ABSTRAK

Putri, Adisa, Faranita. NIM. 2210921016. 2026. *Manajemen Strategi Pemasaran Produk Tabungan iB Hijrah Wadiah dalam Meningkatkan Minat Nasabah di Bank Muamalat KCP Genteng Banyuwangi*. Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Jember. Pembimbing (I) Muhammad Syafi'i, M.E.I. Pembimbing (II) Miftahul Hasanah, M.E.I.

Kata Kunci: Manajemen Strategi Pemasaran, Minat Nasabah, Tabungan iB Hijrah Wadiah, Bank Muamalat.

Persaingan antarbank dalam menghimpun dana masyarakat mendorong Bank Muamalat untuk menerapkan manajemen strategi pemasaran yang tepat agar mampu meningkatkan minat masyarakat terhadap produk Tabungan iB Hijrah Wadiah. Penelitian ini bertujuan untuk mengetahui penerapan manajemen strategi pemasaran produk Tabungan iB Hijrah Wadiah pada Bank Muamalat KCP Genteng Banyuwangi serta mengetahui hambatan internal dan eksternal dalam penerapan manajemen strategi pemasaran produk Tabungan iB Hijrah Wadiah di Bank Muamalat KCP Genteng Banyuwangi. Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian deskriptif. Pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi. Analisis data menggunakan model Miles, Huberman, dan Saldaña yang meliputi kondensasi data, penyajian data, serta penarikan kesimpulan. Keabsahan data diuji melalui triangulasi sumber dan triangulasi teknik. Hasil penelitian menunjukkan bahwa penerapan manajemen strategi pemasaran dilaksanakan melalui tiga tahapan, yaitu *strategy formulation, strategy implementation,* dan *strategy evaluation*. Pada tahap *strategy formulation*, Bank Muamalat menetapkan fokus bisnis, segmentasi pasar, dan target nasabah. Tahap *strategy implementation* dilakukan melalui promosi langsung, edukasi produk, serta pemberian pelayanan kepada nasabah. Selanjutnya, *strategy evaluation* dilaksanakan secara berkala untuk mengevaluasi pencapaian target pemasaran dan menentukan tindak lanjut apabila target belum tercapai. Penelitian ini juga menunjukkan adanya hambatan internal berupa keterbatasan fasilitas layanan perbankan dan hambatan eksternal berupa rendahnya pemahaman masyarakat mengenai produk serta prinsip perbankan syariah. Penerapan manajemen strategi pemasaran tersebut mendukung upaya Bank Muamalat KCP Genteng Banyuwangi dalam meningkatkan minat nasabah terhadap produk Tabungan iB Hijrah Wadiah.

ABSTRACT

Putri, Adisa, Faranita. Student ID 2210921016. 2026. "*Marketing Strategic Management of the iB Hijrah Wadiah Savings Product in Increasing Customer Interest at Bank Muamalat KCP Genteng Banyuwangi*". Islamic Economics Study Program, Faculty of Islamic Studies, Universitas Muhammadiyah Jember. Supervisor (I) Muhammad Syafi'i, M.E.I. Supervisor (II) Miftahul Hasanah, M.E.I.

Keywords: Marketing Strategy Management, Customer Interest, Tabungan iB Hijrah Wadiah, Bank Muamalat.

Competition among banks in attracting public funds has encouraged Bank Muamalat to implement an appropriate marketing strategy management to increase customers' interest in the Tabungan iB Hijrah Wadiah savings product. This study aims to determine the implementation of marketing strategy management for the Tabungan iB Hijrah Wadiah savings product at Bank Muamalat KCP Genteng Banyuwangi and to determine the internal and external obstacles encountered in implementing the marketing strategy management for the Tabungan iB Hijrah Wadiah savings product at Bank Muamalat KCP Genteng Banyuwangi. This study employed a qualitative approach with a descriptive research design. Data were collected through observation, interviews, and documentation. The data were analyzed using the Miles, Huberman, and Saldaña model, which consists of data condensation, data display, and conclusion drawing. Data validity was ensured through source triangulation and technique triangulation. The findings indicate that the implementation of marketing strategy management was carried out through three stages, namely strategy formulation, strategy implementation, and strategy evaluation. During the strategy formulation stage, the bank determined its business focus, market segmentation, and target customers. The strategy implementation stage was carried out through direct promotion, product education, and customer service. Furthermore, strategy evaluation was conducted periodically to evaluate the achievement of marketing targets and determine follow-up actions when the predetermined targets had not been achieved. The study also revealed internal obstacles in the form of limited banking service facilities and external obstacles related to the public's limited understanding of Islamic banking products and principles. The implementation of these marketing strategies supports Bank Muamalat KCP Genteng Banyuwangi in increasing customers' interest in the Tabungan iB Hijrah Wadiah savings product.