

**Analysis of the Implementation of Marketing Information System
in Supporting the Effectiveness of Al-Murabahah Financing:
Study Case in Cilegon Mandiri Sharia Bank**

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Abstract

The purpose of this research is to find marketing information system, implementation of Al-Murabahah financing, and implementation of Islamic banking in supporting the effectiveness of financing Al-Murabahah in the Bank of Cilegon Mandiri Sharia (PD.BPRS Cilegon Mandiri). With a good marketing information system, it is expected that banks are able to handle various deficiencies, so the movement of customers to other banks can be minimized. It is also encouraged that banks are more effective in carrying out its activities, and increasing public attention to the existence of Islamic banking. Research method used was a case study method with a descriptive analytical approach. Data collection techniques done in two ways, i.e. field research include observation, questionnaires, interviews, and documentation. Based on the distribution of respondents' answers to questions about the indicators of accounting information systems, the result is adequate with the percentage of 43.3%. It can be concluded that the implementation of marketing information system in this bank is good. The effectiveness of financing Al-Murabahah covers 87.4%. It is also concluded that marketing information system has a significant role on the effectiveness of financing Al-Murabahah.

Keywords: *Marketing information system, Sharia bank, Al-Murabahah*

1. INTRODUCTION

The development of Islamic banks in Islamic countries also affects Indonesia. At first, the existence of sharia banks yet to receive optimal care in the order of a national banking industry. Legal basis for bank operations that use sharia system can only be categorized as "banks with profit-sharing system", there were no details of the legal basis of sharia, and the types of businesses allowed. This is very clearly reflected in the Undang Undang (Act) No.7 of 1992 Republic of Indonesia where discussions with the banking system for the results described only in a "parenthesis". In 1998 appeared the Law No.10 Year 1998, concerning changes in the Undang Undang (Act) No.7 of 1992 on banking, there are several changes that provide greater opportunities for the development of Islamic banking. Likewise, conducted by PD.BPR Cilegon Mandiri Sharia Islamic financial institution is fulfilling expectations about the need for principle Islamic financial institutions owned by all citizens of the city of Cilegon (Indonesia) in particular and society in general.

Marketing information system provides information needed by managers to make decision. In an Islamic banking, it needs both good and future-oriented marketing information system to carry out the expansion, change in strategy, anticipate the various circumstances that will be faced, improve the quality of service and most importantly increase the effectiveness of corporate finance. Hence, it can support the success of an Islamic banking. Al-Murabahah financing is a financing with the purchase and sale agreement. Al-Murabahah financing is

basically an agreement between the Islamic banks as capital providers and the customer (debtor) as a borrower.

2. DATA

2.1 Subsystems of marketing information system

Accounting information system in the input subsystem of marketing information systems in PD. BPRS. Cilegon Mandiri Sharia includes:

- a. Data for a special report the bank may be a financial analysis reports that summarize the financing for the product according to the period of financing.
- b. Data for mathematical models and expert systems banks use pricing model to estimate the impact of price changes on profits.

The marketing research data are shown in Table 1.

Table 1: Primary and secondary data

Type of Data	Information
Secondary	Secondary data collection done by the marketing department PD. BPRS. Cilegon Mandiri was conducted by collecting data from print media such as newspapers or electronic media such as radio.
Primary	The primary data collected by the bank by giving questionnaires to view customer feedback on products, customer needs regarding the desired product customers and customer complaints.

Source: PD. BPRS. Cilegon Mandiri Sharia Bank

Marketing intelligence data collecting by the company's competitors include the activities of competitors such as promotions and distribution channels.

2.2 Database marketing information system

The data of the data base marketing information system is shown in Table 2.

Table 2: Research data

Research data	Information
Marketing customer behaviour	Ability of customers, product model.
Customer needs	The need for new products, product functionality and product quality.
Customer desires	The best product.
Market information	Price, product, competitors, customers' purchasing power.

Source: PD. BPRS. Cilegon Mandiri Sharia Bank

For basic system, bank uses Oracle databases in order to be accessed easily by the existing divisions inside the banks, as shown in Table 3.

Table 3: Software usage

Software	Information
Excel	Excel is the software used by the PD. BPRS. Cilegon Mandiri to record and calculate sales data or other data during the accounting period.
Oracle	Oracle is one of the software used by the PD. BPRS.

Source: PD. BPRS. Cilegon Mandiri Sharia Bank

2.3 Output subsystems of marketing information system

The data of output subsystems of marketing information system is shown in Table 4.

Table 4: Output subsystems of marketing information system

Dimension	Data
Product	Products in PD. BPRS. Cilegon Mandiri is adequate, because the products produced by the bank are sufficient to meet the desires and needs of customers.
Location	PD. BPRS. Cilegon Mandiri has a strategically located place so that customers can be easily accessed the bank.
Promotion	PD. BPRS. Cilegon Mandiri informs its products to customers through promotions, such as notification to the print media on product advantage and difference with muamalah maaliyah ribawi bank products.
Price	Pricing of products in PD. BPRS. Cilegon Mandiri may be adjusted by the agreement between the two sides, and then perform the buy-sell (Al-Murabahah).
Integration	Integrated mix of PD. BPRS. Cilegon Mandiri could be sufficient for supporting the bank.

Source: PD. BPRS. Cilegon Mandiri Sharia Bank

3. METHODOLOGY AND RESULTS

The research method used in the preparation of this study is a descriptive case study method and analysis. The objectives of this study are to analyze the marketing information system of Islamic bank (variable X) and the effectiveness of Al-Murabahah financing (variable Y). The data collection techniques used were questionnaires, interviews, observations and documentations. The questionnaires were given to 10 respondents to answer the variables X and 10 other respondents to answer the variable Y.

3.1 Implementation of Islamic banking marketing information

3.1.1 Subsystems of marketing information system

- a. Accounting information systems
Accounting information system in the input subsystem of marketing information systems consist of data relating to the preparation of periodic reports of the Al-Murabahah financing statement and are according to the growth/achievement of a product and acquisition reports of Al-Murabahah financing contracts. It was made by each division and then reported to the financial section of each division. Based on the results of 43.33%, it proves that the implementation of marketing information system in PD. BPRS. Cilegon Mandiri is adequate, because of good marketing information system.
- b. Marketing research
Input subsystem marketing research includes completeness of marketing research data, i.e. secondary data and primary data. Secondary data collection will be used by banks for making decisions, whether the product (Al-Murabahah) generated by the bank in accordance with customer's requirements. Primary data collection can be said for having supported adequately by the questionnaires which contains about customer responses to products (Al-Murabahah), the needs of customers about the product (Al-Murabahah) the customer's need and complaints. Based on the calculations of 42.86%, it proves that the implementation of marketing research in PD. BPR. Cilegon Mandiri Sharia is adequate, because of good marketing information system.
- c. Marketing intelligence
Marketing intelligence can be said to have been adequate because the data gathering marketing intelligence including competitor data and market conditions have been fully

supported primarily by the free market, so that the information concerning marketing intelligence easily available. Based on calculations with adequate answers of 45%, this proves that the implementation of marketing information system in PD. BPRS. Cilegon Mandiri is adequate, because it already has a good marketing information system

3.2. Data base marketing information system

3.2.1 Contents of database

Database marketing information system in PD. BPR. Cilegon Mandiri Sharia contains:

- a. Marketing of financial data such as Al-Murabahah financing reports, customer data.
- b. Periodic reports Al-Murabahah financing, acquisition periodic report contract Al-Murabahah financing.
- c. Data such as marketing research, customer behaviour, customer needs, customer wishes and market information.
- d. Marketing intelligence data such as the price of competitor products, competitor activity, and promotion by competitors through television, radio, and newspapers.

Based on calculations, 60% of the answers, proves that the implementation of marketing information data base system in PD. BPRS. Cilegon Mandiri is adequate. It is because it has a complete database of good marketing information system.

3.2.2 Database software

Database software used by the PD. BPRS. Cilegon Mandiri to finance Al-Murabahah reports is Excel. Based on calculations, 50% of the answers, has proven that the implementation of database marketing information system in PD. BPRS. Cilegon Mandiri is adequate due to its effective marketing strategy.

3.3. Output subsystems marketing information system

In marketing information system, output subsystems are generated by the PD. BPR. Cilegon Mandiri Sharia as shown in Table 5.

Table 5: Output subsystems marketing information system

Dimension	Results
Product	The results are adequate with 58%, which proves the implementation of product marketing information system is adequate, because it has the desired product completeness of the customers.
Place	The results are very adequate with 50%, this proves that in PD. BPRS. Cilegon Mandiri has a strategic location.
Promotion	The results are sufficient to 63.33%, which proves that PD. BPRS. Cilegon Mandiri has a good campaign, so that it increases the number of customers.
Price	The results are adequate with 65%, which proves that the implementation of marketing information systems is in accordance to what the customer wants.
Integration	The results are adequate with 60%. Integrated mix of PD. BPRS. Cilegon Mandiri, could be sufficient for supporting the bank when marketing mix elements such as product offerings, promotional activities, distribution channel and pricing structures are combined to form a particular strategy.

Source: PD. BPRS. Cilegon Mandiri Sharia Bank

Based on the discussion, marketing information system of PD. BPR. Cilegon Mandiri Sharia criteria is adequate or 81.45%, while the remaining of 18.54% is considered weak because of the following reasons:

- a. As a newly established Islamic bank in the city of Cilegon, PD. BPR. Sharia Cilegon Mandiri is still in the stage of adjustment.
- b. Information system database of companies is not related to the data which is provided by customers.

3.4 Effectiveness of Al-Murabahah financing

3.4.1 Type of Al-Murabahah financing

After calculating the respondents' answer, the result shows 50%. This means the implementation of this type of financing is effective and denotes the understanding of the society towards Al-Murabahah procedures.

3.4.2 Stages of Al-Murabahah financing

The finding of 60% shows the growth of the bank from its establishment, likewise having fully cooperation from the customers in *Al-Murabahah financing*.

3.4.3 Al-Murabahah financing terms

The implementation of Al-Murabahah financing is successful as 50% of the respondents assent with its effectiveness.

3.5. Implementation of Islamic banking marketing information system in supporting the effectiveness of Al-Murabahah financing

Marketing information system run by PD. BPR. Cilegon Mandiri Sharia is consistent with the objectives, evaluation results, company promotion work plan and budget of the company (CBP). It is also in line with National Sharia Board Fatwa and Conditions in Bank Indonesia, listed in the Regulation of Bank of Indonesia, and Indonesian Islamic Banking Accounting Guidelines (PAPSI). The main components in the discussion of Islamic banking marketing information system are only limited to three, i.e. input subsystems, data bases, and output subsystems. Implementation of the marketing information system is adequate, but there are some weaknesses, because of newly established bank compared to the existing conventional banks in Cilegon. However, PD. BPR. Cilegon Mandiri Sharia will try hard to enhance the company's marketing information system, so it can compete with the existing banks. Application of funds that occurs in PD. BPR. Cilegon Mandiri Sharia can be classified effectively, which mean that people are starting to pay attention to the PD. BPR. Cilegon Sharia Mandiri with a customer of Muslims and non-Muslims. Customers can save their money without having to bear the usual administrative costs of conventional banks. But the weakness that occurs can be said as a matter of newly established companies face and the lack of progress due to collide with the minimum limits specified provision of financing facilities for BI. However, PD. BPR. Cilegon Mandiri Sharia seeks to provide explanations that do not make the customer disappointed and in satisfaction.

4. CONCLUSION

From the research, the results show that the marketing information system on the PD. BPR. Cilegon Mandiri has performed adequately in accordance with the requirements for the implementation of marketing information system that can be used as a tool for management in controlling production costs.

- a. Financing Al-Murabahah in PD. BPR. Cilegon Mandiri Sharia based requirements have been implemented effectively.
- b. The process has been running with adequate, showed by an increase in the number of customers using al-Murabahah financing facilities.
- c. Judging from the statistics of Islamic bank can be seen that there is a tendency customers to use the services of Islamic bank (Al-Murabahah financing)

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