

ABSTRAK

STRATEGI *DIFERENSIASI MARKETING* DALAM UPAYA PENINGKATAN JUMLAH NASABAH TABUNGAN *ISLAMIC BANKING (IB) MASLAHAH* DI PT BANK JABAR BANTEN SYARIAH KANTOR CABANG PEMBANTU CIAMIS

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Tujuan dari penelitian ini untuk mengetahui *diferensiasi marketing* untuk meningkatkan jumlah nasabah tabungan ib masalah di PT Bank Jabar Banten Syariah KCP Ciamis. Pendekatan penelitian yang digunakan yaitu penelitian kualitatif dengan metode deskriptif. Jenis data yang digunakan adalah data kualitatif dengan sumber data primer. Teknik pengumpulan data dilakukan dengan wawancara dan partisipan observer. Hasil penelitiannya yaitu bahwa strategi *diferensiasi marketing* yang berada di PT Bank Jabar Banten Syariah KCP Ciamis menggunakan analisis *diferensiasi marketing* diantaranya *diferensiasi produk*, *disferensiasi saluran atau promosi*, *diferensiasi harga*, *diferensiasi lokasi*. Berdasarkan hambatan yang dihadapi dan juga solusi yang harus diperhatikan oleh pihak Bank Jabar Banten Syariah KCP Ciamis diantaranya: fasilitas kerja, kepercayaan mengenai bank syariah, persaingan antar lembaga keuangan.

Kata kunci : Strategi Pemasaran, *Diferensiasi*, Tabungan *Maslahah, Islamic Banking*

ABSTRACT

MARKETING DIFFERENTIATION STRATEGY IN AN EFFORT TO INCREASE THE NUMBER OF MASLAHAH ISLAMIC (IB) SAVINGS CUSTOMERS AT PT BANK JABAR BANTEN SUB BRANCH OFFICE CIAMIS

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The purpose of this study is to determine marketing differentiation to increase the number of ib masalahah savings customers at PT Bank Jabar Banten Syariah KCP Ciamis. The research approach used is qualitative research with descriptive methods. The type of data used is qualitative data with primary data sources. The data collection technique was done by interview and participant observer. The results of the research are that the marketing differentiation strategy at PT Bank Jabar Banten Syariah KCP Ciamis uses marketing differentiation analysis including product differentiation, channel or promotion differentiation, price differentiation, location differentiation. Based on the obstacles faced and also the solutions that must be considered by the Bank Jabar Banten Syariah KCP Ciamis including: work facilities, trust in Islamic banks, competition between financial institutions.

Keywords: Marketing Strategy, Differentiation, Maslahah Savings, Islamic Banking