

PROMOTIONAL STRATEGY ANALYSIS OF PT BNI SYARIAH MATARAM BRANCH IN ATTRACTING THE INTEREST OF IB HASANAH SAVINGS CUSTOMERS

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ABSTRACT

This research aims to find out how the promotion strategy of PT BNI Syariah Mataram Branch is to attract the interest of iB Hasanah Savings customers. PT BNI Syariah Mataram Branch is a sharia-based financial institution. In promoting its products, especially iB Hasanah Savings products. Companies operating in the service sector, such as Bank BNI Syariah Mataram Branch, use four types of promotional tools, namely: Advertising, Sales Promotion, Personal Selling, and Publicity. This research is qualitative research that is descriptive qualitative in nature, trying to describe the research results obtained in the field. The type of data used in this research is primary and secondary data with the data sources used consisting of, Customer Service (CS), Fund Collection Sales, iB Hasanah Savings Customers, with data collection techniques used by researchers in the form of Non-Participant Observation, Interviews structured, and Documentation. The data obtained is then processed in the form of words which are then expressed in the form of a description or narrative. The results of this research are that the promotional strategy used by PT BNI Syariah Mataram Branch to Attract the Interest of iB Hasanah Savings Customers consists of four promotional tools, namely; Advertising (Advertising), Sales Promotion (Sales Promotion), Personal Selling (Personal Selling), and publicity (Publicity). This promotional strategy gives strength to Bank BNI Syariah Mataram Branch to compete with other banks.

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1. INTRODUCTION

Islamic banks or hereinafter referred to as sharia banks are banks that operate based on sharia principles. Sharia Bank is a financial or banking institution whose operations and products are developed based on the Al-Qur'an and the Hadith of the Prophet SAW. Sharia banks were born as an alternative solution to the problem of the conflict between bank interest and usury. Thus, the longing of Indonesian Muslims who want to escape from the problem of usury has received an answer with the birth of Sharia Banks. (Muhamad, 2016)

Functionally, the function of Islamic banks is no different from conventional banks, namely as an intermediary institution that collects funds from the public and distributes these funds back to the people who need them in financing facilities. The main difference lies in the type of profit the bank takes from the various transactions it carries out. Conventional banks base their profits on interest payments, while Islamic banks base their profits on rewards, both in the form of services (fee-based income) and mark-ups or profit margins, as well as profit sharing (loss and profit sharing).

Apart from implementing Islamic law and exempting transactions from interest free mechanisms, another unique position of Islamic banks compared to conventional banks is that Islamic banks are allowed to carry out multi-finance and trading business activities. This is related to the basic nature of sharia bank transactions, which are investments and buying and selling, as well as the wide variety of financing implementations that can be carried out by sharia banks, such as financing using the principles of murabahah (sale and purchase), ijarah (rent) or ijarah wa iqtina (hire purchase) and others. - other. (Mia Lasm Wardiah, 2013) Support for sharia banking has become stronger with the passing of Law No. 21 of 2008 concerning sharia banking.

According to Kotler, what is meant by promotion is the means used by companies in an effort to inform, persuade and remind consumers directly or indirectly about the products and brands they sell. One of the promotional objectives in advertising is to inform or educate consumers. Other promotional

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objectives according to Kotler and Armstrong are to inform potential consumers of the current situation regarding the existence of a product or service, to invite consumers to change their behavior in product trials or purchases, to develop a good attitude towards the product, brand or company and to remind consumers about the advantages of the product. (Siti Maro'ah, M. Anang Firmansyah, 2019)

Savings are deposits from which withdrawals can only be made according to certain agreed conditions, but cannot be withdrawn by check, giro or other similar instruments. (Abdul Ghofur Anshori, 2009) In article 1 number 21 of Law Number 21 of 2008 concerning sharia banking which states that savings are savings based on a Wadiah contract or investment of funds based on a Mudharabah contract or other contracts that do not conflict with sharia principles from which withdrawals can only be made. carried out according to certain agreed terms and conditions. With savings or what can be called DPK (third party funds) from customers, this becomes a source of funds for the Bank which can be used to support bank operations to gain profits, because the savings funds will be managed and distributed by the bank in the form of financing.

Promotion is the last marketing mix activity after product, price and place, and this is what is most often identified as a marketing activity in the narrow sense. In this activity, each bank tries to promote all the products and services it has, both directly and indirectly. Without promotions, don't expect customers to know and understand the bank or its products. Therefore, promotion is the most effective means of attracting and retaining customers. One of the goals of bank promotions is to inform about all types of products offered and try to attract potential new customers. Then promotions also function to remind customers of the product, promotions also influence customers to buy and finally promotions will also improve the bank's image in the eyes of its customers. (M. Nur Rianto Al Arif, 2012)

Sharia banks were born in Indonesia around the 90s, starting with the establishment of Bank Muamalat Indonesia (BMI) in 1991 as a commercial bank that carried out its business activities based on the principle of profit sharing. Law Number 7 of 1992 concerning banking and government regulation Number 72 of 1992 concerning banks based on sharia principles. (Abdul Ghofur Anshori, 2008) Then the law was revised with Law No. 10 of 1998, which emphasized the existence of sharia banking in Indonesia. In the era of Law Number 10 of 1998, banking legal policy in Indonesia adopted a dual banking system. As a result of this law, many conventional banks emerged which took part in providing sharia services to their customers.

PT BNI Syariah Mataram Branch is a branch office located on Jl. Pejanggik No 23 Cakra Negara Mataram, Mataram City. Based on the results of observations made by researchers, along the Jl. In Pejanggik, there are many bank financial institutions, both sharia and conventional, that offer the same products as PT BNI Syariah Mataram Branch. However, despite this, PT BNI Syariah Mataram Branch's iB Hasanah Savings customers have increased every year, as stated by Mr. Syamsul Hadis, as sales funding (fund collection sales), he said that there are many types of savings products at PT BNI Syariah Mataram Branch, namely: Prima Savings iB Hasanah, iB Hasanah Simple Savings, iB Hasanah Tunas Savings, iB Hasanah Savings, and so on. However, the savings that is most popular is the iB Hasanah Savings. The reason customers choose the iB Hasanah Savings product is because this type of savings is classified as low-cost savings with a minimum initial deposit of Rp. 100,000 have received savings books and ATM cards. Apart from that, there are two contracts, namely the Wadiah contract for customers who do not want their savings to be deducted and the Mudharabah contract for customers who want profit sharing. For more details, see the table below:

Table 1 IB Hasanah Savings customers for the last 3 years

No	Year	Total Number of Savings Customers IB Hasanah
1	2018	8310
2	2019	8642
3	Januari/2020	8508

Based on the data presented in the last three years in the table, we can see that every year the number of iB Hasanah Savings customers at PT BNI Syariah Mataram Branch always increases, this indicates that every year there is a growth in public interest in becoming iB Hasanah Savings customers at Bank BNI Syariah Branches. Mataram.

However, despite carrying out operational activities, especially the iB Hasanah Savings product, PT BNI Syariah Mataram Branch always provides the best service and understands the needs of each customer. However, despite this, there are definitely obstacles faced in promoting the iB Hasanah Savings product, plus the existence of PT BNI Syariah Mataram Branch is still new compared to conventional banks so that public understanding of Bank BNI Syariah Mataram Branch is still small, many people even

think that it is a Sharia Bank. the same as conventional banks. Therefore, researchers are interested in studying more deeply the Promotion Strategy Analysis of PT BNI Syariah Mataram Branch in Attracting the Interest of iB Hasanah Savings Customers.

2. METHOD

Research methods are basically scientific ways to obtain data with specific purposes and uses. (Sugiyono, 2016) In this research, researchers used descriptive qualitative research. The qualitative approach is a research process that produces descriptions in the form of written words or statements that correspond to actual (natural) conditions, (Sukmadinata, 2011) is descriptive, meaning it describes or describes what happens to the object under study. (Sugiyono, 2017).

Data collection techniques use non-participant observation, unstructured interviews, documentation. (Sugiono, 2016) Data analysis uses data reduction, data display, conclusions and verification. (Muhammad Ali, 2014) The validity of the data uses extended observations, increasing persistence, triangulation, using reference materials. (Sugiono, 2016).

In this research, researchers conducted research at PT BNI Syariah Mataram Branch, Jl. Pejanggik No. 23 Cakranegara, Mataram City. The location of PT BNI Syariah Mataram Branch is very strategic, namely on the side of the main road close to shopping centers so that it can attract public interest in making transactions at PT BNI Syariah Mataram Branch.

The types and sources of data in this research use two types of data, namely primary data and secondary data, with data sources using Sales Funding, Customer Service (CS) and iB Hasanah Savings customers at PT BNI Syariah Mataram Branch, Mataram, with data collection snowball sampling, namely a technique for sampling data sources, which at first are small in number, over time they become large. (Juliansyah Noor, 2013).

3. RESULTS AND DISCUSSION

Results

a. PT BNI Syariah Mataram Branch Promotion Strategy in Attracting Interest from iB Hasanah Savings Customers. Based on the presentation and data findings that the researcher found in the field, in the analysis of the promotional strategy of PT BNI Syariaiah Mataram Branch, the researcher used theory from Kasmir, which explains that there are four means of promotion, namely: Advertising, sales promotion, personal selling (personal selling), and publicity.

1. Advertising

Advertising is one of the most well-known and most widely discussed forms of promotion, this is because it has a wide reach. Advertising is also a very important promotional instrument, especially for companies that produce goods or services aimed at the wider community. As is done by PT BNI Syariah Mataram Branch which is now also using advertising in carrying out promotions. The forms of advertising used are in the form of print media (brochures, billboards, newspapers, banners and mobile service car stickers), online media (social media, web, YouTube), and broadcast media (television). This is used with the aim of informing, persuading and reminding customers or potential customers about the products offered. Every company, both bank and non-bank financial institutions, of course wants to control market share, as does PT BNI Syariah Mataram Branch, so that by advertising through various types of media, this can reach a wide market share, so that customers or potential customers who are far away From the location of PT BNI Syariah Mataram Branch you can find out all kinds of information regarding the products offered by PT BNI Syariah Mataram Branch.

2. Sales Promotion

Apart from promotions through advertising, other promotions can be carried out through sales promotions. For banks, sales promotion programs can be carried out in several ways, namely: giving special profit sharing rates, intensive giving, giving souvenirs, and other forms of sales promotion. Likewise with PT BNI Syariah Mataram Branch, based on exposure and data findings that researchers obtained from several informants, PT BNI Syariah Mataram Branch is intensively carrying out sales promotions to attract the interest of potential customers and leave competing banks behind. The form of promotion carried out by PT BNI Syariah Mataram Branch is in the form of providing the opportunity to withdraw lots for customers who open savings with an initial deposit of at least Rp. 1,500,000, with prizes in the form of items such as rice cookers, drinking bottles, blenders, etc. Apart from that, there is also a bonus for iB Hasanah Savings customers who save their money using a wadiah agreement, but this bonus is not agreed at the beginning but is given to customers suddenly, or in other words, Hasanah surprise. Apart from that, the form of promotion used is a fee waiver when withdrawing money at a

conventional BNI ATM, even though the account holder's status is a customer of PT BNI Syariah Mataram Branch. Apart from that, promotions like this have not yet been implemented by other competing banks.

3. Personal Selling

In the world of banking, personal sales are generally carried out by all bank employees, from cleaning services, security guards, to bank officials. As at PT BNI Syariah Mataram Branch, promotions through personal sales are carried out by all employees starting from Service Clerks, Drivers, Security Guards, Customer Service (CS), etc. However, a more specific unit that has the task of marketing the products offered by PT BNI Syariah Mataram Branch, especially the iB Hasanah Savings product, is the marketing unit (collection sales and financing sales). At iB Hasanah Savings, each sales funding (sales collection) will make personal sales by going directly into the field or offering products door to door to potential customers, with target markets ranging from individual customers, BUMN, institutions, etc. "Personal selling is the most cost-effective tool at later stages of the buying process, especially in building buyer preferences, beliefs and actions."

4. Publicity

Publicity is a form of communication management that functions to influence the company's image which is usually focused on positive things about the company in question. Like PT BNI Syariah Mataram Branch which is now using publicity as a promotional tool. The forms of activities carried out by PT BNI Syariah Mataram Branch from promotion through Publicity are: in the form of providing certain events such as developer gathering events and CSR programs such as scholarships, physical assistance such as building houses for underprivileged people and those affected by disasters, Rumah Tahfiz, Penedaan clean water, and so on. For the CSR program, PT BNI Syariah Mataram Branch has the Hasanah Titik foundation which is tasked with managing social funds.

b. Obstacles for PT BNI Syariah Mataram Branch in Promoting Ib Hasanah Savings

In carrying out operational activities, especially the iB Hasanah Savings funding product, PT BNI Syariah Mataram Branch always provides the best service and understands the needs of every customer who wants to open an account. However, there are definitely obstacles faced in promoting the iB Hasanah Savings product, because obstacles are obstacles or hurdles faced when carrying out promotions. As for the obstacles that must be faced by PT BNI Syariah Mataram Branch related to the promotion of the iB Hasanah Savings product, there are two obstacles, namely:

1. Flow of meeting customers or prospective customers

Plunging into the field to find customers is one type of promotional strategy in the form of personal selling used by PT BNI Syariah Mataram Branch, with the target market being individual customers, entrepreneurs, agencies, BUMN, etc. However, for the target market of entrepreneurs, PT BNI Syariah Mataram Branch experienced a few obstacles in meeting directly because entrepreneurs are sometimes very busy. Meanwhile, for agencies and BUMN, the problem faced is that sometimes it takes a long time to wait for a reply letter for permission to prospect, resulting in delays in offering products to the agencies and BUMN concerned.

Time is very valuable in a job, time can also differentiate between successful people and unsuccessful people, as at PT BNI Syariah Mataram Branch which gives targets to each salesperson, especially sales funding (fund raising) to be able to collect funds in accordance with the targets given by PT BNI Syariah Mataram Branch per year. A sales person, especially funding sales, will be said to be successful or accomplished when he is able to achieve the given targets. Therefore, managing time as well as possible is very important in carrying out a job.

2. Lack of public understanding about Islamic banks

Knowing that the existence of sharia banks is still new compared to conventional banks, this results in a lack of public understanding of sharia banks. This was also experienced by PT BNI Syariah Mataram Branch which experienced problems in carrying out promotions due to the public's lack of understanding of sharia banks. As for the contracts contained in every sharia banking product, especially PT BNI Syariah Mataram Branch, which the public is still unfamiliar with, this has resulted in their understanding of Sharia Bank (PT BNI Syariah Mataram Branch) being reduced, and many people even think that sharia banks (PT BNI Syariah Mataram Branch) is the same as conventional banks so they prefer and are loyal to using conventional banks, plus transactions at conventional banks are easier compared to sharia banks because there are no contracts in each transaction. This is due to the public's lack of understanding of the contracts attached to each product of PT BNI Syariah Mataram Branch.

In this quite long journey, around 22 years, and seeing that the majority of the population in Indonesia is Muslim, however, the development of sharia banks in Indonesia has not been optimal

compared to conventional banks. This happens because there are still so many Muslims who are doubtful about sharia banking in Indonesia, people even think that sharia banks are the same as conventional banks, because if they finance from sharia banks, they also have to prepare collateral as is done in conventional banks. Apart from that, when they carry out financing for business working capital, there will be a profit sharing from the profits from the customer's business, which will then be shared with the Sharia Bank in accordance with the agreement at the time of the contract, however this profit sharing percentage distribution is often considered as interest by the customer/ or potential customers.

The public's lack of understanding about sharia banks is due to a lack of socialization about sharia banks both in terms of contracts, products offered, operational mechanisms, etc., plus the existence of sharia banks which are still new compared to conventional banks. Apart from that, the lack of support from the government is also an obstacle to the development of Islamic banks in Indonesia. As we can see around us, there are still many universities that receive scholarships from the government that use conventional bank accounts. Apart from that, there are also many government and BUMN employees whose salaries go into conventional bank accounts. This is one of the reasons why people do not know enough about Islamic banks.

Discussion

a. Promotion Strategy

Strategy comes from the Greek word strategia which means the science of war or warlordship. Strategy can also be interpreted as a skill in managing an incident or event. According to the second edition of the Big Indonesian Dictionary, strategy is the science and art of using all the resources of nations to carry out certain policies in war and peace. According to Hornaby, strategy is tips for planning operations in war, such as ways of arranging positions or fighting strategies for army and navy forces. (Iskandar Wassid and Dadang Sunendar, 2008) It can be concluded that strategy is a method, idea or tactic used to achieve a goal in accordance with a predetermined vision and mission

According to Kotler, what is meant by promotion is the means used by companies in an effort to inform, persuade and remind consumers directly or indirectly about the products and brands they sell. One of the promotional objectives in advertising is to inform or educate consumers. Other promotional objectives according to Kotler and Armstrong are to inform potential consumers of the current situation regarding the existence of a product or service, to invite consumers to change their behavior in product trials or purchases, to develop a good attitude towards the product, brand or company and to remind consumers about the advantages of the product. (Siti Maro'ah, M. Anang Firmansyah, 2019) A promotional strategy is an activity planned with the aim of persuading and stimulating consumers to want to buy the company's products so that the goal of increasing sales is expected to be achieved.

b. Promotional Means

In practice, there are at least four types of promotional tools that can be used by each bank to promote its products and services. First, promotion through advertising. Second, through sales promotion. Third, personal selling, and fourth is promotion through publicity. (Kasmir, 2004) Each of these promotional tools has its own objectives, namely:

1. Advertising

Advertising is one of the most well-known forms of promotion and is most widely discussed by people, this is because it has a wide reach. Advertising is also a very important promotional instrument, especially for companies that produce goods or services aimed at the wider community.

Advertising is a promotional tool used by companies, in this case banks, to inform about all the products produced by the company. The information provided is the product name, product benefits, product price, and product advantages compared to similar products offered by competitors. The aim of promotion through advertising is to try to attract and influence existing and potential customers. (M. Nur Rianto Al Arif, 2012)

2. Sales Promotion

Apart from promotions through advertising, other promotions can be carried out through sales promotions. The purpose of sales promotion is to increase sales or to increase the number of customers. Sales promotions are carried out to attract people to immediately buy each product or service offered. Sales activities that are short term in nature and are not carried out repeatedly and are not routine are aimed at encouraging stronger acceleration of targeted market response as another tool using different forms. Because time is short and so that customers are interested in buying, it is necessary to make sales promotions that are as attractive as possible. Sales promotions can be carried out through providing discounts, contests, coupons, or product samples.

For banks, sales promotion programs can be carried out in several ways, namely: (M.Nur Rianto Al Arif, 2012)

- a. Providing a special profit sharing rate for customers who deposit relatively large amounts of funds, even though this will result in unhealthy competition between banks.
 - b. Providing incentives to every customer who has savings with a certain balance. For example, for customers who have a balance above a certain amount, there are no administration fees on their savings. Or customers who choose priority banking services will receive several additional conveniences or facilities compared to regular customers, for example special queues given to priority banking customers.
 - c. Providing souvenirs, gifts and other mementos to loyal customers.
 - d. Other forms of sales promotion.
3. Personal Selling

The next promotional activity is personal selling, and this is what is most often identified as marketing by the public. In the world of banking, personal sales are generally carried out by all bank employees, from cleaning services, security guards, to bank officials. In particular, personal selling activities can be represented by an account officer or financial advisor. However, personal selling can also be done by recruiting salespeople (Salesman or Salesgirl) to carry out door to door sales. (M. Nur Rianto Al Arif, 2012).

According to Tjiptono, Personal Selling is direct (face to face) communication between the seller and potential customers to introduce a product to potential customers and form customers' understanding of the product so that they will then try and buy it. Personal selling is the most cost-effective tool at later stages of the purchasing process, especially in building buyer preferences, beliefs and actions. (Agus Hermwan, 2012)

4. Publicity

The last promotion is publicity, where promotional activities for provoking customers through activities such as exhibitions, opening promotional stands in shopping centers, sponsorship activities, corporate social responsibility (CSR) programs, supporting or participating in charity activities, and other activities.

Publicity activities can increase bank prestige in the eyes of its customers. Is an editorial space found in all media that are read, seen or heard to help achieve sales goals and are not paid. Publicity is also called public relations. The purpose of this activity is that customers can get to know the bank more closely, by participating in these activities the customer will always remember the bank and is expected to attract customers. (Agus Hermwan, 2012)

c. Promotional objectives and functions

The main objective of promotion is modifying consumer behavior, informing, influencing and persuading and reminding consumers about the company's targets and the products or services it sells. Every company that carries out activities certainly has a goal. Likewise, companies carry out promotional activities with the aim of selling their products, which will ultimately make a profit. There are several purposes for carrying out promotions. According to Rangkuti, promotional objectives include: Modifying behavior, Informing, Persuading, and Reminding. Meanwhile, the function of promotion itself is: Providing information, persuading and influencing, creating an impression (image), and promotion is a means of achieving goals. (Basu Swastha, 2008)

d. iB Hasanah Savings

According to the Sharia Banking Law number 21 of 2008, savings are savings based on wadi'ah contracts or investment of funds based on Mudharabah or other contracts that do not conflict with sharia principles, the withdrawal of which can be made according to certain agreed terms and conditions, but cannot be withdrawn by checks, giro bills, and/other equivalents. In the National Sharia Council fatwa no. 02/DSN- MUI/IV/2000, there are two types of savings, namely: first, savings that are not permitted according to sharia principles in the form of savings based on interest calculations. Second, savings that are justified according to sharia principles are savings that are based on the principles of Mudharabah and Wadi'ah.

Savings is a form of liquid customer savings, this means that this product can be withdrawn at any time if the customer needs it, but the profit sharing offered to savers is small. However, this type of savings fund collection is a collection product that has minimal costs for the bank because the profit sharing it offers is small, but usually the number of customers who use savings is greater than other collection products. (M. Nur Rianto Al Arif, 2012)

iB Hasanah Savings is a savings account with a Mudharabah or Wadiah agreement which provides various facilities and conveniences in Rupiah currency. (BNI Syariah, 2020) is anything in whatever form determined by researchers to be studied so that information about it is obtained, then conclusions are drawn (Sugiono, 2016: 60). In this research, two types of variables are used, namely independent variables and dependent variables.

4. CONCLUSION

Based on the results of the discussion, it can be concluded that the promotional strategy used by PT BNI Syariah Mataram Branch in Attracting the Interest of iB Hasanah Savings Customers is: 1) Advertising, namely a promotional strategy carried out using three forms of media, namely broadcasting media (television), print media (brochures, billboards, banners, pamphlets), and online media (Instagram and WhatsApp) and broadcast media (Television) which all contain detailed information about products. 2) Personal Selling, which is a very important thing to be done by PT BNI Syariah Mataram Branch, considering that there are many competing banks offering almost similar products, so they have to scramble to get customers by means of sales marketing from PT BNI Syariah Branch Mataram immediately jumped into the field to look for customers. 3) Sales promotion, is one of the promotional activities carried out by PT Bank BNI Syariah Mataram Branch to attract the interest of customers and potential customers, especially in iB Hasanah Savings. The form of sales promotion carried out is that customers who open a savings account with an initial deposit of IDR 1,500,000 have the opportunity to withdraw lots whose prizes are only items such as blenders, rice cookers, drinking bottles, etc. 4) Publicity is a very important thing to be done by PT Bank BNI Stariah Mataram Branch so that customers or potential customers can get to know PT BNI Syariah Mataram Branch more closely, thus improving the Bank's image in the eyes of the public. The forms of promotion from publicity are in the form of outreach by holding certain events and CSR programs. Apart from that, there are also obstacles for PT BNI Syariah Mataram Branch in promoting iB Hasanah Savings, namely: 1) Flow of meeting customers or potential customers, with the target market being entrepreneurs, agencies and state-owned companies, so PT Bank BNI Syariah Mataram Branch hampered by time, such as being too busy with the target market and taking a long time to receive a reply to the prospect permit letter from the relevant agency and BUMN. 2) The public's lack of understanding of Sharia Banks, the public's limited understanding of Islamic banks and the concepts and contracts attached to each product, which causes them to think that Islamic banks are the same as conventional banks, making them prefer and be loyal to using conventional banks. There are several suggestions from the author which may be useful for interested parties, including: 1) For PT BNI Syariah Mataram Branch, especially in the marketing division, to be more active in marketing savings products, financing and services, considering the large number of Competitor banks offer almost the same products. 2) For the public, don't immediately think that sharia banks are the same as conventional banks, because in sharia banks there are contracts attached to each transaction, plus sharia banks are supervised by the National Sharia Council (DSN) and the Sharia Supervisory Board (DPS). 3) For future researchers, in this research there are four promotional indicators from the results of the research that the researchers conducted, namely; advertising, personal selling, sales promotion, and publicity. Future researchers can develop this research by using different research methods to measure which indicators are more influential in attracting people's interest in becoming iB Hasanah Savings customers.

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