SUMMARY

HENDRA KURNIAWAN. Marketing Mix Strategy Proposal To Improve Umrah Financing Customer Satisfaction and Loyalty (Case Study of Bank Syaria Branch XYZ). Supervised by ARIF SATRIA and GENDUT SUPRAYITNO.

Syaria bank has a chance to grow and develop. Syaria banking industry started to grow rapidly after law no 10 was passed in 1998. Generally, syaria bank business can be devided into funding, lending, banking services, and social activities. Syaria lending is a channeling funds that have been collected from society based on islamic law and syaria way. Three biggest sector of syaria lending are trading, restaurant and hotel,and social services. One of the sectors that has potential to grow is social service, especially umrah financing. Hajj financing prohibition and quota restriction have caused long waiting list for those who want to have hajj journey. This phenomenon has caused many people switching to umrah since it is also supported by the easiness to get credit or financing from banking industry. Therefore, umrah financing has a great opportunity to develop.

Syaria Bank XYZ is one of the biggest syaria bank in Indonesia. It has syaria financing products and umrah financing is one of them. One of the area that has great potential to develop umrah financing is bogor district, especially Cibinong. 2014 Key performance indicator of Syaria Bank Branch shows that umrah financing sales is still beyond expectation. The insufficient achievement of umrah financing becomes a great challenge for Syaria Bank Branch, especially in 2015 it has a quite significant increase in umrah financing target. In this research, analysis of marketing mix impact on satisfaction and loyalty is conducted, then constructing the right marketing strategy.

The methods use in this research are descriptive, structural equation modeling (SEM) PLS and analytic network process (ANP) with satisfaction and loyalty theory approach. Hypotheses test using SEM analysis in this research show that marketing mix has significant influence on customer satisfaction. Marketing mix dimensions that have significant influence are product, price, people, and process with above 0.99 loading factor value. Moreover, the marketing mix also has significant influence on Syaria Bank Branch customer loyalty. Marketing mix dimensions that have significant influence are product, price, people, physical evidence, and process with above 0.99 loading factor value. Furthermore, customer loyalty also has significant influence on Syaria Bank Branch customer loyalty.

ANP structure is used to choose alternatives on umrah financing marketing strategy construction of Syaria Bank XYZ Branch. Based on expert structured interview, alternatives marketing strategies obtained are: implementing collaboration with travels and their association in Syaria Bank Branch operation area becomes a first priority with 56.03 % weight. Cross selling using Bank Branch data base become second priority with 20.91 %. The third priority is product features revitalization with 11.96 % weight. The last alternative is holding a tourism worship exhibition with 11.08 % weight. Refer to ANP analysis result,
implementing collaboration with travels and their association in Syariah Branch Bank area is the best choice.

Kata Kunci: ANP, costumer satisfaction, customer loyalty, marketing mix, Structural Equation Modelling (SEM), PLS