

The Impact of Marketing Strategy and Facilities on the Decision to Become a Murabahah Financing Customer

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ABSTRACT

This research aims to determine: 1) the influence of marketing strategy on the decision to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch. 2) The impact of marketing facilities on the decision to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch. 3) the impact of marketing strategy and facilities simultaneously on the decision to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch. Based on the results of data analysis, the Marketing Strategy variable is known to have a partially significant influence on the Decision to Become a Murabahah Financing Customer at BPRS Lantabur Mojokerto Branch, this is based on the value of $t_{count} > t_{table}$ or $4,062 > 1,999$ with a significance value smaller than 0.05 (0.000). The Facilities variable partially has a significant impact on the Decision to Become a Murabahah Financing Customer at BPRS Lantabur Mojokerto Branch, this is based on the value $t_{count} > t_{table}$ or $13,712 > 1,999$ with a significant value smaller than 0.05 (0.000).

INTRODUCTION

Banking is an indicator of a country's economic growth. This is because of the main role of banking as a financial intermediary, namely collecting funds from the public in the form of savings and channeling them through loans or other means to improve community welfare. When the financial crisis occurred in Indonesia, several traditional banks that used an interest-based system went bankrupt. However, this condition is different from financial institutions that apply sharia principles. Islamic banks are not burdened by paying interest on deposits from customers, but instead provide profit sharing based on the profit margin obtained in the management system of Islamic financial institutions. Sharia banks are banks whose management is based on sharia principles, namely according to the rules of contracts based on Islamic laws between banks and other parties regarding the storage of funds, or financing of businesses or other activities, which meet the requirements of sharia economic principles. Sharia economics is defined as a branch of science that aims to realize human welfare through optimal allocation and distribution of resources in accordance with Islamic sharia principles, without limiting human creativity or creating macroeconomic or ecological imbalances.

The majority of Indonesia's population is Muslim, so Muslims in Indonesia should maintain a sharia-based economic system. Muslims have an obligation to carry out everything that Allah SWT commands in the Al-Quran and the Sunnah of the Prophet. As Allah says in QS An-Nisa (4) verse 136:

يَا أَيُّهَا الَّذِينَ آمَنُوا آمِنُوا بِاللَّهِ وَرَسُولِهِ وَالْكِتَابِ الَّذِي نَزَّلَ عَلَى رَسُولِهِ وَالْكِتَابِ الَّذِي أَنْزَلَ مِنْ قَبْلُ وَمَنْ يَكْفُرْ بِاللَّهِ وَمَلَائِكَتِهِ وَكُتُبِهِ وَرُسُلِهِ وَالْيَوْمِ الْآخِرِ فَقَدْ ضَلَّ ضَلَالًا بَعِيدًا

“Wahai orang yang beriman!, berimanlah kamu kepada Allah dan rosul-Nya (Muhammad) dan kepada kitab (Al-Qur’an) yang diturunkan Allah kepada rosul-Nya dan kitab yang diturunkan-Nya sebelumnya. Dan barang siapa yang ingkar kepada Allah, malaikat-malaikatNya, kitab-kitabNya, rosul-rosulNya serta hari kiamat, maka sungguh, orang itu telah tersesat sangat jauh.” (QS An-Nisa (4) ayat 136.

Consumer behavior greatly influences the customer decision making process. This process is actually a problem solving effort to meet consumer needs and desires. In Engelet al., Sangadji and Sopiah explain that "purchasing behavior is the decision-making process and individual actions involved in purchasing and using products". According to Schiffman and Kanuk, purchasing decisions are the process of choosing an action from two or more available alternatives. According to Kotler and Armstrong, purchasing decisions can be measured by: a) Brand Preference, b) Channel Selection, c) Purchase Time, and d) Purchase Volume.

Etymologically, Murabahah comes from the word "ribhun" which means profit. The term murabahah refers to the principle of buying and selling, where the selling price consists of the price of the goods plus the agreed profit value. As written in the DSN-MUI fatwa no. 4/DSN-MUI/IV/2000 concerning murabahah, Islamic banks are required to provide murabahah facilities for those who need them, namely selling goods to help the community maintain and increase prosperity, and buyers pay the excess as profit.

In banking terms, murabahah financing is an agreement between an investor and a fund manager to carry out a certain business activity, where the profits are shared between the two parties based on a pre-agreed ratio. In the Al-Quran, murabahah is explained as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“Wahai orang yang beriman, janganlah kamu makan harta sesama dengan cara yang bathil, kecuali menggunakan cara perniagaan dengan rasa suka sama suka diantara kamu. Dan janganlah kamu membunuh dirimu; Sesungguhnya Allah Mahaa Penyayang kepadamu”. (QS. An -Nisa” (4) : 29)

God's Word prohibits any illegal transactions. Transactions that are classified as fake include interest, as occurs in conventional credit systems, because they use debt contracts. This is different from murabahah, where there is no interest element because it is based on a sale and purchase agreement. This paragraph requires that the validity of a murabahah transaction must be based on contractual principles between the parties involved in the contract, who explain and understand all matters related to their rights and obligations. Based on Tjiptono's opinion in Tambajong, marketing strategy is a fundamental method used by companies to achieve competitive advantage through developing marketing programs that serve their markets and target markets. Hartono emphasized that marketing strategy is a set of goals and objectives, policies and rules that guide marketing activities at every level and place from time to time. In the book Marketing Sharia Bank, Ali Hasan explains that the main thing about strategy is about how to survive amidst business pressures, create a positive image in the hearts of consumers, differentiate yourself, identify competitors' strengths and weaknesses carefully, become an expert in their field and understand the market situation and be the best pioneer.

In Zeithaml and Bitner's opinion, marketing strategy is the foundation of the company's organizational structure which can be directed by the company through interaction with consumers and efforts to meet consumer satisfaction. Marketing strategy dimensions include: a) product, b) price, c) promotion, d) place.

Supriyanto stated that facilities as part of the service marketing variable play a very important role, because the services provided to customers often require supporting facilities. Zakiaah Daradjat believes that, "location is an important factor that facilitates business operations and accelerates the achievement of goals". Location has an important role in the service business, therefore, location aspects including the condition of the place, interior and exterior design, and cleanliness must be considered and considered, especially those that relate directly to consumers. According to Lupiyoadi "facilities are an individual part of the offer that can be added or eliminated without reducing service quality and investment. Facilities are also a means that differentiates a program from other competing programs."

Based on Tjiptono's opinion, providing various facilities that can help improve consumer experience in all situations during purchasing transactions. So psychologically, this ensures consumer satisfaction with their purchase. The indicators transmitted to the facility are: a). Completeness, cleanliness and orderliness of the facilities provided, b) Condition and function of the facilities available, c) Ease of use of the facilities offered, d) Completeness of the equipment available, e) Feasibility of using the facilities offered.

LITERATURE REVIEW

Supriyanto stated that facilities as part of the service marketing variable play a very important role, because the services provided to customers often require supporting facilities. Zakiyah Daradjat believes that, "location is an important factor that facilitates business operations and accelerates the achievement of goals". Location has an important role in the service business, therefore, location aspects including the condition of the place, interior and exterior design, and cleanliness must be considered and considered, especially those that relate directly to consumers. According to Lupiyoadi "facilities are an individual part of the offer that can be added or eliminated without reducing service quality and investment. Facilities are also a means that differentiates a program from other competing programs."

METHODOLOGY

Research methods are strategies designed to ensure that researchers obtain valid data in accordance with the characteristics and objectives of different research. Research design is a strategy for setting up a research framework to obtain valid data in accordance with the characteristics of variables and research objectives. The variables used in the research consist of independent variables and dependent variables. An independent variable is a variable that is not influenced by other variables. In this research, Marketing Strategy (X1) and Facilities (X2) are independent variables. Meanwhile, the dependent variable is a variable that is influenced by other variables. In this research, the decision to become a Murabahah financing customer at BPRS Lantabur Mojokerto Branch (Y) is the dependent variable.

RESEARCH RESULT

Table.1 Descriptive Statistical Analysis

Statistics		X1_Marketing_Strategy	X2_Facilities	Y_Customer_Decision
N	Valid	65	65	65
	Missing	0	0	0
Mean		70.2000	76.8462	58.6308
Std. Error of Mean		1.11722	1.63793	1.52599

Median		72.0000	80.0000	64.0000
Mode		72.00	80.00	64.00
Std. Deviation		9.00729	13.20539	12.30291
Variance		81.131	174.382	151.362
Range		52.00	60.00	48.00
Minimum		38.00	40.00	32.00
Maximum		90.00	100.00	80.00
Sum		4563.00	4995.00	3811.00
Percentiles	25	63.5000	69.0000	50.0000
	50	72.0000	80.0000	64.0000
	75	75.0000	86.0000	66.5000

Table 1 shows that the empirical marketing strategy variable is 70.2000, the median is 72.0000, the mode is 72.00, the std deviation is 9.00729, the minimum score is 38.00 and the maximum is 90.00. Based on the table, it is empirically explained that the facility variable has an average score of 76.8462, median 80.0000, mode 80.00, std.xdeviation 13.20539, min score. 40.00 and max. amounting to 100.00. Likewise, Table 1 illustrates that the empirical average (mean) of the decision variable to become a murabahah customer is 58.6308, median 64.0000, mode 64.00, std. deviation 12.30291, minimum score 32.00 and maximum 80.00.

The Influence of Marketing Strategy on the Decision to Become a Murabahah Financing Customer

Table.2 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,780a	,609	,603	,48473	,609	98,048	1	63	,000	1,686
a. Predictors: (Constant), X1_Marketing_Strategy										
b. Dependent Variable: Y_Customer_Murabahah_Decision										

Table.3 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23,038	1	23,038	98,048	,000b
	Residual	14,803	63	,235		
	Total	37,840	64			
a. Dependent Variable: Y_Customer_Murabahah_Decision						
b. Predictors: (Constant), X1_Marketing_Strategy						

Based on table 2 it is known that the correlation coefficient (r_{xy}) value of the marketing strategy variable on the decision to become a murabahah financing customer is 0.780 and based on table 3 it is known that the value of $F_{count} = 98.048 > F_{table} = 3.99$ and $P\text{-value} = 0.000 < 0.05$. Thus, the correlation coefficient of marketing strategy with the decision to become a murabahah financing customer is significant. The level of correlation between marketing strategy and the decision to become a murabahah financing customer is consulted in Table 4 regarding the interpretation of correlation coefficients.

Table. 4 Interpretation of Correlation Coefficient

The magnitude of the r value (coefficient interval)	Interpretation
0.800 s/d 1.000	Tall
0.600 s/d 0.800	Enough
0.400 s/d 0.600	A bit low
0.200 s/d 0.400	Low
0.000 s/d 0.200	Very low

Source: Sutrisno Hadi (1979)

So it can be explained that (r_{x1y}) (0.780) is positively correlated with a sufficient degree. This relationship applies to a sample of 65 customers. To test the generalization of the validity of this correlation to a larger population, it is necessary to test the significance of the correlation coefficients. With the provisions, H_0 will be rejected if the value of $t_{count} > t_{table}$ and H_0 will be accepted if the value of $t_{count} < t_{table}$. To determine the t_{table} value using the formula $df = n - k$ or $df = 65 - 2 = 63$. Where the t_{table} value in the statistical distribution table is (0.05 : 63) which is 1,998. The t_{count} value is obtained from the following table 5 coefficients:

Table.5 Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Partial	Tolerance	VIF
1.(Constant)	-1,012	,476		-2,125	,038					
X1_Strategi_Pemasaran	1,199	,121	,780	9,902	,000	,780	,780	,780	1,000	1,000

a. Dependent Variable: Y_Customer_Murabahah_Decision

Based on Table 5 coefficients, it is known that the calculated value of the influence of marketing strategy on the decision to become a murabahah financing customer is (9.902) > ttable (1.998) Sig. equal to 0.000 < 0.05, it can be concluded that there is a significant influence of marketing strategy on the decision to become a murabahah financing customer. Then, the constant value is known (-1.012) and the marketing strategy regression equation coefficient (1.199) so that the following regression equation is formed $\hat{Y} = -1.012 + 1.199X1$, according to the regression equation above, it is explained that the marketing strategy variable has a positive sign, indicating that the marketing strategy variable has unidirectional correlation with the dependent variable.

This means that if the marketing strategy variable is increased by one unit, it will have an impact on increasing the decision to become a murabahah financing customer by 1,199 units. A constant of -1.012 states that if there is no influence of marketing strategy variables, the decision value to become a murabahah financing customer is -1.012. The magnitude of the contribution of the influence of marketing strategy to the decision to become a murabahah customer can be explained by the coefficient of determination (R Square) in Table 2 which is 0.609, meaning that the marketing strategy variable contributes to the decision to become a murabahah customer by 60.9%, the remaining 39.1% is influenced by other variables or factors that not yet tested. Thus, it can be concluded that the first working hypothesis (H1) which describes "There is a relationship between marketing strategy and the decision to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch", is accepted or proven to be true.

The Influence of Facilities on the Decision to Become a Murabahah Financing Customer

Based on the analysis using SPSS version 25.0 for Windows, the correlation coefficient, correlation significance and strength of influence of the facility variable on the decision to become a murabahah financing customer can be seen in tables 6 and 7 as follows:

Table. 6 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,937a	,877	,875	,27161	,877	449,951	1	63	,000	1,239
a. Predictors:(Constant), X2_Facilities										
b. Dependent Variable: Y_Customer_Murabahah_Decision										

Tabel. 7 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33,193	1	33,193	449,951	,000b
	Residual	4,648	63	,074		
	Total	37,840	64			
a. Dependent Variable: Y_Keputusan_Nasabah_Murabahah						
b. Predictors:(Constant), X2_Fasilitas						

Based on Table 6 it is known that the correlation coefficient (r_{xy}) value of the facility variable on the decision to become a murabahah financing customer is 0.937 and based on table 3 it is known that the value of $F_{count} = 449.951 > F_{table} = 3.99$ and $P\text{-value} = 0.000 < 0.05$. Thus, the correlation coefficient of facilities on the decision to become a murabahah financing customer is significant. The level of correlation between facilities and the decision to become a murabahah financing customer is formulated in table 8 regarding the interpretation of the correlation coefficient.

Table.8 Interpretation of Correlation Coefficient

Besarnya nilai r (interval koefisien)	Interprestasi
0.800 s/d 1.000	Tinggi
0.600 s/d 0.800	Cukup
0.400 s/d 0.600	Agak rendah
0.200 s/d 0.400	Rendah
0.000 s/d 0.200	Sangat rendah

Source: Sutrisno Hadi (1979)

So it can be explained that (rx1y) (0.937) is positively correlated with a high degree. This relationship applies to a sample of 65 customers. To test the generalization of the validity of this correlation to a larger population, a significance test of the correlation coefficient is needed. With the stipulation that Ho is rejected if the calculated t value is >t table and Ho is accepted if the calculated t value is <t table. To determine the t table value, use the formula $df = n - k$ or $df = 65 - 2 = 63$. Where the t table value in the statistical distribution table is (0.05 : 63) which is 1,998. The tcount value is obtained from the following table 9 coefficients:

Tabel.9 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Partial	Tolerance	VIF
(Constant)	-,526	,200		-2,627	,011					
X2_Fasilitas	1,091	,051	,937	21,212	,000	,937	,937	,937	1,000	1,000

a. Dependent Variable: Y_Keputusan_Nasabah_Murabahah

Based on table 9 coefficients, it is known that the calculated value of the influence of facilities on the decision to become a murabahah financing customer is (21,212) > ttable (1,998) Sig. amounting to 0.000<0.05, so it can be concluded that facilities have a significant influence on the decision to become a murabahah financing customer. Next, we know the constant value (-0.526) and the marketing strategy regression equation coefficient (1.091) so that the following regression equation is formed $\hat{Y} = -0.526 + 1.091$ the dependent variable. This means that if the facility variable is increased by one unit, it will influence the decision to become a murabahah financing customer by 1,091 units. Meanwhile, a constant of -0.526 indicates that if there was no influence of the facility variable, the decision value to become a murabahah financing customer would be -0.526.

The magnitude of the contribution of the influence of facilities to the decision to become a murabahah customer can be seen through the coefficient of determination (R-Square) in Table 6 which is 0.877, meaning that the facility variable contributes to the decision to become a murabahah customer by 87.7%, the remaining 12.3% is influenced by other variables or factors that have not yet been determined. researched. So it can be concluded that the second working hypothesis (H2) reads "There is a relationship between facilities and the decision to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch", which is accepted or proven to be true. Then to explain the partial correlation coefficient of the independent variable to the dependent variable, it can be seen in table 10 below:

Table.10 Summary of Partial Correlation Coefficients

N	Correlation	Controlled	notation	Coefficient Notation	T count	T Table	
						$\alpha = 0.05$	$\alpha = 0.01$
65	X1 danY	X2	ry1.2	0.780	9.902	1.998	1.669
	X2 danY	X1	ry2.1	0.937	21.212		

To make it easier to see the order or ranking of the closeness of the relationship between each independent variable and the dependent variable, it can be summarized in the partial correlation coefficient ranking in table 11 below:

Table. 11 Rank Correlation Coefficients

No.	Variable	Notation	Correlation coefficient	T count	Rating
1.	Marketing Strategy (X1)	ry2.1	0.780	9.902	Frist
2.	Facilities (X2)	ry1.2	0.937	21.212	Second

Based on table 11 of the partial correlation coefficient rankings above, it can be seen that the correlation coefficient and t count of the marketing strategy variables are at the first level and the facility variables are at the second level. So it can be concluded that the marketing strategy variable is more inclined towards the decision to become a murabahah financing customer.

The Influence of Marketing Strategy and Facilities Simultaneously on the Decision to Become a Murabahah Financing Customer

According to data analysts using SPSS version 25.0 for Windows, the correlation coefficient, the significance of the correlation of influence and the strength of the influence of marketing strategies and facilities simultaneously with the decision to become a murabahah financing customer are explained in tables 12 and 13 as follows:

Tabel.12 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,950a	,903	,900	,24332	,903	288,572	2	62	,000	1,304

a. Predictors:(Constant), X2_Fasilitas, X1_Strategi_Pemasaran
 b. DependentVariable: Y_Keputusan_Nasabah_Murabahah

Tabel.13 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34,170	2	17,085	288,572	,000b
	Residual	3,671	62	,059		
	Total	37,840	64			

a. DependentVariable: Y_Keputusan_Nasabah_Murabahah
 b. Predictors:(Constant), X2_Fasilitas, X1_Strategi_Pemasaran

According to Table 12, it is explained that the correlation coefficient (rxy) value of marketing strategy and facilities (independent variable) on the decision to become a murabahah financing customer (dependent variable) is 0.950.

According to table 13 above, it is illustrated that the calculated F value of the influence of marketing strategy and facility variables simultaneously with the decision to become a murabahah customer is greater than F table ($288,572 > 3.15$), and the significance value (sig.) is $0.000 < 0.05$. Shows that the correlation coefficient of the marketing strategy and facility variables on the decision variable to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch is significant.

So, it can be concluded that the third working hypothesis (Ha3) which reads: "There is a relationship between marketing strategy and facilities with the decision to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch", can be accepted or proven to be true. The regression equation for the influence of marketing strategy and facilities simultaneously with the decision to become a murabahah financing customer is shown in table 14 as follows:

Tabel. 14 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1.(Constant)	-1,169	,239		-4,885	,000					
X1_Strategi_Pemasaran	,352	,087	,229	4,062	,000	,780	,458	,161	,492	2,033
X2_Fasilitas	,901	,066	,773	13,712	,000	,937	,867	,542	,492	2,033

a. Dependent Variable: Y_Keputusan_Nasabah_Murabahah

According to table 14 above, the constant value is known (-1.169), the coefficient of the marketing strategy regression equation (0.352) and facilities (0.901) so that it forms a regression equation as follows: $\hat{Y} = -1.169 + 0.352X1 + 0.901X2$, based on the regression equation, it is known that both independent variables (marketing strategy and facilities) have a positive sign, this shows that the independent variables have a correlation in the same direction as the decision variable to become a murabahah financing customer. This means that if the marketing strategy variable is increased by one unit, it will have an effect on increasing the decision to become a murabahah financing customer by 0.352 units. Furthermore, if the facility variable is increased by one unit, it will have an effect on increasing the decision to become a murabahah financing customer by 0.901 units. Meanwhile, the constant of -1.169 explains that if there is no influence

of the independent variable, then the decision value to become a murabahah financing customer is -1.169.

The coefficient of determination (R Square) according to table 12 is 0.903, indicating that the marketing strategy and facility variables simultaneously contribute to the decision to become a murabahah financing customer by 90.3%, the remaining 7.7% is influenced by other variables or factors that have not been tested.

Then, according to the explanation of the three hypothesis tests above, they are summarized in detail in Table 15 below:

Table.15 Summary of Hypothesis Test Analysis

Hipotesis	R	R Square	Persamaan Regresi	Fhitung	Ftabel	Sig.	$\alpha = 0.05$	Keputusan
Ha1	0.780	0.609	$\hat{Y} = -1.012 + 1.199X_1$	98.048	3.15	0.000	0.005	Diterima
Ha2	0.937	0.877	$\hat{Y} = -0.526 + 1.091X_2$	449.951	3.15	0.000	0.005	Diterima
Ha3	0.950	0.903	$\hat{Y} = -1.169 + 0.352X_1 + 0.901X_2$	288.572	3.15	0.000	0.005	Diterima

Based on table 15 above, it shows that the alternative hypothesis (Ha1 is accepted), the alternative hypothesis (Ha2 is accepted), and (Ha3 is accepted) have been proven to be true.

DISCUSSION

The Influence of Marketing Strategy on the Decision to Become a Murabahah Financing Customer

According to the research results, it is known that the calculated value of the impact of marketing strategies on the decision to become a murabahah financing customer is (9,902) > ttable (1,998) Sig. amounting to 0.000<0.05, it is explained that there is a significant influence of marketing strategy on the decision to become a Murabahah financing customer, so the results of this test successfully illustrate the first hypothesis stating that "It is suspected that there is a relationship between marketing strategy and the decision to become a Murabahah financing customer at BPRS Lantabur Mojokerto Branch". The empirical test results explain that there is a significant influence of marketing strategy on the decision to become a murabahah financing customer with a contribution of 0.609 or 60.9%, the remaining 39.1% is influenced by other variables or factors that have not been tested, such as sharia relationship marketing, excellent service quality or other factors.

According to Daryanto, a product is anything that can be marketed to gain attention, purchase, be used and that can be used to satisfy wants or needs. The product factor itself is the main concern of consumers in decision making. The product to be sold must have sufficient quality, uniqueness and attractiveness so that it can arouse consumers' interest in buying. Good product quality helps companies stay in business and compete with other competitors.

Consumers don't just buy a set of physical features, they essentially buy something to satisfy their desires. So for smart companies, selling product benefits is not just about the product (the core benefit), but must be about the system. Before someone buys a product, they usually imagine the benefits they will get from it, and then consider other factors besides the benefits. These factors ultimately influence consumers' decisions to buy or not.

According to Effendi M. Guntur, price is the amount of money or value charged to consumers for a product or service they receive. Price is one element of the marketing mix that generates revenue for the company and is flexible." Pricing is based on the value provided by the product being offered; conversely, consumers may choose a similar product from a competitor if the price is the same. Pricing decisions must be synchronized with product planning, distribution, and promotion to form an integrated and effective marketing program. Price is often used as a marker of value when the price is linked to the benefits provided by the product or service. Many factors are related to price, which is the reason why buyers choose a product, because they want to know the value and benefits of the product.

Daryanto, advertising is a one-way flow of information that can lead to transactions between buyers and sellers and/or an organization or individual. The final program of the marketing mix is promotion. This is very important because most markets today are buyers' markets, where consumers have a large influence on the final purchasing and selling decisions. Promotion of a product will definitely have a big impact on sales of that product. This is caused by advertising which aims to increase consumers' desire to buy the product. One of the key factors for the success of a marketing program is advertising. Even though the product is quality, if consumers have never known or heard of it, then confidence in its benefits has not been formed, so they may be hesitant to buy it.

Bukhari Alma stated that location is the place where an institution operates, which is the place where the production of goods and services is carried out with a focus on economic aspects. Location decisions are very important for consumers so that they can get the products they need easily. Marketing channels are interrelated institutions to produce needed products or services. If there are no effective distribution channels, it will be difficult for people to get the goods they need. Thus, the function of marketing channels is as a means of transporting goods from producers to consumers. Without distributors, producers cannot distribute their products to consumers. There is a gap between producers and consumers that can be filled by different intermediaries, or trade or distribution channels that perform different functions. It is impossible for producers to distribute their own products, because it is inefficient, requires large capital, more difficult supervision, a lot of labor, etc. It is difficult for them to cover a very wide geographical area.

The findings of this research are related to previous research by Afdillah Firdaus and Mahathir Mohamad which found that marketing strategy had a significant influence on purchasing decisions.

The Influence of Facilities on the Decision to Become a Murabahah Financing Customer

Based on research findings, the calculated value of the influence of facilities on the decision to become a murabahah financing customer is $(21,212) > t_{table} (1,998)$ Sig. amounting to $0.000 < 0.05$, so it can be underlined that there is a significant influence of facilities on the decision to become a murabahah financing customer, so this finding succeeds in proving the second hypothesis which explains that "It is suspected that there is a relationship between facilities and the decision to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch". The empirical findings conclude that marketing strategy has a significant influence on the decision to become a murabahah financing customer, with a contribution of 0.877 or 87.7%, the remaining 12.3% is influenced by other variables or factors that have not been tested, such as sharia relationship marketing, excellent service quality or factors other.

According to Tjiptono, facilities are physical assets that must be available before services are provided to consumers. Facilities can take various forms aimed at satisfying consumers, which are often assessed by consumers through their sense of sight. Facilities have a significant impact on customer purchasing decisions. The better the choice of facilities offered by a company, the higher the likelihood of customers buying from that company. Because most consumers view service companies as a means of providing their needs. By providing the best facilities, it will lead to comfort and continuous satisfaction with the company. These findings are relevant to previous research journals by Ninik Sriyani and Achmad Sukma Hidayat.

The Influence of Marketing Strategy and Facilities on the Decision to Become a Murabahah Financing Customer

According to the research results, it is explained that the Fcount value influencing marketing strategy and facility variables simultaneously on the decision to become a murabahah customer is greater than Ftable ($288,572 > 3.15$), and the significance value (sig.) is $0.000 < 0.05$. This shows that the correlation coefficient of the marketing strategy and facilities variables on the decision variable to become a murabahah financing customer at BPRS Lantabur Mojokerto Branch is significant, so this finding successfully proves the third hypothesis which states that "It is suspected that there is a relationship between marketing strategy and facilities simultaneously with the decision to become a financing customer. Murabahah at BPRS Lantabur Mojokerto Branch".

Based on empirical research results, it is stated that marketing strategy variables and facilities simultaneously have a significant influence on the decision to become a murabahah financing customer. The magnitude of the influence of both independent variables simultaneously on the dependent variable is explained by the coefficient of determination (R Square) value of 0.903 or 90.3%. This shows that the ups and downs of variables, the decision to become a murabahah financing customer, is influenced by marketing strategy and facility variables, namely 90.3%, the remaining 7.7% is influenced by other factors such as the implementation of the contract, references or other factors.

A customer's decision cannot be separated from the role of the marketing strategy implemented by the company, namely sharia banking. Sharia banks are a manifestation of the Indonesian market's demand for banking products that are halal (according to sharia) and healthy. Considering the relatively new and developing growth of Islamic banks, intense competition requires banks to have many marketing directions and appropriate marketing strategies. Developing a marketing strategy by Sharia Commercial Banks is vital, because the bank needs to attract customers and potential customers to use its products. Apart from being influenced by marketing strategies, a person's decision to become a customer is also influenced by the provision of facilities which are an important part of meeting consumer satisfaction. Facilities are the standard for all services offered and have a significant impact on customer satisfaction. The standard facilities available provide convenience and provide a sense of security for customers. Kotler and Armstrong explained that facilities include all physical devices and services provided by sellers to increase consumer comfort.

Banks also need to ensure that their locations can meet customer needs and expectations, and remain organized and clean to be attractive. The facilities provided must be sensitive because they greatly affect customer comfort. A strategic location, easily accessible by public transportation, and close to busy centers is very important. Location security is also an important consideration for customers in choosing a Sharia Bank.

CONCLUSIONS AND RECOMMENDATIONS

Based on the findings of data analysis, it was found that: 1) There is an impact of marketing strategy on the decision to become a Murabahah financing customer at BPRS Lantabur Mojokerto Branch. This is illustrated by the value of $t_{count} > t_{table}$ ($9.902 > 1.998$) with a tailed Sig-2 value $< \alpha$ ($0.000 < 0.05$). 2). There is an impact of facilities on the decision to become a Murabahah financing customer at BPRS Lantabur Mojokerto Branch. This is indicated by the value of $t_{count} > t_{table}$ ($21,212 > 1.998$) with a Sig-2tailed value $< \alpha$ ($0.000 < 0.05$). 3) There is an impact of marketing strategy and facilities simultaneously on the decision to become a Murabahah financing customer at BPRS Lantabur Mojokerto Branch. This is shown by $F_{count} > F_{table}$ ($288,572 > 3.15$) with a Sig-2tailed value $< \alpha$ ($0.000 < 0.05$).

Research suggestions: (1) BPRS Lantabur Mojokerto Branch must be able to maintain or even increase the public's desire to become customers at BPRS Lantabur Mojokerto Branch, for example by promoting BPRS Lantabur Mojokerto Branch in a busy, prestigious and strategically located place. So that prospective customers know what kind of quality the BPRS Lantabur Mojokerto Branch has. It should be emphasized that keeping existing customers is much better and more profitable than looking for new customers. Therefore, BPRS Lantabur Mojokerto Branch needs to pay more attention to service to its customers. (2) The facility variable is a variable that influences customers' decisions when choosing BPRS Lantabur Mojokerto Branch, therefore it should be used as learning material by management to improve the quality of customer service through adding facilities and improving service by employees. As a result, customer satisfaction with the

product services provided will increase the product reputation of BPRS Lantabur Mojokerto Branch. (3) It is hoped that the results of this research can become a reference for future researchers to expand coverage and understanding, by considering additional variables and enriching research data. (4) From the perspective of future researchers, it is hoped that the research objectives can be expanded. Not only on marketing strategies and situation variables, but also on other variables (such as service quality, price, promotion, etc.) to be more comprehensive. information about the factors that influence customer decisions. (5) It was felt that the total number of respondents of 65 people was still not enough to describe these findings as a whole, so it is hoped that future researchers will increase the number.

ADVANCED RESEARCH

Still conducting further research to find out more about The Impact of Marketing Strategy and Facilities on the Decision to Become a Murabahah Financing Customer

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