

ABSTRAK

PENGARUH IMPLEMENTASI STRATEGI MARKETING SYARI'AH TERHADAP KEPUTUSAN NASABAH MENABUNG PADA BANK MUAMALAT CABANG BANDAR LAMPUNG

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Marketing syari'ah adalah sebuah disiplin bisnis strategis yang mengarahkan proses penciptaan, penawaran dan perubahan *value* dari suatu inisiator kepada *stakeholders*-nya, yang dalam keseluruhan prosesnya sesuai dengan akad dan prinsip-prinsip *muamalah* (bisnis) dalam Islam. Salah satu alternatif yang dapat digunakan pihak lembaga keuangan syari'ah dalam upaya meningkatkan jumlah nasabahnya (*pangsa pasar*) adalah implementasi strategi *marketing syari'ah* dalam variabel bauran pemasaran jasa yang mencakup produk, harga, promosi, lokasi, orang, sarana fisik dan proses. Bauran pemasaran jasa merupakan komponen yang dapat dikendalikan oleh perusahaan untuk mempengaruhi keputusan nasabah menabung.

Tipe penelitian yang digunakan adalah *explanatory research* dengan pendekatan kuantitatif. Penelitian ini bertujuan untuk menguji pengaruh baik secara parsial maupun secara simultan dari implementasi strategi *marketing syari'ah* dalam produk, harga, promosi, lokasi, orang, sarana fisik dan proses terhadap keputusan nasabah menabung. Populasi dari penelitian ini adalah nasabah produk tabungan *Shar-E Bank Muamalat Cabang Bandar Lampung*. Sampel diambil menggunakan *Accidental Sampling*. Jumlah sampel sebanyak 80 nasabah responden. Alat analisis yang digunakan yaitu analisis regresi linier berganda, kemudian diuji asumsi dan signifikansinya.

Hasil pengujian menunjukkan bahwa implementasi strategi *marketing syari'ah* dalam produk, harga, promosi, lokasi, orang, sarana fisik dan proses berpengaruh signifikan secara simultan terhadap keputusan nasabah menabung. Secara parsial promosi, sarana fisik dan proses tidak berpengaruh terhadap keputusan nasabah menabung. Untuk produk, harga, lokasi dan orang berpengaruh terhadap keputusan nasabah menabung pada Bank Muamalat Cabang Bandar Lampung.

Kata Kunci : *Marketing syari'ah* , bauran pemasaran jasa, keputusan menabung.

ABSTRACT

THE INFLUENCE OF SHARIAH MARKETING STRATEGIC IMPLEMENTATION ON THE SAVING DECISION OF THE MUAMALAT BANK CUSTOMERS IN BANDAR LAMPUNG BRANCH

By

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The Shariah Marketing is a business strategic which directs the process of creation, supply and a changes of value from an initiator to the stakeholders, which in the overall process was accordance to the covenant and the principles of muamalah (business) in Islam. One of the alternative that allows the shariah financial institutions in an effort to increase the sum of their customers (market share) with a Shari'a marketing strategic implementation in the marketing mix variables of service which including product, price, promotion, location, people, physical facilities and processes. A marketing mix of service was a component that can be controlled by the company to influence the customer's saving decision.

This research use an explanatory research type with a quantitative approach. The aims of this study for testing the influence of both partially and simultaneously from the implementation of Shariah in the marketing strategic of products, price, promotion, location, people, physical facilities and the process of saving made by the costumers. Population of this research is the customer of *Shar-E* product, which issued by Muamalat Bank, especially Bandar Lampung branch. The sample in this research was taken by using an accidental sampling. Number of sample respondents was 80 customers. The tools of the analysis which used in this research is a classic assumptions regression analysis and multiple linear regression analysis, with the assumptions and significance tested then.

The test results, showed that the implementation of Shariah in the marketing strategic of products, price, promotion, location, people, physical facilities and processes simultaneously have a significant influence on the customer's decision to saving. Partially, promotion, physical facilities and processes doesn't affect the customer's decision to saving. Therefore, the final conclusion that the product, price, location and the peoples influence on customer decisions for saving at Muamalat Bank, for Bandar Lampung Branch.

Keyword: Shariah Marketing, marketing mix of services, saving decisions.