



Marketing analysis of ASABRI pension financing at the KCP Binjai National Pension Savings Bank (BTPN).

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ABSTRACT

This study aims to determine the Marketing Analysis of Asabri Pension Funding at Bank BTPN KCP Binjai. This study uses a descriptive method using qualitative data. The results of this study indicate that the implementation of the provision of Asabri pension financing at Bank BTPN KCP Binjai was initially carried out with market segmentation first, then starting to determine targets, then determining positioning, and finally marketing mix. Obstacles in implementing the Asabri pension at Bank BTPN KCP Binjai, namely: a) The Asabri pension financing product at the BTPN Binjai Branch Office is still relatively new and many of the retirees who are new to implementing this financing product do not know about it, so they have to market this product intensively. b) Promotion through electronic media is not very effective because the prospective customers are elderly retirees. Marketing using websites or other social media is less effective so that much of the information conveyed via electronic media does not reach these pension financing customers. c) High competition which has more branch units in the regions and is also better known by retirees. d) The public still does not fully understand Islamic banking in terms of applications and products available in banks. This is a major obstacle for BTPN KCP Binjai. Supporting factors in the implementation of the Asabri pension at Bank BTPN KCP Binjai, namely: a) The process is easy and fast, b) Easy and fixed installments until paid off.

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1) INTRODUCTION

Bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of financing and/or other forms in order to improve the standard of living of the people at large. The existence of the National Pension Savings Bank (BTPN) as a commercial bank has the function of providing banking services and helping to improve the standard of living of many people, especially retirees and prospective pensioners. In terms of improving the standard of living of the common people, BTPN provides a variety of banking products and services, including: savings products in the form of taseto premium-savings equivalent to time deposits, time deposits, current accounts, and savings, as well as pension products in the form of Old Age Allowance (THT) payment services, monthly pension payment services, and provision of pension financing.

Financing can be divided into two, namely productive financing (financing aimed at meeting production needs in a broad sense, such as for increasing business, both production, trade and investment) and consumptive financing (financing used to meet consumption needs, which will be used up for meet needs), the financing process is also inseparable from effective marketing.

Marketing is a function that has the most contact with the external environment, even though the company only has limited control over the external environment. One good and short definition of marketing is meeting needs in a profitable way. The American Marketing Association (AMA) Offers the following formal definition: Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders.

The National Pension Savings Bank (BTPN) KCP Binjai is a branch office that provides banking services in the form of savings products and pension products. As a branch office that is oriented towards pension services and products, the procedures contained in it include: monthly pension payments, Old Age Allowance (THT) payments. Pension financing is intended for Civil Servants (PNS) retirees, Telkom retirees, Perhutani retirees, Pertamina retirees, and ABRI retirees.

The existence of a Pension Decree that can be used as collateral in obtaining pension financing provides many conveniences for retirees. Pensioners who will apply for pension financing do not need to guarantee securities or goods of material value as collateral for pension financing. By bringing the Pension Decree and other requirements such as: KARIP (Pension Master Registration Card), KTP, KK, electricity account, proof of previous month's pension payment, and NPWP for pensioners whose pension funds are over IDR 1,320,000. Pensioners can apply for pension financing at the KCP Binjai National Savings Bank (BTPN).

However, despite the many conveniences that are obtained, in general, people, especially retirees and prospective pension recipients, are still confused or do not understand the procedures and conditions for providing pension financing, so they still apply to make loans to moneylenders. This means that there has been an increase and decrease in the number of Asabri customers and customers with problems. In 2017 Asabri customers totaled 115 accounts and 9 accounts with problems. Then in 2018 there were 127 Asabri customers and 7 accounts with problems. Whereas in 2019 Asabri customers totaled 132 accounts and 11 accounts with problems. In 2020 Asabri's customers totaled 95 accounts and 17 accounts with problems.

2) RESEARCH METHOD

This type of research uses field research, which describes data and provides a theoretical explanation based on the problems studied in the field and explores them in the form of reports. This research produces descriptive data in the form of written or spoken words from people and observable behavior.

Qualitative research is research whose findings are not obtained through statistical procedures or other forms of calculation, in general the purpose of qualitative research is to find something that has never existed or is not known. Qualitative research is intended to collect information about the status of an existing symptom, namely the state of the symptom according to what it was at the time the research was conducted. Therefore, qualitative research is able to reveal the phenomena in a subject that you want to examine in depth.

Data analysis stage, Qualitative data analysis is an effort made by working with data, organizing data, sorting it into manageable units, synthesizing it, looking for and finding patterns, finding what is important and what is learned, and deciding what to do. can tell others. In addition, he also said data analysis in qualitative research is a process that begins by examining all available data from various sources, namely from interviews, observations that have been written in field notes, personal documents, official documents, pictures, photographs, and so on.

The data collection techniques in this study consisted of, 1. Observation is a data collection technique that is used through systematic observation and recording of the phenomena being investigated. Observation is interpreted as direct and systematic observation and recording of symptoms that appear on research objects to obtain data in research. Interviews, namely the most

appropriate method for obtaining data, are deep interviews/ interviews as an oral question and answer method in which two or more people face each other physically, one can see with his own eyes, the other can also hear sounds with his own ears.

Table 1. Research Informants

No.	Name	Information
1.	Aprilani Harahap	Branch Operations Manager
2.	Hengky Sarilan	Sales Manager
3.	Tono Arika	Sales Marketing Officer
4.	Gunawan	Customer
5.	Junaidi	Customer
6.	Erwan	Customer
7.	Emilia Embun Sari	Academic

3) RESULTS AND DISCUSSIONS

BTPN Bank Profile

Bank BTPN focuses on serving the mass market segment consisting of retirees, micro, small and medium enterprises (MSMEs), productive underprivileged communities; consuming class segment; as well as the corporate segment.

This business focus is supported by Bank BTPN's business units, namely BTPN Sinaya - a funding business unit, BTPN Purna Bakti - a business unit that focuses on serving retired customers, BTPN Micro Business - a business unit that focuses on serving micro-economic entrepreneurs and their communities, BTPN Mitra Bisnis - a business unit that focuses on serving small and medium businesses, BTPN Wow! - Laku Pandai products that focus on the unbanked segment, Jenius - a digital banking platform for the consuming class segment, as well as corporate business units that focus on serving large national, multinational and Japanese companies

Research Findings

The data source used is primary data, namely data obtained by conducting direct interviews with leaders, employees, and pension customers of Asabri BTPN KCP Binjai. Secondary data is data obtained by collecting documents and other sources in the form of written information that has something to do with this research. The data from the results of this study were obtained through regular interviews conducted by researchers. Where all the informants who conducted interviews were leaders, employees, and Asabri BTPN KCP Binjai pension customers.

Marketing Implementation of BTPN KCP Binjai

BTPN KCP Binjai's marketing strategy for sharia pension financing products is by increasing promotions for retired customers, improving the quality of service and the quality of human resources. The aim of this marketing strategy is to attract and increase customers as well as retain existing pension financing customers at BTPN KCP Binjai.

By carrying out this marketing strategy continuously and properly, it is ensured that the distribution of sharia pension financing products at BTPN KCP Binjai runs well and always meets the set targets. So that it will have a good impact on the development of financing products at BTPN KCP Binjai.

a. Market segmentation

Segmentation is the art of identifying and taking advantage of opportunities that arise in the market. In looking at the market, companies must be creative and innovative in responding to current developments, because segmentation is the first step that determines the overall activities of the company. Segmentation allows companies to focus more on allocating resources.

b. Targeting

After dividing and mapping the market into several segments, the next thing to do is determine the target market to be targeted. Targeting is a strategy to allocate company resources effectively, because the resources are limited. By determining the target to be shot, our efforts will be more focused. In this case the targets chosen by BTPN KCP Binjai are retired and widowed regional civil servants, retired military and police officers, and retired BUMN/BUMD employees whose pension fund benefits are managed by Dapen and have monthly pension benefits and have received a pension decree with maximum age of 75 years. For the time being, these retirees are located in Binjai City.

c. Positioning

The purpose of positioning is to differentiate the company's perception of its products and services from competitors. Positioning is a psychological concept related to how existing or potential customers can accept the company and its products compared to other companies. BTPN KCP Binjai positions its company differently from other pension funds.

d. Marketing Mix

Another marketing strategy implemented by BTPN KCP Binjai is the marketing mix, which consists of the 7Ps as follows:

1) Product

is anything that is offered to a market for attention, purchase, use or consumption that might satisfy a want or need. These include physical objects, services, people, organizations and ideas. Conceptually, the product is the subjective understanding of the manufacturer of something that can be offered as an effort to achieve organizational goals through meeting the needs and desires of consumers, in accordance with the competence and capacity of the organization as well as market purchasing power.

2) Price

In order to be successful in marketing a product or service, every company must set the right price. Price is the only element of the marketing mix that provides income or income for the company. Price is the amount of money required to obtain some combination of product and accompanying services. Economists often assume that low prices for the same product will result in higher sales than high prices.

The determination of the price marketing strategy for BTPN KCP Binjai must be careful because it must avoid elements of usury, gharar and maysir, so as to give confidence to customers that this financing product has a sharia system. In terms of pension financing, BTPN KCP Binjai has an advantage in terms of price, having flat installments and margins, no additional installments or no additional margin for each installment.

3) Place Distribution

Placement of the right location is very important because so that consumers can easily reach the existing location. Place includes distribution channels which are one of the factors that can influence a company. Distribution decisions cover the convenience of customers in accessing a particular bank.

In distributing pension financing product services, BTPN KCP Binjai is located in the city center. In addition, access to public and private transportation is also very easy to reach because the office is located in the city center. With the advantages of distributors and locations, BTPN KCP Binjai makes it easy for customers to access the bank.

4) Promotion

Promotion is a component used to inform and influence the market for the company's products, so that the market can find out about the products produced by the company. As for the activities included in the promotional activities that will be carried out. The expected goal of promotion is that consumers can find out about the product and ultimately decide to buy the product.

5) Physical Evidence (Physical Evidence)

This tangible physical evidence is one of BTPN KCP Binjai's efforts to reduce the risk level of customer misperceptions. This physical form can be in the form of the appearance of employees with a neat and polite appearance, as well as neat interior design of the building so as to provide comfort to customers so as to generate trust in customers towards BTPN KCP Binjai.

6) Process (Process)

The process for the BTPN KCP Binjai pension financing product services is very complex, because this will be evidence that will be used by the customer to evaluate the product, thus requiring the customer to follow a series of actions so that the service process ordered is perfect. BTPN KCP Binjai in the process of establishing this pension fund pays close attention to various aspects such as the quality of the financing product, the method of marketing, the margin to be taken and what the customer will receive to win the customer's heart.

In carrying out the various marketing strategies above, of course there are still a number of things that must be evaluated in the marketing strategy both internally and externally because this can minimize the deficiencies that are owned and can maximize the role of BTPN KCP Binjai in channeling pension financing to its customers. Making improvements to the marketing strategy is very important to achieve the goal or target of a financing product at BTPN KCP Binjai so that it is more easily achieved. Because this can attract civil servant retirees, state-owned employee retirees, ministry retirees, military and police retirees to choose their pension financing at BTPN KCP Binjai.

Challenges faced by BTPN KCP Binjai in marketing Asabri Pension Financing Products.

In carrying out marketing, it does not always run smoothly, there must be obstacles faced by the company, both obstacles that arise from internal and external companies. These constraints greatly inhibit the growth of a company. The same is true for BTPN KCP Binjai in marketing its products, especially pension financing to its prospective customers. The Asabri pension financing product at BTPN KCP Binjai is still relatively new and many retirees who do not know about this financing product are new, so they have to carry out intensive marketing of this product. so that much of the information conveyed through electronic media does not reach these pension financing customers. The high competition has more branch units in the regions and is also better known by retirees. The public still does not fully understand Islamic banking regarding applications and products available at banks. This is a major obstacle for BTPN KCP Binjai.

Supporting factors in the implementation of the Asabri pension at Bank BTPN KCP Binjai.

In addition to obstacles, Asabri's pension product also has supporting factors, including: The process is easy and fast, Installments are light and fixed until paid off, Financing term up to 15 years, Limit financing up to IDR 350 million, Protection.

CONCLUSION

Based on the results of research on the marketing analysis of ASABRI pension financing at the National Pension Savings Bank (BTPN) KCP Binjai, the following conclusions are obtained:

The implementation of the provision of Asabri pension financing at Bank BTPN KCP Binjai was initially carried out by first segmenting the market, then starting to determine targets, then determining positioning, and finally the marketing mix. The marketing mix that is carried out consists of Product, Price, Place, Promotion, People, Physical Evidence, and Process.

Obstacles in implementing the Asabri pension at Bank BTPN KCP Binjai, namely: The Asabri pension financing product at BTPN Binjai Branch Office is still relatively new and many of the retirees who implement this financing product are new, who do not know about it, so they have to carry out intensive marketing of this product .

Promotion through electronic media is not very effective because the potential customers are elderly retirees. Marketing using websites or other social media is less effective so that much of the information conveyed via electronic media does not reach these pension financing customers.

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