



The Effect of Sharia Marketing Strategy and Member Value toward Member Satisfaction at Ksu BMT Al-Muhajirin Toili Banggai Central Sulawesi

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ABSTRACT

Purpose: This study aims to determine the effect of sharia marketing strategy and member value toward member satisfaction at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi. The objects of this research were members of the BMT with a population of 1000 members, and the samples taken were 30 members. This study aims to determine the extent of the influence of Islamic Marketing Strategy and Member Value on Member Satisfaction at KSU BMT Al-Muhajirin Toili Banggai Central Sulawesi simultaneously and partially.

Design/Method/Approach: This study used quantitative analysis methods with multiple linear regression tests with hypothesis testing with the help of SPSS 23.0.

Findings: The results of this study are: 1) Sharia marketing strategy (X_1) significantly has an effect on customer satisfaction (Y); 2) The value of members (X_2) significantly has no effect on customer satisfaction (Y); 3) Sharia marketing strategy (X_1) and member value (X_2) has a significant effect on member satisfaction (Y) at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi simultaneously.

Originality/Values: Therefore, the research conclusions are: 1) Sharia marketing strategy (X_1) of KSU BMT Al-Muhajirin Toili Banggai Central Sulawesi is one of the factors that affect the satisfaction of prospective members. The better the marketing strategy used, the more interested people will be to become members of KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi; 2) the value of members (X_2) does not affect the satisfaction of the community; this is because the value given is

purely from the heart of the community and there are other factors that affect the satisfaction of members; 3) The marketing strategy of sharia (X_1) and member value (X_2) are dominant variable to satisfaction of prospective members of KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi.

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INTRODUCTION

In the millennial era nowadays, competition in the business is getting tougher and faster. This business competition requires business people to be able to improve the performance of their companies in order to compete in the broad market. Facing such intense competition, it is necessary to implement appropriate marketing strategies in order to increase the number of members/customers. The marketing strategies should be managed appropriately and accurately so that the needs and desires of members/customers can be immediately fulfilled and satisfied (Buchori dan Djaslim, 2010:5).

Such marketing success can be achieved through the implementation of marketing strategies that involve the company and its members/customers. The key to its success can be seen in how the financial institution has won the hearts of the people so that its role as a financial intermediary goes well. BMT is an intermediary for people's desires, namely intermediaries for those who have excess funds and keep their funds in the form of deposits and savings, as well as serving the needs of funds and serving the needs of the community through the provision of credit (Kotler dan Keller, 2016:2).

Sharia Marketing Strategy is the entire process, including the creation, the bidding process, and the change in value that must not conflict with sharia contracts and principles. The marketing strategy used by BMT is distributing brochures to the wider community, placing banners in crowded places, standing banners, and promoting through electronic media. This of course requires a lot of money, but BMT still makes various efforts to gather people to be interested and want to join BMT (Usman, 2015).

In line with the previous opinions, according to Gale in Palilati (2007), the company must know the importance of having a member/customer perspective. Member value is an overall assessment of the usefulness of a product or service based on the perception of what is received and what is sacrificed. The higher the perceived value felt by members, the higher the occurrence of relationships (transactions), and the relationships desired by members are long-term. Offering high member value should be the most fundamental goal of all businesses because members make decisions based on

the value received. Members will want products or services from banks that they believe can provide and offer high member/customer value.

The sharia marketing strategy and member value have the following objectives: to increase the role of BMT, to increase the number of BMT members, and to increase BMT income. In addition, the goal for members is to get the fulfillment of asset procurement and to purchase the desired goods easily and satisfactorily. In the Qur'an Surah Q.S Ali Imron verse 159:

Meaning: It was thanks to Allah's mercy that you were gentle to them. Had you been rough, hard-hearted, they would surely have scattered away from you. So pardon them, and pray for their forgiveness, and take counsel from them in matters of importance. And when you are resolved on a course of action, place your trust in Allah; surely Allah loves those who put their trust in Him. (Departemen Agama RI, 2014).

This verse explains that Allah SWT commands all of us to always be gentle towards others, and that does not mean we should not be firm or harsh with them in acting, but in the context of sharia marketing strategies and member values for member satisfaction, it is recommended that we should be gentle so that members/customers do not choose other businesses.

The company is required to try to make members feel satisfied by providing better offers and services, considering that the company should be able to maintain its market position in the midst of increasingly fierce competition. One of them is by developing a strategy to retain members through service quality. The strategy placed to maintain member satisfaction is to provide quality services. Therefore, the company management must pay attention to quality in accordance with the requirements demanded by members. Satisfaction is a person's feeling of pleasure or disappointment that arise from comparing the perceived performance of the product (or result) to their expectations (Kotler dan Keller, 2009: 139).

Likewise, BMT also functions as an intermediary financial institution, an institution that directs funds from the community and distributes them back to the people in need, in the form of financing and funding facilities. Looking at its demographics, Indonesia is a Muslim majority population. More or less that fact provides a bright spot that BMT and other financial institutions based on Islamic economic principles will develop very rapidly. However, this needs to be considered again, considering that more than 200 million Indonesians are Muslim. Thus, it is necessary to investigate whether the Sharia Marketing Strategy and Member Values simultaneously have a significant effect toward Member Satisfaction at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi.

MATERIALS AND METHODS

Materials

Sharia Marketing Strategy

Usman (2015: 113) stated that sharia marketing strategy is a series of plans and marketing actions for a product and service with a marketing mix strategy (4-P) that meets the rules of marketing, namely: sources, products, and methods that are halal, good, and do not harm members.

1. Member Value

According to Tjiptono (2005: 145), member/customer value is the members' overall assessment of the usefulness of a product based on perceptions of what is received and what is given. In addition, Kotler & Armstrong (2012:36) stated that the member/customer value is the members' comparison between all the benefits and all the costs to get the offer given.

2. Member Satisfaction

According to Kotler dan Keller (2009:139), satisfaction is a person feeling of pleasure or disappointment that arises from comparing the perceived performance of the product (or result) to their expectations. If the performance fails to meet the expectations, members will be dissatisfied. If the performance matches the expectations, members will be satisfied. If the performance exceeds the expectations, members will be very satisfied and happy.

Methods

Type of Research

This is a quantitative research. According to Bambang Prasetyo (2008:24), quantitative research is an effort to carefully and thoroughly examine a phenomenon or problem by using an objective measure with the aim of obtaining a fact or truth and testing theories that arise on the emergence of a phenomenon or problem. Using the Hypothesis Testing Research approach, this approach is divided into 3: new hypothesis testing research, replication research, and extension replication research. (Ferdinand, 2013: 10).

Research Time and Place

This research began in March-July 2020. This research was carried out at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi, which located in Singkoyo Village, Toili District, Banggai Regency, Central Sulawesi Province.

Data Sources

The data source is the subject from which the data can be obtained (Arikunto, 2002:107). The types of data in this research are:

1. Primary data. Primary data are the data obtained from the first source, from individuals, such as the results of interviews or the results of filling out questionnaires (Subagiyo, 2015:76). Primary data in this study were the data obtained by researchers from conducting observations related to the object of research and questionnaires given to members of KSU BMT Al-Muhajirin Toili, Banggai Regency, Central Sulawesi Province.
2. Secondary data. Secondary data are the primary data obtained by other parties, or the primary data that has been further processed and presented by primary data collectors or by other parties. Subagiyo (2015:77) stated that secondary data are obtained from data collection techniques that support primary data. In this study, the results of observations and literature studies were obtained. Secondary data in this study were data in the form of profiles obtained by researchers from documents provided by the Manager of KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi Province.

Data Collection Technique

Data collection is a process of collecting primary or secondary data. According to Sugiono (2011:224), data collection methods commonly used in a study are: observation, questionnaires, interviews, and documentation. In this study, the data collection methods used are:

Observation

Observation or direct observation is a data collection activity by conducting direct research on the environmental conditions of the research object that supports research activities, so that a clear picture of the condition of the research object can be obtained. According to Sutrisno Hadi, observation is a complex process, a process composed of various biological and psychological processes.

1. Questionnaire

Questionnaire is an information gathering technique that allows the analyst to study the attitudes, beliefs, behaviors, and characteristics of some of the key people in the organization who may be affected by the proposed system or by the existing system. Questionnaire is a way of collecting data by providing a list of questions or statements to respondents to fill out. The purpose of making a questionnaire is to obtain relevant and valid information.

2. Interview

Interview is a conversation defined on a particular problem. This is an oral question and answer process, in which two or more people face

each other physically (Gunawan, 2013: 160). The interview in this study used a structured method because the questions asked to the informants were given in a coherent manner.

3. Documentation

Documentation is a record of events that have occurred. Documents can be in the form of writing, pictures or monumental works of someone (Subagiyo, 2015: 91). The documentation method is a method used to find data on things or variables in the form of notes, agendas, and so on. Documentation methods can also be understood broadly as all kinds of information related to documents, both official and unofficial documents.

RESULTS AND DISCUSSION

Results

Results of Research Instrument Validity Test

Variable	Item	R count SPSS	R table	Significance	Explanation
Sharia Marketing Strategy (X ₁)	1	0,761	0,374	0,000	Valid
	2	0,519	0,374	0,000	Valid
	3	0,735	0,374	0,000	Valid
	4	0,761	0,374	0,000	Valid
	5	0,735	0,374	0,000	Valid
	6	0,681	0,374	0,000	Valid
	7	0,565	0,374	0,000	Valid
	8	0,738	0,374	0,000	Valid
	9	0,618	0,374	0,000	Valid
	10	0,600	0,374	0,000	Valid
Member Value (X ₂)	1	0,639	0,374	0,000	Valid
	2	0,650	0,374	0,000	Valid
	3	0,692	0,374	0,000	Valid
	4	0,631	0,374	0,000	Valid
	5	0,444	0,374	0,000	Valid
	6	0,642	0,374	0,000	Valid
	7	0,609	0,374	0,000	Valid
	8	0,617	0,374	0,000	Valid
	9	0,645	0,374	0,000	Valid
	10	0,602	0,374	0,000	Valid
Member Satisfaction (X ₃)	1	0,676	0,374	0,000	Valid
	2	0,694	0,374	0,000	Valid
	3	0,776	0,374	0,000	Valid
	4	0,538	0,374	0,000	Valid

5	0,646	0,374	0,000	Valid
6	0,715	0,374	0,000	Valid
7	0,684	0,374	0,000	Valid
8	0,605	0,374	0,000	Valid
9	0,736	0,374	0,000	Valid
10	0,612	0,374	0,000	Valid

Source: Primary data, 2020

From the table, it can be seen that the valid instrument criteria are $r_{\text{count}} > r_{\text{table}} (\alpha, n-2)$, the value of $\alpha = 0.05$ with $n-2 = 30-2 = 28$ so that the r_{table} is 0.374. The second condition is that the significance is ≤ 0.05 . These results are obtained from the correlation results of each correlation coefficient (r_{count}) indicated by the Pearson correlation with a two-tailed significance and the number of respondents (N) 30.

The Results of Research Instruments Reliability Test (SPSS)

Variable	N of item	Cronbach's alpha	Decision criteria	Explanation
Sharia Marketing Strategy(X1)	10	0,865	$\geq 0,60$	Reliable
Member Value (X2)	10	0,819	$\geq 0,60$	Reliable
Member Satisfaction (Y)	10	0,865	$\geq 0,60$	Reliable

Source: Data Processed on SPSS 23, 2020

Based on the table above, it can be seen that the instrument reliability coefficient value in the Cronbach's alpha column on the Islamic Marketing Strategy variable is 0.865, Member Value is 0.819, and Member Satisfaction is 0.865. Therefore, it can be seen that each variable obtained Cronbach's alpha value greater than 0.60 ($\alpha > 0.60$). So, it can be concluded that variable X1, X2, Y are reliable.

The Results of Model Summary Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1	,825 ^a	,681	,657	1,888
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Source: Data Processed on SPSS 23, 2020

The Result of Anova F Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	205,594	2	102,797	28,830	,000 ^b
	Residual	96,273	27	3,566		
	Total	301,867	29			

a. Dependent Variable: Member Satisfaction

b. Predictors: (Constant), Member Value, Sharia Marketing Strategy

Source: Data Processed on SPSS 23, 2020

The Result of T Test *Coefficient*

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,888	4,141		2,629	,014
	Strategi Pemasaran Syariah	,936	,171	,983	5,488	,000
	Nilai Anggota	,221	,187	,221	1,180	,248

Source: Data Processed on SPSS. 23. 2020

The Result of *One-Sample Kolmogorov-Smirnov Test*

		Unstandardized Residual
N		30
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,82201923
Most Extreme Differences	Absolute	,093
	Positive	,093
	Negative	-,066
Test Statistic		,093

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Data Processed on SPSS. 23. 2020

Based on the SPSS output table, it is known that the significance value of Asymp. Sig (2-tailed) is 0.200, greater than 0.05. So, according to the basis for decision making in the Kolmogorov-Smirnov normality test above, it can be concluded that the data are normally distributed. To reduce doubts on the analysis of the graph above, the criteria are:

- a. It is declared normal if significance probability value $> \alpha$ (0.05);
- b. It is declared abnormal if significance probability value $< \alpha$ (0.05).

Discussion

The results showed that the T or partial test that had been calculated using the help of the SPSS (Statistical Package For Social Science) program for windows version 23.0, for the sharia marketing strategy variable (X_1) toward member satisfaction (Y) obtained a t_{count} value of 5,488 $>$ t_{table} 2,048, and the significance value (sig) is 0.000, which means that the sig value is less than 0.05 ($0.00 < 0.05$). So it can be concluded that H_a is accepted and H_0 is rejected, which means that Islamic marketing strategy (X_1) has a significant effect on member satisfaction (Y).

The result showed that the member value was positive but not significant to the decision of the members of KSU BMT Al-Muhajirin Toili Banggai Central Sulawesi. The result of the SPSS test that have been carried out show that the t_{count} of member value variable is 0.180, which is smaller than t_{table} 0.374 with a significance probability level of 0.248, which is greater than 0.05 with a coefficient value of 0.221. So, it can be concluded that H_a is rejected and H_0 is accepted, which means that the value of members (X_2) has no significant effect on member satisfaction (Y).

The result shows the results of the F or simultaneous test that have been obtained using the SPSS (Statistical Package For Social Science) program for windows version 23.0. The F_{count} value is 28,830, which is greater than in F_{table} 2,980, and the significance value (sig) is $0.000 < 0.05$. It can be concluded that H_a is accepted and H_0 is rejected, which means that the sharia marketing strategy (X_1) and member value (X_2) simultaneously have a significant effect on the member satisfaction variable (Y) at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi. .

Based on the hypothesis test equations and regressions exposed above, it can be concluded that the regression coefficients and hypotheses of each independent variable are positive. It means that sharia marketing strategy and member value together have a significant effect on member satisfaction at KSU BMT Al-Muhajirin Toili Banggai Central Sulawesi.

CONCLUSIONS

Based on the results of the discussion, the following conclusions can be drawn:

1. Sharia Marketing Strategy (X_1) partially or individually has a significant effect on the Member Satisfaction (Y) at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi. The result of this study indicated that the sharia marketing strategy implemented by KSU BMT Al-Muhajirin Toili Banggai Central Sulawesi played an important role in increasing member satisfaction at KSU BMT Al-Muhajirin Toili Banggai Central Sulawesi.
2. Member Value (X_2) partially or individually has no significant effect on the Member Satisfaction (Y) at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi. The result of this study indicated that the member value applied by KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi did not play an important role in increasing member satisfaction at KSU BMT Al-Muhajirin Toili Banggai Central Sulawesi.
3. Sharia Marketing Strategy (X_1) and Member Value (X_2) simultaneously or jointly have a significant effect on the Member Satisfaction variable (Y) at KSU BMT Al-Muhajirin Toili Banggai, Central Sulawesi. This shows that the variables of sharia marketing strategy and member value played an important role in increasing member satisfaction at KSU BMT Al-Muhajirin Toili, Banggai Regency, Central Sulawesi. ■

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