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INBOUND MARKETING IMPLEMENTATION STRATEGY IN ISLAMIC MICROFINANCE INSTITUTIONS: A STUDY AT BAITUL MAAL WAT TAMWIL

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ABSTRACT

This study intends to explain the study of the implementation of inbound marketing strategy in Baitul Maal Wat Tamwil (BMT) BTM Jawa Tengah. The research method uses a type of qualitative research with a descriptive approach. The results of the study concluded that BTM Jawa Tengah's marketing strategy through inbound marketing was implemented by optimizing websites in SEO, displaying correct information, having superior applications, and communicating with customers. The results of the research on marketing strategy analysis through inbound marketing on BTM Jawa Tengah were carried out by BTM Jawa Tengah external parties, with a simple website but had superior applications, namely, the easy zakat calculation application had not yet affected financing and fundraising, while the implementation of marketing strategies through Internet media at BTM Jawa Tengah is carried out by BTM Jawa Tengah internal parties, with a user-friendly website which also has not affected financing and fundraising. Implementation of a marketing strategy through inbound marketing for BTM Jawa Tengah internal parties, the media used is Facebook social networking media by gathering people in groups and communities, this strategy has the effect of financing and fundraising.

Keywords: Marketing, inbound marketing, and BMT.

INTRODUCTION

Nowadays, many people use banks for their financial transactions (Lacasse et al., 2018). In addition, people's lives cannot be separated from the world of banking (Alam et al., 2019). Many benefits and conveniences are obtained from the transactions made (Rustiana, 2016). Banks are service providers or financial services (Adinugraha, 2020). In addition, the bank has activities to collect and save funds from the public. The banking world in Indonesia is quite tight, in terms of competition between conventional banks, Islamic banks, and other financial institutions. Conventional banks are run based on banking operational standards that have been set by the government and are subject to the laws that apply in Indonesia. If Islamic banks follow the rules of Islamic



law. All operational activities carried out will be carried out based on the provisions that have been issued through the MUI fatwa which are taken based on the provisions of Islamic law. Apart from conventional banks and Islamic banks, there are also other financial institutions or so-called microfinance institutions (Md Golam Mohiuddin, 2012).

Baitul Maal Wa Tamwil (BMT) is an Islamic microfinance institution that operates based on sharia principles, namely using a profit-sharing system (Solekha et al., 2021). Indonesia already has many BMTs, one of which is BTM Jawa Tengah, which is located on Jl. Major General S. Parman, Number 183, Wiradesa, Pekalongan. Baitut Tamwil Muhammadiyah Central Java is a secondary cooperative in Pekalongan Regency.

BTM Jawa Tengah is an Islamic financial institution that is based on the law of savings and loan cooperatives and Islamic financing. Its main activity is to collect members' funds in the form of savings and distribute them in the form of financing and become a social missionary institution of excellence by collecting zakat, infaq, alms, and endowments and channeling them to those who are entitled.

Apart from that, BTM Jawa Tengah also has financing products. The financing product is a facility provided by BTM Jawa Tengah to its members to increase member and BMT income. The function of Central Java BTM is not much different from Islamic banks or other BMTs which provide savings and loan facilities using savings books or loan slips whose provisions are following sharia principles. In addition, BTM Jawa Tengah also has various aspects depending on the type of activity to be carried out. An Islamic economic system and the right marketing strategy, it is one of the success factors for BTM Jawa Tengah. In addition, the marketing system using the inbound marketing approach can avoid complicated conventional systems because provisions are based on modern technological developments which are expected to increase the prosperity of today's society.

In the current era of globalization, many BMTs innovate by improving information systems with technology, one of which is developing marketing systems through internet technology (Daun & Arjmand, 2018). Some of the methods applied by companies in digital marketing can be innovative in reaching customers in transactions and providing services, both products, and services. Digital marketing will also always develop along with advances in technology through innovative strategies so that it can make it easy for customers to fulfill their needs and desires.

In essence, the goal of running a business is to create and retain customers. Loyal customers are the most important and valuable assets for the company (Rafiki, 2020). Without a good relationship and a strong sense of trust in customers in a company, it is certain that the relationship is short-term and does not include loyal customers (Ireland, 2018).

Strategies for building good relations and maintaining customer loyalty can be carried out by the company through the inbound marketing method (Ahn et al., 2021). This is included in BTM Jawa Tengah, namely the concept of marketing strategy planning for BTM Jawa Tengah in carrying out its activities regarding products



and services effectively to its customers. Inbound marketing at BTM Jawa Tengah is the result of the integration of sharia and digital marketing activities which have been carried out separately so far. Inbound marketing at BTM Jawa Tengah has the goal of creating a strong and long-term brand relationship through existing marketing elements at the marketing management level to create sales profits for BTM Jawa Tengah and for the welfare of its members.

1. METHOD

The research method uses a type of qualitative research with a descriptive approach. The pattern of data analysis used is ethnographic descriptive (Valunaite Oleskeviciene & Sliogeriene, 2020), namely from field notes then coding, categorization, or classification is then arranged systematically and then themes will be arranged based on the results of the data analysis. As a basis as well as an analytical knife, if necessary, use relevant theories and the results of previous studies that support it. To avoid errors in the data to be analyzed, the validity of the data needs to be tested using continuous data collection on the same research subject, triangulation from other sources that can be accounted for, and if necessary checking by the research subject.

2. RESULTS AND DISCUSSION

a. An introduction to inbound marketing

Getting new customers is important for every business. Until now, most businesses still use traditional outbound marketing strategies to achieve this. Consumer perceptions and expectations of brands continue to change and this makes the current outbound marketing strategy less relevant and sometimes even has a negative impact on the company's marketing operations. As another alternative, companies can try to implement an inbound marketing strategy which is believed to be more effective in establishing relationships and building loyalty from both consumers and potential customers (M. Imam Prakasa et al., 2019).

Inbound marketing was first discovered by the CEO and co-founder of HubSpot in 2005, namely Brian Halligan. Then this strategy is then considered the most effective way of marketing to run a business online (Iconsquare & HubSpot, 2016). Broadly speaking, inbound marketing has an understanding as a marketing technique that uses relevant and solutive content and interactions. So that it can make the company's business easy for consumers to find, it is consumers who will get closer to the company's products or services (Alexander, 2019).

Today's consumers cannot be separated from the internet, so inbound marketing will maximize the function of social media itself (Lee et al., 2021). Through social media and platforms commonly used by consumers. Companies can present quality and interesting content so that they can attract the attention of consumers (Soegoto, 2018). Through this, the company has made efforts so that consumers are naturally attracted to the products and services offered by the company. Companies must create content that consumers will not find disturbing. In order not to be considered disturbing, companies must create content that is appropriate and not

haphazard. Companies can analyze problems or habits experienced by consumers (M. C. Dakouan, 2019). This is done so that the content that the company creates can be interesting and also has use value for them. Because in general, consumers are also looking for solutions from search engines or their social media, inbound marketing can be the right way for companies to apply. Inbound marketing has four methods, namely attract, convert, close, and delight (Opreana & Vinerean, 2015).



Figure 1. Inbound marketing methods

b. The concept of inbound marketing in BMT

Marketing that joins the digital world is the most powerful combination to bring a business to continue to grow (Babolian Hendijani & Sanny, 2021). The modernity and convenience offered by the digital world paved the way for marketing efforts to create unlimited strategies. This is good news for the marketing department, which is said to be the spearhead of a company’s success or failure. One that is often used is the internet. The Internet has now become a necessity for most people. Not just to find information or greet other people without being limited by distance, the internet can also be used in the field of marketing for promotion and even sales. This function is increasingly being implemented day by day. Evidenced by the many digital buying and selling activities or e-commerce owned by both large and small businesses. To achieve maximum results in marketing activities using the internet, one strategy that is widely emerging today is inbound marketing (Nedaei, 2018).

Inbound marketing has become one of the most effective marketing methods in marketing online businesses, generating prospects and increasing customer relationships through brand awareness. Inbound Marketing is a type of digital marketing strategy that utilizes structured marketing in today’s online world. This online marketing includes social media marketing, blogging, Search Engine Optimization (SEO), content marketing, etc. In using Inbound Marketing, companies big or small can create brand awareness and because of this, it becomes very attractive. Inbound marketing focuses on creating quality content that appeals to potential customers and attracts them to the company and its products. So, Inbound Marketing does not force or convince customers to buy impulsively but creates an atmosphere that can continue to emotionally bind customers to the products being sold so that they buy naturally (Jamil, 2020). This is in line with the results of Malizia, (2021)

who concluded that inbound marketing offers many techniques where there are natural ways to grow a customer base, as well as low barriers to using these techniques.



Figure 2. Inbound marketing concepts

The most distinguishing point between inbound and outbound marketing is in terms of customer convenience (Ristawati et al., 2019). In the outbound marketing system, usually business people directly offer their products or services without thinking about the comfort of potential customers (Jamil, 2020). This is done to close immediately and get lots of customers. In addition, the next difference can be observed in terms of costs, where outbound marketing techniques require greater marketing costs because marketing activities are directly proportional to the number of workers needed (C. Dakouan et al., 2019). Meanwhile, inbound marketing techniques are marketing activities to invite people to happily use BTM Jawa Tengah products or services. Nowadays, inbound marketing can also be done at a much lower cost because it can be done via the internet and social media, without the need for human resources as big as outbound marketing.

3. Implementation of inbound marketing strategy in BTM Jawa Tengah

Inbound marketing is a marketing method that can help potential customers find businesses organically (Purwati & Melati, 2022). There are four stages in bringing BTM Jawa Tengah closer to customers. BTM Jawa Tengah has started by attracting, converting, closing, and delighting. These four elements have encouraged the emergence of trust from potential consumers in BTM Jawa Tengah.

The main focus of BTM Jawa Tengah in the attract stage is finding out what can attract the attention of potential customers to BTM Jawa Tengah's business products and services (Purwanto et al., 2020). At this stage, potential customers are not familiar with the products or services offered by BTM Jawa Tengah. However, to attract customer attention through attract is not just telling the product name or brand name. There must be a value that is the hallmark of Central Java BTM products and brands. Therefore, BTM Jawa Tengah has introduced business to the public through creating content marketing, conducting social media marketing, implementing SEO, and



placing digital advertisements (Urdea, 2021). When target consumers have benefited from the content created by BTM Jawa Tengah, they will not hesitate to become BTM Jawa Tengah customers.

The next step, when the target market has joined the Central Java BTM business, the next step is to turn them into buyers (Jailani & Adinugraha, 2022). However, before the conversion occurs, BTM Jawa Tengah must obtain data in the form of their contact information. This contact is unlimited, it can be phone numbers, emails, and more (Sari & Adinugraha, 2021). To make it easier for BTM Jawa Tengah to collect information on potential customers, BTM Jawa Tengah has tried to place a newsletter subscription form on the landing page or pop-up window on the BTM Jawa Tengah website (Sartika & Adinugraha, 2016). BTM Jawa Tengah has succeeded in getting contact with potential customers, BTM Jawa Tengah has been able to try to contact them more intensely. BTM Jawa Tengah has provided attractive offers that suit their needs. This has proven to have helped encourage them to immediately purchase savings and financing products at BTM Jawa Tengah. For example, by giving discounts free of administration costs for new customers.

To make potential customers more interested and turn into consumers (Amalia & Adinugraha, 2021). BTM Jawa Tengah has been able to take advantage of the newsletter to inform each of the latest products and ongoing promotions. That way, potential customers can see the most up-to-date offers accompanied by more detailed information. BTM Jawa Tengah has created an interesting newsletter with the BTM Jawa Tengah marketing team.

At this stage, consumers have purchased Central Java BTM products. BTM Jawa Tengah has proven to have succeeded in establishing good relations with consumers. The goal is for them to repeat orders and become loyal customers. To establish good relations with customers, BTM Jawa Tengah has utilized email marketing or DM on social media. Occasionally BTM Jawa Tengah has also made customer surveys that will be useful for improving services to develop savings and financing products at BTM Jawa Tengah.

The inbound marketing strategy at BTM Jawa Tengah has been carried out by creating marketing content, building brand awareness, interacting with customers, and providing advice for any consumer issues related to the use of savings and financing products at BTM Jawa Tengah.

4. CONCLUSION

The results of the research concluded that BTM Jawa Tengah's marketing strategy through inbound marketing was implemented by optimizing websites in SEO, displaying correct information, having superior applications, and communicating with customers. The results of the research on marketing strategy analysis through inbound marketing on BTM Jawa Tengah were carried out by BTM Jawa Tengah external parties, with a simple website but had superior applications, namely, the easy zakat calculation application had not yet affected financing and fundraising, while the implementation of marketing strategies through Internet media at BTM Jawa Tengah is carried out by BTM Jawa Tengah internal parties, with a user-friendly website which also has not affected

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