

**MARKETING STRATEGY OF EDUCATION SAVED PRODUCTS
WITH THE MUDHARABAH MUTLAQAH ACADEMIC IN
EFFORTS TO INCREASE THE NUMBER OF CUSTOMERS
(CASE STUDY BMT AL FITRAH DUKUN GRESIK)**

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ABSTRACT

Competition in financial institutions has made BMTs compete in choosing the products offered to their customers. Especially BMT Al-Fitrah Dukun Gresik which has several variants of savings and financing. However, from several variants of savings products available at BMT Al-Fitrah Dukun Gresik, there is one savings product from BMT Al-Fitrah Dukun Gresik, namely educational savings as seen from the financial statements of BMT Al-Fitrah Dukun Gresik in 2019 which still has 5 customers only. The purpose of this study is to explain how the implementation of the Education Savings Product Marketing Strategy with the Mudharabah Mutlaqah Agreement in an Effort to Increase the Number of Customers at BMT Al-Fitrah Dukun Gresik by using marketing strategy analysis, namely product strategy, place strategy, price strategy, and promotion strategy. In this study using a qualitative research type with a case study approach with the results of the analysis of the implementation of the BMT Al-Fitrah Dukun Gresik marketing strategy in this study, namely the Product Strategy that is applied using the terms of the mudharabah muthlaqah contract, the price strategy applied is using easy-to-reach costs. by all circles, the Place Strategy (location / distribution) is applied, which is located in the central traffic lane and the distribution implementation is carried out by BMT Al Fitrah, namely by visiting partners using a shuttle system, the Promotion Strategy applied is distributing through brochures and social media. From this analysis, it shows that BMT Al-Fitrah Dukun Gresik has implemented the 4P marketing strategy, but there is still a lack of optimization in the promotion strategy so that the number of customers for Education savings products cannot increase.

Keywords: Marketing, Customer, Education Savings, Mudharabah Mutlaqah.