is for saving, borrowing funds, receiving demand deposits, deposits and others (Tahliani, 2020). Hermansyah explained that what is meant by a bank is a financial institution that is a place for individuals, private business entities, state-owned enterprises, and even government institutions to store their funds. From the brief explanation above, it can be explained more broadly that a bank is a company engaged in the financial sector, so talking about banks is inseparable from financial problems (Hermansyah, 2015). Commercial banks can be divided into two based on the division of the interest system or profit sharing, namely conventional banks and Islamic banks. 'Ah. Conventional banks actually have the same understanding and function as commercial banks, while shari'ah banks also have the same meanings and functions, but shari'ah banks' operational procedures are more based on Islamic procedures, which refer to the provisions of the Qur'an and Al-Hadith. (Mauludia & Mulyani, 2023)

This condition of banking business competition encourages every banker to look for the best policy strategies in order to attract new customers and retain existing customers. Both Islamic banks and conventional banks offer many service, promotional and product facilities that really pamper their customers. Strategy is an overall approach related to implementation, conditional satisfaction regarding the actions to be

carried out in order to achieve goals.(Muhammad, 2020) Sharia banking as an alternative to the conventional banking system is expected to drive the real sector, therefore Islamic banking requires special arrangements. These rules must be able to accommodate the various interests of not only Muslims, but also non-Muslims because Islamic banking is universal.(Suhri, 2021)

Understanding consumer behavior and knowing customers is never simple, customers may state their needs but act otherwise. They may respond to influences that change their mind at the last minute. As is well known, there are two types of consumers/customers, namely first, consumers or customers who are emotional (psychological), second, consumers/customers who are rational.(Fauzi, M.2019)

However, in reality, many people choose to save and borrow money at financial institutions other than Islamic banks, many people save at conventional banks and borrow at general cooperatives, even though conventional banks are known to adhere to an interest system according to some scholars. , the interest system is included in what is forbidden because interest is categorized as usury.(Nurrohmah & Purbayati, 2020) Public awareness to save or transact using the services of Islamic banks is still lacking, even though most of the citizens adhere to Islam, not a few people become customers and choose to save in conventional banks compared to Islamic banks which should be a recommended bank for the community. Muslims in general. Shari'ah banks in Indonesia were established because of the desire of the people (especially people who are Muslim) who view interest as something that is forbidden. - the element of usury if there is an additional element, and the addition is implied in the contract and can lead to an element of extortion.(Di et al., 2022)

The background to the establishment of Islamic banks was the desire of Muslims to avoid usury in their muamalah activities, to obtain physical and spiritual well-being through muamalah activities in accordance with their religious orders. Indonesia, which has the largest Muslim population in the world, has also felt the need for a bank which is expected to be able to provide banking facilities and services to all Muslims and residents in Indonesia that operate without usury. The prohibition of usury has been explained in the Qur'an as follows:(Rusyidi nasution & Mustapa Khamal Rokan, 2022). Meaning: O you who believe! Do not eat usury multiplied and fear Allah so that you will be successful. (Qs. Ali 'Imran: 130).

Based on this verse it can be understood that the economic principle in Islam is to avoid usury behavior, according to Sulaiman Rasjid, the origin of the meaning of "Riba" according to Arabic is more or increase. Whereas what is meant by "usury" according to syara' terms is aqad that occurs with a certain exchange, not known at all according to syara' rules.(Syariah, 2023)

2. Research Method

The method used in this study is a descriptive method with a qualitative analysis approach, namely research that describes situations and conditions related to Bank Syari'ah's strategy in increasing public interest in becoming customers at Bank Muamalat Binjai Branch. The selection of this method is based on the consideration of the existence of data that provides a picture of concrete reality.(sugioyono, 2013)

Moleong defines "qualitative research is research that intends to understand the phenomenon of what is experienced by the research subject. Holistically and with descriptions in the form of words and language, in a special context that is experienced and by utilizing various natural methods. Meanwhile Margono as quoted by Zuriyah stated that "the function of educational research in particular and social in general, is to help humans improve their ability to interpret complex and related societal phenomena, for the progress and existence of humans themselves". In this study, researchers tried to understand the strategy of Bank Syari'ah policies in increasing public interest in becoming customers at PT. Bank Muamalat Binjai Branch (a case study on the teaching staff of the Alkaffah Binjai waqf foundation).(Sri Rahayu, 2020)

The data collection technique used is by going directly to the field (field research) to obtain concrete data that is related to the discussion. In field research the researcher took several stages, namely: a) Observation, collect data and observe directly and systematically record data on the strategy of Bank Syariah policy in increasing public interest in becoming customers at PT. Bank Muamalat Binjai Branch, b) Interview, namely data obtained through the guideline of the intended tool in the form of questions to be asked to informants/respondents or interviewees, namely regarding the policy strategy of Bank Syari'ah in increasing public interest in becoming customers. data processing by interview is like a conversation that is directed at a particular problem and is an oral question and answer process in which two or more people face physically with the informant, c) Documentation, used to collect data related to archives, image information

related to Bank Syariah policy strategies in increasing public interest in becoming customers. the author will document in the form of writing and pictures about all matters related and needed in the research process. This is very necessary as a support and complement in the use of observation and interview methods.

3. Results And Discussions

The policy strategy carried out by the Bank is planning and management to achieve predetermined goals as is the case in business entities to collect funds from the public in the form of savings and issue them in the form of financing to improve people's living standards, as guidelines for management in an effort to achieve targets. or goals.(Nurrohmah & Purbayati, 2020)

The policy strategy of the syari'ah bank in increasing public interest in becoming customers is through outreach. In order for the implementation of the socialization carried out by Bank Muamalat to run smoothly, managers or employees of Bank Muamalat Binjai Branch must know their duties and know the procedures for outreach to the community so that what they convey can reach the community.(Niswa et al., 2023)

The socialization program is one of the most effective communication forums in discussing and planning so as to produce agreements, socialization is also a group communication forum in sharing information. And socialization is one of the good strategies implemented by Islamic banking, especially Bank Muamalat Indonesia, Binjai Branch, to increase public interest in becoming customers.(Sumar'in, 2020) Socialization is a strategy that is carried out by not prioritizing marketing goals but starting and developing emotional (friendship) with the community. Another policy strategy that can be implemented to increase public interest in becoming customers is to implement a marketing strategy.(Tahir et al., 2022)

The response of the Educators of the AlKaffah Binjai Wakaf Foundation to the Binjai Branch of Muamalat Indonesia Bank, who previously did not know about Bank Muamalat Indonesia, after participating in the socialization program carried out by the Binjai Branch of Muamalat Indonesia Bank, the community already knew about Islamic bank products and services.(Angraini & Inayah, 2022)

After they learned the principles used by Bank Muamalat Indonesia, Binjai Branch, the Educators of the Al Kaffah Binjai Wakaf Foundation were interested in using products and services because Bank Muamalat Indonesia, Binjai Branch, used sharia principles and were far from usury. In attracting public interest or trusting society in modern times is not an easy thing because basically people are already familiar with conventional-based banks, it can be said that conventional banks exist more than Islamic banks, so people are more loyal and transact in conventional banks because they have more comfortable transacting at the bank.(Rahmawati et al., 2022)

Bank Muamalat Indonesia Binjai Branch should have strengthened the outreach strategy carried out so that people are more interested in using the products and services of Bank Muamalat Indonesia Binjai Branch, especially by re-implementing the socialization strategy and expanding the socialization area to cover all groups.(Rusmanto, 2020)

Lack of branch offices built in each region or region. Most complaints from customers are that it is difficult to reach Islamic banks. Development of a network of Islamic bank branch offices is necessary in order to expand the reach of services to people who are difficult to reach and to introduce Islamic bank products to the public.(Supriyadi, 2018) The Binjai branch of Bank Muamalat Indonesia should have proposed to the center of Bank Muamalat Indonesia to open a new branch in a remote area so that all people can experience the products and services offered by Bank Muamalat Indonesia.(Hamdiah & Likdanawati, 2021)

4. Conclusion

Bank Syari'ah Policy Strategy in Increasing Public Interest to Become Customers is by implementing five Bank Syariah policy strategies consisting of product socialization, price, promotion and place, very helpful in determining target market in order to reach ideal customers from various groups of society.(Isnawati, 2019) The implementation of the five strategic elements is very useful for increasing customer interest and retaining customers.

The Response of Educators of AlKaffah Binjai Wakaf Foundation to Products at PT. Bank Muamalat Indonesia Binjai Branch are those who previously did not know about Bank Muamalat Indonesia, after participating in the socialization program carried out by Bank Muamalat Indonesia Binjai Branch the community already knows about Islamic bank products and services. And those who are already customers of Bank Muamalat are increasingly confident and will settle down to save only at Bank Syariah, namely Bank Muamalat. Educators at the Al Kaffah Binjai Waqf Foundation are interested in using products and services because the Binjai Branch of Bank Muamalat Indonesia uses sharia principles and is far from usury. (Aswin Fahmi, 2019)

Obstacles and solutions in increasing the interest of Alkaffah Binjai Wakaf Foundation Educators to become customers at PT. Bank Muamalat Binjai Branch, namely: (a) Influencing or convincing customers, this is because the community is already familiar with conventional-based banks. The solution to this problem is that the Bank Muamalat Indonesia Branch of Binjai should have strengthened the socialization strategy carried out so that the public is more interested in using the products and services of the Bank Muamalat Indonesia Bank Branch Binjai. (b) Lack of branch offices built in each region or region. Most complaints from customers are that it is difficult to reach Islamic banks. The solution to this problem is that the Binjai branch of Bank Muamalat Indonesia should propose to the center of Bank Muamalat Indonesia to open a new branch in a remote area so that all people can experience the products and services offered by Bank Muamalat Indonesia.

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