

## ABSTRAK

Latar belakang penelitian ini berfokus pada pentingnya strategi marketing yang efektif untuk meningkatkan jumlah nasabah produk tabungan rofiqoh di bank sumsel babel cabang syariah palembang. Dengan persaingan yang ketat di sektor perbankan syariah dan perubahan preferensi konsumen, bank menghadapi tantangan dalam menarik dan mempertahankan nasabah baru

Teori yang digunakan dalam penelitian ini berkaitan dengan strategi marketing, yang terdiri dari diferensiasi dan bauran pemasaran (marketing mix) yang mencakup 7p yaitu *product*, *price*, *place*, *promotion*, *people*, *process*, dan *physical evidence*. Kemudian unsur strategi marketing yang terdiri dari segmentasi pasar, targetting, positioning dan strategi marketing dalam islam.

Penelitian ini merupakan penelitian kualitatif dengan metode deskriptif. Subjek dalam penelitian ini adalah Account Officer (Marketing), Customer Service dan Nasabah tabungan rofiqoh di Bank Sumsel Babel Cabang Syariah Palembang. Teknik pengumpulan data yang digunakan dalam penelitian ini melalui observasi, wawancara, dan dokumentasi, serta sumber data yang diperoleh merupakan data sekunder dan data primer.

Hasil penelitian yang dilakukan menunjukkan bahwa strategi marketing produk tabungan rofiqoh yang dilakukan bank sumsel babel cabang syariah palembang dalam meningkatkan jumlah nasabah yaitu menerapkan strategi bauran pemasaran (marketing mix 7p) diantaranya *product* (produk), *price* (harga), *place* (tempat), *people* (orang), *process* (proses), dan *physical evidence* (bukti fisik) akan tetapi terdapat satu elemen yang belum terpenuhi yaitu pada strategi promosi.

Berdasarkan hasil analisis dan kesimpulan pada bab pembahasan maka penulis memiliki beberapa saran diantaranya: bank lebih update pemasaran di sosial media, dan diharapkan pihak pemerintah seperti kementerian keuangan dan dewan pengawas syariah agar mengembangkan regulasi yang adaptif, pendekatan proaktif dalam pendidikan dan pelatihan maupun kolaborasi dengan institusi syariah lain

Kata Kunci: *Strategi, Pemasaran, dan Tabungan Rofiqoh.*

## **ABSTRACT**

The background of this research focuses on the importance of an effective marketing strategy to increase the number of customers of the Rofiqoh savings product at Bank Sumsel Babel, Palembang Sharia Branch. With tight competition in the Islamic banking sector and changes in consumer preferences, banks face challenges in attracting and retaining new customers.

The theory used in this study is related to marketing strategy, which consists of differentiation and marketing mix which includes 7p namely product price, place, promotion, people, process, and physical evidence. Then the elements of marketing strategy consisting of market segmentation, targeting, positioning and marketing strategy in Islam.

This research is a qualitative research with descriptive method. The subjects in this study were Account Officer (Marketing), Customer Service and Rofiqoh savings customers at Bank Sumsel Babel, Palembang Syariah Branch. Data collection techniques used in this study through observation, interviews, and documentation, and the data sources obtained were secondary data and primary data.

The results of the research conducted show that the marketing strategy for the Rofiqoh savings product carried out by Bank Sumsel Babel, Palembang Sharia Branch in increasing the number of customers is to implement a marketing mix strategy (marketing mix 7p) including product, price, place, people, process, and physical evidence, but there is one element that has not been fulfilled, namely the promotion strategy.

Based on the results of the analysis and conclusions in the discussion chapter, the author has several suggestions, including that banks should be more up-to-date in their marketing on social media, and it is hoped that government parties such as the Ministry of Finance and the Sharia Supervisory Board will develop adaptive regulations and be proactive in education and training as well as collaboration with other Sharia institutions.

**Kunet Words:** Strategy. Marketing, and Rafiqoh Savings