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THE IMPLEMENTATION OF MARKETING MIX STRATEGY IN FINANCING PRODUCTS AT BMT MITRA USAHA UMMAT YOGYAKARTA

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Abstract

The marketing mix concept for BMT began to be considered important since the release of some cooperative deregulation policy package by the government through the Ministry of Cooperatives and SMEs. So the BMT managers are required to do better, such as improving the quality of service, the expansion of various types of services, creation of a new Islamic instruments and new product innovation financing. Implementation of the marketing mix strategy in cooperative financing product based on the Sharia as BMT Mitra Usaha Ummat Yogyakarta certainly still deserves to be studied, to determine what products to offer and how the concept and implementation of the marketing mix strategy in BMT MUU financing products to solicit members more structured and massive.

This research used a qualitative descriptive-analytic method. The location of this research was in the branch office of BMT MUU at Jln. Kaliurang KM. 15 Ruko Pasar Degolan, Ngemplak, Sleman, Yogyakarta. The time period of this research was in the year of 2013. Source of data was collected and obtained through observation, interviews and documentation, combined with a review of the relevant literature.

*The results of this research indicates that the instruments of financing products in BMT MUU prioritized lower middle income people using the system / principle: buying and selling (*murābahah*), partly capital partnership (*musyārakah*), overall capital cooperation (*mu.dārabah*), leasing (*ijārah*) and loans (*qar.d*). The implementation of marketing mix strategy through product strategies, pricing strategies, placement strategies and promotion strategies has been running quite well in BMT MUU, and always accommodating the wishes of its members market-orientedly, and significantly better.*

Keywords: Strategy, marketing mix and BMT financing products.