CHAPTER IV

FINDINGS

A. General Description of Research Object

Object of research explains what or who is the object of research. Also where and when the research is done, it can also be added to other matters if it is necessary. The object of this research is the implementation of sharia marketing, where it will be examined through the evaluation of the performance marketing division in the three main branches of PT. Bank Muamalat Tbk. in Surabaya.

1. Place of Research

This research was conducted at the main branch officesof PT. Bank Muamalat Tbk. branch Surabaya which located in three places : the branch office Jl. Raya Darmo No. 81, branch office Mayjend Sungkono No. 107 and branch office K.H Mas Mansyur No. 147 Surabaya.

a. Profile of PT Bank Muamalat Tbk. Branch Surabaya

PT Bank Muamalat Indonesia Tbk was established on 24 Rabius Thani 1412 H or 1 November, 1991, initiated by Indonesian *'Ulama* Council (MUI) and the Government of Indonesia, so commenced operations on 27 Shawwal 1412 H or May 1, 1992. With the apparent support from *Ikatan Cendekiawan Muslim Indonesia* (ICMI) and several Muslim businessmen,

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establishment of MuamalatBank also received the support from the community, as evidenced by the Company's commitment to purchaseshares worth84 billion rupiah when the time of signing Articles of Association.

Mumalat Bank is currently providing services to more than 4.3 million customers through 457 outlets in 33 provinces in Indonesia. BMI is also supported by a network of alliances through more than 4.000 online post office in Indonesia, 1996 ATM and 95.000 merchant debit. BMI is also currently the only sharia bank which has opened a branch abroad, namely in Kuala Lumpur, Malaysia. To improve the accessibility of customers in Malaysia, Muamalat Bank was in cooperation with the network of Malaysian Electronic Payment System (MEPS) so that services can be accessed by more than 2000 ATM in Malaysia.

In addition, Muamalat Bank has shar-e gold products with first chip technology in Indonesia which can be used in 170 countries and free of charge throughout the merchant by visalogo. As a first pure Sharia Bank, Muamalat Bank committed to deliveri banking services that are not only complied with sharia, but also competitive and accessible to the public until the archipelago.

PT Bank Mumalat Indonesia Tbk. Branch Surabaya-Sungkono was established on 18 December2008. The establishment of this branch aims to develop a network of

Muamalat Bank in Surabaya.MuamalatBank branch Darmo established on November 1994 whose very good expectations, so the nine directors decided to expand the network by establishing MuamalatBankbranch office Mayjend Sungkono. Branch office Darmo and branch office Sungkono handles retail clients (small nominal transaction). Along with a nice existence in 2013 Darmo branch has a number of customers about 95% of retail customers, while the branchSungkono Surabaya were doing transactions more to the corporate customers with a large transaction over 25 billion.

From the difference of these developments, the directors decided in 2014 that segmentation of branch office darmo devoted to dealing with retail customers, while the branchSungkono Surabaya handled corporate customers (companies). Branch Sungkono Surabaya elected to serve corporate customers because of its strategic location with nearby communities whose corporate business.

Branch officeMas Mansyurwas established in 1994 as a cash office, then because of the rapidly growing, in 2013 it became the main branch office that serves retail customers and now has 83 employees.[1]

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[1]Vinda, *Interview*, Muamalat Bank branch office Mas Mansyur, 12 July 2016.

Vision

Being a major Islamic bank in Indonesia, dominant in the spiritual market, admired in the rational market.
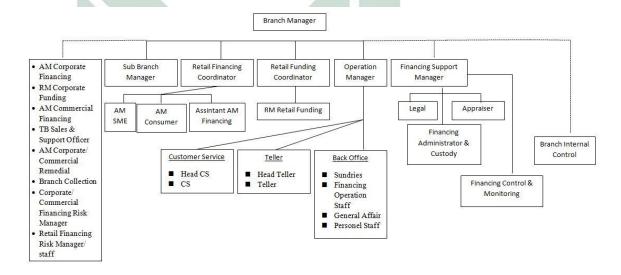
Mission

Being a role modelof Islamic financial institutions in the world with an emphasis on entrepreneurial spirit, excellent management and innovative investment orientation to maximize the value for stakeholders.

b. Organizational Structure, Staffing and Job Description.

In general, the organizational structure of branch office is as shown in the picture below:

Picture 1.0

The organizational structure of Muamalat Bank for branch office

Source : Back Office Documentation

The job descriptions of each jobat Muamalat Bank Branch Surabaya[2] :

1) Branch Manager

   The task is to supervise, confirmed, and monitordirectly all activities of branch operations, marketing, and development of this branch in order to ensure the achievement of branch's targets both quantitatively and qualitatively.

2) Operation Manager

   Operation task manager has responsible for the operational of branch office associated with the services provided by teller and customer service to customers and non-customers, both directly or via telephone.

   Also be responsible for the administrative and operational activity of back office, financing operations, including documentation, analysis and presentation of supporting reports. Operation Manager oversees the functions of operational financing.

3) Marketing Financing

   Financing marketing's tasks are to introduce, explain and offer financing products of Muamalat Bank, the advantages and privileges as well as the requirements of the product to

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[2]Luki, *Interview*, Muamalat Bank branch office Sungkono 20 August 2015.

prospective customers or clients either directly or via the telephone, also to ensure that prospective customers know about the product as well as the financing procedures. Marketing Financing called account manager financing / lending, has the duty and authority as follows:

a) Responsible to manage the sales of financial products.

b) Target-oriented marketing of financial products that have been determined.

c) Perform initial analysis of the feasibility of customer financing.

d) Guarding the financing process from the filing of financing, financing feasibility analysis, monitoring and reminding customers in the financingpayment.

4) Marketing Assistant

MarketingAssistant's task is to help the task of marketing financing.

5) Marketing Funding

The tasks of marketing funding are to introduce, explain and offer a product for fund investment in BMI, the advantages and privileges as well as the requirements of the product to prospective customers or clients either directly or by phone, to ensure that prospective customers know about the product and the procedure. Marketing funding called as relationship

manager. A marketing funding has the duty and authority as follows:

a) Marketing funding alone is responsible for the coord of funding to the achievement of business areas Funding (funding).

b) A Marketing Funding should be oriented towards the funding target.

c) To introduce, promote the banking products, and expand the network or the relationships between banks andthird parties who have more funds and want to save it in the bank. Bank products are divided into three categories, namely in the form of savings, they are deposits, demand deposits and savings deposits.

6) Customer Service

The task of customer service is to provide information to customers about products and services of Muamalat Bank and provide solutions to the problems faced by customers related to products and services from Muamalat Bank. In general, the tasks of customer service are:

a) Being an intermediary between the bank and its customers. The first person contacted by the customer when it comes to the bank, either to ask for information or to execute transactions.

b) Being a center of information about bank products and services.

c) Serving opening and closing customer accounts

d) Complaint Handling, serving all forms of customer complaints

e) Serving customers in terms of services products such as bank transfer, collection, transfer funds between customer accounts.

7) BPC (Bill Processing Center)

The task of BPC (Bill Processing Center) is handling the transactions conducted by customers related to the opening of L / C as well as to supervise the opening of L / C.

8) Personnel

The position of personnel is an important part in the company, because it is closely related to human resources of the company. So that personnel staff get high authority and dominant in managerial in taking a policy for their employees. The task of a personnel related to human resources.

9) Back Office

In general, back office jobs handle daily operations and ensure all operations run smoothly according to the procedure in Muamalat Bank.

There are three staff in the back office of Muamalat Bank, they are:

a) Sundries

Task of Sundries is doing the accounting for transactions in customer deposits (checking, savings, and time deposits), in addition to the task of Sundries is managing the implementation of clearing which includes the transfer of entrance clearing or exit clearing, filling the clearing form, participate in the clearing process in *Bank Indonesia* together with other banks of clearing participants, to ensure the traffic demand deposits interbank payment went smoothly, effectively and efficiently and in accordance with company procedures andapplicable procedures from*Bank Indonesia*.

b) Financing Operation

Financing operational task is doing the bookkeeping dropping financing (disbursements), installment, and repayment offinancing customer to ensure the rights and obligations of customers have been implemented well and appropriately

c) General Affair

General affairs's task is to support the company in charge of running operations with the domestic affairs of the company.

10) Teller

The task of the teller is serving cash and non-cash transactions, both in rupiah and foreign currency.

11) Financing Support Unit

There are 3 staffs in financing support unit, that have each duties and responsibilities. The first staff is Legal staff, assigned to conduct analysis from the aspect of legal form and the analysis of juridical and legal opinion on existing and prospective customers, including an analysis of opening documents for current account in order to ensure the legality of customers and legal action will be carried out in accordance with the requirements and comply with the law. Also served to analyze the contract or agreement which has been made between the bank and the customer.

The second staff is appraiser, whose duty is making taxation or appraisal. Also conducted a survey of collateral as well in the location in accordance with the binding form appropriate to the

type of collateral. Conducting collateral valuation and trade checking. Ensuring the viability of banking services and banking products with certain specific terms.

And the third is administrator and custody financing staff whose duty are to input all the data customer financing, perform BI Checking. Performing data processing and reporting needs for financing internal and external, in accordance with the standards or regulations apply.
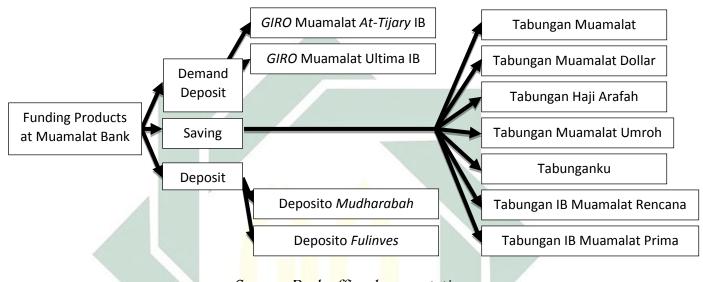
12) Data Control

Data control has several jobs,they are :

a) Ensuring the operational activities of related parts have been carried out in accordance with standard operating procedures and internal instructions that have been set, so that it can be produced with accurate information about the condition of the Bank.

b) As a "financial management" in the branch that includes "operational quality assurance, cost control and monitoring reconcilliation.

c. Products and Application Contract (*'Aqad*)

There are two Products in Muamalat Bank in general, namely: funding and financing, there are also other services products.

1) Funding

The chart of funding products at Muamalat Bank :

Picture 1.1

Funding products chart

Source : Back office documentation

The funding products in Muamalat Bank are[3]:

a) *Giromuamalat at-tijāryiB*: is a productbased on *giro* wadiah contract that provides convenience and comfort in the transaction. This product aims to meet the needs of the individual customer business transactions and non-individuals who are supported by the facility Cash Management.

b) *Muamalat ultima giro iB* : is a *giro* product based on *muḍārabah*that provides easiness of transaction and a competitive revenue share. This product for individual

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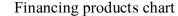[3]Luki, *Interview*, Bank Muamalat Branch Sungkono 20 August 2015.

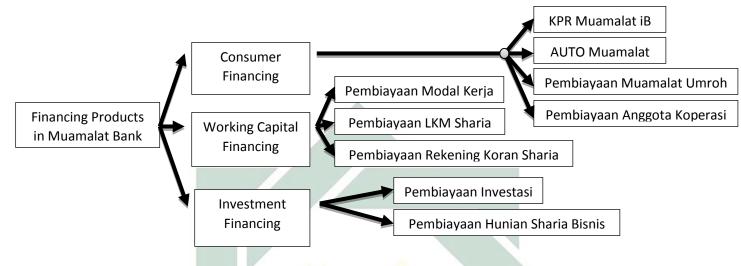customers and non-individuals to meet the needs of business transactions beside providing optimal yields.

c) *Tabunganmuamalat*: is sharia savings in rupiah currency which would relieve customers' financial transactions, providing easy access, as well as extensive benefits. This product based on mudharabah contract. *Tabungan Muamalat* now comes with two choices of ATM or Debit card they are Shar-E Regular and Shar-E Gold.

d) *Tabungan muamalat dolar* : is denominated foreign currency US Dollar (USD) and Singapore Dollar (SGD) and intended to serve the needs of investment transactions and more diverse, particularly involving USD and SGD. *Tabungan Muamalat Dolar*based on depositscontract.

e) *Tabungan Haji Arafah* : is savings by *wadi'ah*contract in rupiah currency which is devoted to Indonesian Muslim community whose planning Hajj.

f) *Tabungan muamalat umrah* : savings by *muḍārabahmuṭlaqah*(profit sharing) so that customers will realize the dream of umrah.

g) *Tabunganku* : is syariah savings in rupiah currency which is very affordable for all people, free of administrative costs. This product is based on the principles of*wadi'ah*.

h) *Tabungan muamalat iB rencana* : plans and dreams in the future to be realized would require decisions of financial planning today, such as the planning of education expenses, fund retirement preparation, the cost of travel or worship, wedding expenses, the cost of a house down payment or vehicle, as well as a plan or other dreams. This product is based on the principles of *muḍārabahmuṭlaqah*.

i) *Tabungan iB muamalat prima* : is a priority savings for customers who want to get high yield. This product is based on the principles of *muḍārabahmuṭlaqah*.

j) *Depositomuḍārabah*:is deposit in Muamalat Bankbased on*aqadmuḍārabahmuṭlaqah*.

k) *Deposits fulinves*: is almost the same as *muḍarabah* deposits, but in deposits fulinves have slight differences such as: life insurance protection worth of free balances of deposits, a period just 6 months and 12 months, and deposits fulinves only to individuals and not to coorporate or institution.

2) Financing

Below is the chart of financing product in Muamalat Bank :

Picture 1.2

Financing products chart

Source : Back office documentation

Financing products in Muamalat Bank are[4]:

a) *KPR muamalat iB* : is a financing product that will help customers to own a house (ready stock or used), apartments, shops, home shop, diversion of take-over mortgages from other banks. Inden Home Financing, Construction and Renovation. This product uses two contract namely *murābaḥah* and *mushārakah mutanāqiṣah*.

b) *AUTO muamalat* : is a financing product that will help the customers to own a motor vehicle. This product is in cooperation with *Al-Ijārah*Indonesia Finance (ALIF). This product uses the*murābaḥah* contract.

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[4]Luki, *Interview*, Muamalat Bank branch office Sungkono, 20 August 2015.

c) *Pembiayaanmuamalat umroh* : is a financing product for the purpose of pilgrimage. This product uses *Ijārah*contract (lease).

d) *Pembiyaan anggota koperasi* : is a consumer financing products for the cooperative members. This product is based on the principles of sharia with*muḍārabah*contract (profit sharing) between the bank and the cooperative on revenue margin financing or by*murābaḥah* (sale and purchase) which is distributed to the members.

e) *Pembiayaan modal kerja* : is a product that will help the working capital needs of business customers so that operations and customer business development plans will be running well. This product is based on the principles of sharia with *mushārakah* contract, *muḍārabah*, *murābaḥah* according with specifications or working capital requirements.

f) *Pembiayaan LKM syarī'ah* : is a loan product aimed tosharia LKM (BMT / Cooperative) who wish to improve revenue by enlarging the portfolio of financing to customers or members (end-user). This product is based on the principles of sharia with *muḍārabah* or *Mushārakah*.

g) *Pembiayaan rekening koran syaiah* : is a special financing products that will ease the working capital for withdrawing

the customer's business and repay the financing needs. This product is based on *Mushārakah*contract and revolving scheme.

h) *Pembiayaan investasi* : is a financing products that will help the customer's business needs in investment so as to support customer expansion plans that have been collated. This product is based on the principles of sharia with *Murābaḥah* or *Ijārah* contract in accordance with the specifications of investment needs.

i) *Pembiayaan hunian syarī'ah* :is a financing products that will help customer's business to buy, build, or renovate the property or transfer of property financing and take-over of other banks for customers' business needs.

2. Characteristics of Respondents

Respondents in this study were all marketing staff ofMuamalat Bank Surabaya. Total of respondents are 40 people whom spreaded over three main branches namely Darmo, Mayjend Sungkono, and Mas Mansyur. The primary data collection in this study conducted by distributing questionnaires to the respondents. The characteristics of respondents classified by position. The percentage of each respondent characteristics is as follows:

Table 1.3

Characteristics of respondents by position

Position	Amount	Percentage (%)
Corporate Marketing	7	17.5
Commercial Marketing	11	27.5
Retail Marketing	22	55
Total	40	100

While the position of the respondents are dominated by retail marketing, amount 22 people, then 11 people from commercial marketing, and the restare 7 people from corporate marketing.

B. Data Analysis

The data used in this analysis was obtained from questionnaires filled out by marketing staff of Muamalat Bank branch Surabaya.

1. Validity Test

Validity test is done to see whether each variable is valid or not, with the following provisions:

   a. If r-count (value corrected item-total correlation) is positive and more than r-table (r-count>r-table), then the item or variable is valid.

   b. If r-count (value corrected item-total correlation) is negative and or and r-count value <r-table, then the item or the variable is not valid.

In this case will be conducted two-way test (two-tailed test). The significance level is α = 5%, the figures obtained r-table = 0.3621 which df = number of cases-1, in this case df = 40-1 = 39. α / 2 = 2.5% (see r-table). As for the validity of the test results for each ofdimensions are as follows:

Table 2.0
Validity test sharia marketing gap variable

a. Theist Dimension

Questions	Corrected Item- Total Correlation (r-count)	Explanation
Item $_1$	0.700	Valid
Item $_2$	0.837	Valid
Item $_3$	0.915	Valid
Item $_4$	0.900	Valid
Item $_5$	0.864	Valid

b. Ethic Dimension

Questions	Corrected Item- Total Correlation (r count)	Explanation
Item $_1$	0.730	Valid
Item $_2$	0.782	Valid
Item $_3$	0.773	Valid
Item $_4$	0.813	Valid
Item $_5$	0.806	Valid

c. Realistic Dimension

Questions	Corrected Item- Total Correlation (r count)	Explanation
Item $_1$	0.775	Valid
Item $_2$	0.761	Valid
Item $_3$	0.856	Valid
Item $_4$	0.691	Valid
Item $_5$	0.741	Valid

d. Humanistic Dimension

Questions	Corrected Item-Total Correlation (r count)	Explanation
Item $_1$	0.670	Valid
Item $_2$	0.606	Valid
Item $_3$	0.774	Valid
Item $_4$	0.722	Valid
Item $_5$	0.780	Valid

Source : Primary data processed, 2016

from the fourtables above, it can be concluded that all the instruments or items in the theist, ethic, humanistic and realistic dimension as dimensionality of sharia marketingare valid. This is evidenced by the value of r-count of each item which is larger than r-table (r-count >r-table) which r-table value is 0.3621. Based on this, all instruments can be used in subsequent testing, reliability test.

2. Reliability Test

Reliability test is an index that indicates the extent and measuring the instrument can be trusted or not. The results of SPSS 19 analysis tools on the reliability test results are as follows:

Table 2.1
Reliability test sharia marketing practice score variable

Dimensions	Cronbach Alpha Value	r-table	Explanation
Theist	0.940	0.3621	Reliable
Ethic	0.913	0.3621	Reliable
Realistic	0.905	0.3621	Reliable
Humanistic	0.876	0.3621	Reliable

Source: Primary data processed, 2016

All statement points used as an instrument in this study havethe Cronbach's alpha more than r-table, (> r-table). Therefore we can conclude all statements are reliable and have a good level of consistencyto be reused at different times. Thus, the data of population that authors carefully included in the category of valid and reliable, making it feasible to do further testing.

3. Normality Test

Normality test is one part of data analysis requirements, in other words, before the real analysis, the data of research must be tested its normality of distribution. Because in parametrical statistic, normal distribution of data is a must.

normality test of data in this research is done by using one-sample Kolmogorov-Smirnov, by looking at the 5% significance level. The

rationality ofnormality test by looking at the probability Asymp.Sig (2- tailed) > 0.05, then the data have a normal distribution, and vice versa if the probability Asymp.Sig (2 tailed) <0.05, then the data do not have a normal distribution. Results of testing for the normality of data by using SPSS 19 obtained the following results:

Table 2.2
Normalitytest marketing practice score variable (y)

One-Sample Kolmogorov-Smirnov Test

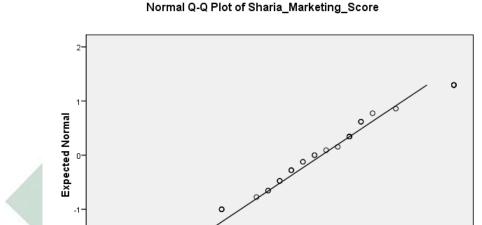|		Practice_marketing_score
N		40
Normal Parameters[a]	Mean	88.6250
	Std. Deviation	6.98969
Most Extreme Differences	Absolute	.123
	Positive	.091
	Negative	-.123
Kolmogorov-Smirnov Z		.779
Asymp. Sig. (2-tailed)		.579

a. Test distribution is Normal.

Source : spss output, processed.

Based on the table above is known that all variables have normal distribution, because the probabilityvalue of Kolmogorov Smirnov (KS) = 0,779 with significance probability = 0,579, which means that the significancevalue of Kolmogorov Smirnov (KS) is more than 5% (₱ 5%).

Beside usingOne-Sample Kolmogorov-Smirnov test, test for normality in this study also uses Q-Q plot graph test, with the same

goal, to determine the data in this study have normal distribution or not. A normal distribution of data can be seen if the dots follow the existing linear lines.

Picture 1.3
Q-Q Plot chart

Normal Q-Q Plot of Sharia_Marketing_Score

Based on the image normality test results using graphs Q-Q plot, in the picture above showed that the dots follow existing linear line, it means the data contained in this study have a normal distribution.

4. Paired t-test analysis

To know the difference between the concepts of sharia marketing and marketing practices at Muamalat Bank branch Surabaya, used paired t-test with SPSS 19.
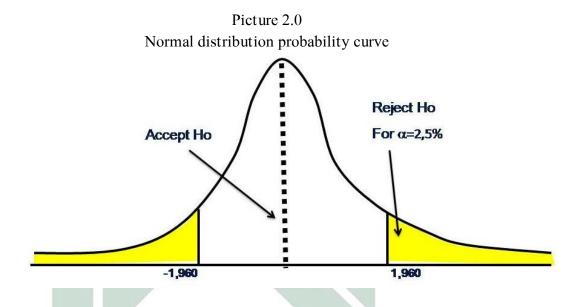
Table 2.3
Paired t-test analysis

	Paired Differences							Sig. (2-tailed)
				95% Confidence Interval of the Difference				
	Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	
Pair 1 Practice_Score-Theory_Score	-11.375	6.990	1.105	-13.610	-9.140	-10.293	39	.000

Source : spssoutput, processed.

As for getting the results from the analysis, it can be done in three ways:

a. based on the comparison between t-count and t-table with the following assumptions:

   1) if t-count <t table, then H0 is accepted

   2) if t-count >t table, then H0 is rejected

The first step is to find t-table for this case, df-1 = (number of cases-1) = 40-1 = 39.Directions testing in this analysis is a two-way or two-tailed as it aims to determine whether the average score of the theory ofsharia marketing and its practiceis same or not. Then the significance level α = 5%, divided by two.α / 2 = 2.5%. Then obtained from t-table= 1.96

from the calculation results, SPSS showed that t-count is in the area of rejection (H0 = -10 293) it can be concluded that there is a difference between the concept of sharia marketing with marketing practices at Muamalat Bank branch Surabaya.

Picture 2.0

Normal distribution probability curve

b. based on the value probability comparison (sig) :

the decision is taken based on the comparison of the probability

value with following ways:

1) if the probability >0.05,H0 is accepted

2) if the probability <0.05, H0 is rejected

It is known that probability value 0,000<0.05 then H0 is rejected.

which means Ha accepted which states there is a difference

between the concept of sharia marketing with the practice at

Muamalat Bank branch Surabaya.

c. Based on mean difference, which in this analysis result =-

11.37that stated the difference between the average score of

sharia marketing theory with the practice in the field, so it can be

concluded that there is a difference between the concept of sharia

marketing with marketing practices atMuamalat Bank branch

Surabaya. The mean of practice score was 88.62, while the score for practice was 100 as an average score of ideal concept. This shows that the mean for the practice score has a smaller number than the theory.