Sharia Bank Marketing Management Concepts

Susila Andriyati*1, Muhammad Iqbal Fasa2, Suharto3

1,2,3 Universitas Islam Negeri Raden Intan Lampung, Jl. Endro Suratmin, Lampung, Indonesia

*susilaandriyati18@gmail.com

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ABSTRACT: The characteristics of products sold by banks are more services and not goods. Products sold are abstract or cannot be seen in absolute terms but can still be felt by customers. This research method is qualitative in the form of a literature review. Data in journals, books and encyclopedias related to the research focus. The data collection used is to look for literature that correlates or is in line with the main subject of the research. The marketing management concept asserts that the key to achieving organizational goals is that the company must be more effective than competitors in creating, delivering, and communicating customer value to its selected target markets. Kotler defines the marketing mix as a set of controllable factor marketing tools, products, prices, promotions, and places that the company integrates to produce the desired response in the target market. Saladin defines the marketing mix as a series of marketing variables that can be mastered by the company and used to achieve goals in the target market.

Karakteristik produk yang dijual oleh bank lebih bersifat jasa dan bukan barang. Produk yang dijual sedikit abstrak atau tidak dapat dilihat secara nyata namun tetap dapat dirasakan oleh nasabah. Metode penelitian ini adalah kualitatif berupa kajian kepustakaan. Data berupa jurnal, buku dan ensiklopedia yang berkaitan dengan fokus penelitian. Pengumpulan data yang digunakan yaitu mencari literatur-literatur yang berkorelasi atau sejalan dengan inti bahasan penelitian. Konsep manajemen pemasaran menegaskan bahwa kunci untuk mencapai tujuan organisasi yang ditetapkan adalah perusahaan tersebut harus menjadi lebih efektif dibandingkan para pesaing dalam menciptakan, menyerahkan, dan mengkomunikasikan nilai pelanggan kepada pasar sasaran yang terpilih. Kotler memberikan defenisi mengenai bauran pemasaran adalah perangkat alat pemasaran faktor yang dapat dikendalikan, product, price, promotions, place yang dipadukan oleh perusahaan untuk menghasilkan respon yang diinginkan dalam pasar sasaran. Saladin memberikan defenisi Bauran pemasaran adalah serangkaian dan variable pemasaran yang dapat dikuasai oleh perusahaan dan digunakan untuk mencapai tujuan dalam pasar sasaran.
I. INTRODUCTION

Whether a company is successful is determined by whether or not the marketing strategies and tactics implemented are good. Lots of marketing theories and methods are held and discussed in various forums and seminars. Marketing theorists argue with their opinions and research, while marketers compete to execute the market to achieve the assigned targets (Soenjoto 2018). This reality encourages the world of marketing always to experience development. Unfortunately, only some of the concepts, theories, strategies and marketing tactics offered by business and marketing practitioners are based on Islamic religious teachings, namely sharia (Gunawan 2014). For this reason, this paper will explain the marketing concept of Islamic banks based on Islamic teachings as one of the steps to the success of a production or a business (Nazwar and Anwar 2022).

Many parties often associate the word marketing with sales, sales promotion, advertising, promotions or products. People often equate the profession of a marketer with sales. But marketing is more comprehensive than many identify because marketing differs from selling. Marketing is more of "an art of selling products", so marketing is a sales process that starts from product design until the product is sold, in contrast to sales which are only focused on the occurrence of sales transactions of goods or services (Tasruddin 2015);(Nursikuwagus and Djamaludin 2017).

What makes bank marketing different from other product marketing? Nothing distinguishes between bank marketing and other marketing, but the characteristics of the products, where the products sold by banks are more services and not goods (Rahmany 2014). So, the products sold are a little abstract or cannot be seen in absolute terms but can still be felt by customers. Because of these differences, the marketing strategy must be the right one, namely the marketing strategy for service products (Karim 2017).

The marketing relates to and relates to a process of identifying and meeting human and societal needs. One of the shortest definitions of marketing is moving needs profitably. Kotler and AB Susanto define marketing as a social and managerial process by which individuals and groups obtain their needs and want by creating, offering, and exchanging something of value with one another (Buchory and Saladin 2006). This definition is based on core concepts: needs, wants, and demands; product; value, cost and satisfaction; exchanges, transactions, and relationships; markets, marketing, and marketers. In general, marketing is a social process that designs and offers something that becomes the needs and desires of customers to provide optimum satisfaction to customers.

II. METHOD

This research method is qualitative in the form of a literature review. Data in journals, books and encyclopedias related to the research focus. The data collection used is to look for literature that correlates or is in line with the core of the research discussed in other
scientific studies. The data analysis used is descriptive, where the collected data is described, then analyzed, and conclusions are drawn from the analysis (Ikhwan 2021).

III. RESULT AND DISCUSSION

Marketing Concept

The marketing concept emphasizes that the key to achieving organizational goals is that the company must be more effective than competitors in creating, delivering, and communicating customer value to its selected target markets. The core concepts of marketing activities are (Kotler and Keller 2007):

1. Needs, wants and requests

   The most basic concept underlying marketing is human needs. Humans have many complex needs. Conditions are generally divided into primary, secondary and tertiary markets. These include basic physical needs for food, clothing, and safety; the social need for belonging and affection; and individual needs for knowledge and self-expression. Marketers did not create these needs; they are all a fundamental part of human life. The nature of these needs is Sunatullah, meaning that they have been awakened in humans.

   Wants are forms of human needs that are generated by culture and individual personality. Humans have unlimited desires but limited resources. So, they want to choose the product that will provide their help with the most value and satisfaction. With the passions and resources at their disposal, humans demand products with benefits capable of delivering the highest satisfaction. Demand is a human desire that is supported by purchasing power. Desires can turn into demands when accompanied by buying power.

2. Products (services and goods)

   Humans satisfy needs and want with products. Products can be offered to the market to be noticed, owned, used or consumed to fulfil wants and needs. The term product includes physical goods, services, and other means of satisfying consumer needs and wants. Defining this product will affect the marketing strategy because the marketing of goods will differ from the marketing of services. In discussing bank marketing, the marketing strategy used is service marketing (Dimitha, Ibrahim, and Ahmadsyah 2021).

3. Value, cost and satisfaction

   After knowing the needs and wants of goods and services, consumers will face a wide range of products and services. Customer satisfaction is closely related to usability value. Use value has a direct impact on product performance and customer satisfaction. Value can be defined as the difference between the value the customer enjoys for owning and using a product and the cost of owning the product. Here, the value is determined as nominal, namely the product’s price. At the same time, customer satisfaction is obtained by consumers compared to consumer perceptions of the product.

4. Exchanges, transactions, and relationships
Marketing occurs when people decide to satisfy needs and wants through exchange. Exchange, a core marketing concept, involves obtaining the desired product from someone by offering something in exchange. Business here can also mean exchanging product benefits owned by the company with consumers. For a possible deal to exist, the following five conditions must be met:

a. There are at least two parties making the exchange.

b. Each party has a product of value to be exchanged with other parties.

c. Each party is able to communicate and deliver something

d. Each party is free to accept or decline the offer to make an exchange.

e. Each party believes the transaction is the right and desired way.

5. Market

The exchange concept leads to a market, where the market is the set of actual and potential product buyers. The market size depends on the number of people who show a need, have the resources to engage in exchange and are willing to offer help.

To reach the target market, three marketing channels can be used: communication channels, distribution channels and service channels. Communication channels are used to deliver and receive messages from target buyers. Communication channels include newspapers, radio, billboards and various other media. Distribution channels that display or provide physical products or services to buyers or users include distributors, sub-distributors, wholesalers, agents, and retailers. Service channels are used to conduct transactions with potential buyers, including warehousing, freight companies, banking, and insurance companies that facilitate transactions.

6. Marketing, marketers and prospects

Marketing means cultivating markets to produce exchanges to satisfy human needs and wants. Marketers are parties who market or offer the benefits of a product to other parties who are the target market for the product. At the same time, prospects are parties who are potential target markets for the products offered by marketers.

For companies, marketing activities are crucial in achieving goals because marketing activities are directed at creating exchanges that allow companies to earn profits.

After we know the initial definition of marketing in general, which is not only a process of selling, advertising and promotion, instead, the entire process within the company exchanges products or values with other parties, including the marketing research process, after-sales service and so on. Next, we will discuss what is meant by bank marketing so that it can be understood what the components in the marketing management of an Islamic bank are (Irawan, Sugianto, and Siregar 2022). In general, bank marketing can be interpreted as a process for creating and exchanging bank products or services aimed at meeting the needs and desires of customers by providing satisfaction to customers (Kasmir 2004).

Understanding the marketing concept is similar to the concept of bank marketing. The marketing concept (production) is oriented to consumer needs, while the bank's marketing concept is a consumer (customer) oriented. The rationale is how bank marketing activities can be carried out based on a solid philosophy, which expresses
marketing that is responsive, responsible, and always provides customer satisfaction and benefits the company. The concept of bank marketing implies (Buchory and Saladin 2006):

1. Have a solid and responsible philosophy
2. Customer oriented on the one hand
3. Profit for the company on the other hand.

In general, the bank's marketing objectives are to: First, maximizing consumption or, in other words, facilitating and stimulating consumption to attract customers to buy products offered by the bank repeatedly. Second, maximise customer satisfaction through various services that customers want. Satisfied customers will spearhead further marketing because this satisfaction will be transmitted to other customers through word of mouth. Third, maximizing choices (variety of products) means that banks provide various types of bank products, so customers have different options. Fourth, maximise the quality of life by providing multiple conveniences to customers and creating an efficient climate.

Customer satisfaction in the world of banking must be interpreted comprehensively. Customers will feel delighted if these satisfaction components can be fulfilled completely. The following is customer satisfaction in the world of banking (Kusnadi and Maria 2021):

1. Tangibles

   It is physical evidence that bank employees, such as buildings, office equipment, team member attractiveness, means of communication, and other physical facilities must own. This physical evidence will be seen directly by the customer. Therefore this physical evidence must look attractive and modern. In this case, the strategy for determining the location and layout of the room is very decisive in displaying the characteristics of a bank, and the convenience of customers in the bank must be considered.

2. Responsitivitas

   The desire and willingness of bank employees to provide services to customers. For this reason, bank management needs to provide significant motivation so that all bank employees indiscriminately support service activities to customers. So that it is better if the explanation given to employees will get rewards according to their abilities. So every bank team member is not only part of the customer service department who responds to customers, but all levels of employees, from the lowest to the highest level, must be able to respond to what is needed by bank customers.

3. Assurance

   Ensure employees have the knowledge, competence, courtesy, and trustworthy traits or behaviours. This is important so that customers are sure that the transactions they are carrying out are correct and on target. Bank employees must understand and understand every product issued by the bank so that customers can understand the explanations conveyed by bank dabah, who are loyal to the bank.

4. Reliabilitas
Namely, the bank can provide promised services quickly and accurately and satisfy its customers. To support this, every bank team member should be given training and education to improve their abilities. In this era of technological advances, speed, convenience, and accuracy in providing what customers need are essential. Customers can turn to other banks if the service provided is long.

5. Emphaty

Namely being able to provide convenience and establish relationships with customers effectively, then also being able to understand each customer's individual needs quickly, precisely and accurately.

Sharia Bank Marketing Concept

The Islamic market is often said to be a dynamic market, while the conventional market is rational. This statement means that people are only interested in doing business in the Islamic call for purely religious and emotional reasons, not because they want to get financial benefits, which according to some parties, is said to be something rational (Yulyani 2022). On the other hand, in the conventional market, people who want to get as much financial profit as possible are too concerned about whether the business they are involved in may save money or even conflict with Islamic teachings or whether the methods used to obtain these profits are dirty or not.

Business and marketing practices are shifting and transforming the intellectual (rational) level to the emotional and finally to the spiritual. At the intellectual (sound) level, marketers will address marketing functionally and technically using several marketing tools, such as market segmentation and marketing mix. Targeting, branding, positioning, marketing research, measurement and forecasting, and other marketing tools. Then at the emotional level, the marketer's ability to understand the emotions and feelings of customers becomes essential. Here the customer will be seen as a whole human being with emotions and feelings. If, at the intellectual level, the marketer's left brain plays the most role, then at the emotional level, the right brain is more dominant. If at the emotional level, marketing is like a robot making sales. At the emotional level, marketing is like a human being feeling empathetic. Marketers place consumers as subjects and not only as objects for buying company products so that consumer needs will be heard and will try to be realized. Some marketing concepts that exist at the emotional level include experimental marketing and emotional appeals.

At the spiritual level, marketing has been addressed as a whisper of conscience and a calling. Here marketing practices are returned to their actual function and carried out with solid morality. So honesty, empathy, love and concern for others become dominant. If, at the intellectual level, the language used is the language of logic and at the emotional level is the language of taste, then at the spiritual level, the language of the heart is used. The case of the collapse of several large companies, such as Enron and World Com due to falsification of financial reports shows how great the marketing strategy is that is used only by using ratios without heeding the language of the heart such as honesty, ethics and morals will collapse because it tends to justify all kinds of ways to get it.
Spiritual marketing is the highest level. People no longer calculate profits or losses and are no longer affected by worldly matters. It is the call of the soul that drives it because it contains spiritual values. In the sharia language, spiritual marketing is the level of sky marketing because, in the whole process, there is nothing that conflicts with the principles and rules of Shari'a.

**Marketing Mix (Bauran)**

A company's success is based on its expertise in controlling its marketing strategy. The marketing concept has a set of controllable marketing tools, better known as the marketing mix. Kotler defines the marketing mix as follows: "Marketing mix is a set of controllable factor marketing tools - product, price, promotions, a place that the company integrates to produce the desired response in the target market." (Kotler 2000). While Saladin (2003) provides a definition "Marketing mix (marketing mix) is a series and marketing variables that can be mastered by the company and used to achieve goals in the target market." (Buchory and Saladin 2006). So that the marketing mix can be interpreted as a combination of a set of marketing tools that are controllable by the company as part of an effort to achieve goals in the target market.

The following will briefly explain each element of the marketing mix from the definition put forward by Philip Kotler, including the following:

1. **Product**

   Products are goods or anything that can be marketed or offered to consumers, where this product starts from goods that can be consumed to use, for example, an item or machine.

2. **Price**

   Price is the amount consumers must pay to get a product they want. The value consumers measure the price feel from the products offered. If not, consumers will buy other products at the same price as other sales made by rivals.

3. **Promotion**

   Promotion is the only marketing mix tool that the company uses to achieve its targeted goals. This is done to achieve the purposes of the company's marketing. Promotional price decisions must be adjusted to the product design that will be distributed later. In addition, it is also obligated to carry out promotions by establishing appropriate and effective marketing programs (Papilaya and Sukarnoto 2022).

4. **Place**

   The place is a company activity in making products that are provided to target consumers. The site is essential because when consumers need products supplied by the company, the place is clear and known to many people.

**Factors Affecting Marketing Mix:**

1. **Type of product market**

   In this type of product market, the level of utilization of promotional tools varies significantly between the consumer and industrial markets. Within the enterprise, a
consumer product is more centred around the point of sale, personal selling, and public relations advertising. Meanwhile, industrial companies can focus more on the finished sales sector, from promotions and advertisements to end users.

2. Push versus pull strategy

Push or pull strategy is a company's marketing mix to create sales. Here the company must have one of them. Namely, the push strategy or pull process to be used. In this push strategy, individual or individual marketing and sales are prioritized. Meanwhile, advertising and marketing to consumers will play a more critical role in the pull strategy.

3. Buyer readiness stage

Marketing tools have different effectiveness values at varying levels of consumer readiness. In addition, publicity and advertising also have several roles that can build buyer awareness.

IV. CONCLUSION

In general, marketing is a social process that designs and offers something that is the need and desire of customers to provide optimal customer satisfaction. The marketing concept emphasizes that the key to achieving organizational goals is that the company must be more effective than its competitors. Competitors in creating, delivering, and communicating customer value to selected target markets.

V. REFERENCES


