

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

Syarifah^{1)*}, Sri Wahyuni²⁾

^{1,2}Faculty of Economics and Business , Mulawarman University

Abstract

This study aims to provide an alternative strategy in facing opportunities to threaten the benefits of Tabungan Faedah BRI Syariah IB product at the Bank BRI Syariah KCP Kukar Tenggara. This research used study of literature and SWOT analysis. SWOT analysis is the identification of various factors systematically to formulate a company strategy. This analysis is based on the logic that can maximize strengths and opportunities, but at the same time can minimize weaknesses and threats. The results of this study indicate that the BRI Syariah KCP Kukar Tenggara bank has strengths, weaknesses, opportunities and threats to its product benefits. This research also provides 4 alternative strategies that can be used by banks in facing opportunities and threats. The 4 alternative strategies are the SO strategy, the WO strategy, the ST strategy and the WT strategy

Keywords: Strategy, Strategy increase in the number of customers, SWOT analysis

1. INTRODUCTION

According to Law Number 21 of 2008 on Sharia Banking, Sharia (Islamic) Bank is a Bank conducting business based on the Sharia Principles consisting of Sharia (Islamic) Commercial Bank and Sharia (Islamic) People Financing Bank. The main function of Sharia (Islamic) Bank is to collect public funds, it's different from the conventional bank remuneration is given in the form of interest, but in Islamic banks, savers will receive remuneration in the form of profit sharing. The second function of Sharia (Islamic) bank is to distribute the funds, funds that have been collected from customers which will then be distributed to other customers who need funds with a profit-sharing system. The third function is to provide bank services, in this case the Sharia (Islamic) bank functions as a provider of services such as transfer services (Andespa, 2016).

The development of Sharia (Islamic) Banking in Indonesia begins with the publication Law Number 10 of 1998 on banking, in this Law, it is explicitly stated that Indonesia adheres to a dual banking system in the national banking system by recognizing the presence of banks with sharia principles to operate, both as Sharia Commercial Banks and Sharia Business Units of conventional banks (Pradja, 2017). Although the law has accommodated the presence of Islamic banking in the dual banking system in Indonesia, for Sharia (Islamic)

* Corresponding author. Email address: Syarifahifha99@gmail.com

banking circles the law has not been able to accommodate all the needs of Sharia (Islamic) bank, therefore in the past the acceleration of Sharia (Islamic) banking could have a positive impact on the Indonesian economy. On July 16 2008 passing Law Number 21 of 2008 on Sharia (Islamic) banking, this ratification provides a legal basis for national Sharia (Islamic) banking and it is expected to encourage the development of the Sharia (Islamic) banking industry to be better and renewed with the issuance of Bank Indonesia regulations. (PBI) No. 11/3/PBI/2009 contains the procedures and rules for establishing a Branch Office, which can make the development of the number of Sharia (Islamic) banking services grow rapidly.

Sharia (Islamic) banking in Indonesia is currently experiencing rapid development, this can be seen from the increase in the number of Sharia (Islamic) banks, this is evidenced by the number of Sharia (Islamic) banks registered at OJK (2020), a total of 2,958 Sharia (Islamic) Commercial Banks, Sharia (Islamic) Business Units. Based on the data above, it can be concluded that the financial services industry is currently undergoing a very fast transformation. From this phenomenon, it is certain that the competition between Sharia (Islamic) banks is getting heavier in maintaining its existence. In this case, one thing that can determine whether the Sharia (Islamic) bank will survive and develop or even decline and fail to maintain competitiveness with other Sharia (Islamic) bank are the strategies carried out by these Islamic banks in facing opportunities and threats of increasing the number of customers. Considering that the development of Sharia (Islamic) bank in marketing Sharia (Islamic) banking products are getting tighter, Sharia (Islamic) banks are required to move quickly by establishing strategies that are in accordance with the strengths, weaknesses, opportunities, and threats in the midst of increasingly fierce competition in the banking world (Al Abdahd, 2019)

The number of Muslim communities is one of the opportunities for the development of Sharia (Islamic) banking, Indonesia is a country where the majority of people are Muslim so that the development of Islamic banking in Indonesia is growing rapidly. One of the districts in East Kalimantan that has the largest number of Muslim communities is Kutai Kartanegara. Based on data from (Central Bureau of Statistics East Kalimantan, 2015) the number of followers of religions according to religious groups, it is reported that Kutai Kartanegara is in the third position with the highest number of Muslims after big cities, namely Samarinda and Balikpapan, with 602,357 Muslims. From these data, it can be concluded that Kutai Kartanegara has the potential for the development of Sharia (Islamic) banking.

One of the Sharia (Islamic) Banks participating in the development of Sharia (Islamic) banks in Kutai Kartanegara is the KCP Kukar Kartanegara Sharia BRI Bank which has several funding products including the BRI Syariah iB Faedah Savings, the BRI Syariah iB Hajj Savings, the BRI Syariah iB Dream Savings, the BRI Syariah iB Giro and Deposito Bri Syariah iB. Among these funding products, the BRI Syariah Faedah Savings product is a funding product that is the product with the most customers. Data from BRI Syariah Bank

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

states that there was a significant increase, in 2017 there were 1,209 customers, in 2018 it increased to 1,397 customers and in 2019 increased to 1,697 customers.

Based on data on the number of Faedah BRI Syariah KCP Kukar Tenggara savings customers from 2017 to 2019 which continues to increase, so that it will be investigated regarding opportunities, threats of Bank BRI KCP Kukar Tenggara in Increasing the Number of Faedah BRI Syariah iB savings customers.

2. LITERATURE STUDY

2.1 Sharia Bank

According to Law Number 21 of 2008 on Sharia (Islamic) Banking, Sharia (Islamic) bank is a Bank conducting business based on the Sharia Principles consisting of Sharia (Islamic) Commercial Bank and Sharia (Islamic) People Financing Bank. While the Sharia (Islamic) Business Unit according to Law Number 21 of 2008 on Sharia (Islamic) Banking is a working unit of the Conventional Commercial Bank head office functioning as the head office of offices or units conducting business activities based on the Sharia Principle, or working unit in a branch office of a Bank located overseas conducting conventional business activities functioning as a head office of sub- Sharia (Islamic) branches and/or sharia (Islamic) unit.

According to Muhammad (2005) in Ajeng & Pertiwi (2016) Sharia (Islamic) bank is bank whose activities leave usury problems and do not rely on interest or financial or banking institutions whose operations are in accordance with sharia principles, which refers to the provisions of the Al-Quran and Al-Hadith.

According to Pradja (2017) Sharia (Islamic) Bank is a financial institution that carries out an intermediary function (intermediary) in collecting public funds and distribute financing to the public in accordance with sharia principles

Compared to the conventional bank, Sharia (Islamic) bank have several essential characteristics that differentiate them from conventional banks, as well as differences between conventional and Sharia (Islamic) banks (Ascarya & Yumanita,2005) :

Tabel 1. Difference between Conventional Bank and Sharia (Islamic) Bank

	Conventional Bank	Sharia (Islamic) Bank
Bank functions and activities	Intermediation, financial services	Intermediation, investment manager, social, financial services
Mechanisms and business objects	Not antiriba and anti maysir	Antiriba and anti maysir
The basic principle of operation	a) Free of value b) Money as a commodity c) interest	a) Not free of value b) money as a medium of exchange and not a commodity

		c) revenue sharing, buying and selling and renting
Service Priority Orientation	Personal interests Advantages	Public interest Islamic socio-economic goals, benefits
Shape	Commercial banks	Commercial banks, development banks, universal or multi purpose banks
Customer evaluation	Limited debtors	Close as a business partner
Sources of short term liquidity	Money markets, central banks	Sharia money market, central bank
Loans given	Commercial and non-commercial, profit-oriented.	Commercial and non-commercial, profit-oriented and non-profit.
Dispute resolution board	Court, arbitration	Court, the national sharia arbitration body
Business risk	a) risk of bank is not directly related to the debtor, the debtor's risk is not directly related to the bank. b) Chances are <i>negative spread</i>	a) Faced jointly between the bank and the customer with the principles of fairness and honesty b) Not Chances are <i>negative spread</i>
Supervisory organizational structure	Board of Commissioners	Board of Commissioners, Sharia Supervisory Board, National Sharia Council.
Investasi	Halal or haram	Halal

Source : Ascarya & Yumanita (2005)

2.2 Characteristics of Sharia (Islamic) Bank

Andri Soemitra (2009) in (Pradja, 2017) Sharia (Islamic) banks are not only interest-free banks but have a prosperous achievement orientation. Fundamentally there are several characteristics of Islamic banks, namely:

- a. Elimination of usury
- b. Service to the public interest and realizing Islamic socio-economic goals
- c. Sharia (Islamic) bank are universal which is a combination of commercial banks and investment banks

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

- d. Sharia (Islamic) bank will conduct a more careful evaluation of financing applications that are oriented to capital participation because Sharia (Islamic) commercial bank apply profit-loss sharing in consignment, venture, business or industry
- e. Revenue sharing tends to strengthen the relationship between Sharia (Islamic) bank and entrepreneurs
- f. a framework built to help banks manage their liquidity by utilizing sharia interbank money market instruments and sharia-based central bank instruments

2.3 Savings

According to Law Number 21 of 2008 Sharia (Islamic) Bank, explains that Savings Deposits are Deposit based on the Akad wadi'ah or fund Investment based on the Akad mudharabah or other Akads which are not contradictory with the Sharia Principle of which the drawing may only be conducted according to certain terms and conditions, but may not be drawn by cheque, "bilyet giro", and/or other compatible instruments.

Pradja (2017) Savings Deposits are a form of customer savings that are liquid in nature. That is, on this product when the customer needs it can be taken at any time, but for the proceeds offered to the customer a small saver. However, this type of savings fund collection is a product that has minimal cost to the bank. Typically, the number of savings customers is more than the number of other gathering customers.

According to Fatwa of the National Sharia Council: About Saving, Savings consist of two types, namely:

- a. Savings that are justified according to sharia principles, that is, savings that are based on the principles of mudharabah and wadi'ah.
- b. Savings that are justified according to sharia principles, that is, savings that are based on the principles of mudharabah and wadi'ah.

1) *wadi'ah* Savings

According to Pradja (2017), wadi'ah yad al-amanah, that is, in principle, the entrusted property should not be used by the party entrusted for any reason, but the person entrusted is allowed to charge an administration fee to the party entrusted as a contribution to safeguarding the goods deposited. Meanwhile, wadi'ah yad dhamanah, the party entrusted (the bank) is responsible for the integrity of the deposited property so that he may take advantage of the entrusted property. Parties may provide the least amount of profit they get to their customers according to the bank's policy.

2) Mudharabah Savings

Pradja (2017) Mudharabah is a contract in which the depositor of funds or the depositor acts as the shahibul mal (owner of the capital) and the bank as the mudarib (manager). Then the bank will channel financing to customers who need loan funds that have been obtained by the bank, either in the form of murabahah, ijarah, musyarakah, mudharabah or other forms of contracts. Then, the proceeds will be shared with savings customers based on the ratio agreed at the beginning

2.4 Saving Faedah BRI Syariah iB

Tabungan Faedah BRI Syariah iB is a savings product for individual customers who need daily savings. In this savings, the contract used is wadi'ah yad dhamanah. In the wadi'ah yad dhamanah contract, the Islamic bank as the recipient of the deposit can take advantage of the deposit which is considered as a deposit with the permission of the owner of the funds so that the bank must be responsible for the integrity of the assets or funds deposited.

Faedah Savings also has advantages that customers can take advantage of. The advantages are that transactions can be carried out in all BRI Syariah office and electronic networks, giving bonuses according to bank policy, as well as other transaction facilities. The facilities provided are:

- a. Initial deposit Rp 100.000,-
- b. Next deposit Rp. 10.000,-
- c. Free monthly administration fee
- d. Free monthly ATM card administration fee
- e. Minimum balance of Rp. 50.000, -. If the balance is below the minimum, an administration fee of Rp. 12,500 per month
- f. 50% discount for cash withdrawals, transfers and wrong checks throughout the BRI, Bersama and Prima ATM networks.

Tabungan Faedah BRI Syariah IB at BRI Sharia Bank KCP Kukar Tenggara is one of the Funding products which is the product most in demand by customers. The data on the increase in the number of customers of the BRI Syariah IB Savings at BRI Sharia Bank KCP Kukar Tenggara are as follows :

Tabel 2. Number of Customers Tabungan Faedah BRI Syariah IB

Years	Number of Customers
2017	1.209
2018	1.397
2019	1.697

Source: BRI Sharia Bank KCP Tenggara.

2.5 Sharia Strategy Management

Usman (2015) Sharia strategic management is a series of Islamic management activity processes that include the stages of formulation, implementation and evaluation of strategies to achieve organizational goals, where Islamic values become the basis for a strategy to achieve organizational goals, where Islamic values become a strategic foundation in all activities. organization, which is colored by the principle of tauhid, worldly-ukhrawi orientation and mardhatillah motivation.

Yusanto dan Widjajakusuma (2003) in Usman (2015) Sharia strategic management perspective for an organization/company has nine distinctive characteristics that distinguish it from conventional (non-Islamic) strategic management. The difference between the nine

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

characters is viewed from the following aspects: 1) principles, 2) motivation, 3) orientation, 4) master strategic, 5) operational functional strategy, 6) financial functional strategy, 7) marketing functional source, 8) HR functional strategy, 9) resources.

2.6 Sharia Strategic Management Theories

Usman (2015) named this theory: the five powers of the sharia strategic management. In order for the company's goals to be achieved with the best performance and maximum results, all company organs (shareholders, management, and crew) must have a strong commitment to implement them seriously, while continuing to expect the guidance and pleasure of Allah SWT.

Theory 1: The principle of monotheism in organizations/companies. The application of the principle of tawhid as the basis for all organizational/company activities, with absolute belief that Allah SWT is the ruler and regulator of all life in this world, and by surrendering in totality only to Him will increase confidence for the management and crew to succeed in achieving the vision, mission, and goals for a better company and the benefit of the hereafter.

Theory 2: Mundane-spiritual orientation. By setting the goal of a worldly-ukhrawi oriented company, namely obtaining worldly profit or benefit as well as ukhrawi benefits/benefits, will provide calm, tranquility, and satisfaction in running the organization/company.

Theory 3: Motivation Mardhatillah. With the motivation of mardhatillah, that is, all organizational / company activities are intended solely because of Allah and hope for the reward and pleasure of Allah SWT, will provide a stronger impetus for the management and crew to achieve the success of their business in the world to the hereafter.

Theory 4: Ubudiyah belief in work. With the ubudiyah belief, namely believing that work is worship where all activities in the organization/company are solely intended as worship to Allah SWT, will give strength to management and crew to face and overcome various obstacles and obstacles and provide calm, satisfaction, and happiness. in working and doing activities for the sake of expecting the blessings and pleasure of Allah SWT.

Theory 5: Ihsaniyah awareness at work. With the awareness of ihsaniyah, namely believing that all activities of an organization/company are righteous deeds that are always known and under the supervision of Allah SWT, it will encourage management and crew to work as well as possible, honestly, trustworthiness, and itqan (precise, perfect, complete) without having to be supervised. by superiors, thus encouraging the achievement of the best results and performance.

2.7 SWOT analysis

SWOT analysis, which includes identifying the strengths, weaknesses, opportunities, and threats that determine company performance. Rangkuti (2019) SWOT analysis is the identification of various factors systematically to formulate a company strategy. This analysis is based on the logic that can maximize strengths (Strengths) and opportunities (Opportunities), but at the same time can minimize weaknesses (Weaknesses) and threats

(Threats). Sedamayanti (2014) SWOT analysis stands for strength, weaknesses, opportunity, and threats. The explanation of the four abbreviations is as follows:

- a. Strength, part of the analysis of the company's internal environment, and Strength is part of a SWOT analysis that helps organizations or companies find and find out what are the advantages of the business so that the company can still compete.
- b. Weakness, weakness is part of an analysis of the company's internal environment that helps management to identify deviations that make the company's position unprofitable so that it affects the level of competitiveness.
- c. Opportunity. Opportunities are part of an analysis of the company's external environment that assists management in finding and finding out what are the opportunities and opportunities for the company is running its business so that the company can gain market share with greater profits.
- d. Threats, Threats are part of the analysis of the company's external environment that helps management to find out the challenges that the company will face and have faced that arise because of an unfavorable trend or development outside the company.

After we know the strengths, weaknesses, opportunities that are open, and the threats they experience, then we can formulate a plan or strategy that includes predetermined goals. We must then translate the strategic plan into operational plans that state the targets that we must achieve.

3. RESEARCH METHODOLOGY

In completing this research, researchers used a qualitative descriptive method. Qualitative descriptive research is a type of research that aims to describe systematically, factually, and accurately the facts and characteristics of a particular population, or to try to describe phenomena in detail. (Yusuf, 2017).

3.1 Sources And Types Of Data

In this study, the sources and types of data consist of (1) primary data, primary data is data that can be obtained directly from the field or research site. This study uses this data to obtain direct information about how the marketing strategy is applied to the benefits of BRI Sharia savings products at BRI Sharia Bank KCP Tenggara. (2) Secondary Data, In addition to using primary data sources, this study also uses secondary data obtained indirectly to respond and support primary data sources. Secondary data from this study came from a document related to the use of the library.

3.2 Data Analysis Technique

The data analysis technique in this study used (1) data reduction, namely summarizing, selecting the main things, focusing on important things, looking for themes and patterns. (2) Data presentation, is a group of structured information that provides a presentation of drawing conclusions. (3) Conclusion and verification, that is, drawing conclusions is part of

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

a complete configuration activity. The conclusion is to find the essence of the content and meaning contained(Sugiyono, 2016).

4. RESULT AND DISSCUSSION

4.1 Analisis SWOT

The strategic management of a company can be seen relatively from an analysis called SWOT, namely strength (strength), weakness (Weakness), opportunities (Opportunity), and the threats (threats) in an organization. These things can be described as follows:

- 1) Strengths of BRI Sharia Bank KCP Kukar
 - 1) The existence of Law and DSN-MUI regarding Banks and Savings
 - 2) The application of Islamic values in banking activities based on the principle of tauhid, world-ukhrawi orientation, mardhatillah motivation, ubudiyah belief in work, and ihsaniyah awareness at work
 - 3) Small deposits, free monthly administration, providing subsidies for interbank transactions and products needed by the public
 - 4) Good service and giving appreciation to customers
 - 5) Good facilities and infrastructure and strategic location
- 2) Weaknesses of BRI Sharia Bank KCP Kukar Tenggara
 - 1) Employees are not graduates of sharia economics
 - 2) The number of service offices is not as many as conventional BRI Bank
 - 3) Errors in work are caused by individual errors (HR)
 - 4) There is still a lack of ATM availability
 - 5) The availability of advertising media, both print, electronic and social media, is still minimal.
- 3) Opportunities for BRI Sharia Bank KCP Kukar Tenggara
 - 1) The large number of people is Muslim
 - 2) Establish cooperation with both private and public agencies
 - 3) Not specifically for Muslim people
 - 4) The technology used follows the times
 - 5) The market share of Sharia(Islamic) banking and financial services is still wide
4. Threat of BRI Sharia Bank KCP Kukar Tenggara
 - 1) The existence of similar products in other Sharia (Islamic) banks
 - 2) Lack of trust for people who have not used Sharia (Islamic) banks to the system at Sharia (Islamic) banks
 - 3) Conventional bank facilities are more adequate
 - 4) The public is more likely to prefer products from conventional banks that have been operating for a longer period of time
 - 5) The incessant promotion of fellow Sharia (Islamic) bank competitors

4.2 Opportunities and Threats of Increasing the Number of Faedah Savings Customers

a. Opportunities for Increasing the Number of Faedah Savings Customers

- 1) The large number of people are Muslim

The Muslim population has an effect on increasing the number of customers, thus providing opportunities for Sharia (Islamic) banks, namely many Muslim communities who use Sharia (Islamic) banks. Based on data on Central Bureau of Statistics East Kalimantan (2015) Based on the number of followers of religions according to religious groups, it is reported that Kutai Kartanegara is in the third position with the highest number of Muslims after big cities, namely Samarinda and Balikpapan, with 602,357 Muslims. From these data, it can be concluded that Kutai Kartanegara has the potential for the development of Islamic banking.

- 2) Establish cooperation with both private and public agencies

BRI Sharia Bank KCP Kukar Tenggara also collaborates with agencies. Services and facilities are one of the reasons for the agencies that have collaborated to choose BRI Sharia Bank KCP Kukar Tenggara as the bank chosen to facilitate all forms of financial transactions for their parties. One of the agencies that collaborate with the BRI Sharia Bank KCP Kukar Tenggara is the Al-Arsyadi Samboja Islamic Boarding School Foundation, there are many facilities that make it easier for the Foundation, teachers, employees, cottage businesses, students to guardians of the students. The facilities you feel start from students' cards, free monthly administration to 100% subsidies or free inter-bank transaction fees such as transfers, balance checks, cash withdrawals at other banks.

- 3) Not specifically for Muslim people

BRI Sharia Bank KCP Kukar Tenggara does not specify that its customers must be Muslim, customers of BRI Sharia Bank KCP Kukar Tenggara are also non-Muslim, one example is that non-Muslim customers admit that the system in Sharia (Islamic) banks is a good and very profitable banking system. to invest so that many non-Muslim people who understand the sharia (Islamic) banking system decided to join like sharia.

- 4) The technology used follows the times.

BRI Sharia Bank KCP Kukar Tenggara really pays attention to and keeps up with the times so that it can survive in the era of globalization. Utilization of social media to applications that have features that are very helpful and make it easier for customers to make transactions.

- 5) The market share of Sharia (Islamic) banking and financial services is still wide

Currently, financial services and Sharia (Islamic) banking are experiencing a very fast development, this is evidenced by a large number of Sharia (Islamic) banks, from OJK data (2020) currently BUS has 14 institutions and 1,942 offices, UUS has 20 institutions and 390 offices and Sharia People's Financing Banks has 162 institutions and 626 offices. So that the total number of institutions is 196 and the total office is 2,958 offices. This shows that the increase in the number of Sharia

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

(Islamic) banks is due to the large market share opportunities that lead to the rapid development of Sharia (Islamic) banking.

b. Threats to the Increase in the Number of Faedah Savings Customers

- 1) The existence of similar products in other Sharia (Islamic) banks

The Faedah BRI Sharia IB savings product is a product that uses the Wadi'ah contract, where the product or product that uses the wadi'ah contract is owned by all Sharia (Islamic) banks because it is a product that is really needed by the community, only different product names and facilities are provided so that makes it a challenge in itself to provide the best facilities in order to be able to compete with similar products in other Sharia (Islamic) banks.

- 2) Lack of trust for people who have not used Sharia (Islamic) banks to the system at Sharia (Islamic) banks.

People who do not believe in the Sharia (Islamic) banking system are people who are not familiar with Sharia (Islamic) banks and their systems, so they think that Sharia (Islamic) banks and conventional banks are the same and are only distinguished by name. However, the times and information technology make people's insights into Sharia (Islamic) banking more open.

- 3) Conventional bank facilities are more adequate

In Indonesia, conventional banks have been operating longer so that they have more adequate facilities than Islamic banks. However, over time, Sharia (Islamic) banks continue to improve their facilities and services.

- 4) The public is more likely to prefer products from conventional banks that have been operating for a longer period of time

Conventional banks have been operating for a long time compared to Sharia (Islamic) banks, so they have more experience and people tend to trust more and still like products at conventional banks.

- 5) The incessant promotion of fellow Sharia (Islamic) bank competitors

Currently, the development of Sharia (Islamic) banking is getting faster, so that competition between Sharia (Islamic) banks is also getting tighter in maintaining its existence in order to survive in the midst of competition between other Sharia (Islamic) banks, therefore Sharia (Islamic) banks are required to promote themselves and the products they offer. This is also a threat to BRI Sharia Bank KCP Kukar Tenggara to promote its products.

4.3 Prospect of BRI Syariah IB Benefit Savings at BRI Syariah Bank KCP Kukar Tenggara

Faedah BRI Sharia iB savings is a savings product for individual customers who need daily savings. In this savings, the contract used is wadi'ah yad dhamanah. In the wadi'ah yad dhamanah contract, the Sharia (Islamic) bank as the recipient of the deposit can take advantage of the deposit which is considered as a deposit with the permission of the owner of the funds so that the bank must be responsible for the integrity of the assets or funds

deposited. This product is a product that is very much needed by the community and the facilities provided are also very helpful for customers in making transactions, therefore the public has a lot of trust in BRI Sharia Bank KCP Kukar Tenggara in entrusting their funds, this can be proven from bank data which states that savings available experience an increase in the number of customers continuously. The data on the increase in the number of customers in available savings are as follows:

Tabel 3. Number of BRI Sharia IB Savings Savings Customers

Year	Number of Customers
2017	1.209
2018	1.397
2019	1.697

4.4 The strategy carried out by BRI Sharia Bank KCP Kukar Tenggara

The strategy that has been used in increasing the number of customers is that all employees of BRI Sharia Bank KCP Kukar Tenggara collaborate in increasing the number of customers by providing the best service to customers, open tables, in addition the facilities provided include free administration fees, 50% subsidies to 100% transfers, cash withdrawals and other transactions at other banks as well as the technology facilities provided. BRI Sharia Bank KCP Kukar Tenggara also held socialization about Sharia (Islamic) banking and products, which is also wrong in broadcasting the Islamic economy.

4.5 Alternatif Alternatives that can be used by BRI Sharia Bank in Facing Opportunities and Threats of Increasing the Number of Faedah Savings Customers

a. Strategy SO

(Expanding market prey, increasing cooperation between private and public agencies, making routine programs in socializing Sharia (Islamic) banking and maintaining and developing existing services and facilities)

b. Strategy WO

(Improving information technology both social media and print media to make it easier for customers to find information about sharia (Islamic) banks and products, improving service quality through digitalization in banking activities to make it easier for customers to transact, increasing tightening in monitoring human resources and increasing training on employee understanding of the sharia economy)

c. Strategy ST

(Conduct seminars or workshops on sharia banking directly to the community, continue to update the products and facilities needed by the community and provide regular rewards for customers, Collaborate with Sharia (Islamic) banks that are members of BSI in promoting Islamic banking.)

d. Strategy WT

OPPORTUNITIES AND THREATS OF BANK BRI KCP KUKAR TENGGARONG IN INCREASING THE NUMBER OF TABUNGAN FAEDAH BRI SYARIAH IB

(increase customer confidence in using avialah savings, educate customers about avail savings so that it can help disseminate information about savings benefits and improve existing facilities for customer satisfaction)

5. CONCLUSION

a. Opportunities for Increasing the Number of Faedah Savings Customers

(A large number of the population is Muslim, cooperates with both private and public institutions, not specifically for Muslim people, the technology used is following the times, there is still a large share of the market for Sharia (Islamic) banking and financial services)

b. Threats to the Increase in the Number of Faedah Savings Customers

(The existence of similar products in other Sharia (Islamic) banks, the lack of trust among people who have not used Sharia (Islamic) banks in the sharia bank system, the facilities at conventional banks are more adequate, people are more likely to like products at conventional banks that operate longer, the more incessant promotion among competitors of Sharia (Islamic) banks)

c. Alternatives that can be used by BRI Sharia Bank in Facing Opportunities and Threats of Increasing the Number of Faedah Savings Customers

1) Strategy SO (Expanding market prey, increasing cooperation between private and public agencies, making routine programs in disseminating Sharia (Islamic) banking and maintaining and developing existing services and facilities)

2) Strategy WO (improving information technology both social media and print media to make it easier for customers to find information about sharia banks and products, improving service quality through digitalization in banking activities to make it easier for customers to transact, increasing tightening in monitoring human resources and increasing training on employee understanding of the sharia economy)

3) Strategy ST (conduct seminars or workshops on sharia banking directly to the community, continue to update the products and facilities needed by the community and provide regular rewards to customers, Cooperate with Sharia (Islamic) banks that are members of BSI in promoting Sharia (Islamic) banking)

4) Strategy WT (increase customer confidence in using avialah savings, educate customers about savings benefits so that they can help disseminate information about savings benefits and improve existing facilities for customer satisfaction)

References

- Ajeng, E., & Pertiwi, D. P. (2016). Hasanah Di PT . Bank Negara Indonesia Syariah Kantor Cabang X. *Jurnal Manajemen Dan Pemasaran Jasa*, 9(1), 55–78.
- Al Abdahd, M. K. (2019). Analisis Strategi Pemasaran pada BRI Syariah Banjarbaru. *Jieb : Jurnal Ilmiah Ekonomi Bisnis*, 5(November), 77–87.
- Andespa, R. (2016). Strategi pelayanan bank konvensional dan syariah: prioritas pelayanan fisik dan empati. *Al-Masraf: Jurnal Lembaga Keuangan Dan Perbankan*, 1(2), 143–

- Ascarya, & Yumanita, D. (2005). *Gambaran Umum Bank Syariah* (Issue 14). Pusat Pendidikan dan Studi Kebanksentralan.
- Badan Pusat Statistik Kalimantan Timur. (2015). *banyaknya Pemeluk Agama Menurut Golongan Agama dan Kabupaten/Kota 2015*. Badan Pusat Statistik Kalimantan Timur. (PBI) No. 11/3/PBI/2009, 4 1 (2009).
- Fatwa Dewan Syariah Nasional : Tentang Tabungan, 2 (2000).
- OJK. (2020). *Statistik Perbankan Syariah per Juni 2020*. Snapshot Perbankan Syariah.
- Pradja, J. (2017). *Lembaga Keuangan Syariah* (2nd ed.). Pustaka Setia.
- Undang-Undang No. 21 Tahun 2008 Tentang Bank Syariah, (2008).
- Undang-Undang Nomor 21 Tahun 2008 Tentang Bank syariah, (2008).
- Rangkuti, F. (2019). *TEKNIK MEMBEDAH KASUS BISNIS ANALISIS SWOT* (pp. 3–31). PT. Gramedia Pustaka Utama.
- Sedamayanti. (2014). *Manajemen Strategi*. PT. Refika Aditama.
- Sugiyono. (2016). *Metode Penelitian Kualitatif, Kuantitatif dan R&D*. Alfabeta.
- Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 Tentang Perbankan, Presiden Republik Indonesia 63 (1998).
- Usman, A. H. (2015). *Manajemen Strategi syariah*. Zikrul Hakim.
- Yusuf, M. (2017). *Metode Penelitian Kuantitatif, Kualitaitaif & Gabungan*. PT. Fajar Interpratama Mandiri.