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Article

Marketing Strategy to Optimize Zero Percent Interest Subsidy on Financing Products Subsidized by Regional Government at Bank Sumsel Babel Branch Pagaralam

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Abstract: The world of banking is experiencing very rapid development. In this way, competition between banking products cannot be avoided and is getting tighter. One of them is financing products that are subsidized by the government, consumers and compete with other banks. The aim of this research is to analyze the marketing strategy implemented by Bank Sumsel Babel Branch Pagar Alam City Branch in increasing the number of Zero Percent Interest Subsidy financing customers on Financing Products Subsidized by the Regional Government. Quantitative approach, namely by conducting library research, namely data collection techniques using questionnaire sources with customers of Bank Sumsel Babael Financing Products, Pagar Alam City Branch. The results of this research show that the interest subsidy is zero percent on financing products that are subsidized by the regional government marketing mix marketing 4P (location, product, price and promotion). The strategy that is more often used in this case is the promotional strategy. Through promotional strategies, customers better understand the advantages and disadvantages of murabahah financing products. Promotional strategies are more effective and aimed at the general public to increase the number of customers in a faster time.

Keywords: Financing Products; Marketing Strategy; Zero Percent Interest Subsidy.

1. Introduction

Marketing strategies play a crucial role in a company or business as they function to determine the economic value of the company, including the pricing of goods and services (Haque et al., 2022). The marketing processes within a company positively influence customers' interest in the products they plan to use, thereby enabling the company to achieve greater profits. Strategy originates from the Greek word strategies, which is composed of stratos and ageia. Stratos means military, while ageia means to lead, implying the art or science of becoming a general. This concept is relevant to the past, which was often marked by wars, where generals were needed to lead an army to consistently achieve victory in battles (Tjiptono, 2015).

Business competition in the era of globalization forces financial institutions, including banks, to adopt effective marketing strategies. Bank Sumsel Babel's Pagaralam City branch faces challenges in attracting customers to utilize government-subsidized financing products with a zero-percent interest rate. This subsidy is a government initiative to support MSMEs and other productive economic sectors, reduce the interest burden, and drive local economic growth. This study aims to analyze the marketing strategies used to optimize the number of customers who take advantage of such products.

Bank Sumsel Babel has played a significant role in supporting this initiative by offering products designed to meet the community's needs. The background of this study is to explore how the implemented marketing mix can enhance the appeal and effectiveness of government programs. By analyzing data from 2019 to 2023, this research provides valuable insights into marketing dynamics in the regional banking sector. The Pagaralam City

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branch of Bank Sumsel Babel must develop appropriate marketing strategies to achieve its institutional goals. One of these goals is to attract consumers' interest in utilizing the products and services offered. Additionally, sales promotions can immediately encourage consumers to take out loans subsidized by the government. Therefore, to attract consumers to apply for People's Business Credit (KUR) loans, the institution must implement marketing strategies tailored to current market conditions. The expected implications of the research on the marketing strategy for Bank Sumsel Babel's zero-percent interest subsidy financing products can be categorized into two areas: **theoretical implications** and **practical implications**. **Contribution to Marketing Literature :**The study expands the body of knowledge on marketing strategies in the banking sector, especially in the context of government-subsidized financing products. It highlights the applicability and effectiveness of the 4P marketing mix (product, price, place, promotion) in financial services and their role in influencing consumer behavior. **Insights into Promotional Strategies** : The research underscores the role of targeted promotional strategies as a key driver in customer acquisition and retention, providing a basis for further studies on how promotional efforts impact customer perceptions and decision-making. **Framework for Future Research :**The findings can serve as a foundation for future researchers to explore similar strategies in different geographic or banking contexts. For instance, comparative studies across branches or regions could identify variations in the effectiveness of promotional tactics.

2. Materials and Methods

Strategic management is a series of decisions and actions designed to achieve an organization's long-term objectives. This process involves analyzing the external and internal environment, formulating strategies, implementing strategies, and evaluating and controlling strategies (Hunger et al.,2012). Research methods are essentially scientific approaches used to obtain data for specific purposes and applications. The method employed in this study is associative research. Defines associative research as "research aimed at identifying the relationship between two or more variables (Sugiyono, 2015). Primary data were obtained through direct observation of marketing activities and the performance of Bank Sumsel Babel Pagaralam City Branch. Secondary data included documents and previous reports, such as studies by Rahayu Lestari Elwisam (2019), Vera Andy Fatmayuslia (2016), and Ferdian Arie Bowo (2021). This study refers to previous research conducted by Adnan with the title is "*Strategi Pemasaran Pembiayaan Murabahah dalam Pengembangan Usaha Nasabah di Koperasi Mitra Dhuafa Cabang Rajagaluh Majalengka*" and research by Negoro with the title is "*Strategi Pemasaran Dalam Meningkatkan Nasabah Produk Pembiayaan Murabahah Pada KSPPS Baitut Tamwil Tazakka*". The research object observed was Bank Sumsel Babel Pagaralam City Branch, focusing on marketing strategies for subsidized financing products, such as People's Business Credit (KUR). The regulatory context is governed by Government Regulation (PP) Number 23/2020 on the Implementation of the National Economic Recovery (PEN) Program, serving as the policy framework for credit interest subsidies. The data analysis method employed in this study is Quantitative Analysis, which involves numerical data calculated using statistical formulas. The data were derived from responses to questionnaires distributed to customers to solve problems and test the hypotheses presented.

Kotler and Keller define marketing as "a social and managerial process by which individuals and groups obtain what they need and want through creating, offering, and exchanging products and value with others." This definition emphasizes that marketing is not just about selling or promotion, but encompasses the entire process that allows individuals and groups to fulfill their needs and desires through the creation and exchange of value. Marketing encompasses all activities related to the distribution of goods or services from producers to consumers. Marketing is the process of planning and executing concepts, determining prices, promoting, and distributing ideas, goods, and services to generate changes that can satisfy the goals of both individuals and organizations (Nystrom, 1948).

The Qualitative Approach involved conducting interviews and direct observations to identify the marketing strategies implemented. Meanwhile, the Quantitative Approach utilized secondary data analysis on productivity levels, customer numbers, and income before and after the implementation of specific marketing strategies.

The data collection techniques included Structured Interviews with marketing managers and employees of Bank Sumsel Babel Pagaralam City Branch. A Document Study was conducted by reviewing the bank's internal reports, relevant government regulations, and previous research findings.

In "Marketing Analytics: A Practical Guide to Improving Consumer Insights," Mike Grigsby emphasizes the importance of data analysis in marketing. He discusses how statistical methods and modeling can be applied to enhance marketing effectiveness. The book provides practical guidance on utilizing data techniques to gain deeper consumer insights and improve marketing performance. Data analysis was carried out using a comparative approach to evaluate conditions before and after implementing marketing strategies. The effectiveness of the strategies was assessed using indicators such as productivity, customer satisfaction, and customer growth (Sudirman, 2020).

This research used a quantitative approach with an associative method. Data were collected through a survey involving 58 customers of Bank Sumsel Babel Pagaralam City Branch, selected using a random sampling technique. The research instrument, a questionnaire, was tested for validity and reliability. Data analysis was performed quantitatively using descriptive and inferential statistics to examine the relationship between marketing strategies and the number of customers. In marketing, the associative method is used to analyze the relationship between two or more variables to understand their influence on consumer behavior or marketing performance (Malhotra, 2010).

3. Results and Discussion

Bank Sumsel Babel was established on November 6, 1957, based on the decision of the Regional Commander of the Sriwijaya Regional Military Authority of South Sumatra Level I, the Notarial Deed of Tan Thong Ke, and a business permit from the Minister of Finance at the time. In 1962, following the enactment of Law Number 13 of 1962 concerning Regional Development Banks, Bank Sumsel Babel officially became the property of the South Sumatra Provincial Government with the status of a Regional Company.

After undergoing several changes, the latest transformation occurred following the enactment of Law Number 7 of 1992 on Banking and in accordance with Regional Regulation No. 6 of 2000, dated May 19, 2000. Bank Sumsel changed its legal entity status from a Regional Company to a Limited Liability Company (PT) through Deed No. 20, dated November 25, 2000, with approval from the Deputy Governor of Bank IndonesiaNo.3/2/KEP.DpG/2001, dated September 24, 2001. The change in legal status took effect on October 1, 2001. These fundamental and comprehensive changes allowed Bank Sumsel to become more professional and competitive in the era of regional autonomy. The research will be conducted at the Sumsel Babel Branch Office in Pagar Alam City. This study has been carried out from December 2023 to April 2024.

3.1 Population Sample and Sampling Technique

3.1.1 Population

The population refers to the generalization area consisting of objects/subjects that have specific quantities and characteristics determined by the researcher to be studied and from which conclusions will be drawn. Based on this definition, the population in this study comprises the customers of Bank Sumsel Babel, Pagar Alam City Branch. As of January 2020, the total number of customers at the Bank Sumsel Babel Pagar Alam City Branch was 205.

3.1.2 Sample and Sampling Technique

Malhotra (2016) defines a sample as a subset of the population selected for research purposes. A sample is used to infer the characteristics of the population based on the research conducted on the sample. The minimum sample size is determined using the Slovin formula as follows:

$$n = \frac{N}{1+(N\ x\ e^2)} = \frac{205}{1+(205\ x\ 0.01^2)} = 58 \quad (1)$$

3.1.3 Types of Data and Data Collection Methods

The data was directly collected by the author through the subject using questionnaires and was gathered for a specific purpose related to the issue of marketing strategy for financing products subsidized by the local government at the Bank Sumsel Babel, Pagar Alam City Branch (Primary Data). The data collection methods used are as follows:

- Observation

  This method involves collecting data by observing and recording the research object.
- Interviews

  This method involves direct data collection through face-to-face conversations with customers of Bank Sumsel Babel, Pagar Alam City Branch. It is conducted between two parties: the interviewer, who asks the questions, and the interviewee, who provides answers to those questions.
- Questionnaires

  This method involves providing questions to respondents by distributing questionnaires to customers of Bank Sumsel Babel, Pagar Alam City Branch.
- Literature Study

  This data collection technique involves conducting a review of books, literature, notes, and reports related to the problem being addressed.

3.1.4 Data Analysis Methods

The data analysis method used in this study is Quantitative Analysis. Quantitative analysis is a method of analysis that can be expressed in numerical form and calculated using statistical formulas. The data is calculated based on the responses from customers, obtained through the distribution of questionnaires, in order to solve the problem and test the validity of the hypotheses proposed.

3.1.5 Instrument Testing

- Validity Test

The results of the reliability and validity tests, using the SPSS (Statistical Product and Service Solution) Version 16.0 program, have been conducted for the independent variable Marketing Strategy (X), which consists of 14 items, and the dependent variable, which consists of 4 items related to the financing products subsidized by the local government at Bank Sumsel Babel, Pagar Alam City (Y). The validity test is used to measure the extent to which the measurement tool can accurately measure what it is intended to measure. The test is conducted by calculating the correlation value (r) for all variables and items. Validity testing is performed using the Correlation Coefficient, which is indicated by a value > 1.962 > 0.187, meaning that the data is considered valid. In this study, the validity test was carried out for both the independent and dependent variables. After further data processing, the results were obtained as shown in Table 1 as follows:

Table 1. Results of Validity Test for Item Instruments of Research Variables

Variable	item	r-calculated	r-critical	Description
	1	0.962	0,3	Valid
	2	0.911	0,3	Valid
Marketing Strategy (*X*)	3	0.320	0,3	Valid
	4	0.546	0,3	Valid
	5	0.345	0,3	Valid
	6	0.499	0,3	Valid
	7	0.457	0,3	Valid
	8	0.230	0,3	Valid
	9	0.360	0,3	Valid
	10	0,370	0,3	Valid
	11	0,489	0,3	Valid
	12	0,530	0,3	Valid
	13	0,318	0,3	Valid
	14	0,187	0,3	Valid
Financing Products	1	0.327	0,3	Valid
Subsidized by the	2	0.520	0,3	Valid
Local Government at	3	0.853	0,3	Valid
Bank Sumsel Babel *(Y)*	4	0.217	0,3	Valid

Source: Results of Primary Data Processing Using SPSS 16.0, 2024

Based on the test results in Table 1 it shows that all statement items of the instruments, namely the Marketing Strategy variable (X) and the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch (Y), indicate that >. Therefore, all items in the instrument are considered valid. This indicates that all the items proposed as research instrument variables meet the criteria to be used as measurement tools for the research.

- Reliability Test

Based on the results of the validity and reliability tests, it can be stated that the sample used is both valid and reliable. The results of the validity and reliability tests can be seen in the appendix. The reliability test is used to determine whether the measurement tool has consistency in measuring a dimension. In other words, if the measurement is repeated, it will produce the same result in each measurement. In this case, if the Cronbach's alpha value is greater than 0.60 ($\alpha > 0.6$), then the measured variables and items are considered trustworthy and reliable.

Table 2. Results of the Reliability Test for the Marketing Strategy Variable (X) Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.689	.684	14

Based on the results of the reliability test for the Marketing Strategy variable (X), as shown in Table 4.29, it is known that the Marketing Strategy variable shows a reliability coefficient with a Cronbach's alpha value of 0.658, where the Cronbach's alpha value is greater than 0.6. This result means that the questionnaire for variable X used in the study meets the required reliability criteria.

Table 3. Results of the Reliability Test for the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch (Y)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.509	.510	4

Based on the results of the reliability test for the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch (Y), as shown in Table 4.30, it is known that the Financing Products variable shows a reliability coefficient with a Cronbach's alpha value of 0.720, where the Cronbach's alpha value is greater than 0.6. This result means that the questionnaire for variable Y used in the study meets the required reliability criteria.

- Normality Test

The normality test aims to examine whether the data from the questionnaire follows a normal distribution or not.

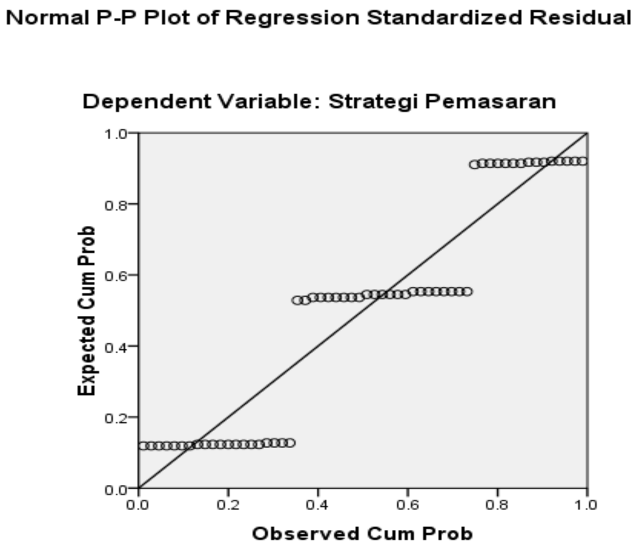

Figure 1. Histogram and Normal P-P Plot for the Normality Test

The normality test is actually quite complex because it must be performed on all variables simultaneously. However, this test can also be performed on each variable individually, with the logic that if each variable individually meets the normality assumption, then collectively (multivariately), those variables can also be considered to meet the normality assumption (

- Simple Regression Test

This simple regression analysis is used to measure the effect of the Marketing Strategy (X) on the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch (Y). Using a significance level of 5%, the results of this analysis are expressed with the following multiple regression equation:

$$Y = a + bX \quad (2)$$

The calculation using this simple linear regression model was performed with the help of SPSS 16.0. A summary of the simple linear regression calculation results is shown in Table 4. as follows.

Table 4. Analysis of the Coefficient of Determination for Simple Linear Regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.313[a]	.098	.082	.746

Based on the coefficient analysis with the model summary in Table 4.31, it is known that the correlation coefficient (R) is 0.313, and the coefficient of determination (R Square) is 0.98. The adjusted R Square value is 0.82. Therefore, it can be stated that the Marketing Strategy (X) can be explained by the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch (Y) with the Marketing Strategy (X) variable explaining 82%, while the remaining 39.9% can be explained by factors outside the scope of the study. The value of 82% also indicates that the model equation from this study is not yet fully perfect, as it has not reached the maximum value of 100%.

Table 5. Coefficient Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch	14.894	.410		11.939	.000
		.276	.112	.313	2.463	.017

From Table 5 above, the regression equation can be written as follows:

$$Y = 14.894 + 0.276X \tag{3}$$

Explanation:

X = Marketing Strategy

Y = Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch

Based on the calculations in Table 4.32, the explanation is as follows:

a. The constant value of 14.894 means that if there is no Marketing Strategy (X) variable, then the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch (Y) will be 14.894.

b. The regression coefficient value of 0.276 means that if the Marketing Strategy (X) variable increases by one unit, then it is expected that the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch (Y) will increase by 0.276.

- **t-Test (Partial)**

The t-test (partial) aims to determine whether there is a partial effect of the promotion on the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch. This test is conducted by comparing the t-calculated value with the t-table value. If the t-calculated value > t-table and the significance is below 0.05 (5%), then the independent variable has a significant effect on the dependent variable. Conversely, if the t-calculated value < t-table and the significance is above 0.05 (5%), then the independent variable does not have a significant effect on the dependent variable.

Table 6. t-Test (Partial)

	Model	T	Sig.
1	(Constant)	1.857	.000
	Strategi Pemasaran	26.263	.000

Based on the results of the test above, the t-calculated value for the Marketing Strategy is 26.263, and the t-table value is 1.1939, with a significance value of 0.000. This indicates that the Marketing Strategy has a significant positive effect on the Financing Products Subsidized by the Local Government at Bank Sumsel Babel Pagar Alam City Branch, because t-calculated (26.263) > t-table (1.1939) and the significance value of ROA (0.000) < 0.05.

The influence of each independent variable, the Marketing Strategy, can be explained as follows: based on the results of the validity test for the instrument in Table 4.37, all statement items have an r-calculated value greater than the r-critical value (0.3), with the lowest value being 0.187 and the highest r-calculated value being 0.962. Therefore, all statements can be considered valid and meet the criteria. Meanwhile, for the variable of Financing Products subsidized by the local government at Bank Sumsel Babel Pagar Alam, it shows that the r-calculated value is greater than the r-critical value (0.3), with the lowest value being 0.217 and the highest r-calculated value being 0.853. Thus, all statement items in this variable are valid and meet the criteria as a measurement tool for Financing Products subsidized by the local government at Bank Sumsel Babel Pagar Alam.

Based on the reliability test in Table 4.38, it is known that the Cronbach's alpha value is > 0.60 for the Marketing Strategy (X) variable, with a value of 0.658 > 0.60, meaning that the items measuring the Marketing Strategy variable are reliable. For the Financing Products subsidized by the local government at Bank Sumsel Babel Pagar Alam (Y) variable, the Cronbach's alpha is 0.720 > 0.60, indicating that the items measuring this research variable are also reliable.

Based on the data obtained from 58 respondents, the beta coefficient value (b) for the Marketing Strategy variable is 0.658. This shows that the influence of the variable on Financing Products subsidized by the local government at Bank Sumsel Babel Pagar Alam results in the following regression equation model: $Y = 14.894 + 0.276X$.

This result is consistent with the research conducted by Amalia Diah Pawitrasari (NIM. 1817202052) titled *Marketing Strategy in Acquiring Customer Numbers for Microcredit* (a case study at Bank BSI KC Purwokerto Sudirman 1 Banyumas). In this study, the data analysis method used is the Miles and Huberman model, which involves data reduction as described by Miles and Huberman (1984). Based on the research, it was concluded that the performance of KUR financing during the pandemic remained stable and even showed an increase in both quantity and quality. The company was able to control any situation, reflected by a total score of 3.75.

Another relevant study by Ajmal As'ad, Muhammad Syafii Basallamah, and Asdar Djamereng from the Management Department of Universitas Muslim Indonesia, titled *Marketing Strategy for Services to Increase Customer Numbers at PT Bank Sulselbar Sharia Branch in Makassar*, utilized descriptive analysis for hypothesis testing. The study concluded that service marketing strategies, including product strategy, interest rate strategy, promotional strategy, and location strategy, have a significant impact on increasing the number of customers.

As per the reliability test results in Table 4.38, the Cronbach's alpha for both variables (Marketing Strategy and Financing Products subsidized by the local government) is > 0.60, confirming that both variables are reliable.

Finally, based on data from 58 respondents, the beta coefficient (b) for the Marketing Strategy variable is 0.658. This indicates the impact of the Marketing Strategy on Financing Products subsidized by the local government at Bank Sumsel Babel Pagar Alam, resulting in the following regression equation: Y = 14.894 + 0.276X.

4. Conclusions

Based on the data analysis results of this study, the following conclusions can be drawn: There is a positive and significant influence of the independent variable, Marketing Strategy (X), on the dependent variable, Financing Products subsidized by the local government at Bank Sumsel Babel in Pagar Alam City (Y). Based on the partial test (t-test), the results show that the t-calculated value for Marketing Strategy is 14.894, and the t-table value is 1.67591, with a significance value of 0.000. This indicates that Marketing Strategy has a positive and significant effect on the Financing Products subsidized by the local government at Bank Sumsel Babel in Pagar Alam City, because t-calculated (26.263) > t-table (1.67591) and the significance value (0.000) is less than 0.05. In summary, the research contributes to the theoretical understanding and practical implementation of marketing strategies in the banking sector, particularly for products involving government subsidies, and lays the groundwork for further studies and refinements in the field.

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